

New Hampshire

Economic Conditions



December 2008

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The Generations in New Hampshire's Population

The median age of the nation was almost 16 years old in 1800. By 1900 the nation had aged to just shy of 23 years. The age of New Hampshire's population, like the rest of the nation, has been shifting over the years. Nationally, the median age climbed to 36.6 years with 2007 census estimates. The median age of New Hampshire residents has gone from barely above thirty years old in 1980 to just shy of forty years in 2007.

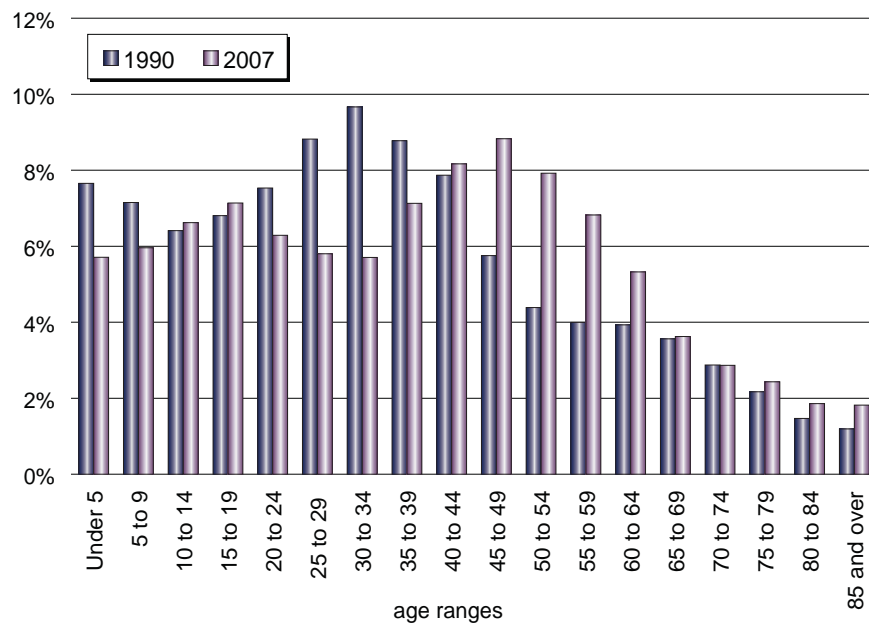
The state passed the one million-person population mark in 1986.¹ The 1990 census data showed the biggest bubble in

the total population curve was in age groups between 20 and 44 years old. That represented the age cohorts encompassing the baby boomer generation. Up to that point, population shares of other age groups had not been as dominant a factor as those of the baby boomers.

With 2007 census data, the boomer bubble moved up and the highest points include the 40 to 59 year age groups. The oldest members in that cohort are now considering retirement and are becoming eligible for Social Security benefits. The next bubble becomes evident, and included the 15 to 19 year age group. This age



New Hampshire Population by Age, 1990 and 2007

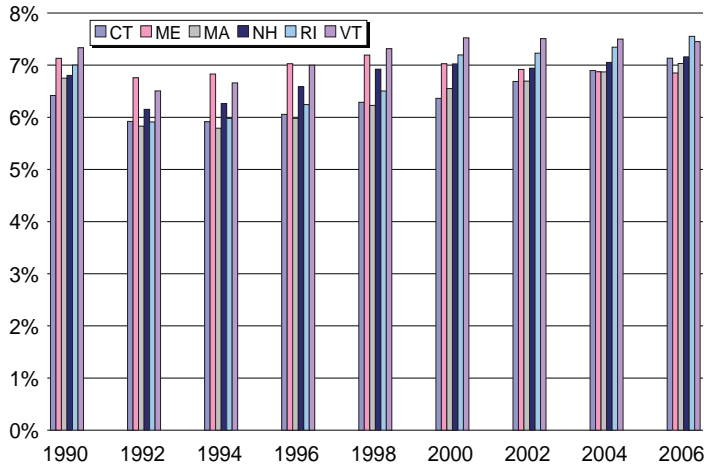


Source: Population Estimates Branch, US Bureau of the Census

¹US Census Estimates, <http://www.census.gov/popest/archives/1980s/s5yr8090.txt> Accessed September 25, 2008.

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 and Labor Market Information
 Bureau

Share of Population, 15-19 Year Age Group



Source: Population Estimates Branch, US Bureau of the Census

group is in the middle of what is commonly called millennials, generation Y or echo boomers. While millennials are not as populous as the preceding baby boomer generation, this entire group will soon be old enough to enter the workforce and fill jobs once occupied by retiring boomers.

Millennials

This generation has also had its own unique impact on society. A step beyond the *Sesame Street generation*, the millennials cohort didn't experience life before technology of the Internet, computers, and mass communication. This generation has lived in another type of turbulent period, experiencing the 9/11 terrorist attacks as they entered adulthood. They have recently received attention as the next age group that may be numerous enough to help neutralize the effects of the aging baby boomers.

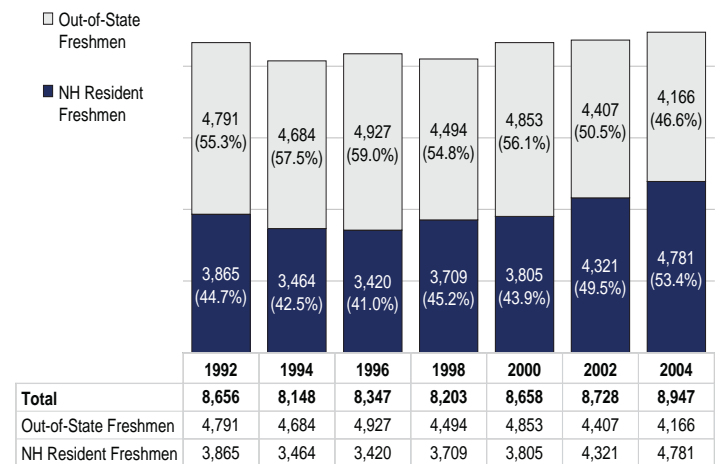
Like the baby boomer generation, the middle cohort of the millennials, 15 to 19 years, had the highest point for that group in New Hampshire's 2007 census data. Typically this age group is finishing up high school and either continuing their education or entering the workforce on a full time basis. Assuming that traditional high school graduates are included in this age group, it is interesting to determine:

- 1) What portion of the state's population do they represent?
- 2) How many elect to continue education immediately after high school?
- 3) What share of those remaining in the state for education compare to those students coming into the state?
- 4) How does that compare to other states in New England?

In New Hampshire, the age group of 15 to 19 years made up just shy of seven percent of the state's population in 1990. Like the overall population curve of the other New England states and the nation, the share held by that age group shrank over the next couple of years before starting to increase again. By the 2007 census, that age group is now the middle of the millennials generation, and has more than seven percent of the total population.

Comparing college freshman enrollment data to this age bracket (15 to 19 years) provides an idea of what portion of that age group are high school graduates pursuing postsecondary education within twelve months of graduation.² In 1992, almost 45 percent of New Hampshire resident students attended in-state postsecondary educational facilities. That share slipped over the next couple of periods to a low of 41 percent in 1996. Then another shift began, so that by 2004 (the most recent data currently available)

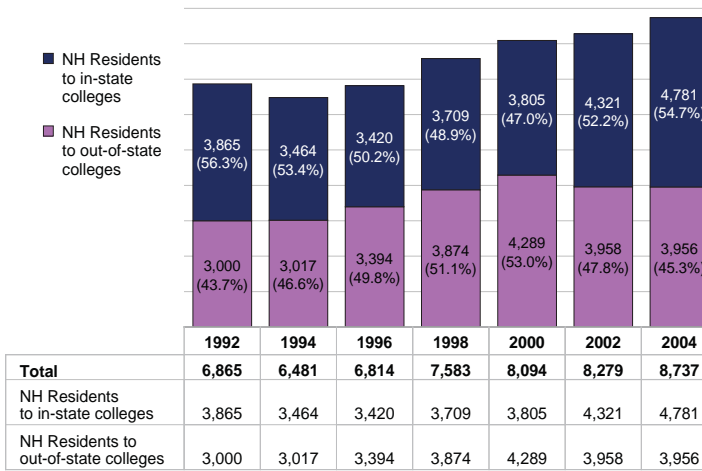
Where do Freshmen enrolled in New Hampshire colleges come from?



Source: The Integrated Postsecondary Education Data System (IPEDS). Digest of Education. US Department of Education, National Center for Education Statistics.

²U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Data System (IPEDS), Includes all students who are enrolled at the reporting institution for the first time. Data are for 4-year and 2-year degree-granting institutions that participated in Title IV federal financial aid programs. <http://nces.ed.gov/IPEDS/> Accessed September 16, 2008.

Where do New Hampshire high school graduates enroll as Freshmen in college?



Source: The Integrated Postsecondary Education Data System (IPEDS). Digest of Education. US Department of Education, National Center for Education Statistics.

enrollment of New Hampshire students in New Hampshire schools had grown to over 53 percent.

These same figures for the New England states tell a very different story. There are different shares of resident students going to school in their own state. It does show a large increase in the share of New Hampshire students entering in-state educational facilities in 2004. Available data does not provide enough detailed documentation to establish if these differences may be because of funding sources of attending secondary educational facilities, increases of two-year technical students, or the variation in same-state tuition for resident students.

Baby Boomers

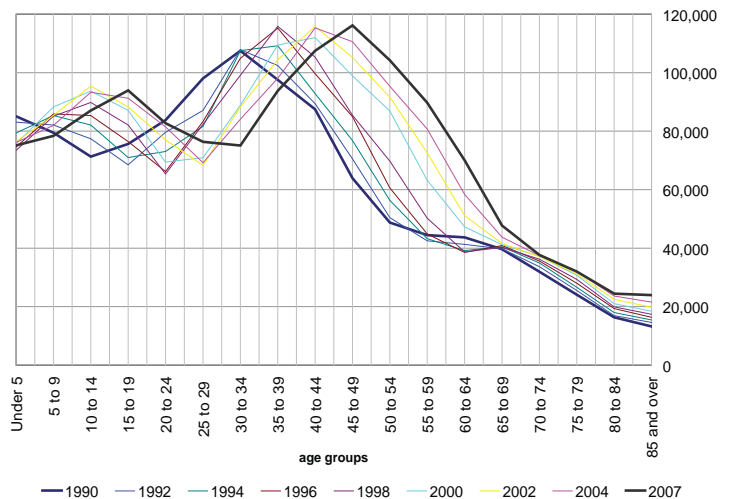
There is a worldwide awareness of the impact this social demographic has had on the nation, and globally, since WWII. In 2007 the first of the baby boomers turned 62 years old during the year, becoming eligible for Social Security retirement benefits. But that's where the clarity of their eligibility stopped. According to a survey of baby boomers conducted by the National Association of Insurance Commissioners (NAIC), a large share of boomers were confused about the age requirements for other entitlements. For example,

for many American boomers, access to medical insurance plays a large role in choosing when to retire. Although not the only reason for selecting a retirement date, older boomers were more likely to state they would depend on Medicare to cover their health care needs than younger boomers.³ The age to become eligible for Medicare benefits is 65 years.

There are also other dynamics happening simultaneously with baby boomers. One segment of boomers is referred to as the sandwich generation. In these cases, family members find themselves not only responsible for the care and raising of their children, but gain the responsibility of taking care of their parents as well. Unfortunately, there are no figures available to date for how many people in New Hampshire to which this situation applies.

There is yet another type of extended family situation occurring frequently where grandparents are responsible for raising their grandchildren. Since there is no age requirement to become a grandparent, this applies to many members of the boomer generation as well as other generations. According to estimates from the U.S. Census Bureau, slightly more than 30 percent of New Hampshire grandparents who live in a household with grandchildren are the primary responsible party for those grandchildren.

New Hampshire Population by Age



Source: Population Estimates Branch, US Bureau of the Census

³New Hampshire Insurance Department. Press Release. BABY BOOMERS CONFUSED ABOUT MEDICARE, ACCORDING TO RECENT NAIC SURVEY, What Retirees Need to Know About Medicare, Health Insurance Options. March 10, 2008. <http://www.nh.gov/insurance/media/pr/index.htm>. United States Department of Veteran Affairs. Demographics, Veteran population by state. http://www1.va.gov/vetdata/docs/VP2007_state.htm Accessed September 29, 2008.

Before the Baby Boomers

The baby boomer generation arrived as the previous generation was transitioning to peace time following World War II. So what about the WWII population? The oldest group is commonly referred to as the greatest generation or the G.I. generation, and includes individuals born prior to 1925. The next is the silent generation, those born between 1925 and 1945, and the numbers in these two groups,

going through the ages, are increasing enough to be tracked with Census Bureau data.

Over 35 percent of the state's population age 65 years and older served in the military. As the age of veterans increase, the numbers of survivors who served in World War II and Korea are declining. Over 95 percent of veterans over 65 years old are male.⁴

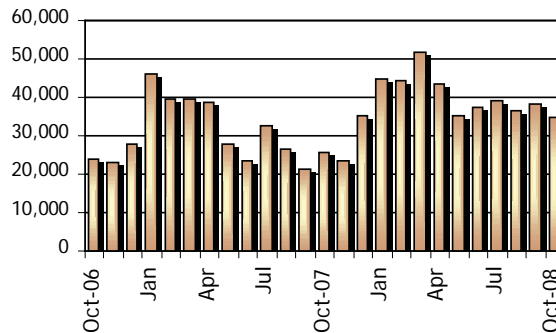
Anita Josten

⁴United States Department of Veteran Affairs. Demographics, Veteran population by state. http://www1.va.gov/vetdata/docs/VP2007_state.htm Accessed September 29, 2008.

Unemployment Compensation Claims Activity

Claims Activity

Total Regular Unemployment Compensation Programs:				Change from Previous			
				Month		Year	
	Oct-08	Sep-08	Oct-07	Net	Percent	Net	Percent
Initial Claims	5,680	4,520	3,614	1,160	25.7%	2,066	57.2%
Continued Weeks	34,858	38,392	25,779	-3,534	-9.2%	9,079	35.2%



Continued Weeks Claimed

October 06 to October 08

Unemployment Compensation Fund

Trust Fund

Unemployment compensation fund balance at the end of October	\$194,043,133.15
Average payment for a week of total unemployment:	\$281.48
Net benefits paid:	\$9,674,494.81
Net contributions received during the month:	\$3,097,992.87
Interest Received:	\$0.00
Reed Act Distribution:	\$0.00
Reed Act Withdrawn for Administrative Costs:	\$100,000.00

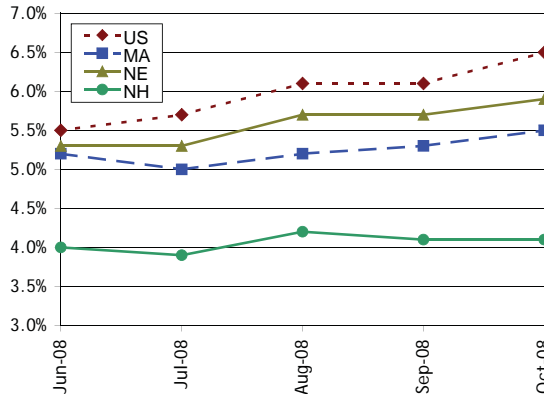
			Change from Previous	
Oct-08	Sep-08	Oct-07	Month	Year
216.573	218.783	208.936	-0.1%	3.7%

United States
All Urban Areas (CPI-U)
(1982-1984=100)

Consumer Price Index

Seasonally Adjusted Estimates

Unemployment Rates by Region



Seasonally Adjusted	Oct-08	Sep-08	Oct-07
United States	6.5%	6.1%	4.8%
Northeast	5.8%	5.8%	4.4%
New England	5.9%	5.7%	4.4%
Connecticut	6.5%	6.1%	4.8%
Maine	5.7%	5.6%	4.9%
Massachusetts	5.5%	5.3%	4.3%
New Hampshire	4.1%	4.1%	3.3%
Rhode Island	9.3%	8.8%	5.1%
Vermont	5.2%	5.2%	3.9%
Mid Atlantic	5.8%	5.8%	4.4%
New Jersey	6.0%	5.8%	4.2%
New York	5.7%	5.8%	4.6%
Pennsylvania	5.8%	5.7%	4.4%

Jun-08 Jul-08 Aug-08 Sep-08 Oct-08

Local Area Unemployment Statistics (LAUS) By Place of Residence

	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08
New Hampshire					
Unemployment Rate	4.0%	3.9%	4.2%	4.1%	4.1%
Civilian Labor Force	746,140	743,210	744,000	746,300	744,460
Number Employed	716,460	714,250	712,910	715,370	714,000
Number Unemployed	29,680	28,960	31,090	30,930	30,460
United States (in thousands)					
Unemployment Rate	5.5%	5.7%	6.1%	6.1%	6.5%
Civilian Labor Force	154,390	154,603	154,853	154,732	155,038
Number Employed	145,891	145,819	145,477	145,255	144,958
Number Unemployed	8,499	8,784	9,376	9,477	10,080

Current Employment Statistics (CES) By Place of Establishment

Supersector Jun-08 Jul-08 Aug-08 Sep-08 Oct-08

Supersector	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08
Total Nonfarm	658,200	655,000	657,000	656,900	656,700
Construction	28,300	27,700	27,700	27,700	27,500
Manufacturing	77,700	77,500	77,800	76,900	76,600
Durable Goods	59,600	59,400	59,900	59,100	58,800
Non-Durable Goods	18,100	18,100	17,900	17,800	17,800
Trade, Transportation, and Utilities	143,600	144,200	143,800	143,100	143,800
Wholesale Trade	29,100	29,200	29,100	29,100	29,000
Retail Trade	99,100	99,400	99,000	98,200	99,000
Transportation and Utilities	15,400	15,600	15,700	15,800	15,800
Information	12,400	12,400	12,400	12,200	12,200
Financial Activities	39,000	39,100	39,100	39,000	39,000
Real Estate and Rental and Leasing	8,000	7,900	8,000	7,900	7,900
Professional and Business Services	68,200	68,600	68,600	68,300	68,200
Administrative and Support	29,900	30,100	30,300	30,200	30,100
Education and Health Services	106,300	105,800	106,000	106,300	107,300
Educational Services	23,900	23,800	23,800	24,000	24,500
Health Care and Social Assistance	82,400	82,000	82,200	82,300	82,800
Leisure and Hospitality	63,700	63,800	63,800	63,700	63,700
Arts, Entertainment, and Recreation	10,600	10,800	10,700	10,700	10,200
Accommodation and Food Services	53,100	53,000	53,100	53,000	53,500
Other Services	22,300	22,300	22,400	22,300	22,800
Government	95,500	92,400	94,200	96,200	94,500
Federal Government	7,500	7,500	7,500	7,500	7,400
State Government	25,300	24,400	23,900	24,800	23,600
Local Government	62,700	60,500	62,800	63,900	63,500

Current month is Preliminary
Past months are Revised

Please note that not all supersectors meet the statistical criteria for publication in this category. We seasonally adjust the total nonfarm data series and all the published supersectors independently. Therefore, the sum of the published parts will not equal the total.

Not Seasonally Adjusted Estimates

Labor Force Estimates

New Hampshire	Oct-08	Sep-08	Oct-07
Total Civilian Labor Force	741,610	742,140	735,640
Employed	713,850	713,340	713,550
Unemployed	27,760	28,800	22,090
Unemployment Rate	3.7%	3.9%	3.0%

United States (# in thousands)	Oct-08	Sep-08	Oct-07
Total Civilian Labor Force	155,012	154,509	153,516
Employed	145,543	145,310	146,743
Unemployed	9,469	9,199	6,773
Unemployment Rate	6.1%	6.0%	4.4%

Unemployment Rates by States

Not Seasonally Adjusted U.S and Regional States	Oct-08	Sep-08	Oct-07
United States	6.1%	6.0%	4.4%
Northeast	5.5%	5.5%	4.1%
New England	5.4%	5.5%	4.0%
Connecticut	6.1%	5.9%	4.3%
Maine	5.2%	5.0%	4.4%
Massachusetts	5.0%	5.3%	3.9%
New Hampshire	3.7%	3.9%	3.0%
Rhode Island	8.8%	8.3%	4.6%
Vermont	4.6%	4.9%	3.3%
Mid Atlantic	5.5%	5.5%	4.2%
New Jersey	5.6%	5.6%	3.8%
New York	5.5%	5.6%	4.4%
Pennsylvania	5.4%	5.2%	4.1%

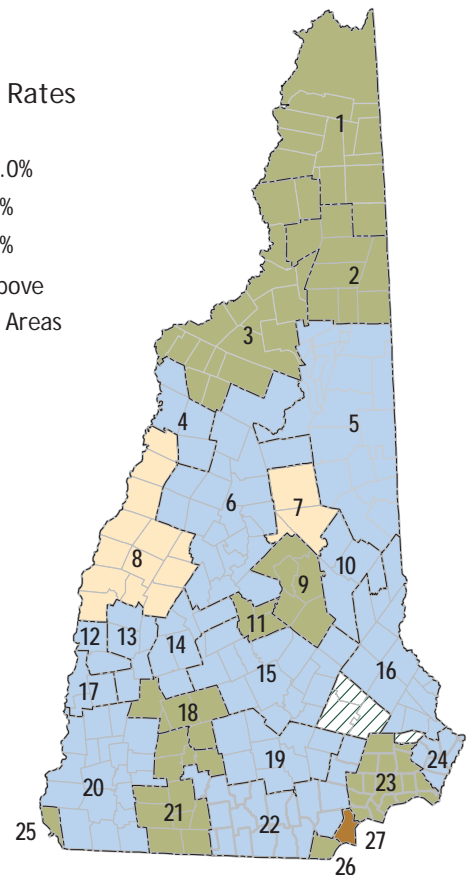
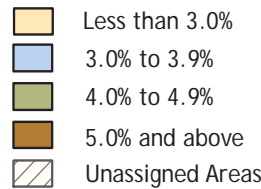
Unemployment Rates by Area

Counties	Oct-08	Sep-08	Oct-07
Belknap	4.0%	3.8%	3.0%
Carroll	3.4%	3.4%	2.8%
Cheshire	3.6%	3.6%	2.9%
Coos	4.5%	4.9%	3.4%
Grafton	3.0%	3.0%	2.6%
Hillsborough	3.8%	4.0%	3.0%
Merrimack	3.6%	3.6%	2.7%
Rockingham	4.1%	4.3%	3.4%
Strafford	3.6%	3.6%	2.8%
Sullivan	3.5%	3.4%	2.5%

Map Key Labor Market Areas	Oct-08	Sep-08	Oct-07
1 Colebrook NH-VT LMA, NH Portion	4.6%	4.4%	3.7%
2 Berlin NH MicroNECTA	4.3%	4.7%	3.4%
3 Littleton NH-VT LMA, NH Portion	4.0%	3.9%	2.8%
4 Haverhill NH LMA	3.8%	3.7%	3.6%
5 Conway NH-ME LMA, NH Portion	3.4%	3.4%	2.9%
6 Plymouth NH LMA	3.4%	3.3%	2.7%
7 Moultonborough NH LMA	2.9%	2.6%	2.5%
8 Lebanon NH-VT MicroNECTA, NH Portion	2.6%	2.7%	2.4%
9 Laconia NH MicroNECTA	4.0%	3.9%	3.1%
10 Wolfeboro NH LMA	3.6%	3.5%	2.6%
11 Franklin NH MicroNECTA	4.5%	4.7%	2.9%
12 Claremont NH MicroNECTA	3.9%	3.6%	2.7%
13 Newport NH LMA	3.6%	3.4%	2.7%
14 New London NH LMA	3.1%	3.3%	2.4%
15 Concord NH MicroNECTA	3.5%	3.6%	2.7%
16 Rochester-Dover NH-ME MetroNECTA, NH Portion	3.6%	3.6%	2.8%
17 Charlestown NH LMA	3.8%	4.3%	2.6%
18 Hillsborough NH LMA	4.1%	4.1%	3.1%
19 Manchester NH MetroNECTA	3.8%	4.1%	2.9%
20 Keene NH MicroNECTA	3.3%	3.4%	2.6%
21 Peterborough NH LMA	4.1%	4.1%	3.2%
22 Nashua NH-MA NECTA Division, NH Portion	3.7%	3.9%	3.0%
23 Exeter Area, NH Portion, Haverhill-N. Andover-Amesbury MA-NH NECTA Division	4.4%	4.9%	3.8%
24 Portsmouth NH-ME MetroNECTA, NH Portion	3.5%	3.6%	2.8%
25 Hinsdale Town, NH Portion, Brattleboro VT-NH LMA	4.9%	4.5%	3.9%
26 Pelham Town, NH Portion, Lowell-Billerica-Chelmsford MA-NH NECTA Division	4.8%	5.1%	4.3%
27 Salem Town, NH Portion, Lawrence-Methuen-Salem MA-NH NECTA Division	5.0%	5.6%	4.9%

Current month is Preliminary
Past months are Revised

October - 08
Unemployment Rates



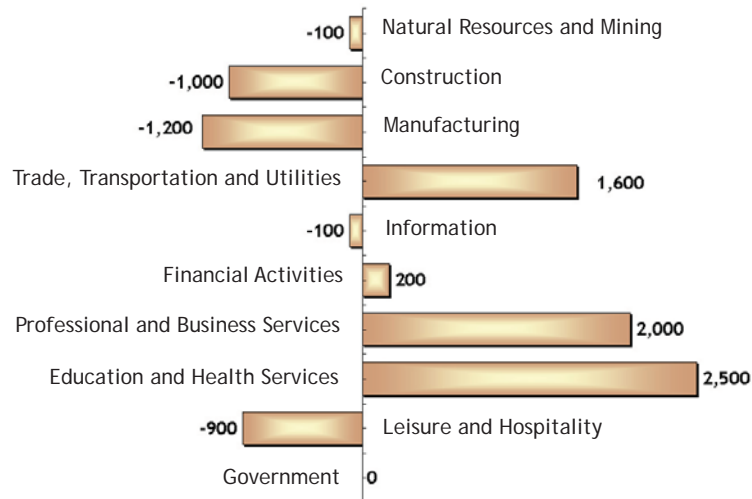
New Hampshire unemployment and labor force estimates are calculated using a regression model which depends on Current Population Survey (CPS) estimates. Labor Market Area estimates are calculated using the Bureau of Labor Statistics "Handbook Method" and then adjusted to the State levels.

Monthly Not Seasonally Adjusted New Hampshire Nonfarm Wage and Salary Employment

Current Employment Statistics Employment by Supersector by place of establishment	Number of Jobs			Change from previous:	
	Oct-08 preliminary	Sep-08 revised	Oct-07	Month	Year
	Total All Supersectors	661,700	663,100	658,100	-1,400
Private Employment Total	563,500	566,200	559,900	-2,700	3,600
Natural Resources and Mining	1,100	1,200	1,200	-100	-100
Construction	28,800	29,100	29,800	-300	-1,000
Manufacturing	76,900	77,300	78,100	-400	-1,200
Durable Goods	59,000	59,400	59,800	-400	-800
Non-Durable Goods	17,900	17,900	18,300	0	-400
Trade, Transportation and Utilities	144,400	142,800	142,800	1,600	1,600
Wholesale Trade	29,100	29,200	28,500	-100	600
Retail Trade	99,300	97,700	98,400	1,600	900
Transportation and Utilities	16,000	15,900	15,900	100	100
Information	12,100	12,100	12,200	0	-100
Financial Activities	38,800	39,000	38,600	-200	200
Professional and Business	68,700	69,200	66,700	-500	2,000
Education and Health	107,200	106,300	104,700	900	2,500
Leisure and Hospitality	62,800	66,600	63,700	-3,800	-900
Other Services	22,700	22,600	22,100	100	600
Government Total	98,200	96,900	98,200	1,300	0

Change in Nonfarm Employment

Oct. 07 - Oct. 08



Monthly Analysis of Current Employment Statistics (CES) Data

For further analysis please read the *Detailed Monthly Analysis of Industry Employment Data* on our Web site at <www.nh.gov/nhes/elmi/nonfarm.htm>

Seasonally Adjusted: From September to October preliminary seasonally adjusted employment decreased by 200 jobs. Over-the-year, employment grew, adding 3,500 jobs.

Government (supersector 90) saw an over-the-month drop of 1,700 jobs. Much of this loss can be attributed to state government, which saw a decrease of 1,200 jobs from September to October. Manufacturing (supersector 30) had a decline of 300 jobs over-the-month. This loss was felt in durable goods, while non-durable goods remained unchanged from September to October. Over-the-month, construction (supersector 20)

and professional and business services (supersector 60) lost 200 and 100 jobs, respectively.

Education and health services (supersector 65) grew over-the-month, adding 1,000 jobs. From September to October trade, transportation, and utilities (supersector 40) showed an increase of 700 jobs. Other services (supersector 80) gained 500 jobs, over-the-month.

Information (supersector 50), financial activities (supersector 55), and leisure and hospitality (supersector 70) all remained unchanged from September to October.

Monthly Unadjusted Nonfarm Wage and Salary Employment by Metropolitan Statistical Areas

Employment by Sector number of jobs by place of establishment	Manchester NH MetroNECTA			Nashua NH-MA NECTA Division, NH Portion			Portsmouth NH-ME Metro NECTA, NH Portion			Rochester-Dover NH-ME MetroNECTA, NH Portion		
	preliminary Oct-08	Change from previous:		preliminary Oct-08	Change from previous:		preliminary Oct-08	Change from previous:		preliminary Oct-08	Change from previous:	
		Month	Year		Month	Year		Month	Year		Month	Year
Total All Sectors	101,800	400	-100	135,400	100	900	57,300	-400	800	58,700	700	1,000
Private Employment Total	90,300	400	200	120,000	100	800	47,200	-700	400	44,700	0	800
Natural Resources and Construction	4,900	0	-100	5,200	0	-300	1,600	-100	0	2,000	0	-100
Manufacturing	9,600	100	100	25,400	-100	0	3,900	0	0	7,000	0	100
Trade, Transportation and Utilities	20,500	300	-200	30,500	500	100	11,300	100	100	11,200	100	200
Wholesale Trade	4,800	-100	100	6,400	0	200	2,000	0	0	1,200	0	0
Retail Trade	12,500	400	-300	20,000	500	-100	8,100	100	100	8,900	100	100
Transportation, Warehousing and Utilities				4,100	0	0	1,200	0	0	1,100	0	100
Information	3,300	-100	0	2,200	0	100	1,900	0	0	1,100	0	0
Financial Activities	8,400	0	-100	9,100	0	200	4,900	-100	-100	3,000	0	0
Professional and Business	13,200	0	0	15,100	-100	200	9,200	0	100	4,900	0	200
Education and Health	17,300	200	300	17,400	100	500	5,800	100	100	8,200	100	200
Leisure and Hospitality	8,500	-100	100	10,700	-300	0	7,200	-700	200	5,500	-200	200
Other Services	4,600	0	100	4,400	0	0	1,400	0	0	1,800	0	0
Government Total	11,500	0	-300	15,400	0	100	10,100	300	400	14,000	700	200

Average Earnings and Hours of Production Workers in Manufacturing

Sector	Average Weekly Earnings			Average Weekly Hours			Average Hourly Earnings		
	Oct-08 preliminary	Sep-08 revised	Oct-07	Oct-08 preliminary	Sep-08 revised	Oct-07	Oct-08 preliminary	Sep-08 revised	Oct-07
New Hampshire									
All Manufacturing	\$658.57	\$656.28	\$685.50	38.2	38.2	40.3	\$17.24	\$17.18	\$17.01
Durable Goods	\$675.07	\$672.21	\$717.36	38.4	38.5	42.0	\$17.58	\$17.46	\$17.08
Nondurable Goods	\$608.86	\$603.62	\$586.25	37.7	37.1	35.0	\$16.15	\$16.27	\$16.75

Seasonally Unadjusted: Over-the-month, not seasonally adjusted employment lost 1,400 jobs. From October 2007 to October 2008 employers added 3,600 jobs to their payroll.

Typical of this time of year, leisure and hospitality (supersector 70) lost 3,800 jobs over-the-month. Professional and business services (supersector 60) had an employment decrease of 500 jobs from September to October. Manufacturing (supersector 30), construction (supersector 20), and financial activities (supersector 55) all experienced an over-the-month drop

in employment, down 400, 300, and 200 jobs, respectively.

Trade, transportation, and utilities (supersector 40) recorded an over-the-month increase of 1,600 jobs. From September to October government (supersector 90) added 1,300 jobs to its payroll. Employment in educational and health services (supersector 65) rose by 900 jobs over-the-month. During this same time, other services (supersector 80) gained 100 jobs.

Information (supersector 50) remained unchanged over-the-month.

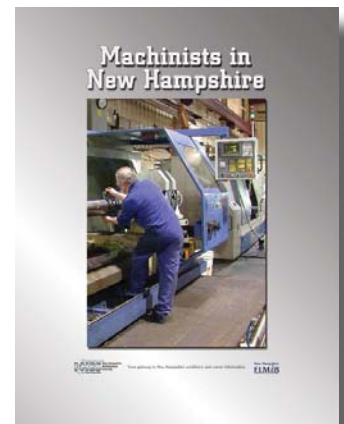
Gail Clay

New on the Web

Machinists in New Hampshire

What does a Machinist do? The basic job of a machinist is to manufacture parts but the skill can be applied to a large variety of objects created from a vast number of materials. This publication gives a brief introduction to the occupation of machinist, with detailed information on the projected job outlook, educational requirements, and current wages.

Students, career planners and schools will find the publication to be a helpful starting point in their career and job exploration and research. It is available on our web page at: www.nh.gov/nhes/elmi/index.html.



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