

Sources

ABI	American Bankruptcy Institute
AS	New Hampshire Department of Administrative Services
BEA	Bureau of Economic Analysis, United States Department of Commerce
BFA	New Hampshire Business Finance Authority
BHSDM	Bureau of Health Statistics and Data Management, New Hampshire Department of Health and Human Services
BKRNH	United States Bankruptcy Courts, Administrative Office of United States Courts
BLS	Bureau of Labor Statistics, United States Department of Labor
CB	Bureau of the Census, United States Department of Commerce
CTC	New Hampshire Department of Community Technical Colleges
DOC	New Hampshire Department of Corrections
DE	New Hampshire Department of Education
DES-ARD	Department of Environmental Services, Air Resources Division
DES-WD	Department of Environmental Services, Water Division
DES-WMD	Department of Environmental Services, Waste Management Division
DHHS	New Hampshire Department of Health and Human Services
DMV	Division of Motor Vehicle, New Hampshire Department of Safety
DOL	Department of Labor
DOT	New Hampshire Department of Transportation
DTTD	Division of Travel and Tourism Development, New Hampshire Department of Resource and Economic Development
EIA	Energy Information Administration, United States Department of Energy
EPA	United States Environmental Protection Agency
F&G	New Hampshire Department of Fish and Game
FBI	Federal Bureau of Investigation
FDIC	Federal Deposit Insurance Corporation

FHLMC Federal Home Loan Mortgage Corporation
 FR Federal Reserve Bank of Boston
 HA New Hampshire Hospital Association
 HFA New Hampshire Housing Finance Authority (NHHFA)
 ID New Hampshire Insurance Department
 ISDS Information Services, New Hampshire Department of Safety
 LC New Hampshire Liquor Commission
 MA Manchester Airport
 MBA Mortgage Bankers Association of America
 NHAR New Hampshire Association of Realtors
 NCUA National Credit Union Administration
 NHES New Hampshire Employment Security
 NNEREN Northern New England Real Estate Network
 OEP New Hampshire Office of Energy & Planning
 PEC New Hampshire Postsecondary Education Commission
 PM New Hampshire Pari-mutuel Commission
 PSNH Public Service Company of New Hampshire
 RA New Hampshire Department of Revenue Administration
 RTDS Road Toll Administration, New Hampshire Department of Safety
 SMM Sales and Marketing Management, a publication of Bill Communications
 SSA United States Social Security Administration
 SOS Secretary of State, Corporate Division, Department of State
 UCRU Uniform Crime Reporting Subsystem, New Hampshire Department of Safety
 UED United States Department of Education
 UIS United States Department of Labor, Unemployment Insurance Service
 USACE United States Army Corps of Engineers
 USDJ United States Department of Justice
 USPS United States Postal Service, Manchester Field Division
 WISER World Institute for Strategic Economic Research

Glossary & Index

Air Quality Standards:

The quality of air, as monitored at various sites throughout the state for the following pollutants: lead, ozone, nitrogen oxide, carbon monoxide, sulfur dioxide, and suspended particulate matter.

(Section 18)

Alcohol-Involved Traffic

Crash:

Either driver, biker, or pedestrian reported consuming alcohol prior to the crash (blood alcohol level of .04 or above).

(Section 17)

Assisted-Rental Housing:

Several programs provide both project-based and tenant-based financial assistance for low income housing renters including NHHFA (New Hampshire Housing Finance Authority), HUD (US Dept. of Housing and Urban Development), FmHA (Farmers' Home Administration), and local housing agencies.

(Section 11)

Average Weekly Wage:

Total wages paid by employers divided by average employment and further divided by the number of weeks in the reference period.

(Section 2)

Benefits Paid, Unemployment Insurance:

Money payable to an unemployed individual as compensation for lost wages. Includes benefits paid on wages earned in covered employment; plus interstate benefits; adjusted for benefit recoveries, and for transfers under the interstate combined wage plan.

(Section 3)

Birth Rate:

Number of resident live births per 1,000 resident population.

(Section 1)

British Thermal Units (BTUs):

The quantity of heat needed to raise the temperature of one pound of water one degree Fahrenheit at a specified temperature.

(Section 8)

Chained Dollars:

A methodology for adjusting for inflation, which includes both quantities produced and relative prices of goods and services.

(Section 9)

Civilian Labor Force:

That portion of the population age sixteen and older which is employed or unemployed and actively seeking employment. Members of the armed forces and the institutionalized population are excluded.

(Section 3)

Consumer Price Index for Urban Consumers (CPI-U):

An index used to measure changes in the cost of a market basket of selected goods and services. Often the reference for cost of living adjustments in wages and entitlements. See Constant Dollars.

(Section 2)

Constant Dollars:

Figures that are estimates representing an effort to remove the effects of price changes (inflation) as if the dollar had constant purchasing power. See Current Dollars.

(Section 9)

Contract Value Indices:

An indexed dollar value of construction contracts.

(Section 11)

Total Construction:

The value of contracts for new construction, additions, and major alterations, but not for maintenance.

Nonbuilding Construction:

The value of contracts for highways, bridges, dams, utility systems, and airports.

Nonresidential Building Construction:

The value of contracts for commercial buildings, manufacturing plants, hospitals, schools and colleges, and other public and private buildings.

Residential Construction: single and multiple unit houses, hotels, motels, and dormitories.

Current Dollars:

Figures reflecting actual prices or costs prevailing during the specified year(s). See Constant Dollars and Chained Dollars. (Section 9)

Death Rate, Crude:

Number of resident deaths per 1,000 resident population. (Section 1)

Defense Contracts:

Military awards for supplies, services, and construction made during a specified fiscal year. (Section 9)

Disability Benefits under Social Security:

For purposes of entitlement to benefits, disability is defined as the inability to engage in any substantial gainful activity, by reason of medically determinable physical or mental impairment severe enough to render the person unable to engage in any kind of substantial gainful work, regardless of availability of such work. (Section 16)

Disposable Income:

Personal income less personal taxes and non-tax payments. (Section 2)

Divorce Rate:

Number of divorces, annulments, and legal separations per 1,000 resident population. (Section 1)

Durable Goods:

Items with a normal life expectancy of three or more years. Expenditures for durable goods are generally postponable. Consequently, durable goods sales are the most volatile component of consumer expenditures. Common examples of durable goods items are automobiles, furniture, household appliances, mobile homes, etc. (Section 4)

Duration of Benefit Payments, Average:

Number of weeks compensated for unemployment during the year, divided by the number of first payments. May include more than one period of unemployment. (Section 3)

Effective Buying Income (EBI):

An economic factor in figuring a market's "ability to buy." It is estimated by personal income less personal tax and nontax payments similar to disposable income. Developed by Sales and Marketing Management. (Section 10)

Electric Utility:

A corporation, person, agency, authority, or other legal entity or instrumentality that owns and/or operates facilities for the generation, transmission, distribution, or sale of electrical energy, primarily for use by the public, and that files forms listed in the Code of Federal Regulations, Title 18, Part 141. Facilities that qualify as co-generators or small power producers under the Public Utility Regulatory Policies Act are not considered utilities. (Section 8)

Energy Consumption:

The use of energy as a source of heat or power or as a raw material input to a manufacturing process. (Section 8)

Energy Generated, Net:

The total amount of electric energy produced by a generating station less the electric energy consumed for station use. (Section 8)

Equity Capital Asset Ratio:

A measure to assess the financial health of lending institutions. (Section 12)

FmHA:

Farmers' Home Administration. See Assisted-Rental Housing (Section 11)

Fuel Consumed to Generate Electricity:

Fuel required by all types of electricity generating plants. Coal, gas, and nuclear fuels are shown in equivalent barrels of oil.

(Section 8)

Gross Domestic Product (GDP):

The market value of all final goods and services produced by resources located in the United States, regardless of ownership.

(Section 9)

Gross State Product (GSP):

The market value of all final goods and services produced by resources located in a state, regardless of ownership.

(Section 9)

High Tech Industries (BLS 1999 Definition):

Industries are considered high tech if employment in both research and development (R&D) occupations and in all technology-oriented occupations account for a proportion of employment that was at least twice the average for all industries in the Occupational Employment Statistics survey.

(Section 6)

Home Sales of Existing Homes:

Estimates based on multiple listing data. Projections are made with the cooperation of the National Association of Realtors. Data primarily consists of existing units of single family homes, town houses, condominiums, and cooperatives. Multiple units are excluded.

(Section 11)

Households:

All the people who occupy a housing unit (single occupants, two or more unrelated occupants, and families).

(Section 2)

HUD:

Department of Housing and Urban Development. See Assisted-Rental Housing

(Section 11)

Incarceration Rate:

The number of persons confined in prison, with sentences over one year, per 100,000 people in the state's resident population.

(Section 17)

Indexed Crime:

Selected offenses used to gauge fluctuations in the overall volume and rate of crime reported to law enforcement. The offenses included are the violent crimes of murder and nonnegligent manslaughter, forcible rape, robbery, and aggravated assault; and the property crimes of burglary, larceny/theft, and motor vehicle theft.

(Section 17)

In-migration:

That part of the increase in the population not attributable to the natural increase rate. Generally, this is the populace moving to New Hampshire from an out-of-state residence.

(Section 1)

Inpatient Days:

The number of days that patients (excluding newborns) spend in a hospital, including the day of admission, but not the day of discharge.

(Section 15)

Labor Force Participation**Rate:**

The percentage of the civilian noninstitutional population age sixteen or older that is working or looking for work.

(Section 3)

Late Prenatal Care:

Prenatal care that does not begin until the third trimester of pregnancy.

(Section 1)

Loan defaults:

Also known as charge-offs, which are the value of loans removed from the books and charged against loss reserves.

(Section 13)

Manufacturers' Shipments:

The received or receivable net selling of all products shipped, both primary (raw material) and secondary (manufactured), as well as miscellaneous receipts, such as receipts for contract work for others, installation and repair, sales of scrap, and sales of products bought and resold without further processing.

(Section 9)

Marriage Rate:

Number of marriages per 1,000 resident population.

(Section 1)

Meals and Rooms Receipts:

Estimate of sales by hotels, motels, and eating and drinking establishments based on taxes received under the Meals and Rooms authority.

(Section 10)

Median:

The value exactly in the middle of a set of data that are ranked in order of ascending size. Half of all data values will be less than the median, while half will be more.

(Section 2)

Medicaid:

A joint governmental program providing medical assistance to low income and needy people.

(Section 15)

Medicare:

A federal program providing hospital insurance and supplementary medical insurance for persons who are eligible for retirement benefits and have attained the age of 65, disabled persons entitled to social security disability benefits, and workers or their dependents with permanent kidney failure.

(Section 15)

Natural Increase Rate:

The number of resident births minus deaths per 1,000 total resident population.

(Section 1)

NHHFA:

New Hampshire Housing Finance Authority. See Assisted-Rental Housing

(Section 11)

Nonfarm Employment:

Place of work employment that does not include private household workers, self-employed, unpaid family workers, and domestics or agricultural workers.

(Section 4)

Nondurable Goods:

Items that generally last for less than three years. Nondurable goods items are generally purchased when needed. Common examples of nondurable goods items are food, beverages, apparel, gasoline, etc.

(Section 4)

Noncurrent Loans:

Loans and leases 90 days or more past due or in nonaccrual status.

(Section 12)

OASDI:

Old Age, Survivors, and Disability Insurance. See Social Security.

(Section 16)

Pari-mutuel:

A system of wagering where the bettors who wager on competitors placing in the first three positions share the total pool minus a percentage for the management.

(Section 10)

Parole:

A condition of release of an inmate from prison serving an unexpired sentence, who has to report to a parole officer.

(Section 17)

Per Capita Personal Income:

Total personal income divided by total population.

(Section 2)

Personal Income:

The current income received by all the residents of the state from all sources, including wages and salary disbursements, other labor income, proprietors' income, rental income, interest, dividends, and transfer payments; less personal contributions for social insurance.

(Section 2)

Poverty Level:

A set of income thresholds varying by size of family used to detect who is poor. (Section 16)

Private Firms:

A nongovernment economic unit that produces goods or services. It can have multiple locations, but will still be considered one firm. (Section 6)

Probation:

A suspended sentence for a convicted offender giving the offer of freedom during good behavior under supervision of a probation officer. (Section 17)

Property Tax Rates, Equalized:

A uniform standard for comparing tax rates between towns and counties. (Section 13)

Property Tax Rates, Full Value:

The tax rate if property were assessed at its full market value. Rates represent tax on each \$1,000 of a property's market value. (Section 13)

Property Tax Assessment Ratio:

The full value assessment ratio is a comparison between current assessments (local tax rate) and full market value (full value tax rate). (Section 13)

Real Gross Domestic Product:

The market value of all final goods and services by resources located in the United States, regardless of ownership, adjusted for inflation. (Section 9)

Real Gross State Product:

The market value of all final goods and services produced by resources located in a state, regardless of ownership, adjusted for inflation. (Section 9)

Scholastic Assessment Test Score:

Mean test score for all students in the state who took the SAT exam during the designated academic year. (Section 14)

Social Security:

National Old Age, Survivors, and Disability Insurance (OASDI). The largest income maintenance program in the United States. Provides monthly cash benefits to individuals or their families to replace, in part, the income lost when a worker retires in old age, becomes severely disabled, or dies. Coverage is nearly universal, including about 95 percent of the jobs in this country. Funds come primarily from taxes on earnings in covered jobs and matching funds paid by employers and the self-employed. (Section 16)

Temporary Assistance to Needy Families (TANF):

A system of federal block grants to states for the provision of welfare benefits. Replaces AFDC, JOBS, and Emergency Assistance Programs. (Section 16)

Total Equalized Valuation:

The true market value of all taxable property in the state as determined by the Department of Revenue Administration. (Section 13)

Transfer Payments:

Payments to individuals for which no current goods or services are exchanged, like Social Security, welfare and unemployment benefits. (Section 2)

Unemployed:

Persons who were not employed during the monthly survey week but were available for work and were overtly engaged in a job-seeking activity within the previous four week period, waiting to be recalled from a layoff, or waiting to report to a new job within thirty days. (Section 3)

Unrestricted Revenue:

Moneys received by the state, which may be appropriated by the Legislature for any purpose without constitutional limitations. (Section 13)

**Value Added by
Manufacture:**

A measure of manufacturing activity used for comparing the relative economic importance of manufacturing among industries and geographic areas. The cost of materials, supplies, fuels, etc. are subtracted from the value of shipments plus receipts for services rendered, and adjusted by adding value added by merchandising plus net change in finished goods and work-in-process between the beginning and the end of the year.
(Section 9)

Vehicle Registration:

A count of the registration certificates on file at the Department of Safety at the end of each calendar year.
(Section 7)

Water Quality Classification:

Water quality status of the state's surface and ground waters, as reported to Congress per the requirements of Section 305(b) of the Water Quality Act of 1987.
(Section 18)

**Weekly Benefit Amount,
Average:**

Benefits paid for total unemployment during the year divided by the number of weeks compensated.
(Section 3)

**Weeks Compensated for
Unemployment:**

Number of weeks of unemployment for which benefits were paid including both total and partial unemployment. Interstate claims are counted in the paying state.
(Section 3)

Workers' Compensation:

Specifies the level of medical and disability income benefits to be paid to injured workers.
(Section 15)