

## Mapping New Hampshire's Cities and Towns with New 5-year ACS Income Estimates

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According to the 2014 American Community Survey (ACS) 5-year estimates, median household income in New Hampshire was \$65,986, 23.4 percent higher than the median household income for the nation. New Hampshire ranked 7th highest among all the states.

The U.S. Census Bureau recently completed releases of the 2014 ACS. In the lineup of 2014 ACS data releases, the 5-year estimates are the last to be released. The reason why the 5-year American Community Survey estimates are indispensable is because it is the largest national ongoing survey that produces data annually at all levels of geography. This is particularly important to New Hampshire as socio-economic data is produced annually for all cities and towns, using a 5-year rolling average. ACS is one of the only sources of data at the city and town level.

There are many socio-economic characteristics available in ACS 5-year estimates, such as educational attainment, median gross rent and median monthly owner costs, homeownership rates. Income data is also one of the socio-economic measures produced by ACS.

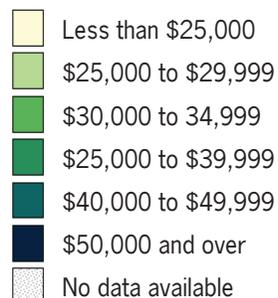
ACS income data are available in multiple ways. The three most common income measures are: Per capita income, median family household income, and median household income.

What is the difference between these three measures? When should each measure be used? Is there a correlation between these three income types? Despite similarities between the three income measures, there are some succinct differences between them. To understand how these measures differ, it is important to understand how each of them is derived.

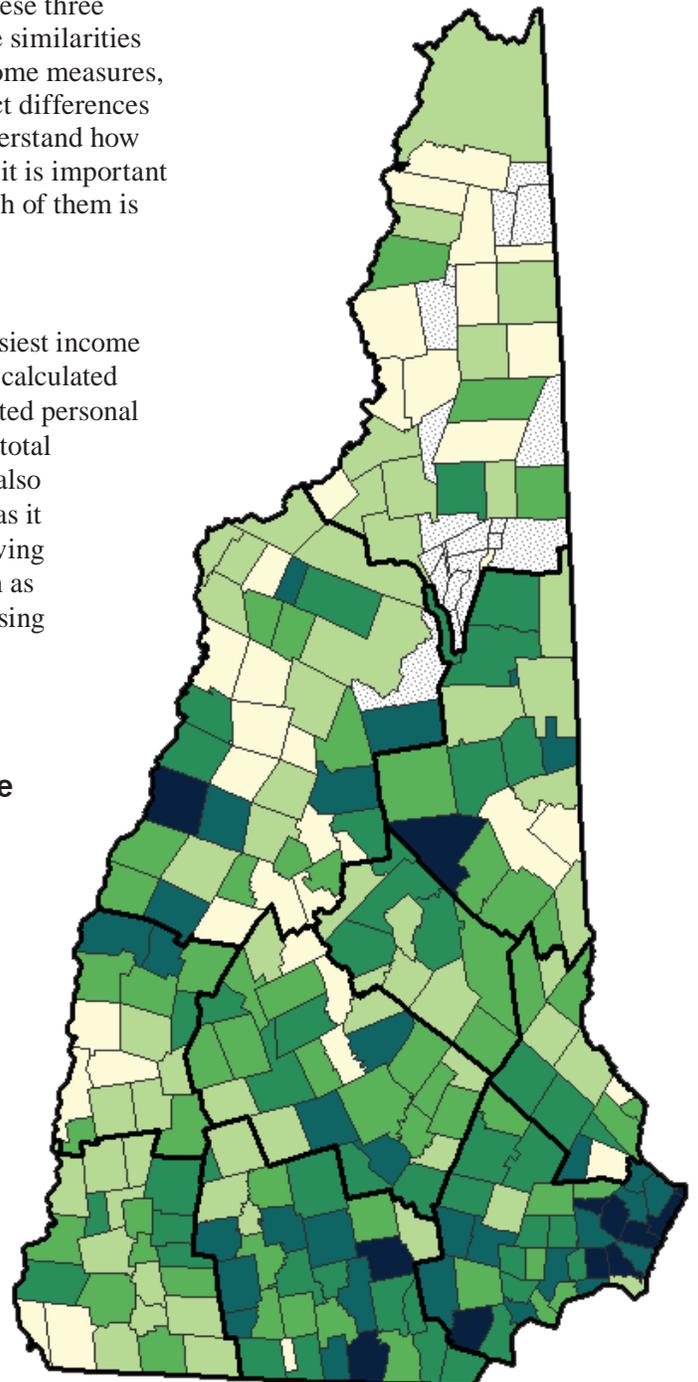
### Per Capita

This is probably the easiest income measure to grasp, as it calculated using the total aggregated personal income divided by the total population count. It is also the broadest measure, as it includes the persons living in group quarters, such as college students or nursing home residents.

### Per Capita Income



Source:  
2014 American Community  
Survey 5-year Estimates



### Median Household

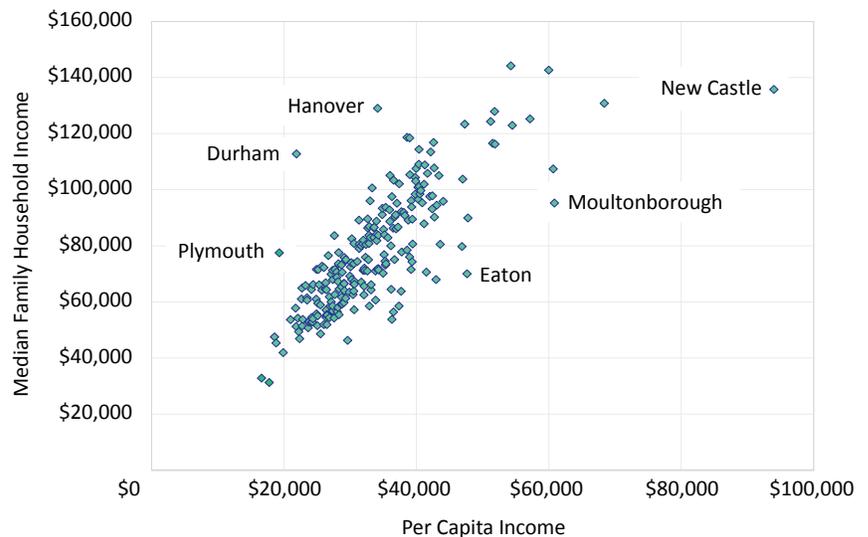
A household is defined as all people who are living in a housing unit, such as a house, an apartment, or a mobile home. These individuals can be living alone or with relatives or nonrelatives such as roommates, unmarried partner or foster child. The median is the midpoint of all the data — half the data are above this figure and half are below. This measure does not include persons living in group quarters.

### Median Family Household

This is also a household measure; meaning that the individuals included are living under the same roof (same housing unit). In more technical terms, a family consists of more than one person living in the same household who are related by birth, marriage, or adoption. The median family household measure and other family-related measures are important for federal program planning and implementation. This median household measure also refers to the midpoint of all the data.

From the above definitions, it is clear that each income type technically is a different measure. But does it really matter what measure is used? When ranking New Hampshire’s cities and towns by the three income measures, some differences occur. Depending on the make-up of the town, using one or another measure can make a difference. For example, persons living in group quarters<sup>1</sup> are not included in household measure, and that can make a difference in how the communities rank.

**Median Family Household Income in many New Hampshire college towns ranked higher than Per Capita Income**



Source: 2014 American Community Survey 5-year Estimates

The town of Durham presents an example of how the rankings differ depending on the income measure. Durham ranks in the top 20 when comparing the median family household measure for all cities and towns in New Hampshire, but drops to a rank of 97 when comparing the median household income. When comparing per capita income, Durham drops to 228th, the 13th lowest among areas with per capita income data available. The reason for this difference is the inclusion of all college residents in the per capita measure, as group quarters are included in the median household measure, if they have moved out of campus dormitories and still live in Durham. These students

would likely not be included in the median family household measure as they are likely living either alone or with nonrelatives. Hence, Durham ranks near the middle of all New Hampshire cities and towns in the median household income measure, whereas it is ranked at the top when comparing the median family household income measure. Large differences between the three income measures are true for other college towns such as Plymouth and Hanover.

Another variance in the community rankings from one income measure to another is due to differences using the average (per capita) and median income measures. When ranking the city and towns by

<sup>1</sup>. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers’ dormitories.

the per capita measure, the town of Moultonborough ranks fourth highest. But when comparing the median family household income and median household measure, Moultonborough ranks 47 and 64, respectively. The high per capita income rank for Moultonborough is likely due to a smaller population size. Moultonborough's population is approximately 4,000, so a small number of residents with large incomes can skew per capita income upward. This would also be the case for New Castle, with a population of 930, and Eaton, with a population of 366.

Also, if a municipality has fewer children in comparison to total population, per capita income tends to be higher. Reversely, when a community has a large share of children, the per capita income measure tends to be lower. Therefore, median family household income might be a better measure to gauge the "real economic conditions" of families.

### What is included in the definition of income?

Measures of income are produced by more than one source. As all the different survey measures vary in their estimation methodology, it is important to know the source of data and to use the same source when comparing the different levels of geographic data (city and town, county, state and nation).

Income data from the ACS is derived from questions asked of the population 15 years old and over, and is the sum of wage and salary, net self-employment income, interest, dividends, rental income, Social Security, welfare, retirement, and pensions. Capital gains, food stamps and other "in-kind" value as well as any other lump-sum receipts are excluded from the income measure.

Income for a geographic area is based on the components above for the area's residents and can be obtained both from within the area as well as anywhere outside the area, including out of state. The income measure is

an indicator of the general economic condition of an area's residents and is used, among other things, in the allocation formulas for many government programs.

The ACS is not the only source for income data. The U.S. Bureau of Economic Analysis (BEA) also releases a personal income measure. This measure is available as a total personal income and as a per capita personal income measure. It is released on both a quarterly and annual schedule. However this data series is only available statewide and for counties. The BEA measure is coinciding with the calendar year and quarters, whereas 5-year ACS estimates are based on a rolling average of respondents' past 12 months income.

Income data are compiled and made available on the ELMI website through NHetwork<sup>2</sup> (<http://nhnetwork.nhes.state.nh.us/nhnetwork/>), and in the *New Hampshire Community Profiles* (<http://www.nhes.nh.gov/elmi/products/cp/index.htm>).

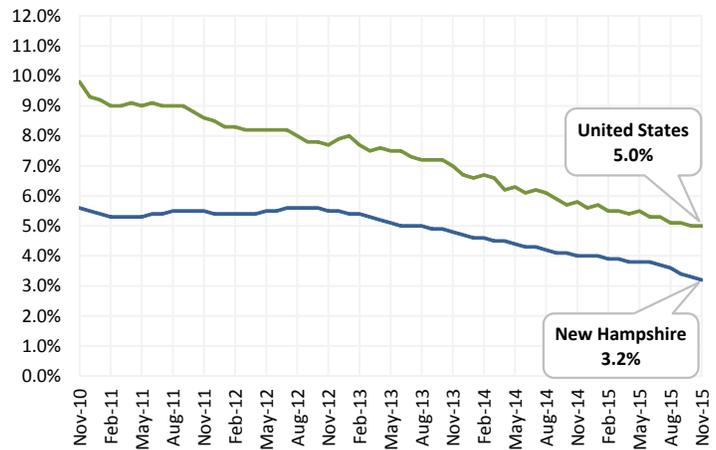
<sup>2</sup> New Hampshire's Economic and Labor Market Information Data System.

## Seasonally Adjusted Estimates

### Unemployment Estimates by Region

Seasonally Adjusted	Nov-15	Oct-15	Nov-14
United States	5.0%	5.0%	5.8%
Northeast	4.9%	4.9%	5.7%
New England	4.6%	4.6%	5.5%
Connecticut	5.1%	5.1%	6.3%
Maine	4.1%	4.3%	5.5%
Massachusetts	4.7%	4.6%	5.4%
New Hampshire	3.2%	3.3%	4.0%
Rhode Island	5.2%	5.3%	6.9%
Vermont	3.7%	3.7%	4.2%
Mid Atlantic	5.0%	5.0%	5.8%
New Jersey	5.3%	5.4%	6.3%
New York	4.8%	4.8%	5.8%
Pennsylvania	5.0%	5.1%	5.1%

### Local Area Unemployment Statistics (LAUS) Unemployment Rate, NH and US



### Current Employment Statistics (CES) by Place of Establishment

Sector	Number of Jobs			Change from Previous	
	Nov-15	Oct-15	Nov-14	Month	Year
Total Nonfarm	655,600	657,400	651,500	-1,800	4,100
Total Private	567,500	568,900	561,000	-1,400	6,500
Mining and Logging	900	900	900	0	0
Construction	24,300	23,800	23,700	500	600
Manufacturing	67,600	68,100	67,000	-500	600
Durable Goods	51,300	51,600	50,100	-300	1,200
Non-Durable Goods	16,300	16,500	16,900	-200	-600
Trade, Transportation, and Utilities	141,700	140,000	138,100	1,700	3,600
Wholesale Trade	28,000	27,400	26,900	600	1,100
Retail Trade	97,000	95,900	95,900	1,100	1,100
Transportation, Warehousing, and Utilities	16,700	16,700	15,300	0	1,400
Information	12,600	12,700	11,700	-100	900
Financial Activities	36,100	36,100	36,300	0	-200
Finance and Insurance	29,100	29,300	29,300	-200	-200
Real Estate and Rental and Leasing	7,000	6,800	7,000	200	0
Professional and Business Services	71,800	74,600	73,900	-2,800	-2,100
Professional, Scientific, and Technical Services	30,600	31,600	32,800	-1,000	-2,200
Administrative and Support and Waste Management and Remediation Services	33,700	34,500	33,300	-800	400
Education and Health Services	118,100	118,500	116,300	-400	1,800
Educational Services	29,700	30,000	29,600	-300	100
Health Care and Social Assistance	88,400	88,500	86,700	-100	1,700
Leisure and Hospitality	67,900	67,800	67,200	100	700
Arts, Entertainment, and Recreation	11,500	11,900	11,300	-400	200
Accommodation and Food Services	56,400	55,900	55,900	500	500
Other Services	26,500	26,400	25,900	100	600
Government	88,100	88,500	90,500	-400	-2,400
Federal Government	7,500	7,500	7,400	0	100
State Government	24,800	25,100	24,700	-300	100
Local Government	55,800	55,900	58,400	-100	-2,600

**Current month is preliminary; past months are revised**

Prior data and area data are available on our Web site at [www.nhes.nh.gov/elmi/statistics/ces-data.htm](http://www.nhes.nh.gov/elmi/statistics/ces-data.htm)

## Not Seasonally Adjusted Estimates by Place of Residence

Labor Force Estimates			
New Hampshire	Nov-15	Oct-15	Nov-14
Total Civilian Labor Force	735,800	736,580	739,860
Employed	712,550	714,520	711,090
Unemployed	23,250	22,060	28,770
Unemployment Rate	3.2%	3.0%	3.9%

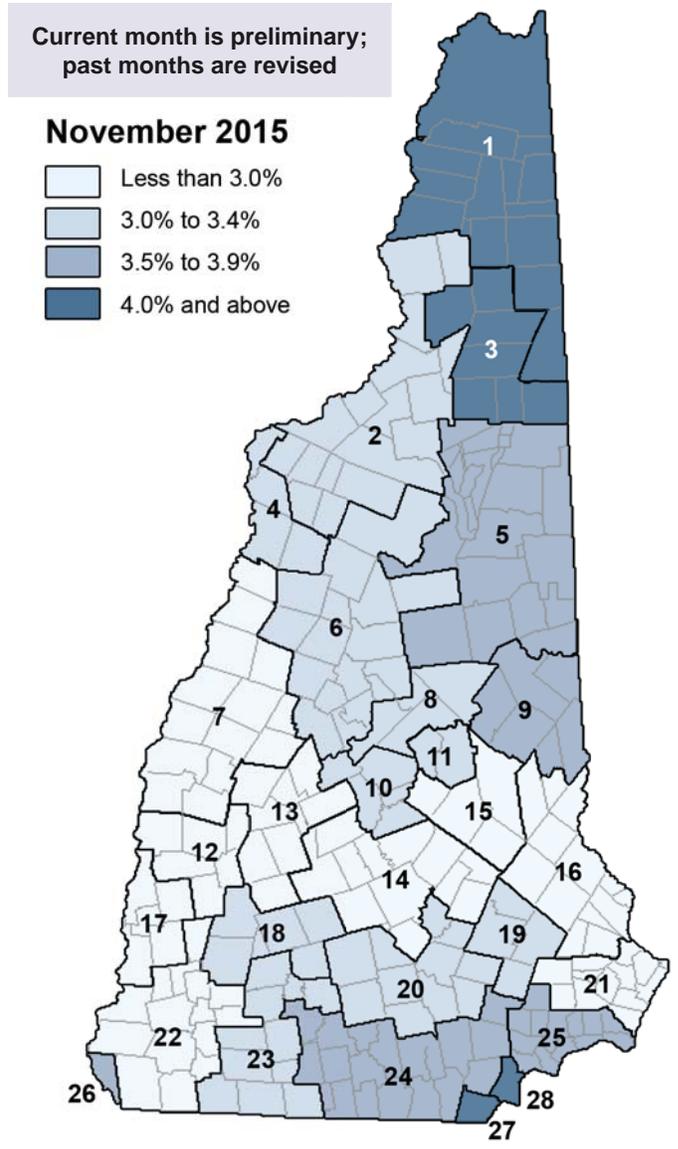
  

United States (# in thousands)	Nov-15	Oct-15	Nov-14
Total Civilian Labor Force	157,340	157,313	156,297
Employed	149,766	149,716	147,666
Unemployed	7,573	7,597	8,630
Unemployment Rate	4.8%	4.8%	5.5%

Unemployment Rates by Area			
Counties	Nov-15	Oct-15	Nov-14
Belknap	3.1%	2.8%	3.8%
Carroll	3.5%	3.1%	4.1%
Cheshire	3.0%	2.8%	3.7%
Coös	4.3%	3.6%	5.4%
Grafton	2.8%	2.6%	3.2%
Hillsborough	3.3%	3.2%	4.0%
Merrimack	2.8%	2.7%	3.4%
Rockingham	3.4%	3.2%	4.3%
Strafford	2.8%	2.7%	3.4%
Sullivan	2.6%	2.5%	3.3%

Map Key	Labor Market Areas	Nov-15	Oct-15	Nov-14
1	Colebrook, NH-VT LMA, NH Portion	4.4%	3.9%	4.9%
2	Littleton, NH-VT LMA, NH Portion	3.1%	2.7%	3.9%
3	Berlin NH Micropolitan NECTA	4.9%	3.9%	6.2%
4	Haverhill, NH LMA	3.3%	2.9%	3.8%
5	Conway, NH-ME LMA, NH Portion	3.5%	3.1%	4.0%
6	Plymouth, NH LMA	3.1%	2.8%	3.6%
7	Lebanon, NH-VT Micropolitan NECTA, NH Portion	2.5%	2.5%	2.8%
8	Meredith, NH LMA	3.2%	2.8%	3.6%
9	Wolfeboro, NH LMA	3.6%	3.1%	4.3%
10	Franklin, NH LMA	3.3%	3.0%	3.9%
11	Laconia, NH Micropolitan NECTA	3.4%	3.0%	4.1%
12	Claremont-Newport, NH LMA	2.6%	2.6%	3.4%
13	New London, NH LMA	2.9%	2.8%	3.3%
14	Concord, NH Micropolitan NECTA	2.7%	2.6%	3.3%
15	Belmont, NH LMA	2.8%	2.8%	3.6%
16	Dover-Durham, NH-ME Metropolitan NECTA, NH Portion	2.8%	2.7%	3.4%
17	Charlestown, NH LMA	2.6%	2.4%	3.2%
18	Hillsborough, NH LMA	3.1%	3.0%	3.7%
19	Raymond, NH LMA	3.1%	2.9%	3.7%
20	Manchester, NH Metropolitan NECTA	3.1%	3.0%	3.8%
21	Portsmouth, NH-ME Metropolitan NECTA, NH Portion	2.8%	2.6%	3.6%
22	Keene, NH Micropolitan NECTA	2.9%	2.7%	3.5%
23	Peterborough, NH LMA	3.1%	2.9%	3.7%
24	Nashua, NH-MA NECTA Division, NH Portion	3.5%	3.4%	4.2%
25	Seabrook-Hampstead Area, NH Portion, Haverhill-Newburyport-Amesbury MA-NH NECTA Division	3.8%	3.6%	5.0%
26	Hinsdale Town, NH Portion, Brattleboro, VT-NH LMA	3.5%	3.1%	4.6%
27	Pelham Town, NH Portion, Lowell-Billerica-Chelmsford, MA-NH NECTA Division	4.3%	4.0%	5.5%
28	Salem Town, NH Portion, Lawrence-Metuen-Salem, MA-NH NECTA Division	4.0%	4.0%	5.1%

Unemployment Rates by Region			
Not Seasonally Adjusted	Nov-15	Oct-15	Nov-14
United States	4.8%	4.8%	5.5%
Northeast	4.6%	4.6%	5.4%
New England	4.4%	4.3%	5.2%
Connecticut	4.8%	4.8%	6.0%
Maine	3.9%	3.5%	5.3%
Massachusetts	4.5%	4.5%	5.0%
New Hampshire	3.2%	3.0%	3.9%
Rhode Island	4.9%	4.7%	6.5%
Vermont	3.5%	3.2%	3.9%
Mid Atlantic	4.7%	4.7%	5.5%
New Jersey	5.0%	5.0%	5.9%
New York	4.7%	4.5%	5.7%
Pennsylvania	4.4%	4.6%	4.9%



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

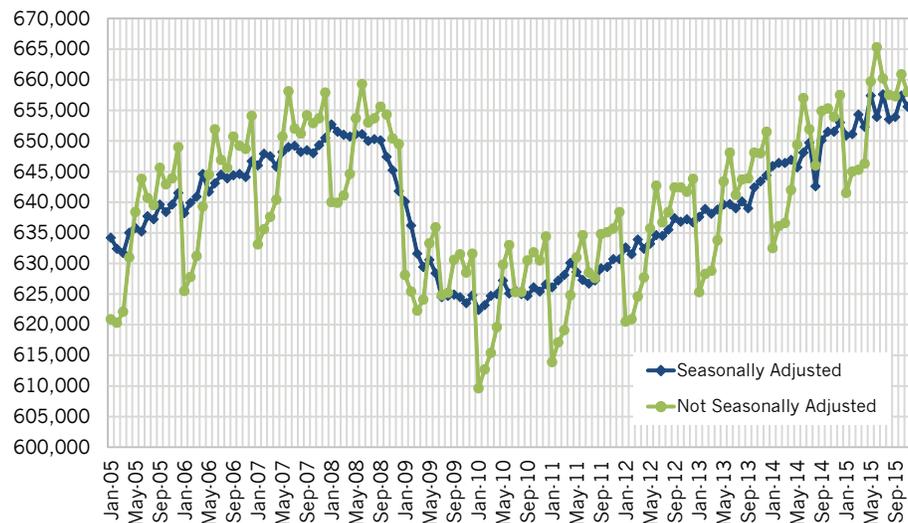
## Monthly Estimates by Place of Establishment

### New Hampshire Nonfarm Employment Statewide Not Seasonally Adjusted

Current month  
is preliminary;  
past months  
are revised

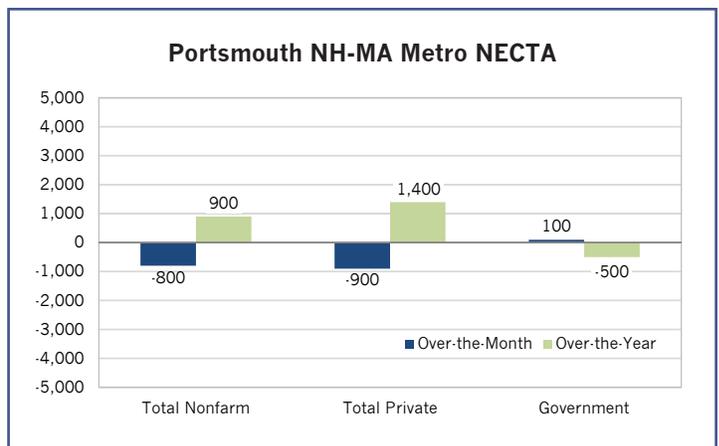
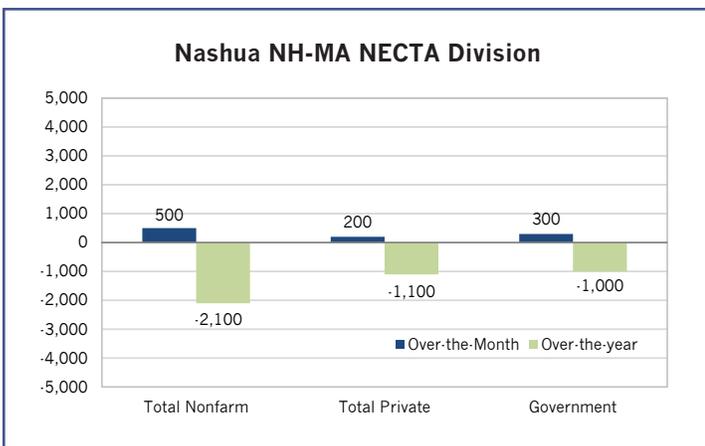
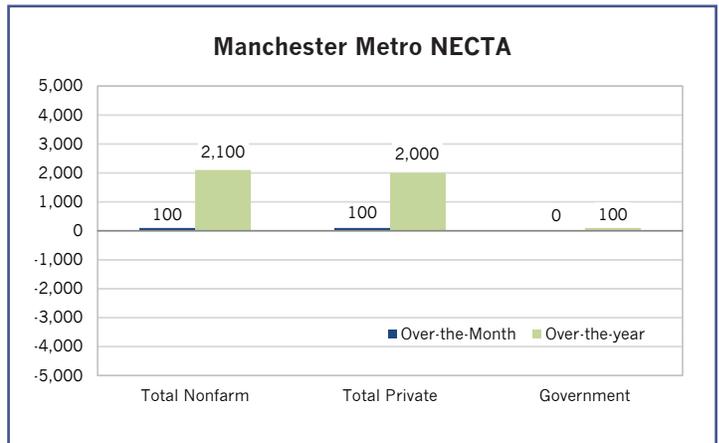
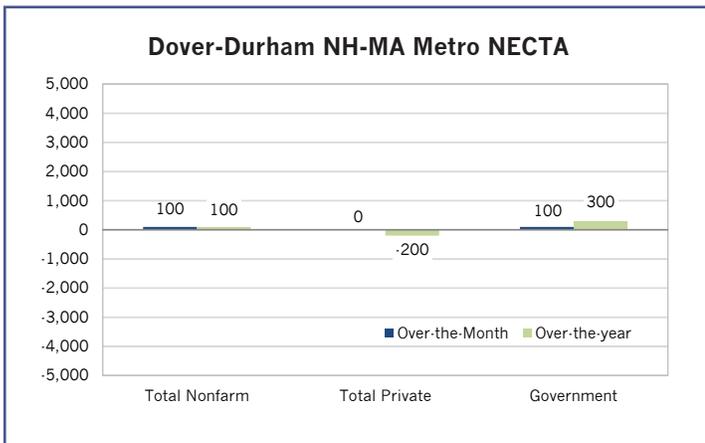
	Number of Jobs			Change from Previous	
	Nov-15	Oct-15	Nov-14	Month	Year
Total Nonfarm	658,000	660,900	653,900	-2,900	4,100
Total Private	565,900	569,200	559,500	-3,300	6,400
Mining and Logging	1,000	1,000	1,000	0	0
Construction	25,000	24,900	24,400	100	600
Manufacturing	67,400	67,900	66,800	-500	600
Durable Goods	51,100	51,500	49,900	-400	1,200
Non-Durable Goods	16,300	16,400	16,900	-100	-600
Trade, Transportation, and Utilities	144,000	140,000	140,400	4,000	3,600
Wholesale Trade	28,100	27,500	27,000	600	1,100
Retail Trade	99,100	95,600	98,000	3,500	1,100
Transportation, Warehousing, and Utilities	16,800	16,900	15,400	-100	1,400
Information	12,600	12,700	11,700	-100	900
Financial Activities	35,700	35,800	35,900	-100	-200
Professional and Business Services	72,400	74,200	74,500	-1,800	-2,100
Education and Health Services	119,300	119,000	117,500	300	1,800
Leisure and Hospitality	62,100	67,200	61,500	-5,100	600
Other Services	26,400	26,500	25,800	-100	600
Government	92,100	91,700	94,400	400	-2,300
Federal Government	7,500	7,500	7,400	0	100
State Government	27,100	27,200	26,900	-100	200
Local Government	57,500	57,000	60,100	500	-2,600

Total Nonfarm Employment Trend for November 2015

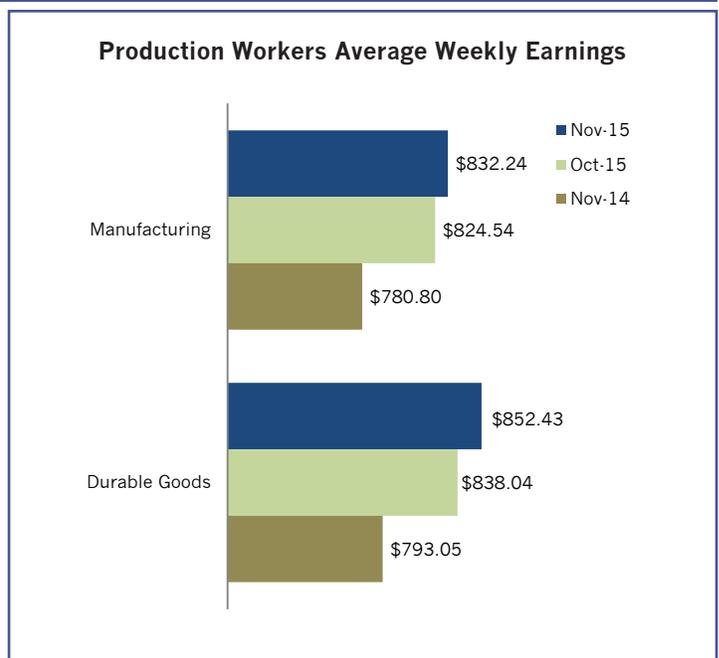
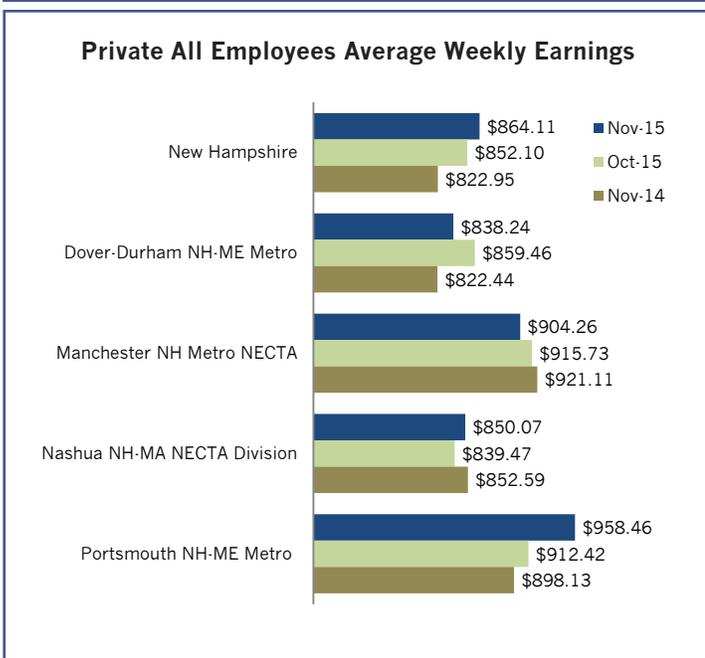


# Not Seasonally Adjusted Estimates by Place of Establishment

## Nonfarm Employment by Metropolitan Statistical Areas - November 2015



## Total Private Average Weekly Earnings Data



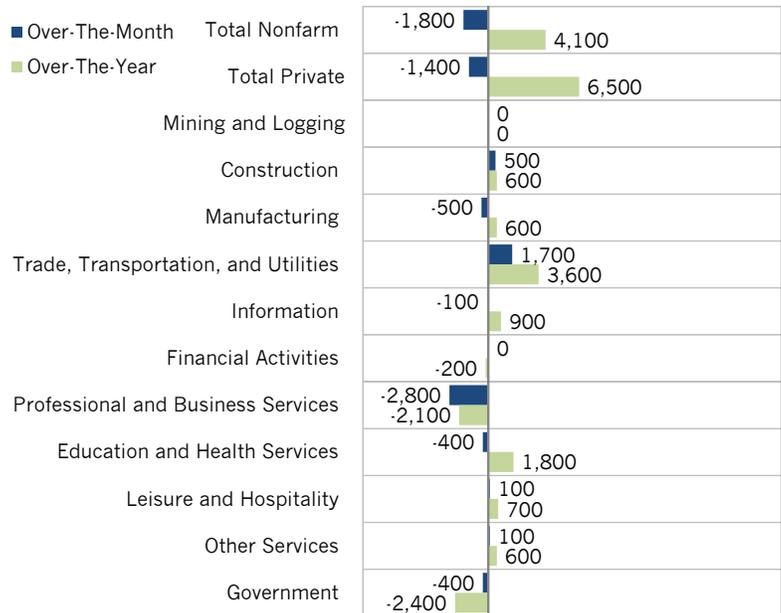
Sector data for the four areas and hours and earnings data are available on our web site: [www.nhes.nh.gov/elmi/statistics/ces-data.htm](http://www.nhes.nh.gov/elmi/statistics/ces-data.htm)

## Monthly Analysis of Current Employment Statistics (CES)

### Seasonally Adjusted Statistical Analysis of Nonfarm Employment

- New Hampshire’s preliminary seasonally adjusted total nonfarm employment decreased by 1,800 jobs, from October 2015 to November 2015.
- Employment in Professional and business services declined by 2,800 jobs over-the-month, bringing employment to 71,800 jobs.
- Over-the-year, total nonfarm employment increased by 4,100 jobs, all of this job growth was in the private sector.
- Trade, transportation, and utilities gained 3,600 jobs from November 2014 to November 2015, bringing employment to 141,700 jobs.
- Changes in seasonally adjusted data reflect underlying economic changes and allow for comparisons of different time periods.

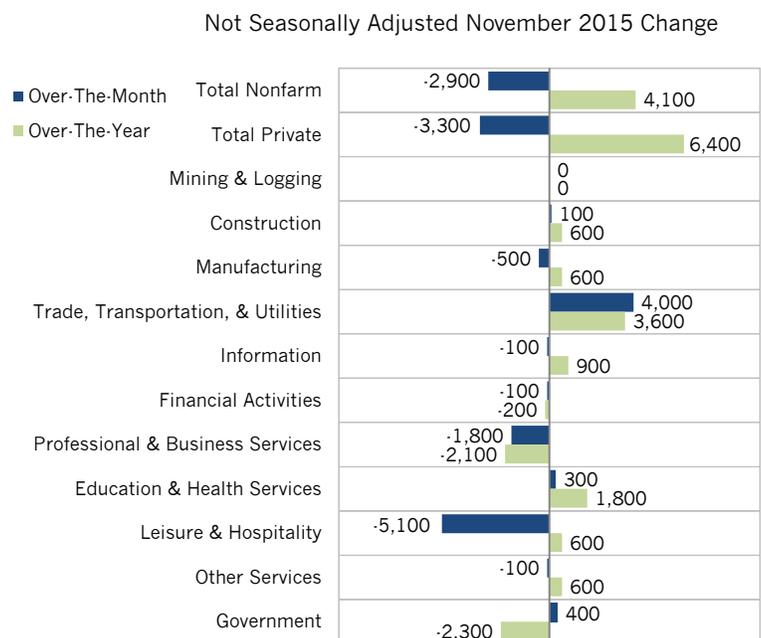
#### Seasonally Adjusted November 2015 Change



### Not Seasonally Adjusted Statistical Analysis of Nonfarm Employment

- Preliminary not seasonally adjusted employment shifted down 2,900 jobs, from October 2015 to November 2015, to 658,000 jobs, all of this loss was in the private sector.
- The over-the-month drop in employment can be attributed to Leisure and hospitality, down 5,100 jobs.
- Over-the-year, New Hampshire’s not seasonally adjusted employment rose by 4,100 jobs, all of this job growth was in the private sector.
- Employment in Trade, transportation, and utilities increased by 3,600 jobs between November 2014 and November 2015.
- Changes in not seasonally adjusted data are due to seasonal patterns in hiring, as well as underlying economic changes.

#### Not Seasonally Adjusted November 2015 Change

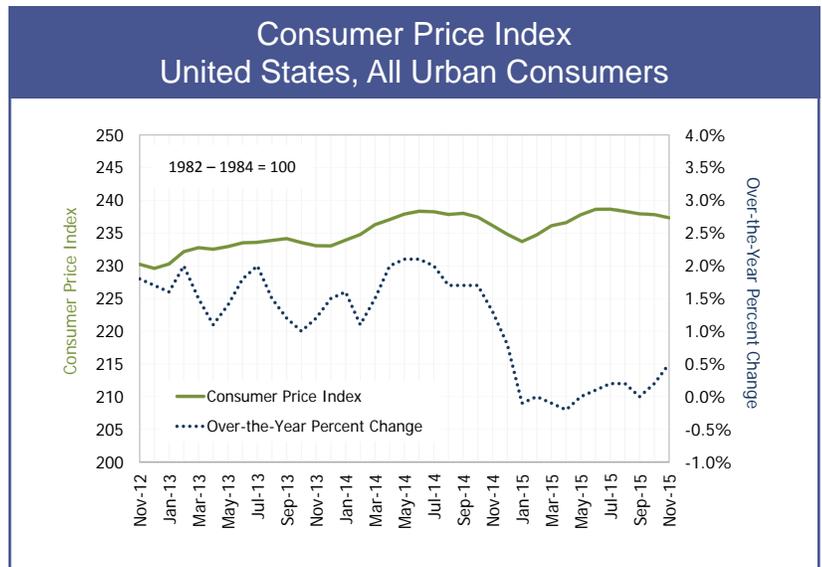


For further analysis, see the *Detailed Monthly Analysis of Industry Employment Data* on our web site: [www.nhes.nh.gov/elmi/statistics/ces-data.htm](http://www.nhes.nh.gov/elmi/statistics/ces-data.htm)

Consumer Price Index				
United States, All Urban Consumers Not Seasonally Adjusted (CPI-U) (1982-1984=100)				
Nov-15	Oct-15	Nov-14	Change from Previous	
			Month	Year
237.336	237.838	236.151	-0.2%	0.5%

Northeast, All Urban Consumers Not Seasonally Adjusted (CPI-U) (1982-1984=100)				
Nov-15	Oct-15	Nov-14	Change from Previous	
			Month	Year
252.573	252.504	251.781	0.0%	0.3%



Unemployment Compensation Claims Activity						
	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15
Initial Claims	3,773	2,851	2,726	2,195	2,520	3,164
Continued Weeks Claimed	19,458	20,108	21,810	15,429	14,711	18,144
Average payment for a week of unemployment	\$314.20	\$295.61	\$296.43	\$319.55	\$326.24	\$338.71

*New Hampshire Economic Conditions* is published monthly in coordination with the Bureau of Labor Statistics and the Employment and Training Administration of the U.S. Department of Labor.

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