

# New Hampshire

## Economic Conditions



November 2008

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Claims Activity .....3

Local Area  
 Unemployment  
 Statistics .....5

Current  
 Employment  
 Statistics .....6

For Additional  
 Information .....8



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 and Labor Market Information  
 Bureau

### Benefits Offered by New Hampshire Employers 2007 Benefits Survey Results

The results from a recent benefits survey showed full time employees were more likely to be offered benefits than part time employees. For most benefits, employees were more likely to have benefits available as the size of firm increased. The survey also found a positive relationship between industry average weekly wage and the availability of specific benefits.

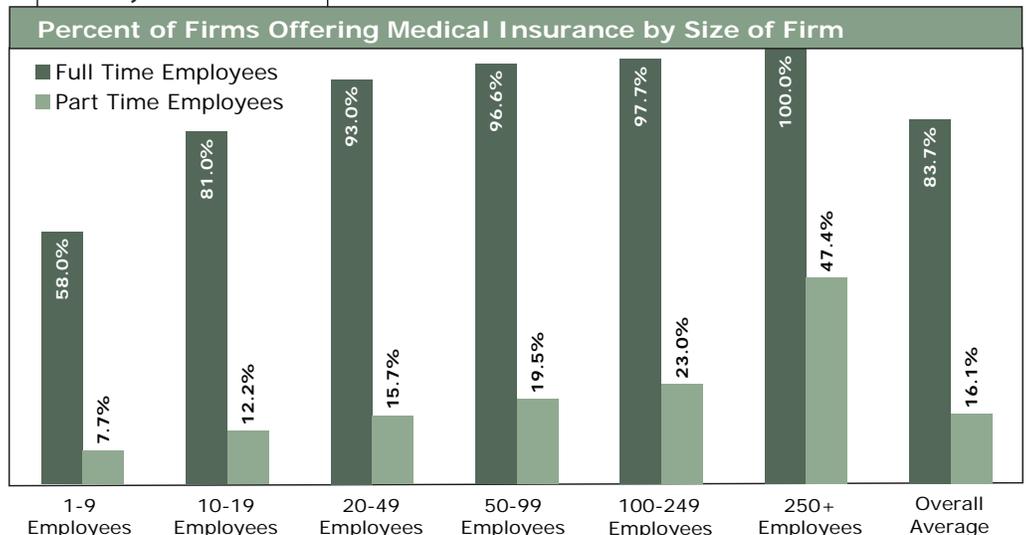
In September of 2007, survey questionnaires were sent to businesses with employees in New Hampshire. Responses have been tabulated and the results published. Information was organized to separately represent results by *firm size, geography, and industry*. The survey forms also broke out responses for full time and part time workers.

The thought that businesses in more rural areas of the state offer fewer benefits parallels the theory of supply and demand. Areas with meager business populations may have less competition for workers and may not offer more competitive benefit packages. Because the survey was based on a simple random sample of each location, results for individual counties may tend to favor small firm responses. But some results supported the theory that higher concentrations of firms in the southern tier of the state provide more benefits.

#### Medical Benefits

Many businesses use health insurance benefit programs to recruit and compete for skilled workers. A competitive strategy used by businesses in recruiting skilled workers is promoting the availability of health insurance. Comparing the

Firms by Size: Chart 1.a



2007 results to those from the 2004 New Hampshire Benefits survey, there was a slight decline in the share of firms making medical insurance available to employees.

Results indicated that the larger the firm size, the more likely both full time and part time employees were to be offered medical benefits. An average of almost 84 percent of firms make medical insurance available to full time employees. Barely 16 percent of firms have it available for part time employees.

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...almost 84 percent of firms make medical insurance available to full time employees.

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Firms in the three counties on the Massachusetts border were most likely to offer medical benefits to full time employees, with close to 70 percent offering the benefit. Those counties had the largest shares of New Hampshire firms. The three counties with the smallest share of firms, Carroll, Sullivan and Coös counties, had the smallest shares of firms offering medical benefits to full time employees.

Over 80 percent of firms in *Management companies*, *Utilities*, *Wholesale* and *Finance* offered medical insurance to full time employees. These industries have some of the highest average weekly wages in the state.

Overall, the smaller the firm size, the less likely the firm was to make any financial contribution toward medical insurance premiums. Among the smallest firms that did pay, the average portion of the premium paid was over 90 percent.

Dental insurance was made available by almost 60 percent of firms to full time employees, but less than 15 percent of firms to part time employees.

Among firms with dental insurance available roughly 90 percent of full time employees and about 60 percent of part time employees were offered the coverage.

More than two of every five firms in Hillsborough County had dental insurance available for full time employees. Around a third of firms in five other counties had

dental insurance available for full time workers. Of those firms with dental insurance available for part time employees, the highest shares were in Hillsborough and Rockingham counties, with close to ten percent of firms offering dental insurance.

At least three of every five firms in *Utilities*, *Management companies*, and *Finance* offered dental insurance to full time employees.

### Retirement and Other Benefits

Another draw offered by businesses is the employer-sponsored retirement account. The survey asked employers about the availability and type of retirement plans offered to their employees. About two-thirds of firms had a retirement plan available for full time employees while barely a third had a plan available for part time employees.

Roughly two of every five firms offered a retirement plan to full time workers and around one of five firms offered a plan to part time employees.

### Medical Insurance by Size of Firm

Number of Employees	Full Time Employees					Part Time Employees				
	Offered Medical		Enrolled in Medical			Offered Medical		Enrolled in Medical		
	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan
1-9	58.0%	89.6%	70.0%	55.4%	43.4%	7.7%	65.4%	41.2%	85.7%	14.3%
10-19	81.0%	93.5%	67.2%	56.4%	42.3%	12.2%	73.5%	28.0%	50.0%	46.2%
20-49	93.0%	91.1%	66.6%	54.9%	34.9%	15.7%	59.5%	18.4%	51.4%	37.1%
50-99	96.6%	97.1%	72.1%	51.2%	41.1%	19.5%	66.7%	32.4%	53.6%	42.4%
100-249	97.7%	95.5%	73.6%	46.5%	44.2%	23.0%	45.7%	33.6%	60.1%	39.5%
250+	100.0%	99.1%	93.6%	35.6%	42.4%	47.4%	66.1%	55.4%	39.3%	56.1%
Overall Average	83.7%	96.8%	81.6%	42.5%	42.0%	16.1%	62.4%	48.3%	42.5%	53.4%

Overall, roughly 80 percent of firms among all industries offer vacation time to full time employees. Only two industry sectors, Health/social services and Professional services, had more than half of firms with vacation time available to part time employees.

About three of every four firms in Management companies, Utilities and Finance offered a retirement plan to full time employees. These three industry sectors also have the highest weekly wages.

There are many forms of paid leave, including vacation time, paid holidays,

and sick time. Almost 85 percent of firms of all size groups have paid vacations for full time employees, while less than a third of firms have it for part time workers.

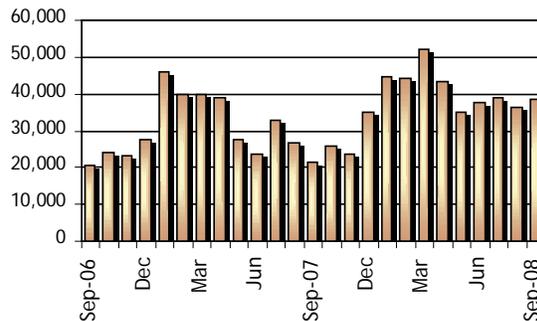
Full time employees had life insurance available from over half the firms while barely more than ten percent offered it to part time employees.

These results and more can be found in the published version of 2007 Benefits offered by New Hampshire employers on our web site at <http://www.nh.gov/nhes/elmi/>.

Anita Josten

Unemployment Compensation Claims Activity

Total Regular Unemployment Compensation Programs:				Change from Previous			
				Month		Year	
	Sep-08	Aug-08	Sep-07	Net	Percent	Net	Percent
Initial Claims	4,520	4,210	2,767	310	7.4%	1,753	63.4%
Continued Weeks	38,392	36,477	21,443	1,915	5.2%	16,949	79.0%



Claims Activity

Continued Weeks Claimed

September 06 to September 08

Unemployment Compensation Fund

Unemployment compensation fund balance at the end of September	\$200,719,635.09
Average payment for a week of total unemployment:	\$280.75
Net benefits paid:	\$9,982,421.37
Net contributions received during the month:	\$79,996.04
Interest Received:	\$2,461,555.35
Reed Act Distribution:	\$0.00
Reed Act Withdrawn for Administrative Costs:	\$0.00

Trust Fund

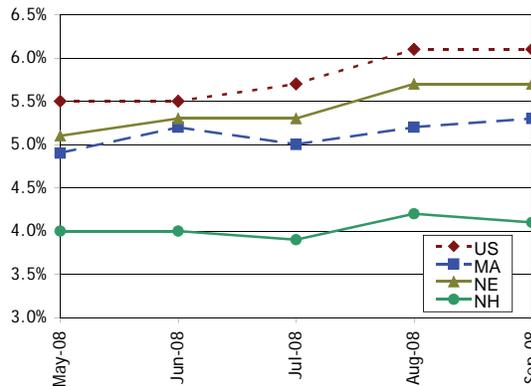
			Change from Previous	
Sep-08	Aug-08	Sep-07	Month	Year
218.783	219.086	208.490	-0.1%	4.9%

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

Consumer Price Index

# Seasonally Adjusted Estimates

## Unemployment Rates by Region



Seasonally Adjusted	Sep-08	Aug-08	Sep-07
United States	6.1%	6.1%	4.7%
Northeast	5.8%	5.8%	4.4%
New England	5.7%	5.7%	4.4%
Connecticut	6.1%	6.5%	4.6%
Maine	5.6%	5.5%	4.9%
Massachusetts	5.3%	5.2%	4.4%
New Hampshire	4.1%	4.2%	3.4%
Rhode Island	8.8%	8.6%	5.1%
Vermont	5.2%	4.9%	3.9%
Mid Atlantic	5.8%	5.8%	4.4%
New Jersey	5.8%	5.9%	4.2%
New York	5.8%	5.8%	4.5%
Pennsylvania	5.7%	5.8%	4.4%

## May-08 Jun-08 Jul-08 Aug-08 Sep-08

### Local Area Unemployment Statistics (LAUS) By Place of Residence

	May-08	Jun-08	Jul-08	Aug-08	Sep-08
<b>New Hampshire</b>					
Unemployment Rate	4.0%	4.0%	3.9%	4.2%	4.1%
Civilian Labor Force	745,380	746,140	743,210	744,000	745,810
Number Employed	715,730	716,460	714,250	712,910	714,980
Number Unemployed	29,650	29,680	28,960	31,090	30,830
<b>United States (in thousands)</b>					
Unemployment Rate	5.5%	5.5%	5.7%	6.1%	6.1%
Civilian Labor Force	154,534	154,390	154,603	154,853	154,732
Number Employed	146,046	145,891	145,819	145,477	145,255
Number Unemployed	8,487	8,499	8,784	9,376	9,477

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

## Supersector May-08 Jun-08 Jul-08 Aug-08 Sep-08

Supersector	May-08	Jun-08	Jul-08	Aug-08	Sep-08
Total Nonfarm	656,700	658,200	655,000	657,000	655,500
Construction	28,700	28,300	27,700	27,700	27,600
Manufacturing	78,000	77,700	77,500	77,800	77,100
Durable Goods	60,100	59,600	59,400	59,900	59,200
Non-Durable Goods	17,900	18,100	18,100	17,900	17,900
Trade, Transportation, and Utilities	142,800	143,600	144,200	143,800	143,200
Wholesale Trade	28,800	29,100	29,200	29,100	29,100
Retail Trade	98,700	99,100	99,400	99,000	98,300
Transportation and Utilities	15,300	15,400	15,600	15,700	15,800
Information	12,300	12,400	12,400	12,400	12,200
Financial Activities	39,000	39,000	39,100	39,100	39,000
Real Estate and Rental and Leasing	7,700	8,000	7,900	8,000	7,900
Professional and Business Services	68,100	68,200	68,600	68,600	68,500
Administrative and Support	30,100	29,900	30,100	30,300	30,400
Education and Health Services	106,400	106,300	105,800	106,000	105,500
Educational Services	24,100	23,900	23,800	23,800	23,200
Health Care and Social Assistance	82,300	82,400	82,000	82,200	82,300
Leisure and Hospitality	63,100	63,700	63,800	63,800	63,800
Arts, Entertainment, and Recreation	10,200	10,600	10,800	10,700	10,700
Accommodation and Food Services	52,900	53,100	53,000	53,100	53,100
Other Services	22,100	22,300	22,300	22,400	22,300
Government	95,000	95,500	92,400	94,200	95,100
Federal Government	7,600	7,500	7,500	7,500	7,600
State Government	24,200	25,300	24,400	23,900	23,900
Local Government	63,200	62,700	60,500	62,800	63,600

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	Sep-08	Aug-08	Sep-07
Total Civilian Labor Force	741,670	754,390	735,440
Employed	712,960	723,600	712,210
Unemployed	28,710	30,790	23,230
Unemployment Rate	3.9%	4.1%	3.2%

United States (# in thousands)	Sep-08	Aug-08	Sep-07
Total Civilian Labor Force	154,509	155,387	153,400
Employed	145,310	145,909	146,448
Unemployed	9,199	9,479	6,952
Unemployment Rate	6.0%	6.1%	4.5%

## Unemployment Rates by Area

Counties	Sep-08	Aug-08	Sep-07
Belknap	3.8%	3.8%	3.0%
Carroll	3.4%	3.2%	2.9%
Cheshire	3.6%	4.0%	3.1%
Coos	4.9%	5.1%	3.5%
Grafton	3.0%	3.1%	2.7%
Hillsborough	4.0%	4.2%	3.2%
Merrimack	3.6%	3.9%	2.9%
Rockingham	4.3%	4.5%	3.5%
Strafford	3.6%	3.9%	2.9%
Sullivan	3.4%	3.5%	2.7%

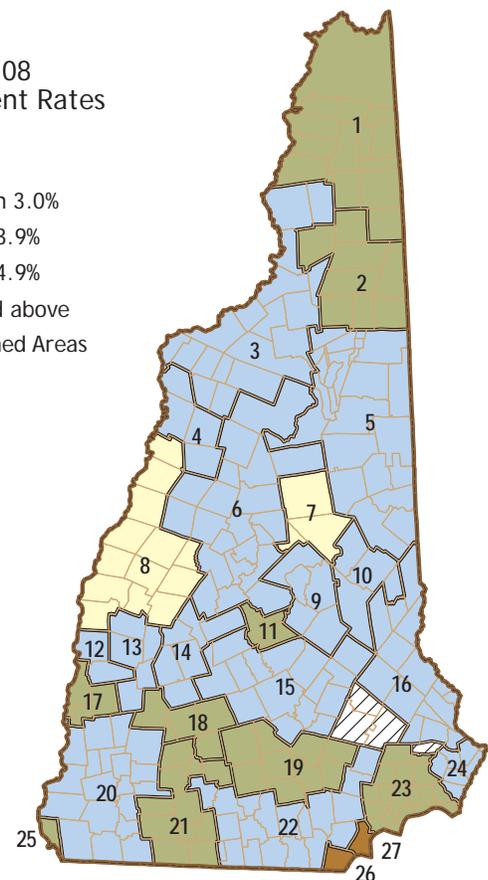
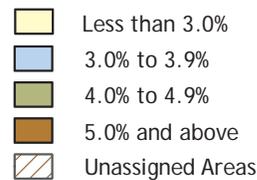
Map Key Labor Market Areas	Sep-08	Aug-08	Sep-07
1 Colebrook NH-VT LMA, NH Portion	4.4%	4.1%	3.3%
2 Berlin NH MicroNECTA	4.7%	5.3%	3.6%
3 Littleton NH-VT LMA, NH Portion	3.9%	4.0%	3.1%
4 Haverhill NH LMA	3.8%	4.4%	3.6%
5 Conway NH-ME LMA, NH Portion	3.4%	3.2%	2.9%
6 Plymouth NH LMA	3.3%	3.5%	2.9%
7 Moultonborough NH LMA	2.7%	2.8%	2.5%
8 Lebanon NH-VT MicroNECTA, NH Portion	2.7%	2.5%	2.4%
9 Laconia NH MicroNECTA	3.9%	3.9%	3.1%
10 Wolfeboro NH LMA	3.5%	3.1%	2.8%
11 Franklin NH MicroNECTA	4.7%	5.0%	3.2%
12 Claremont NH MicroNECTA	3.6%	3.9%	3.0%
13 Newport NH LMA	3.4%	3.6%	3.0%
14 New London NH LMA	3.3%	3.5%	2.5%
15 Concord NH MicroNECTA	3.5%	3.8%	2.9%
16 Rochester-Dover NH-ME MetroNECTA, NH Portion	3.6%	3.9%	2.9%
17 Charlestown NH LMA	4.3%	4.4%	2.7%
18 Hillsborough NH LMA	4.1%	4.7%	3.6%
19 Manchester NH MetroNECTA	4.0%	4.2%	3.1%
20 Keene NH MicroNECTA	3.4%	3.8%	2.8%
21 Peterborough NH LMA	4.0%	4.8%	3.4%
22 Nashua NH-MA NECTA Division, NH Portion	3.9%	4.2%	3.2%
23 Exeter Area, NH Portion, Haverhill-N. Andover-Amesbury MA-NH NECTA Division	4.9%	5.0%	3.9%
24 Portsmouth NH-ME MetroNECTA, NH Portion	3.6%	3.8%	2.9%
25 Hinsdale Town, NH Portion, Brattleboro VT-NH LMA	4.2%	4.1%	3.8%
26 Pelham Town, NH Portion, Lowell-Billerica-Chelmsford MA-NH NECTA Division	5.0%	5.3%	4.3%
27 Salem Town, NH Portion, Lawrence Methuen-Salem MA-NH NECTA Division	5.5%	5.6%	5.1%

## Unemployment Rates by States

Not Seasonally Adjusted U.S and Regional States	Sep-08	Aug-08	Sep-07
United States	6.0%	6.1%	4.5%
Northeast	5.5%	5.6%	4.3%
New England	5.5%	5.5%	4.3%
Connecticut	5.9%	6.5%	4.5%
Maine	4.9%	4.7%	4.3%
Massachusetts	5.3%	5.1%	4.4%
New Hampshire	3.9%	4.1%	3.2%
Rhode Island	8.3%	8.8%	4.6%
Vermont	4.9%	4.2%	3.6%
Mid Atlantic	5.5%	5.7%	4.2%
New Jersey	5.6%	5.7%	4.1%
New York	5.6%	5.6%	4.5%
Pennsylvania	5.2%	5.8%	4.1%

Current month is Preliminary  
Past months are Revised

September - 08  
Unemployment Rates



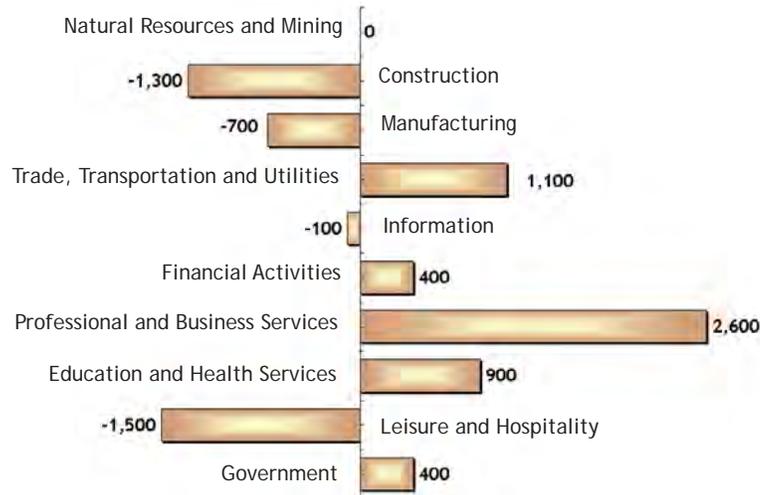
New Hampshire unemployment and labor force estimates are calculated using a regression model which depends on Current Population Survey (CPS) estimates. Labor Market Area estimates are calculated using the Bureau of Labor Statistics "Handbook Method" and then adjusted to the State levels.

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:	
	Sep-08 preliminary	Aug-08 revised	Sep-07	Month	Year
	Total All Supersectors	661,700	660,800	659,700	900
Private Employment Total	565,900	576,800	564,300	-10,900	1,600
Natural Resources and Mining	1,200	1,200	1,200	0	0
Construction	29,000	29,800	30,300	-800	-1,300
Manufacturing	77,500	78,300	78,200	-800	-700
Durable Goods	59,500	60,300	59,800	-800	-300
Non-Durable Goods	18,000	18,000	18,400	0	-400
Trade, Transportation and Utilities	142,900	144,500	141,800	-1,600	1,100
Wholesale Trade	29,200	29,500	28,600	-300	600
Retail Trade	97,800	99,700	97,500	-1,900	300
Transportation and Utilities	15,900	15,300	15,700	600	200
Information	12,100	12,300	12,200	-200	-100
Financial Activities	39,000	39,500	38,600	-500	400
Professional and Business	69,400	70,100	66,800	-700	2,600
Education and Health	105,500	104,900	104,600	600	900
Leisure and Hospitality	66,700	73,200	68,200	-6,500	-1,500
Other Services	22,600	23,000	22,400	-400	200
Government Total	95,800	84,000	95,400	11,800	400

Change in Nonfarm Employment

Sept. 07 - Sept. 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](http://www.nh.gov/nhes/elmi/nonfarm.htm)>

Seasonally Adjusted: Preliminary seasonally adjusted employment for September dropped by 1,500 jobs from August levels. From September 2007 to September 2008 employment grew, adding 2,100 jobs.

Over-the-month, manufacturing (supersector 30) lost 700 jobs. This was the largest over-the-month drop among the supersectors. Durable goods accounted for the over-the-month decrease in manufacturing. Non-durable goods remained unchanged from August to September.

Trade, transportation, and utilities (supersector 40) experienced a

decrease of 600 positions over-the-month. Employment in retail trade fell by 600 jobs from August to September. Transportation and utilities added 100 jobs to their payroll during this same time. Over-the-month, wholesale trade remained unchanged.

Government (supersector 90) had the only increase among the supersectors, up 900 over-the-month. Local government had the largest increase from August to September, adding 800 jobs. Federal government grew by 100 jobs, while state government remained unchanged over-the-month.

## 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 MetroNECTA, NH Portion			Rochester-Dover NH- ME MetroNECTA, NH Portion		
	preliminary Sep-08	Change from previous:		preliminary Sep-08	Change from previous:		preliminary Sep-08	Change from previous:		preliminary Sep-08	Change from previous:	
	Month	Year	Month	Year	Month	Year	Month	Year	Month	Year	Month	Year
Total All Sectors	101,900	1,500	300	135,900	2,100	1,500	57,600	-800	300	57,900	1,800	1,200
Private Employment Total	89,900	-700	-100	120,600	-100	1,400	47,800	-1,300	0	44,700	-200	600
Natural Resources and Construction	4,900	-100	-200	5,200	0	-300	1,700	0	0	2,000	-100	-100
Manufacturing	9,500	0	0	25,600	-100	100	3,900	0	0	7,000	0	100
Trade, Transportation and Utilities	20,200	-200	-300	30,300	-100	200	11,300	-100	100	11,100	0	200
Wholesale Trade	4,900	-100	200	6,400	-100	100	2,100	100	100	1,200	0	0
Retail Trade	12,500	-100	-100	19,800	-200	100	8,000	-200	0	8,800	-100	100
Transportation, Warehousing and Utilities	Data not available			4,100	200	0	1,200	0	0	1,100	100	100
Information	3,400	0	100	2,200	0	0	1,900	0	0	1,100	0	0
Financial Activities	8,400	-100	0	9,100	0	400	5,000	0	100	3,000	0	0
Professional and Business	13,200	-100	0	15,200	-100	400	9,200	0	100	4,900	0	200
Education and Health	17,100	300	100	17,400	700	400	5,700	0	0	8,100	0	100
Leisure and Hospitality	8,600	-400	100	11,200	-400	200	7,700	-1,100	-300	5,700	-100	100
Other Services	4,600	-100	100	4,400	-100	0	1,400	-100	0	1,800	0	0
Government Total	12,000	2,200	400	15,300	2,200	100	9,800	500	300	13,200	2,000	600

## Average Earnings and Hours of Production Workers in Manufacturing

Sector	Average Weekly Earnings			Average Weekly Hours			Average Hourly Earnings		
	Sep-08 preliminary	Aug-08 revised	Sep-07	Sep-08 preliminary	Aug-08 revised	Sep-07	Sep-08 preliminary	Aug-08 revised	Sep-07
New Hampshire									
All Manufacturing	\$654.94	\$665.97	\$693.53	38.1	38.9	40.7	\$17.19	\$17.12	\$17.04
Durable Goods	\$671.23	\$696.14	\$731.87	38.4	40.1	42.6	\$17.48	\$17.36	\$17.18
Nondurable Goods	\$603.62	\$574.33	\$572.55	37.1	35.3	34.7	\$16.27	\$16.27	\$16.50

### Seasonally Unadjusted:

Employment in not seasonally adjusted total nonfarm employment grew over-the-month, adding 900 jobs. From September 2007 to September 2008 employers added 2,000 jobs to their payrolls.

Employment in government (supersector 90) had the largest growth from August to September, adding 11,800 jobs. This is the typical increase seen each year due to public schools opening up for another school season. Local government saw a growth of 9,400 jobs over-the-month. State government experienced a gain of 2,400 jobs, while federal government

remained unchanged from August to September.

Educational and health services (supersector 65) posted an over-the-month gain of 600 jobs.

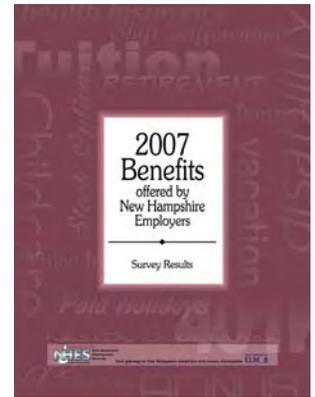
Employment in leisure and hospitality (supersector 70) decreased over-the-month, with a loss of 6,500 jobs. From August to September the summer tourism season begins to wind down, and many young summer workers return to school. Trade, transportation and utilities experienced a drop of 1,600 jobs from August to September. Employment in construction and manufacturing fell by 800 jobs each.

*Gail Clay*

## New on the Web

*2007 Benefits offered by New Hampshire employers* is a statewide, all-industry survey that gathered data about employee benefits offered by businesses with New Hampshire workers. The results are reported for respondents overall, and are broken out by *size of firms, geography* (county), and *industry*. The results allow employers the opportunity to compare their benefit package with those of other comparable firms. In addition, New Hampshire workers and job seekers can use the results to identify the types of benefits offered by employers in the state.

*2007 Benefits offered by New Hampshire Employers* is available on our web page, as are all other publications and additional information produced by the Bureau. The web address is:  
[www.nh.gov/nhes/elmi/](http://www.nh.gov/nhes/elmi/)



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