

ECONOMIC CONDITIONS in New Hampshire



September 2006

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New Hampshire
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New Hampshire Personal Income Growth 1st Quarter 2006

New Hampshire's personal income grew by 1.7 percent from 4th quarter 2005 to 1st quarter 2006. This rate was tied with Massachusetts for second fastest in New England, right behind the 1.8 percent rate produced by Rhode Island. Only two states in New England, Maine and Vermont, were below the national increase of 1.4 percent over-the-quarter.

Components of change over-the-quarter (2005 Q IV to 2006 Q I)
The largest portion of New Hampshire's personal income change over-the-quarter was the additional \$646 million, a 1.7 percent increase, in the *net earnings* component. *Net earnings* include all earnings by place of work (wages and salaries), plus supplements to wages and salaries, such as employer contributions for employee pension and insurance funds, and exclude contributions to government social insurance. Because

people don't always work in the same place that they live, these earnings are adjusted to place of residence.

Although the 1.7 percent increase in *net earnings* matched the total rate of change for the state, the change from *transfer receipts*, of \$186 million, was almost double that rate, at 3.1 percent. That change was above the national average of 2.4 percent. All but the hurricane ravaged states of Louisiana, Mississippi, and Florida had higher percentage increases from their *transfer receipts*¹ than their *net earnings*.

Over-the-year change (2005 Q I to 2006 Q I)
Comparing just the change over the most recent quarter, New Hampshire looks fairly strong with the state's increase ranking 13th highest² over-the-quarter from 4th quarter 2005 to 1st quarter 2006. However, the difference from 1st quarter 2005 isn't quite as favorable. The national average

Personal Income, by State and Region	2005	2006	% change over the quarter
	IVr	Iq	
United States	10,444,012	10,588,304	1.4
New England			
Connecticut	169,308	171,867	1.5
Maine	41,698	42,080	0.9
Massachusetts	287,722	292,511	1.7
New Hampshire	50,715	51,562	1.7
Rhode Island	39,488	40,210	1.8
Vermont	20,912	21,107	0.9

Source: U.S. Bureau of Economic Analysis

rate of change over-the-year (from 1st quarter to 1st quarter) was 5.1 percent; New Hampshire had a 4.5 percent increase. In this time frame, the state's position fell to 33rd place. Only two New England states fared better than the national average in over-the-year comparisons, Rhode Island (5.3 percent) and Massachusetts (5.2 percent). Those percentages ranked them 19th and 22nd respectively. The remaining New England states ranked Connecticut 38th with 4.0 percent, and Maine and Vermont in 46th and 47th places, respectively with 3.4 and 3.3 percent. Iowa had the smallest over-the-year gain of 2.1 percent.

The New England region came in lower than the national average as well. Among the eight regions,³ New England's 4.6 percent change was third lowest nationally, surpassing only the Plains and the Great Lakes regions.

Contribution by Change in Earnings by Place of Work (2005 Q IV-2006 Q I)

Finance and insurance industries contributed the largest share of the state's total increase in *earnings by place of work*⁴, 14.7 percent. This was higher than the national share of 12.0 percent for that industry sector but was below all other New England states, except Vermont.

Earnings from Construction was New Hampshire's second largest contributor to the increase, 14.2 percent. This share topped that of the nation as well as all other New England states, the closest being Massachusetts with 13.9 percent. *Health care and social assistance* and *Retail trade* were the only other industries adding over ten percent of the state's total earnings. The state does demonstrate diversity among the industries that contribute to its growth. New Hampshire is not dominated by any one industry's earnings

Earnings by Place of Work - 1st Quarter 2006

	United States	Connecticut	Maine	Massachusetts	New Hampshire	Rhode Island	Vermont
Finance and insurance	12.0%	31.3%	26.0%	16.1%	14.7%	17.2%	8.6%
Construction	8.7%	2.7%	2.0%	13.9%	14.2%	13.3%	-5.7%
Health care and social assistance	10.0%	4.7%	30.0%	9.4%	11.1%	11.7%	20.0%
Retail trade	6.0%	4.0%	8.0%	2.2%	10.5%	2.8%	15.7%
State and local	7.3%	0.0%	24.0%	4.4%	8.9%	6.7%	28.6%
Professional and technical services	14.0%	15.3%	28.0%	16.1%	7.9%	11.1%	17.1%
Administrative and waste services	8.7%	8.7%	10.0%	5.6%	7.4%	6.7%	11.4%
Educational services	2.7%	6.0%	4.0%	5.0%	7.4%	4.4%	8.6%
Management of companies and enterprises	6.0%	8.7%	12.0%	6.1%	5.3%	7.8%	1.4%
Accommodation and food services	4.0%	2.7%	8.0%	2.2%	3.7%	2.8%	2.9%
Wholesale trade	7.3%	8.0%	20.0%	4.4%	3.2%	3.3%	8.6%
Information	2.7%	4.7%	2.0%	3.3%	2.6%	1.7%	7.1%
Military	1.3%	1.3%	2.0%	0.0%	2.6%	1.7%	-5.7%
Transportation and warehousing	2.7%	2.7%	10.0%	0.0%	2.1%	1.1%	4.3%
Federal, civilian	4.7%	2.0%	16.0%	3.3%	1.6%	2.8%	8.6%
Arts, entertainment, and recreation	1.3%	1.3%	0.0%	0.0%	1.1%	1.1%	1.4%
Other services, except public administration	2.0%	1.3%	0.0%	1.1%	0.5%	1.1%	4.3%
Forestry, fishing, related activities, and other/*	0.0%	0.0%	2.0%	0.0%	0.0%	0.0%	0.0%
Mining	2.7%	0.7%	0.0%	0.6%	0.0%	0.0%	0.0%
Utilities	0.0%	-0.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Durable goods	3.3%	-2.0%	-44.0%	3.9%	0.0%	na	7.1%
Farm	-10.7%	-1.3%	-60.0%	-1.1%	-1.6%	-0.6%	-38.6%
Nondurable goods	2.0%	2.7%	12.0%	2.2%	-2.6%	na	0.0%
Real estate and rental and leasing	-2.0%	-2.0%	-8.0%	-1.1%	-2.6%	-1.7%	-4.3%

no adjustments for place or residence made, and contributions to government social insurance not subtracted

*. "Other" consists of the wage and salary disbursements to U.S. residents employed by international organizations and foreign embassies and consulates in the U.S.

contributions. Where New Hampshire's top two industries combined to account for 28.9 percent of earnings, Connecticut has 31.3 percent of its earnings from *Finance and insurance*, and Maine has 30.0 percent from its *Health care and social assistance* and another 28.0 percent from *Professional, scientific, and technical services*.

Additionally, there is no single industry holds responsibility for large-scale losses in earnings in the state. Maine is battling a 60.0 percent decline in *Farm* as well as a 44.0 percent drop from *Durable goods manufacturing*, and Vermont had to compensate for a 38.6 percent loss in earnings from its *Farm* industries. These unbalanced earnings leave the states vulnerable to

economic swings from those specific industries.

Anita Josten

¹ Transfer receipts are income payments to individuals for which no services are performed. Examples include unemployment compensation payments, workers compensation, and Social Security disability.

² Not including District of Columbia

³ Regions established by the Bureau of Economic Analysis. BEA groups all 50 states and the District of Columbia into eight distinct regions for purposes of data collecting and analyses: New England (Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont); Mideast (Delaware, District of Columbia, Maryland, New Jersey, New York, and Pennsylvania); Great Lakes (Illinois, Indiana, Michigan, Ohio, and Wisconsin); Plains (Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota); Southeast (Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, and West Virginia); Southwest (Arizona, New Mexico, Oklahoma, and Texas); Rocky Mountain (Colorado, Idaho, Montana, Utah, and Wyoming); and Far West (Alaska, California, Hawaii, Nevada, Oregon, and Washington).

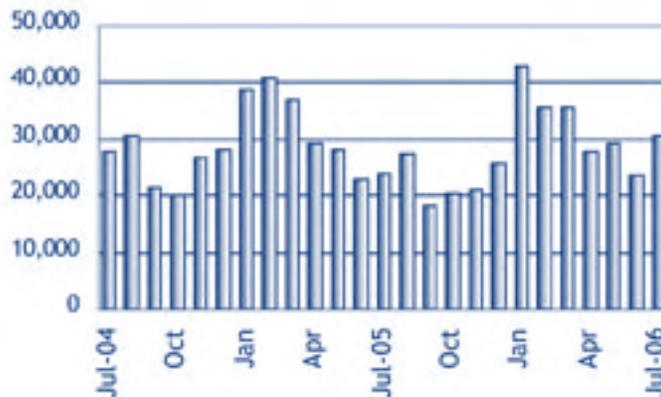
⁴ Contributions of earnings by place of work are calculated prior to subtracting contributions to government social insurance and before adjustments for place of residence are made.

Unemployment Compensation Claims Activity

Total Regular Unemployment Compensation Programs:				Change from Previous			
	July-06	June-06	July-05	Month		Year	
				Net	Percent	Net	Percent
Initial Claims	4,172	4,347	3,781	-175	-4.0%	391	10.3%
Continued Weeks	30,609	23,448	24,057	7,161	30.5%	6,552	27.2%

Unemployment Compensation Fund

Unemployment compensation fund balance at the end of July	\$268,497,585.90
Average payment for a week of total unemployment:	\$246.05
Net benefits paid:	\$7,022,131.83
Net contributions received during the month:	\$5,247,007.84
Interest Received:	\$0.00
Reed Act Distribution:	\$0.00
Reed Act Withdrawal for Administrative Costs:	\$19,618.08



Claims Activity

Trust Fund

Continued Weeks Claimed

Jul 2004 - Jul 2006

July continued weeks claimed were on the rise, both over-the-month and over-the-year, 27 and 30 percent respectively.

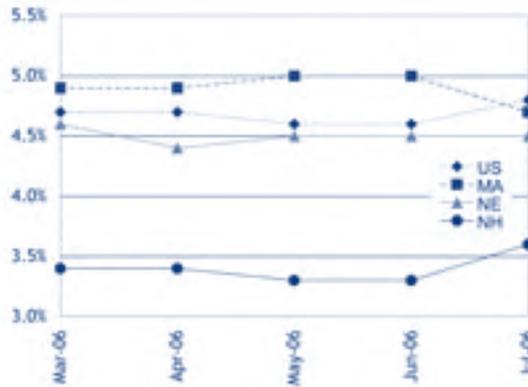
			Change from Previous	
Jul-06	Jun-06	Jul-05	Month	Year
203.5	202.9	195.4	0.3%	4.1%

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

Consumer Price Index

N.H and U.S. Seasonally Adjusted Unemployment Rates

New Hampshire was joined by all except Massachusetts among the New England and the Northeast Region states with an increase in their July unemployment rates.



Unemployment Rates by Region

	Jul-06	Jun-06	Jul-05
United States	4.8%	4.6%	5.0%
Northeast	4.9%	4.7%	4.8%
New England	4.5%	4.5%	4.6%
Connecticut	4.3%	4.1%	4.9%
Maine	4.8%	4.6%	4.9%
Massachusetts	4.7%	5.0%	4.7%
New Hampshire	3.6%	3.3%	3.6%
Rhode Island	5.6%	5.5%	5.0%
Vermont	3.5%	3.3%	3.5%
Mid Atlantic	5.0%	4.7%	4.8%
New Jersey	5.1%	4.9%	4.4%
New York	5.1%	4.6%	5.0%
Pennsylvania	4.8%	4.7%	4.9%

Seasonally Adjusted Labor Force Estimates

By Place of Residence

	Mar-06	Apr-06	May-06	Jun-06	Jul-06
New Hampshire					
Unemployment Rate	3.4%	3.4%	3.3%	3.3%	3.6%
Civilian Labor Force	737,350	735,336	735,006	738,838	740,858
Number Employed	712,404	710,658	710,705	714,375	714,476
Number Unemployed	24,946	24,678	24,301	24,463	26,382
United States (in thousands)					
Unemployment Rate	4.7%	4.7%	4.6%	4.6%	4.8%
Civilian Labor Force	150,652	150,811	150,991	151,321	150,534
Number Employed	143,641	143,688	143,976	144,363	144,329
Number Unemployed	7,011	7,123	7,015	6,957	7,205

Seasonally Adjusted Nonfarm Employment Estimates

By Place of Establishment

Supersector	Mar-06	Apr-06	May-06	Jun-06	Jul-06
Total Nonfarm	641,300	641,600	642,400	639,500	642,600
Construction	30,500	30,800	31,700	31,900	31,600
Manufacturing	77,400	77,000	76,900	76,500	76,400
Trade, Transportation, and Utilities	141,800	141,800	142,100	142,200	143,000
Information	12,900	13,000	12,900	12,900	13,000
Financial Activities	40,600	40,800	41,000	40,600	40,100
Professional and Business Services	60,800	61,100	61,200	61,300	61,400
Educational and Health Services	100,600	101,000	100,700	100,600	101,100
Leisure and Hospitality	64,700	64,200	64,600	64,500	65,400
Other Services	21,200	21,100	20,900	20,600	21,000
Government	89,800	89,700	89,300	87,300	88,400

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.

Labor Force Estimates

New Hampshire	Jul-06	Jun-06	Jul-05
Number of workers			
Total Civilian Labor Force	754,590	745,860	744,680
Employed	728,630	721,270	718,740
Unemployed	25,960	24,590	25,940
Unemployment Rate (percent of labor force)	3.4%	3.3%	3.5%

Unemployment Rates by Area

	Jul-06	Jun-06	Jul-05
U.S and Regional States			
United States	5.0%	4.8%	5.2%
Northeast	5.0%	4.7%	4.9%
New England	4.6%	4.6%	4.7%
Connecticut	4.6%	4.4%	5.2%
Maine	4.4%	4.4%	4.5%
Massachusetts	4.8%	5.1%	4.9%
New Hampshire	3.4%	3.3%	3.5%
Rhode Island	5.7%	5.5%	5.3%
Vermont	3.2%	3.3%	3.2%
Mid Atlantic	5.2%	4.7%	5.0%
New Jersey	5.5%	4.9%	4.8%
New York	5.2%	4.5%	5.1%
Pennsylvania	4.9%	4.8%	5.1%

Map	Key Labor Market Areas	Jul-06	Jun-06	Jul-05
1	Colebrook NH-VT LMA, NH Portion	3.5%	3.7%	4.1%
2	Berlin NH MicroNECTA	4.6%	3.8%	3.6%
3	Littleton NH-VT LMA, NH Portion	3.0%	3.0%	3.0%
4	Haverhill NH LMA	3.6%	3.6%	3.2%
5	Conway NH-ME LMA, NH Portion	2.9%	3.0%	2.7%
6	Plymouth NH LMA	3.0%	2.8%	2.8%
7	Moultonborough NH LMA	2.2%	2.3%	2.6%
8	Lebanon NH-VT MicroNECTA, NH Portion	2.5%	2.7%	2.4%
9	Laconia NH MicroNECTA	3.0%	2.9%	2.8%
10	Wolfeboro NH LMA	2.5%	2.7%	2.6%
11	Franklin NH MicroNECTA	3.2%	3.1%	3.4%
12	Claremont NH MicroNECTA	3.2%	2.9%	3.2%
13	Newport NH LMA	3.2%	3.0%	3.0%
14	New London NH LMA	2.9%	2.6%	2.8%
15	Concord NH MicroNECTA	3.1%	2.9%	3.0%
16	Rochester-Dover NH-ME MetroNECTA, NH Portion	3.3%	3.1%	3.5%
17	Charlestown NH LMA	3.4%	3.1%	3.4%
18	Hillsborough NH LMA	4.1%	3.5%	4.4%
19	Manchester NH MetroNECTA	3.5%	3.3%	3.5%
20	Keene NH MicroNECTA	3.3%	3.0%	3.1%
21	Peterborough NH LMA	3.9%	3.4%	3.8%
22	Nashua NH-MA NECTA Division, NH Portion	3.9%	3.5%	3.9%
23	Exeter Area, NH Portion, Haverhill-N. Andover-Amesbury MA-NH NECTA Division	3.9%	4.3%	4.1%
24	Portsmouth NH-ME Metro NECTA, NH Portion	3.1%	3.0%	3.3%
25	Hinsdale Town, NH Portion, Brattleboro VT-NH LMA	2.5%	2.8%	3.2%
26	Pelham Town, NH Portion, Lowell-Billerica-Chelmsford MA-NH NECTA Division	4.5%	4.8%	5.0%
27	Salem Town, NH Portion, Lawrence-Methuen-Salem MA-NH NECTA Division	4.5%	4.9%	5.3%

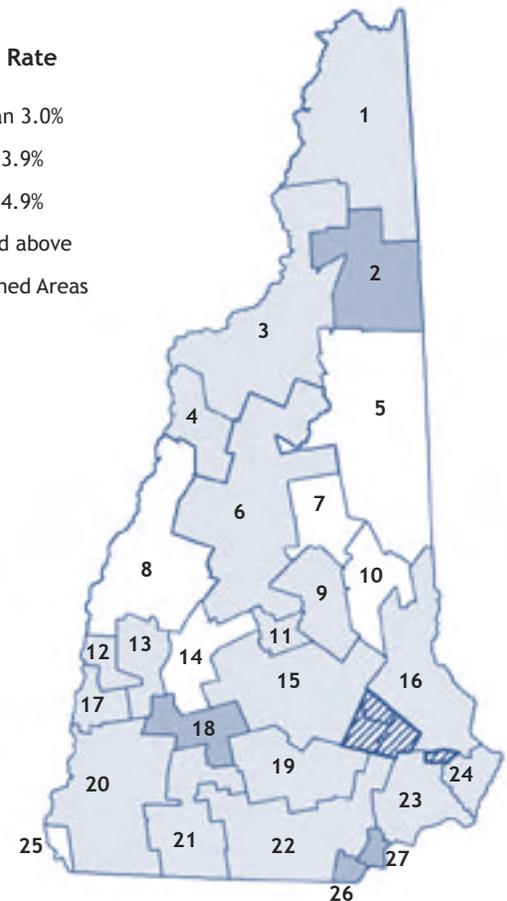
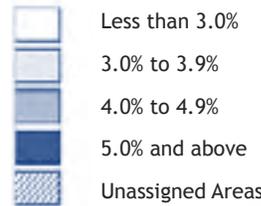
Local Area Unemployment Statistics (LAUS)

Not Seasonally Adjusted

By Place of Residence

Counties	Jul-06	Jun-06	Jul-05
Belknap	2.9%	2.9%	2.8%
Carroll	2.8%	2.9%	2.8%
Cheshire	3.4%	3.1%	3.3%
Coos	4.0%	3.5%	3.6%
Grafton	2.7%	2.8%	2.6%
Hillsborough	3.7%	3.4%	3.7%
Merrimack	3.1%	2.9%	3.1%
Rockingham	3.7%	3.7%	4.0%
Strafford	3.3%	3.1%	3.4%
Sullivan	3.1%	2.9%	3.0%

July Unemployment Rate



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.

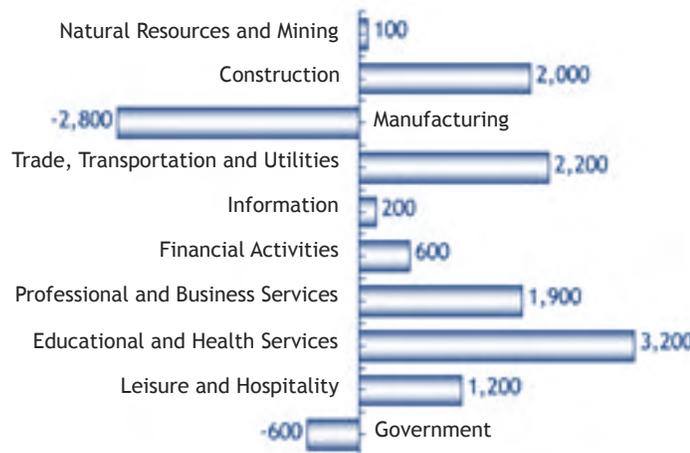
July Private employment growth was not enough to alleviate the reductions from Government employment, mostly from school closures.

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:	
	Jul-06 preliminary	Jun-06 revised	Jul-05	Month	Year
	Total All Supersectors	645,800	648,600	638,200	-2,800
Private Employment Total	566,500	562,000	558,300	4,500	8,200
Natural Resources and Mining	1,200	1,100	1,100	100	100
Construction	33,400	33,100	31,400	300	2,000
Manufacturing	75,900	77,000	78,700	-1,100	-2,800
Durable Goods	58,400	59,200	60,000	-800	-1,600
Non-Durable Goods	17,500	17,800	18,700	-300	-1,200
Trade, Transportation and Utilities	143,200	143,200	141,000	0	2,200
Wholesale Trade	27,600	27,500	27,800	100	-200
Retail Trade	100,300	99,800	98,000	500	2,300
Transportation and Utilities	15,300	15,900	15,200	-600	100
Information	13,000	12,900	12,800	100	200
Financial Activities	40,500	41,000	39,900	-500	600
Professional and Business	62,000	61,800	60,100	200	1,900
Educational and Health	100,200	100,500	97,000	-300	3,200
Leisure and Hospitality	75,500	70,200	74,300	5,300	1,200
Other Services	21,600	21,200	22,000	400	-400
Government Total	79,300	86,600	79,900	-7,300	-600

Change in Nonfarm Employment

Jul 2005 to Jul 2006



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.nhes.state.nh.us/elmi/nonfarm.htm>

Seasonally Adjusted:

New Hampshire employers expanded total nonfarm employment by 3,100 jobs in the state according to preliminary seasonally adjusted estimates for July.

Government (supersector 90) covered 1,100 of those added jobs, while leisure and hospitality (supersector 70) activities bumped up employment by 900 jobs. Trade, transportation, and utilities (supersector 40) increased its ranks by 800, and education and health services (supersector 65) added 500 jobs to the mix. Other services (supersector 80) joined in with a 400-job gain, and pro-

fessional and business services (supersector 60) and information (supersector 50) rounded out the plus side of the ledger when each added 100 jobs to the July employment picture.

On the down side of the books, financial activities (supersector 55) reduced its cadre by 500 positions. Construction (supersector 20) trimmed crew size by 300, and manufacturing (supersector 90) dropped 100 jobs.

Unadjusted:

The school term completion dominated the month. Preliminary unadjusted estimates for July showed that total

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 Jul-06	Change from previous:		preliminary Jul-06	Change from previous:		preliminary Jul-06	Change from previous:		preliminary Jul-06	Change from previous:	
		Month	Year		Month	Year		Month	Year		Month	Year
Total All Sectors	100,400	-2,000	2,700	130,800	-4,900	1,300	57,900	100	1,200	53,100	-1,500	600
Private Employment Total	90,400	-500	2,300	120,000	-800	800	49,200	1,000	1,000	43,100	-200	500
Natural Resources and Construction	5,700	100	100	6,800	0	500	1,900	0	0	2,300	0	100
Manufacturing	9,500	-200	100	25,700	100	-200	3,600	0	-100	6,500	-100	100
Trade, Transportation and Utilities	20,900	-200	600	30,700	-400	-100	11,300	200	-300	11,200	100	-100
Wholesale Trade	5,100	0	100	6,000	0	100	2,000	0	0	1,500	0	-100
Retail Trade	12,900	0	600	20,700	-300	0	8,000	100	-400	8,700	100	0
Transportation, Warehousing and Utilities	Data not available			4,000	-100	-200	1,300	100	100	1,000	0	0
Information	3,400	0	100	2,200	0	100	1,800	0	0	1,200	-100	0
Financial Activities	8,700	-100	0	9,400	0	-300	5,400	0	300	2,900	0	100
Professional and	12,500	-100	700	12,900	0	-400	9,000	0	300	3,700	-200	0
Educational and Health	16,500	-100	400	15,400	-500	400	5,800	0	200	7,500	0	200
Leisure and Hospitality	9,100	100	300	12,100	0	800	8,800	800	600	5,900	100	100
Services	4,100	0	0	4,800	0	0	1,600	0	0	1,900	0	0
Government Total	10,000	-1,500	400	10,800	-4,100	500	8,700	-900	200	10,000	-1,300	100

Average Earnings and Hours of Production Workers in Manufacturing

Sector	Average Weekly Earnings			Average Weekly Hours			Average Hourly Earnings		
	Jul-06 preliminary	Jun-06 revised	Jul-05	Jul-06 preliminary	Jun-06 revised	Jul-05	Jul-06 preliminary	Jun-06 revised	Jul-05
New Hampshire									
All Manufacturing	\$681.80	\$701.25	\$645.13	40.9	42.5	40.6	\$16.67	\$16.50	\$15.89
Durable Goods	\$697.20	\$722.54	\$659.56	41.5	43.5	41.3	\$16.80	\$16.61	\$15.97
Non-durable Goods	\$635.38	\$632.73	\$606.04	39.1	39.1	38.7	\$16.25	\$16.10	\$15.66
Manchester NH MetroNECTA									
All Manufacturing	\$786.61	\$793.48	\$638.64	42.2	41.5	40.6	\$18.64	\$19.12	\$15.73
Nashua NH-MA NECTA Division, NH Portion									
All Manufacturing	\$759.93	\$771.73	\$728.89	43.8	44.2	42.6	\$17.35	\$17.46	\$17.11

Note: Production workers and information for Portsmouth and Rochester are not currently available.

nonfarm employment declined by 2,800 jobs. Government (supersector 90) with its 7,300-job reduction proved to be the force behind July's employment trend line movement. Manufacturing (supersector 30) contributed 1,100 jobs to the slide, as financial activities (supersector 55) dropped 500 jobs. Education and health services (supersector 65) wrapped up the job activities in July with a 300-job setback.

Unadjusted estimates for July showed that trade, transportation, and utilities (supersector 40) held its employment at the June levels.

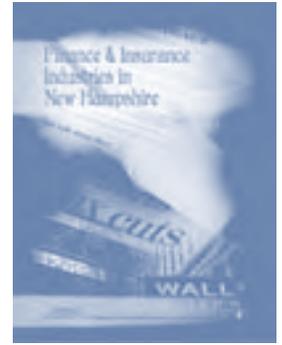
As the summer season swung into high gear, leisure and hospitality (supersector 70) increased its staffing by 5,300.

The remaining supersectors also added staff, but at a lesser rate. Other services (supersector 80) led that pack with a 400-job gain. Construction (supersector 20) followed with added 300 jobs, and professional and business services (supersector 60) edged employment levels up by 200. To wrap up July's employment activity, natural resources and mining (supersector 10) and information (supersector 50) each brought 100 additional workers on board.

B. G. McKay

Finance & Insurance Industries in New Hampshire released

Because the Finance and Insurance industries are such an integral part of everyday life for most of us, the economic impact they have on us is often taken for granted. We use our checking accounts everyday, we file insurance claims, and we believe there is a structure in place to maintain a certain level of protection for all our financial undertakings.



This publication helps put all of this into perspective. It gives us insight into the employment changes that the Finance and Insurance industries have experienced over the last decade. Using the history of these industries, this publication also examines the economic effects on New Hampshire's economy.

It also looks at the many aspects of the economic impacts, from changes in personal income, to the effects on state government revenues, that these industries have.

This publication is also available on our web site at www.nhes.state.nh.us/elmi/

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