

# New Hampshire ECONOMIC CONDITIONS

January 2019

## New Hampshire Housing

According to the 2013-2017 American Community Survey from the U.S. Census Bureau, there were an estimated 627,619 total housing units in New Hampshire.<sup>1</sup> During that period, the homeowner vacancy rate was 1.3 percent and the rental vacancy rate was 4.3 percent. However, the volume of housing units is not distributed evenly throughout the state's ten counties. Coös County had the smallest share, 3.4 percent, of the state's total housing units, while

Hillsborough County had the largest share, with 27.0 percent.

The volume of housing units among the counties follows the distribution of New Hampshire's population, with the exceptions of Cheshire and Carroll Counties, which are inverted. Carroll County had 6.5 percent of housing units and 3.6 percent of total population, while Cheshire County had 5.6 percent of housing units and 5.7 percent of total population.

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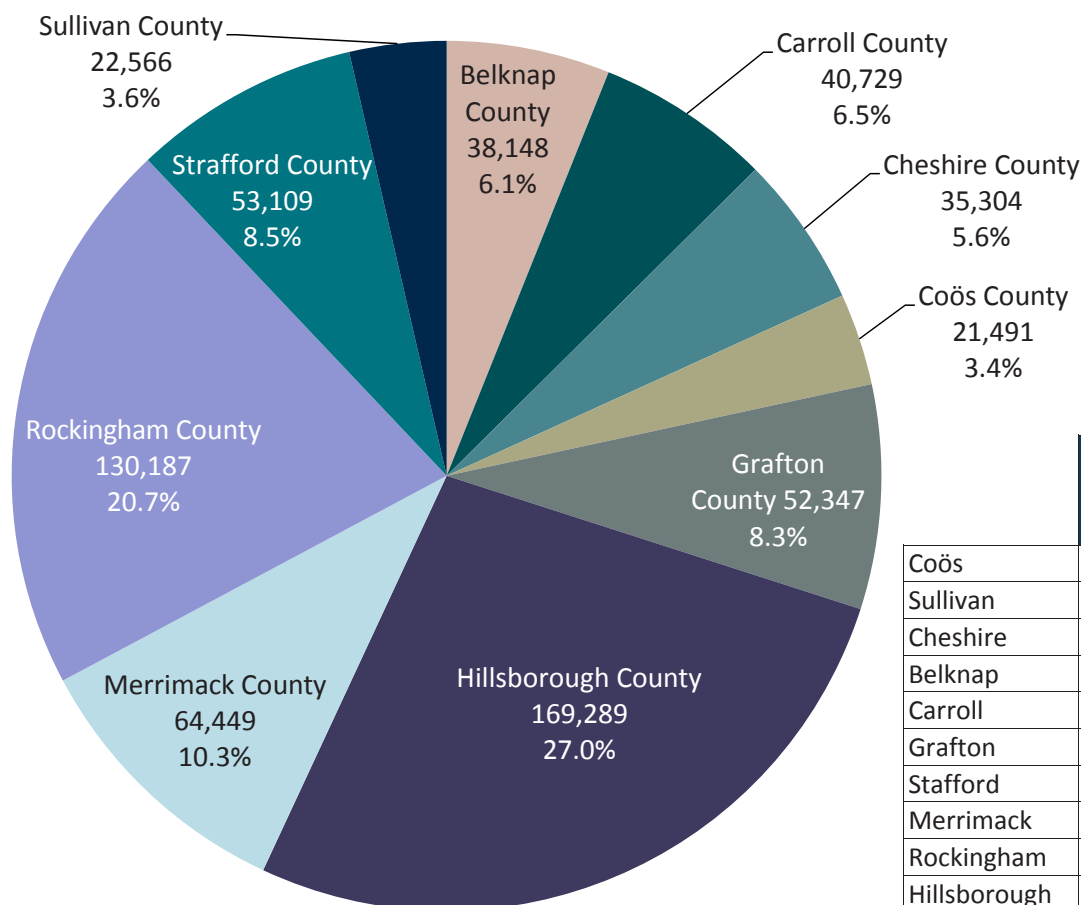
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Share of New Hampshire Total Housing Units by County



New Hampshire  
County Share of  
Housing      Population

	Housing	Population
Coös	3.4%	2.4%
Sullivan	3.6%	3.2%
Cheshire	5.6%	5.7%
Belknap	6.1%	4.5%
Carroll	6.5%	3.6%
Grafton	8.3%	6.7%
Stafford	8.4%	9.5%
Merrimack	10.3%	11.1%
Rockingham	20.7%	22.7%
Hillsborough	27.0%	30.5%

Source: 2013-2017 American Community Survey 5-Year Estimates, Table CP04: COMPARATIVE HOUSING CHARACTERISTICS

<sup>1</sup> 2013 – 2017 American Community Survey 5-Year Estimates, Table CP04: Comparative Housing Characteristics. The most recent data available for all counties in New Hampshire.

## Comparisons of the Median Purchase Prices of Housing among New Hampshire Counties

In 2018, the median residential purchase price in New Hampshire was \$251,000. There are various types of housing, from new and existing homes to single homes and condominiums.<sup>2</sup> While housing statistics typically include only units with two bedrooms, for this discussion, all bedroom sizes have been included, helping to provide a broader view of purchase prices.

The four counties with the largest shares of both population and of housing stock, Rockingham, Hillsborough, Merrimack, and Strafford Counties, also had the highest median purchase prices, ranging from \$239,933 in Merrimack County to \$326,000 in Rockingham County.

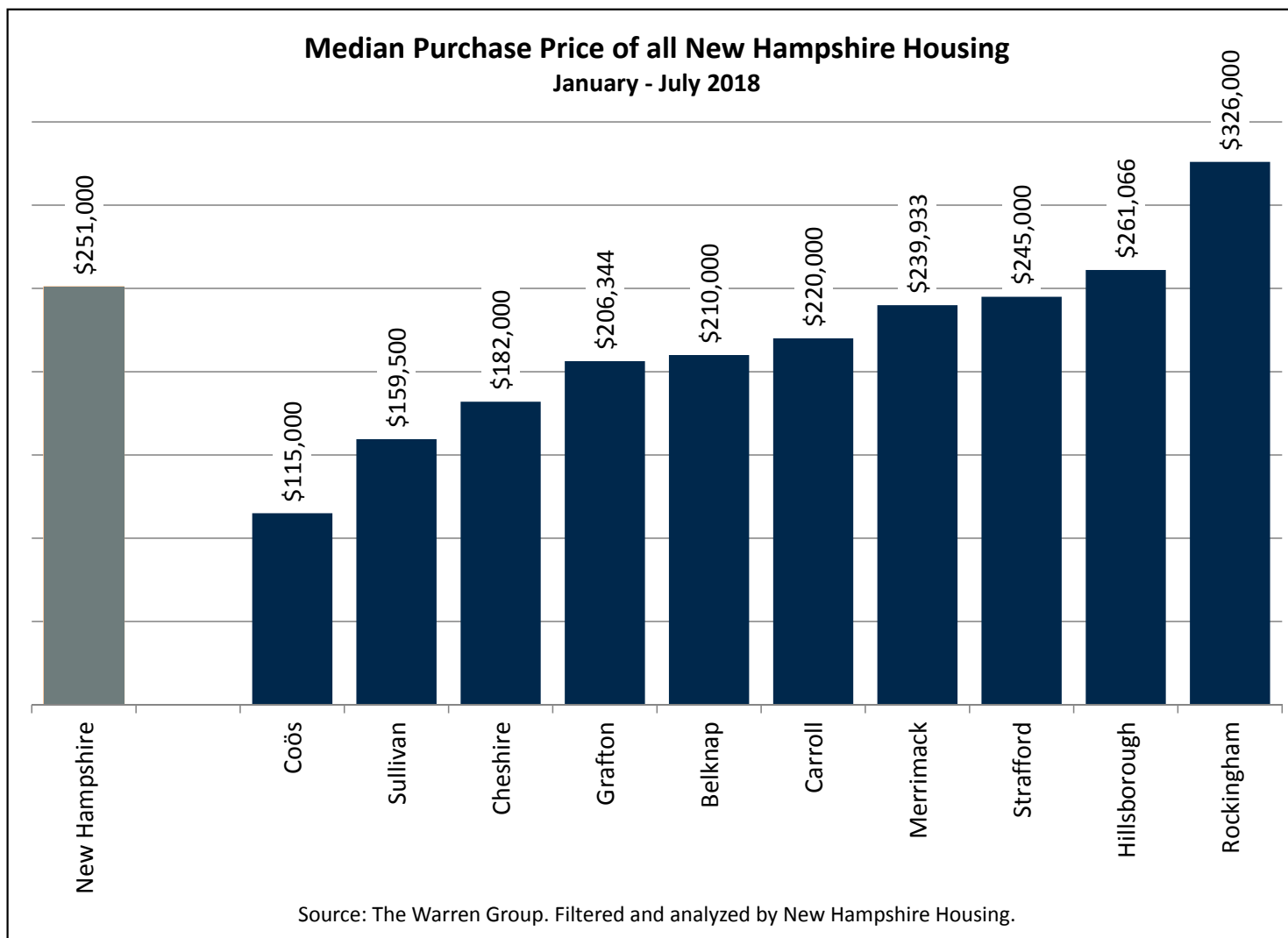
The median purchase price in the three counties with the smallest share of housing units, Coös, Sullivan, and Cheshire Counties, had the lowest median purchase prices, all below

the statewide median of \$251,000. The purchase prices in these three counties ranged from \$115,000 in Coös County to \$182,000 in Cheshire County.

Belknap and Carroll Counties had fairly similar shares of housing units, around six percent, while each also had fairly small shares of population, less than five percent. The median purchase prices of \$210,000 in Belknap County and \$220,000 in Carroll County surpassed the price of \$206,344 in Grafton County, which had both a larger share of housing units as well as a larger share of population. These three counties had the largest shares of vacant housing units identified as occupied for seasonal, recreational, or occasional use only.<sup>3</sup>

## Comparisons of Housing Rental Costs among New Hampshire Counties

In 2018, the results of the Rental Cost Survey conducted by the New Hampshire Housing Finance Authority indicated the median monthly gross rent for two bedroom units in



<sup>2</sup> Data include only homes for primary occupancy; data do not include land, multifamily homes, seasonal or vacation property, or manufactured homes.

<sup>3</sup> U.S. Census Bureau, 2013 – 2017 American Community Survey 5-Year Estimates. Table: B25004 Vacancy Status. <https://factfinder.census.gov/aces/tables/2017/acs/5yr/B25004.html>

	Median Rent 2018	2008 2008 to 2018	Change 2008 to 2018	2008 Adjusted by CPI	Revised Change 2008 to 2018
Belknap County	\$1,071	\$927	15.5%	\$1,067.54	0.3%
Carroll County	\$1,077	\$935	15.2%	\$1,076.75	0.0%
Cheshire County	\$1,068	\$1,052	1.5%	\$1,211.49	-11.8%
Coos County	\$861	\$639	34.7%	\$735.88	17.0%
Grafton County	\$1,146	\$871	31.6%	\$1,003.05	14.3%
Hillsborough County	\$1,368	\$1,082	26.4%	\$1,246.04	9.8%
Merrimack County	\$1,160	\$1,019	13.8%	\$1,173.49	-1.1%
Rockingham County	\$1,456	\$1,182	23.2%	\$1,361.20	7.0%
Strafford County	\$1,174	\$965	21.7%	\$1,111.30	5.6%
Sullivan County	\$971	\$836	16.1%	\$962.74	0.9%
New Hampshire	\$1,296	\$1,044	24.1%	\$1,202.28	7.8%

Source: New Hampshire Housing's Annual Residential Rental Cost Survey

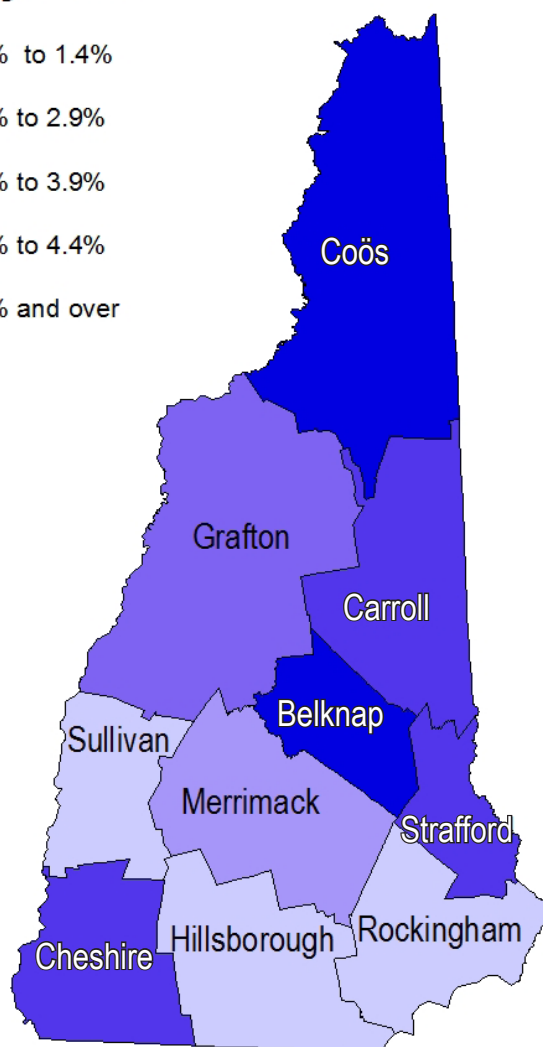
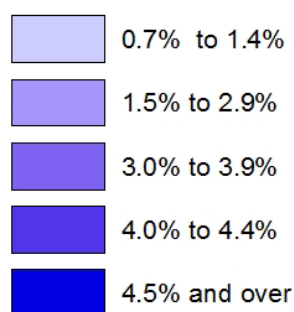
New Hampshire was \$1,296.<sup>4</sup> Comparing the gross rent of \$1,044 to gross rent in 2018 without adjusting for inflation was an increase of just over 24 percent. Adjusted for inflation, the 2008 median monthly gross rent would be \$1,202,<sup>5</sup> showing a 7.8 percent increase when compared to the 2018 gross rent.

However, the same comparison conducted by county provided very different results. The median monthly gross rent for two bedroom units in five counties were either short of inflationary effects or barely matched them, while median rental costs in the other five counties showed statistically significant increases after adjusting for inflation.

The unadjusted over-the-decade increases of 1.5 percent in Cheshire County and 13.8 percent in Merrimack Counties, translated to -11.8 percent and -1.1 percent change, respectively, when 2008 median rents were adjusted for inflation. In Belknap, Carroll, and Sullivan Counties, the unadjusted increases of between 15 and 16 percent barely matched costs when adjusted for inflation.

Even with the lowest median rental cost in 2018, rental costs in Coös County had the largest percent increase over the period, regardless of adjustment for inflation. The increase in median gross rent in Coös County was followed by Grafton, Hillsborough, Rockingham, and Strafford Counties.

## Vacancy Rate



<sup>4</sup> New Hampshire Housing Finance Authority. New Hampshire Housing's Annual Residential Rental Cost Survey

<sup>5</sup> U.S. Department of Labor, Bureau of Labor Statistics, CPI Inflation Calculator. Period from June 2008 to June 2018. [https://www.bls.gov/data/inflation\\_calculator.htm](https://www.bls.gov/data/inflation_calculator.htm)

Discussing the change over the period lends a different perspective to the rental costs by county than simply comparing median rental costs themselves.

### Rental Units Vacancy Rates

In 2018, New Hampshire's vacancy rate for all rental units was 2.1 percent. Similar to highest median purchase prices, the lowest vacancy rates were reported in the two southern-most counties, Hillsborough and Rockingham Counties, along with Sullivan County.

The next lowest vacancy rates, less than 3.0 percent, were in Merrimack County and vacancy rates in Grafton County were just shy of 4.0 percent.

The vacancy rate in three counties, Carroll, Cheshire, and Strafford were reported between 4.0 and 4.5 percent and only two counties, Coös and Belknap had 5.0 percent or higher vacancy rates for all rental units.

### National Comparisons of Affordability - Housing Opportunity Index (HOI)

The Housing Opportunity Index (HOI) for a given area is defined as the share of homes sold in that area that would have been affordable to a family earning the local median

income as published by the Department of Housing and Urban Development, based on standard mortgage underwriting criteria. Therefore, there are two major components -- income and housing cost.<sup>6</sup> Due to the small population in New Hampshire, only two metropolitan areas met the size qualifications to be included in the index: Rockingham and Strafford Counties, and Manchester-Nashua metropolitan areas.

In 3rd Quarter 2018, the index for the Manchester-Nashua, NH area was ranked 96 out of 239 metropolitan areas nationally in the Affordability Rank, and 25th in the region, with 71.7 percent of homes available in the affordable price range. At the same time, the Rockingham County-Strafford County, NH area index ranked 116th nationally, and 33rd in the region. According to the results from the National Homebuilders' Association, 67.4 percent of houses were available within the affordable range.

Anita Josten  
Economist

Housing Opportunity Index: 3rd Quarter 2018					
By Affordability Rank					
Metro Area	HOI 3rd Qtr 2018 Share of Homes Affordable for Median Income	2018 Median Family Income (000s)	3rd Qtr 2018 Median Sales Price (000s)	3rd Qtr 2018 Affordability Rank	
				National	Regional
Manchester-Nashua, NH	HOI 3rd Qtr 2018 71.7	2018 94.1	3rd Qtr 2018 265	3rd Qtr 2018 96 25	
Rockingham County-Strafford County, NH ^^^	67.4	101.3	295	116 33	

^^^ Indicate Metropolitan Divisions. All others are Metropolitan Statistical Areas.

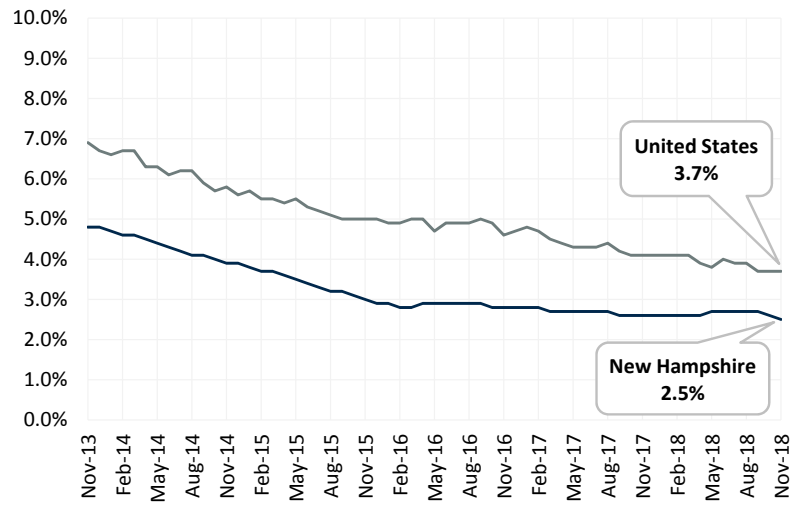
Source: National Association of Home Builders

<sup>6</sup> National Association of Homebuilders. Rank of one (1) indicates most affordable. <https://www.nahb.org/en/research/housing-economics/housing-indexes/housing-opportunity-index.aspx>

## SEASONALLY ADJUSTED ESTIMATES

## Unemployment Estimates by Region

Seasonally Adjusted	Nov-18	Oct-18	Nov-17
United States	3.7%	3.7%	4.1%
Northeast	3.8%	3.9%	4.4%
New England	3.5%	3.6%	3.7%
Connecticut	4.1%	4.2%	4.5%
Maine	3.4%	3.4%	3.1%
Massachusetts	3.4%	3.5%	3.5%
New Hampshire	2.5%	2.6%	2.6%
Rhode Island	3.8%	3.8%	4.5%
Vermont	2.7%	2.8%	2.9%
Mid Atlantic	4.0%	4.1%	4.7%
New Jersey	4.0%	4.1%	4.7%
New York	3.9%	4.0%	4.7%
Pennsylvania	4.2%	4.1%	4.8%

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

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

	Number of Jobs			Change From Previous	
	Nov-18	Oct-18	Nov-17	Month	Year
Total Nonfarm	695,000	694,400	679,900	600	15,100
Total Private	604,100	603,800	590,000	300	14,100
Mining and Logging	1,000	900	1,000	100	0
Construction	29,400	29,700	27,300	-300	2,100
Manufacturing	73,100	72,700	69,900	400	3,200
Durable Goods	55,000	54,500	51,900	500	3,100
Non-Durable Goods	18,100	18,200	18,000	-100	100
Trade, Transportation, and Utilities	142,600	142,900	141,100	-300	1,500
Wholesale Trade	29,900	29,900	28,100	0	1,800
Retail Trade	96,400	96,600	96,200	-200	200
Transportation, Warehousing, and Utilities	16,300	16,400	16,800	-100	-500
Information	12,200	12,100	12,500	100	-300
Financial Activities	36,200	36,100	35,300	100	900
Financial and Insurance	28,800	28,600	28,000	200	800
Real Estate and Rental and Leasing	7,400	7,500	7,300	-100	100
Professional and Business Services	81,300	81,900	81,700	-600	-400
Professional, Scientific, and Technical Services	37,600	37,300	37,900	300	-300
Administrative and Support and Waste Management and Remediation Services	35,100	35,500	34,900	-400	200
Education and Health Services	126,900	127,100	124,400	-200	2,500
Educational Services	32,800	33,000	32,300	-200	500
Health Care and Social Assistance	94,100	94,100	92,100	0	2,000
Leisure and Hospitality	76,000	75,200	72,100	800	3,900
Arts, Entertainment, and Recreation	13,400	13,500	12,700	-100	700
Accommodation and Food Services	62,600	61,700	59,400	900	3,200
Other Services	25,400	25,200	24,700	200	700
Government	90,900	90,600	89,900	300	1,000
Federal Government	7,900	7,800	7,600	100	300
State Government	25,000	25,000	24,800	0	200
Local Government	58,000	57,800	57,500	200	500

*Current month  
is preliminary;  
past months  
are revised*

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



## NOT SEASONALLY ADJUSTED ESTIMATES BY PLACE OF RESIDENCE

## Labor Force Estimates

New Hampshire	Nov-18	Oct-18	Nov-17
Total Civilian Labor Force	760,860	758,310	744,510
Employed	744,330	742,760	726,560
Unemployed	16,530	15,550	17,950
Unemployment Rate	2.2%	2.1%	2.4%
United States (# in thousands)	Nov-18	Oct-18	Nov-17
Total Civilian Labor Force	162,665	162,723	160,466
Employed	157,015	156,952	154,180
Unemployed	5,650	5,771	6,286
Unemployment Rate	3.5%	3.5%	3.9%

## Unemployment Rates by Area

Counties	Nov-18	Oct-18	Nov-17
Belknap	2.2%	2.0%	2.4%
Carroll	2.3%	2.1%	2.5%
Cheshire	2.2%	2.0%	2.3%
Coös	2.8%	2.4%	3.0%
Grafton	1.8%	1.6%	2.1%
Hillsborough	2.3%	2.1%	2.5%
Merrimack	1.9%	1.8%	2.1%
Rockingham	2.3%	2.3%	2.6%
Strafford	1.9%	1.8%	2.1%
Sullivan	1.9%	1.7%	2.1%

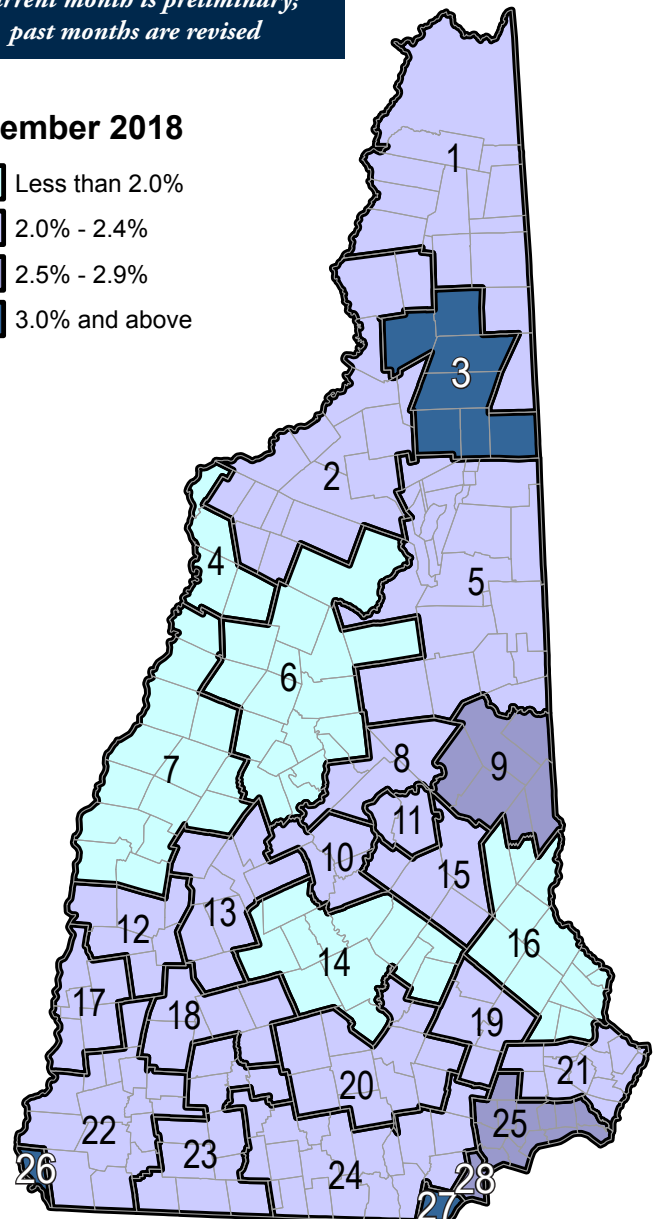
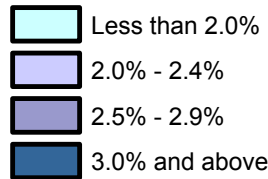
Map Key	Labor Market Areas	Nov-18	Oct-18	Nov-17
1	Colebrook, NH-VT LMA, NH Portion	2.3%	2.1%	2.5%
2	Littleton, NH-VT LMA, NH Portion	2.3%	2.0%	2.5%
3	Berlin NH Micropolitan NECTA	3.0%	2.4%	3.4%
4	Haverhill, NH LMA	1.9%	1.8%	2.0%
5	Conway, NH-ME LMA, NH Portion	2.2%	2.0%	2.3%
6	Plymouth, NH LMA	1.8%	1.6%	2.0%
7	Lebanon, NH-VT Micropolitan NECTA, NH Portion	1.7%	1.6%	1.9%
8	Meredith, NH LMA	2.0%	1.8%	2.3%
9	Wolfeboro, NH LMA	2.5%	2.4%	2.8%
10	Franklin, NH LMA	2.2%	2.0%	2.3%
11	Laconia, NH Micropolitan NECTA	2.4%	2.2%	2.6%
12	Expanded Claremont, NH estimating area	2.0%	1.8%	2.2%
13	New London, NH LMA	2.0%	1.8%	2.1%
14	Concord, NH Micropolitan NECTA	1.8%	1.7%	2.0%
15	Belmont, NH LMA	2.2%	1.9%	2.2%
16	Dover-Durham, NH-ME Metropolitan NECTA, NH Portion	1.9%	1.8%	2.1%
17	Charlestown, NH LMA	2.0%	1.8%	1.9%
18	Hillsborough, NH LMA	2.0%	1.8%	2.2%
19	Raymond, NH LMA	2.1%	2.0%	2.2%
20	Manchester, NH Metropolitan NECTA	2.1%	2.0%	2.3%
21	Portsmouth, NH-ME Metropolitan NECTA, NH Portion	2.0%	1.9%	2.2%
22	Keene, NH Micropolitan NECTA	2.2%	2.0%	2.3%
23	Peterborough, NH LMA	2.1%	2.0%	2.3%
24	Nashua, NH-MA NECTA Division, NH Portion	2.4%	2.3%	2.7%
25	Seabrook-Hampstead Area, NH Portion, Haverhill-Newburyport-Amesbury MA-NH NECTA Division	2.7%	2.6%	2.9%
26	Hinsdale Town, NH Portion, Brattleboro, VT-NH LMA	3.1%	2.7%	2.8%
27	Pelham Town, NH Portion, Lowell-Billerica-Chelmsford, MA-NH NECTA Division	3.0%	2.6%	3.4%
28	Salem Town, NH Portion, Lawrence-Methuen-Salem, MA-NH NECTA Division	2.7%	2.6%	3.2%

## Unemployment Rates by Region

Not Seasonally Adjusted	Nov-18	Oct-18	Nov-17
United States	3.5%	3.5%	3.9%
Northeast	3.3%	3.5%	4.1%
New England	2.8%	3.0%	3.3%
Connecticut	3.0%	3.8%	4.1%
Maine	3.2%	3.2%	3.0%
Massachusetts	2.6%	2.9%	3.0%
New Hampshire	2.2%	2.1%	2.4%
Rhode Island	3.7%	3.1%	4.3%
Vermont	2.3%	1.8%	2.6%
Mid Atlantic	3.5%	3.7%	4.4%
New Jersey	3.1%	3.6%	4.3%
New York	3.5%	3.6%	4.4%
Pennsylvania	3.8%	3.9%	4.4%

*Current month is preliminary;  
past months are revised*

## November 2018



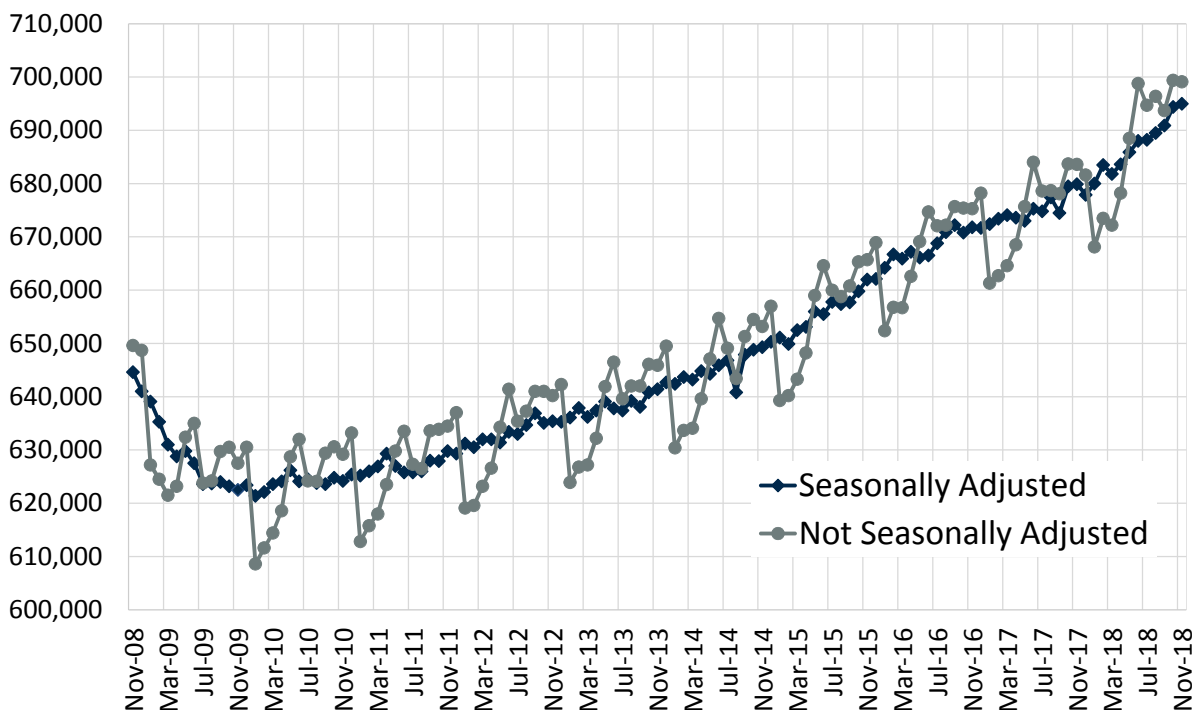
## MONTHLY ESTIMATES BY PLACE OF ESTABLISHMENT

New Hampshire Nonfarm Employment Statewide  
Not Seasonally Adjusted

*Current month  
is preliminary;  
past months  
are revised*

	Number of Jobs			Change From Previous	
	Nov-18	Oct-18	Nov-17	Month	Year
Total Nonfarm	699,100	699,400	683,600	-300	15,500
Total Private	604,400	605,700	590,000	-1,300	14,400
Mining and Logging	1,000	1,000	1,000	0	0
Construction	30,100	30,600	28,000	-500	2,100
Manufacturing	73,100	72,700	69,800	400	3,300
Durable Goods	54,900	54,500	51,700	400	3,200
Non-Durable Goods	18,200	18,200	18,100	0	100
Trade, Transportation, and Utilities	145,400	142,800	144,000	2,600	1,400
Wholesale Trade	30,100	29,900	28,200	200	1,900
Retail Trade	98,600	96,200	98,600	2,400	0
Transportation, Warehousing, and Utilities	16,700	16,700	17,200	0	-500
Information	12,300	12,100	12,500	200	-200
Financial Activities	35,900	35,900	34,900	0	1,000
Professional and Business Services	81,800	82,600	82,400	-800	-600
Education and Health Services	128,200	128,400	125,700	-200	2,500
Leisure and Hospitality	70,900	74,500	66,900	-3,600	4,000
Other Services	25,700	25,100	24,800	600	900
Government	94,700	93,700	93,600	1,000	1,100
Federal Government	7,900	7,800	7,600	100	300
State Government	27,000	27,000	26,800	0	200
Local Government	59,800	58,900	59,200	900	600

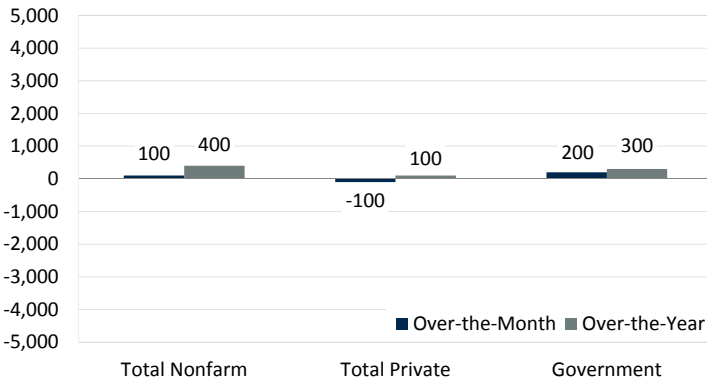
## Total Nonfarm Employment Trend Through November 2018



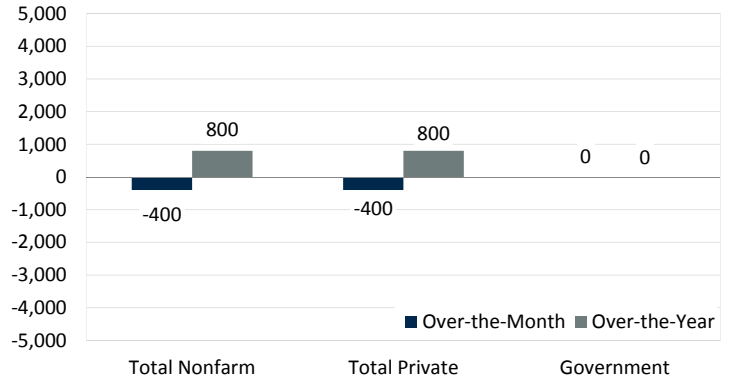
## MONTHLY ESTIMATES BY PLACE OF ESTABLISHMENT

### Nonfarm Employment by Metropolitan Statistical Areas - November 2018

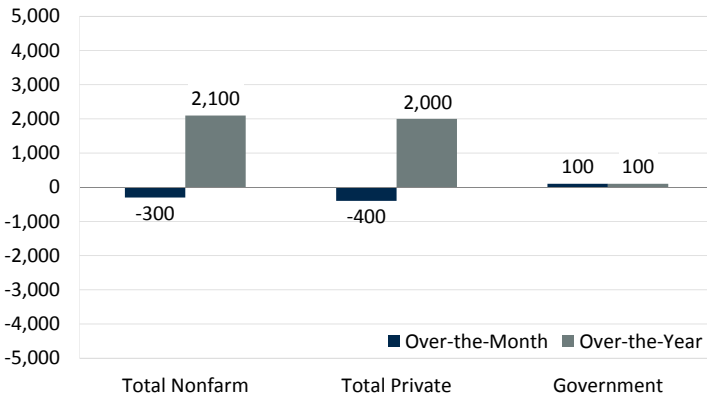
Dover-Durham NH-ME Metro NECTA



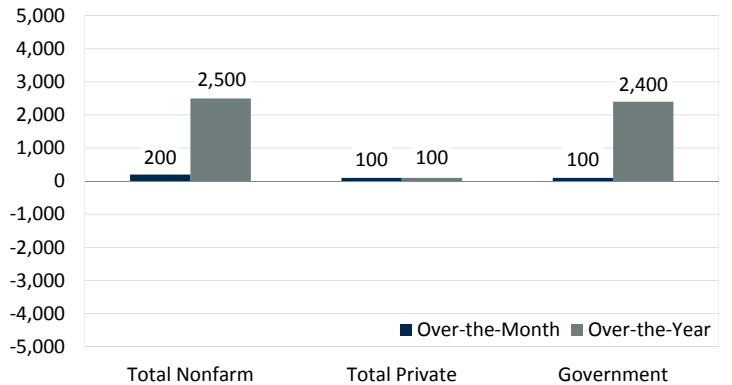
Manchester Metro NECTA



Portsmouth NH-ME Metro NECTA

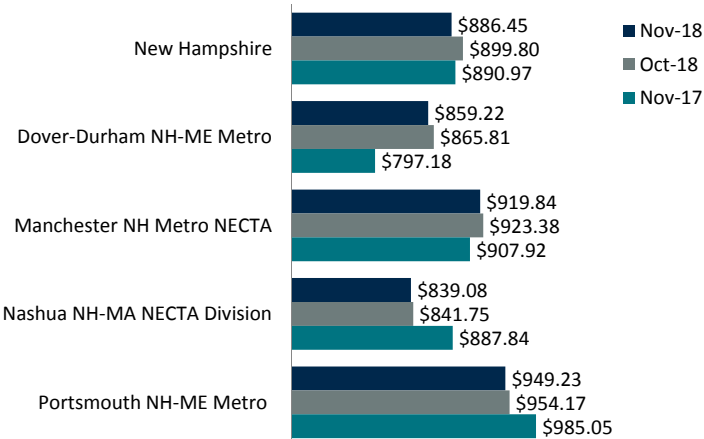


Nashua NH-MA NECTA Division

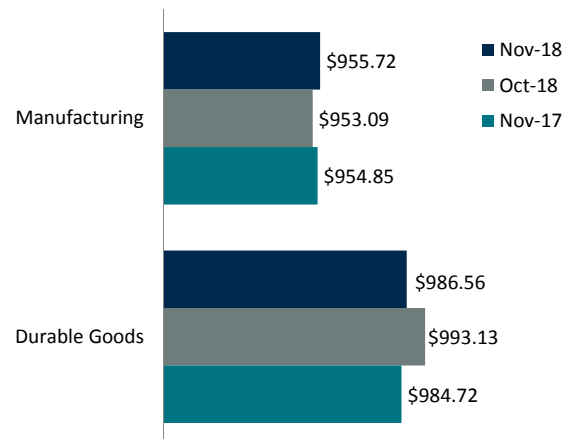


### Total Private Average Weekly Earnings Data

All Employee Average Weekly Earnings



Production Workers Average Weekly Earnings





## MONTHLY ANALYSIS OF CURRENT EMPLOYMENT STATISTICS (CES)

## Seasonally Adjusted

Total Nonfarm employment increased by 600 jobs in November, according to preliminary seasonally adjusted estimates. *Leisure and Hospitality* had the largest over-the-month gain in employment, adding 800 jobs, followed by *Manufacturing* with an increase of 400 positions. *Government* gained 300 jobs, while *Other Services* increased payrolls by 200 jobs from October. *Financial Activities*, *Information*, and *Mining and Logging* added 100 jobs each over-the-month.

Four supersectors experienced over-the-month employment losses in November. *Professional and Business Services* dropped 600 jobs, while *Construction* and *Trade, Transportation, and Utilities* lost 300 each over-the-month. *Private Education and Health Services* decreased payrolls by 200 positions from October.

Total seasonally adjusted Nonfarm employment increased 15,100 jobs from November 2017 to November 2018. *Leisure and Hospitality* expanded by 3,900 jobs, while *Manufacturing* added 3,200 jobs. *Private Education and Health Services* and *Construction* added 2,500 and 2,100 jobs, respectively, over-the-year. *Trade, Transportation, and Utilities* grew by 1,500 positions and *Government* increased employment by 1,000 jobs from November 2017. *Financial Activities* gained 900 jobs, and *Other Services* payrolls grew by 700 positions over-the-year.

Two supersectors experienced an over-the-year employment loss. *Professional and Business Services* lost 400 jobs, while *Information* dropped 300 positions from November 2017.

## Not Seasonally Adjusted

Preliminary unadjusted estimates for November show that Total Nonfarm employment decreased 300 jobs over-the-month. *Leisure and Hospitality* had the largest decrease, dropping 3,600 jobs. *Professional and Business Services* and *Construction* decreased payrolls by 800 and 500 jobs, respectively, over-the-month, while *Private Education and Health Services* lost 200 jobs from October.

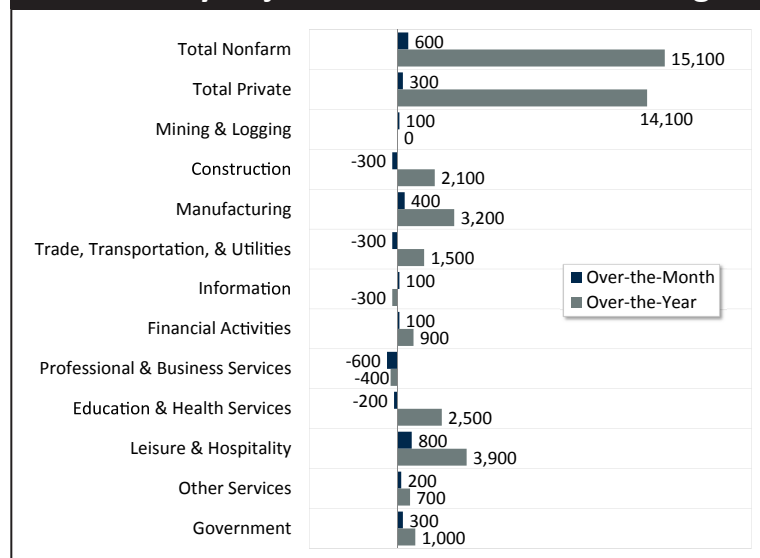
Five supersectors gained jobs over-the-month. *Trade, Transportation, and Utilities* experienced an employment increase of 2,600 jobs, and *Government* added 1,000 positions. *Other Services* and *Manufacturing* increased payrolls by 600 and 400 jobs, respectively, from October, while *Information* gained 200 jobs.

Total Nonfarm employment increased 15,500 jobs from November 2017 to November 2018. *Leisure and Hospitality* and *Manufacturing* added 4,000 and 3,300 jobs, respectively. *Private Education and Health Services* expanded by 2,500 positions, while *Construction* increased employment by 2,100 jobs over-the-year. *Trade, Transportation, and Utilities* added 1,400 jobs, and *Government* payrolls grew by 1,100 positions from November 2017. *Financial Activities* and *Other Services* added 1,000 and 900 jobs, respectively, over-the-year.

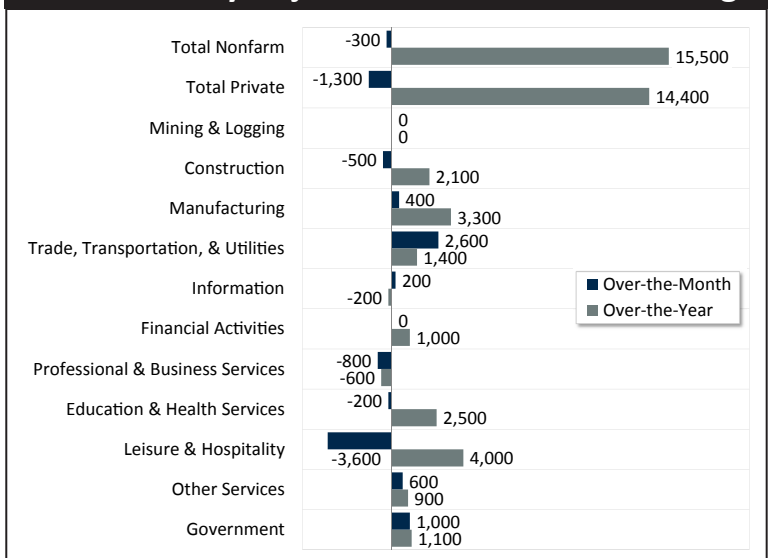
Two supersectors experienced over-the-year employment losses. *Professional and Business Services* dropped 600 jobs, and *Information* decreased payrolls by 200 positions.

Ellie Goodbread  
Research Analyst

## Seasonally Adjusted November 2018 Change



## Not Seasonally Adjusted November 2018 Change



The Economic and Labor Market Information Bureau has recently released its Current Employment Statistics (CES) Benchmark Supplement, which provides a review of Nonfarm employment in 2017. The article can be accessed at: [www.nhes.nh.gov/elmi/products/ec-index.htm](http://www.nhes.nh.gov/elmi/products/ec-index.htm)

**Consumer Price Index****United States, All Urban Consumers**

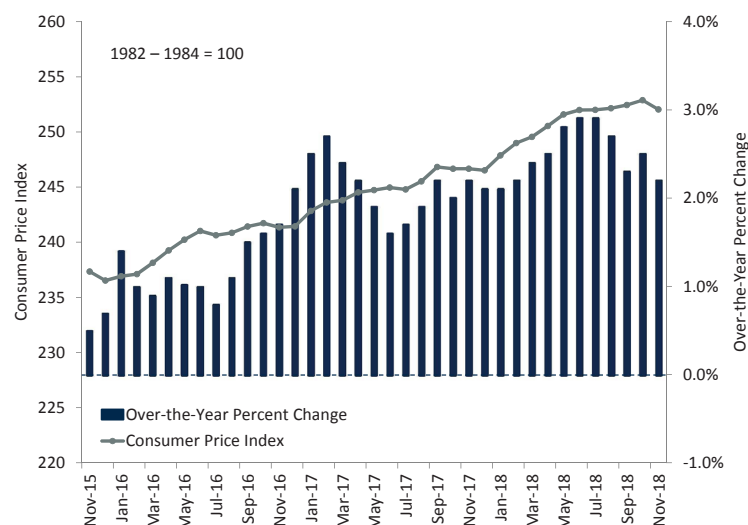
Not Seasonally Adjusted (CPI-U) (1982-1984=100)

			Change From Previous	
Nov-18	Oct-18	Nov-17	Month	Year
252.038	252.885	246.669	-0.3%	2.2%

**Northeast, All Urban Consumers**

Not Seasonally Adjusted (CPI-U) (1982-1984=100)

			Change From Previous	
Nov-18	Oct-18	Nov-17	Month	Year
265.487	266.464	260.63	-0.4%	1.9%

**Consumer Price Index  
United States, All Urban Consumers****Unemployment Compensation Claims Activity**

	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18
Initial Claims	2,276	2,064	1,840	1,533	1,661	2,048
Continued Weeks Claimed	12,673	17,312	14,461	11,363	12,056	11,932
Average payment for a week of unemployment	\$344.94	\$325.52	\$327.56	\$350.71	\$352.60	\$343.71

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