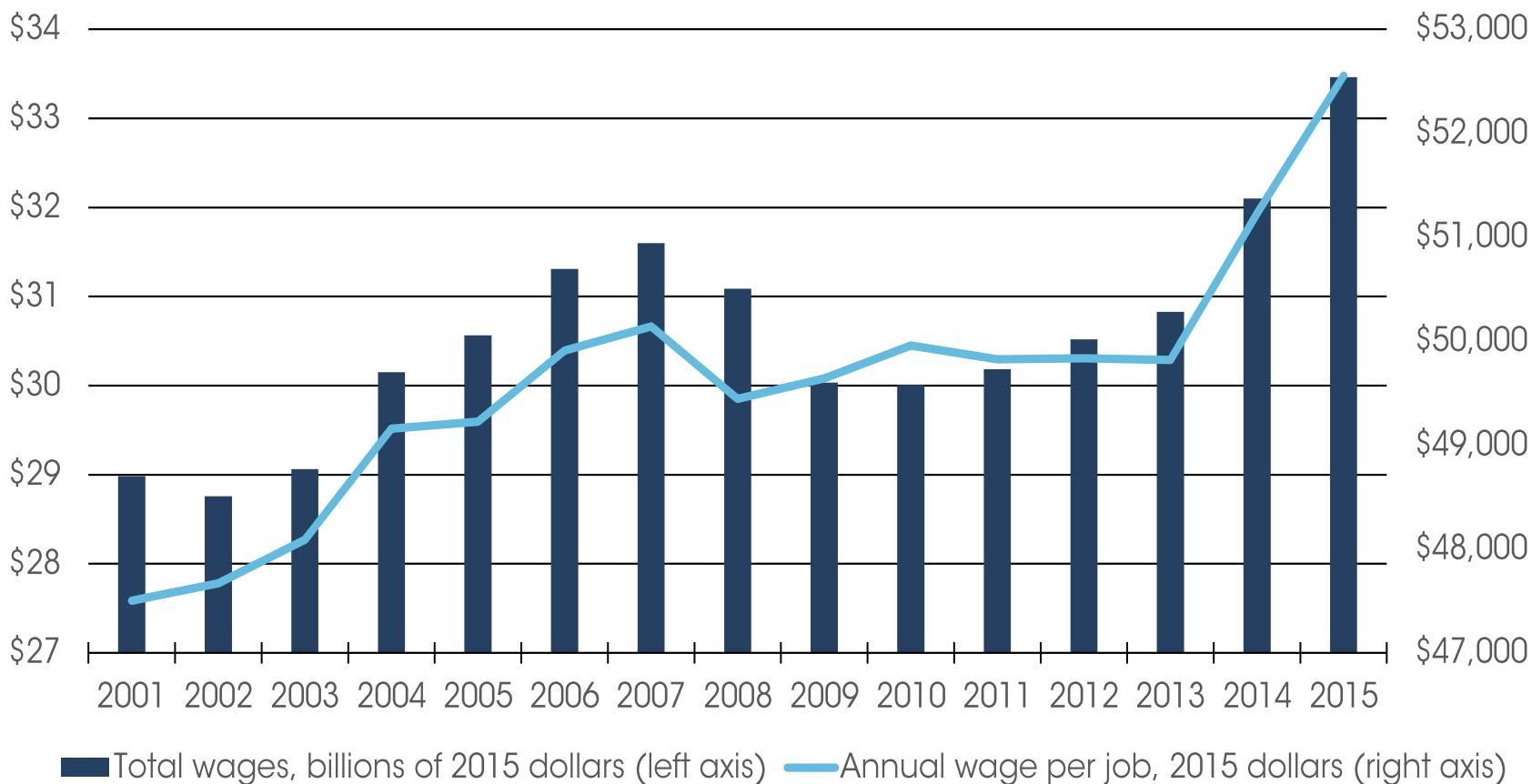


Moving Ahead, Leaving Many Behind: *Working Families and the New Hampshire Economy*

Making Ends Meet Roundtable – Plymouth
July 21, 2016

Greg Bird
Policy Analyst
New Hampshire Fiscal Policy Institute
603.856.8337
gbird@nhfpi.org
www.nhfpi.org
@NHFPI

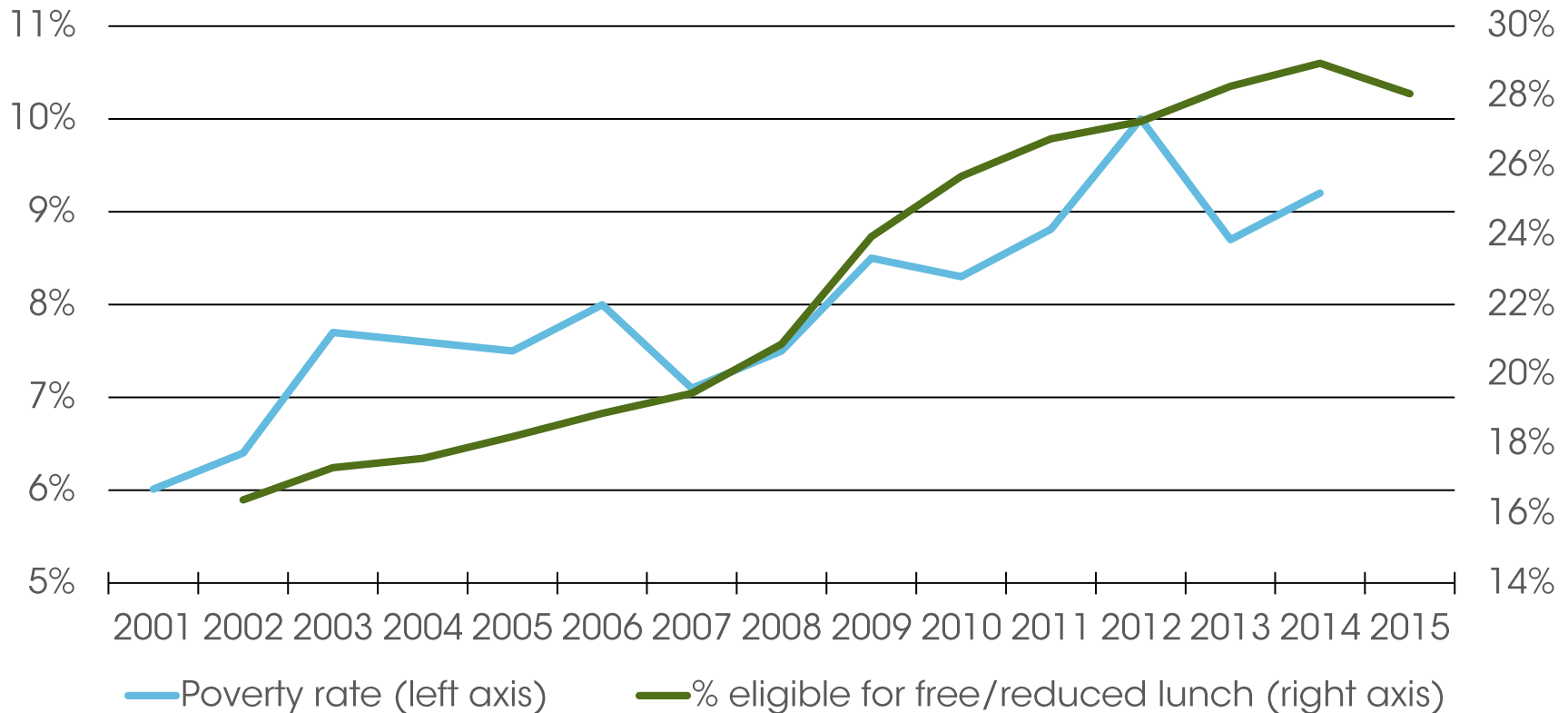
At First Glance, More Income For Workers...



Source: Bureau of Labor Statistics' *Quarterly Census of Employment and Wages*

Note: Data adjusted for inflation via the Bureau of Labor Statistics' CPI-U-RS inflation index

....Yet, More and More of Our Neighbors Struggle to Make Ends Meet



Source: U.S. Census Bureau, New Hampshire Department of Education

Note: Public school enrollment and free/reduced lunch eligible count includes children in grades 1 through 12 only.

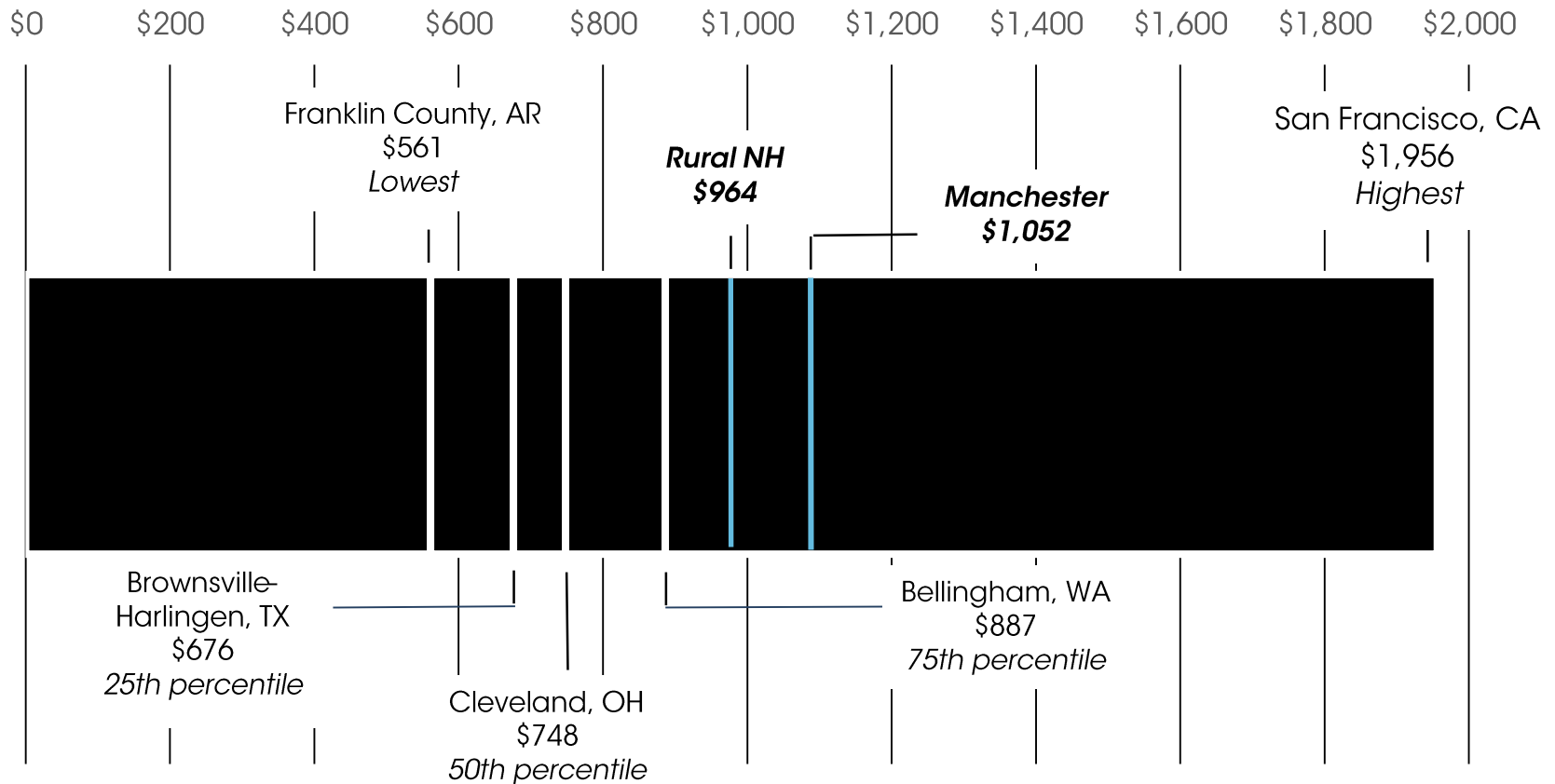
Select Federal Poverty Thresholds, 2014

Household type	Poverty threshold
Single person under age 65	\$12,316
Single person aged 65 and older	\$11,354
Married couple under age 65	\$15,853
Married couple aged 65 and older	\$14,309
Single person with one child	\$16,317
Married couple with one child	\$19,055
Single person with two children	\$19,073
Married couple with two children	\$24,008

Source: U.S. Census Bureau

New Hampshire Among the More Expensive Places to Live

Range of costs (per month) for a standard two bedroom apartment



Source: U.S. Department of Housing and Urban Development (2014 Fair Market Rent)

Federal Poverty Threshold Only a Fraction of What It Takes to Make Ends Meet in New Hampshire

Basic Family Budget required to achieve a modest standard of living in Rural New Hampshire



One adult,
no children

\$31,558



One adult,
one child

\$51,647



Two adults,
one child

\$60,738



Two adults,
two children

\$67,932

Official Poverty Threshold

\$12,316

\$16,317

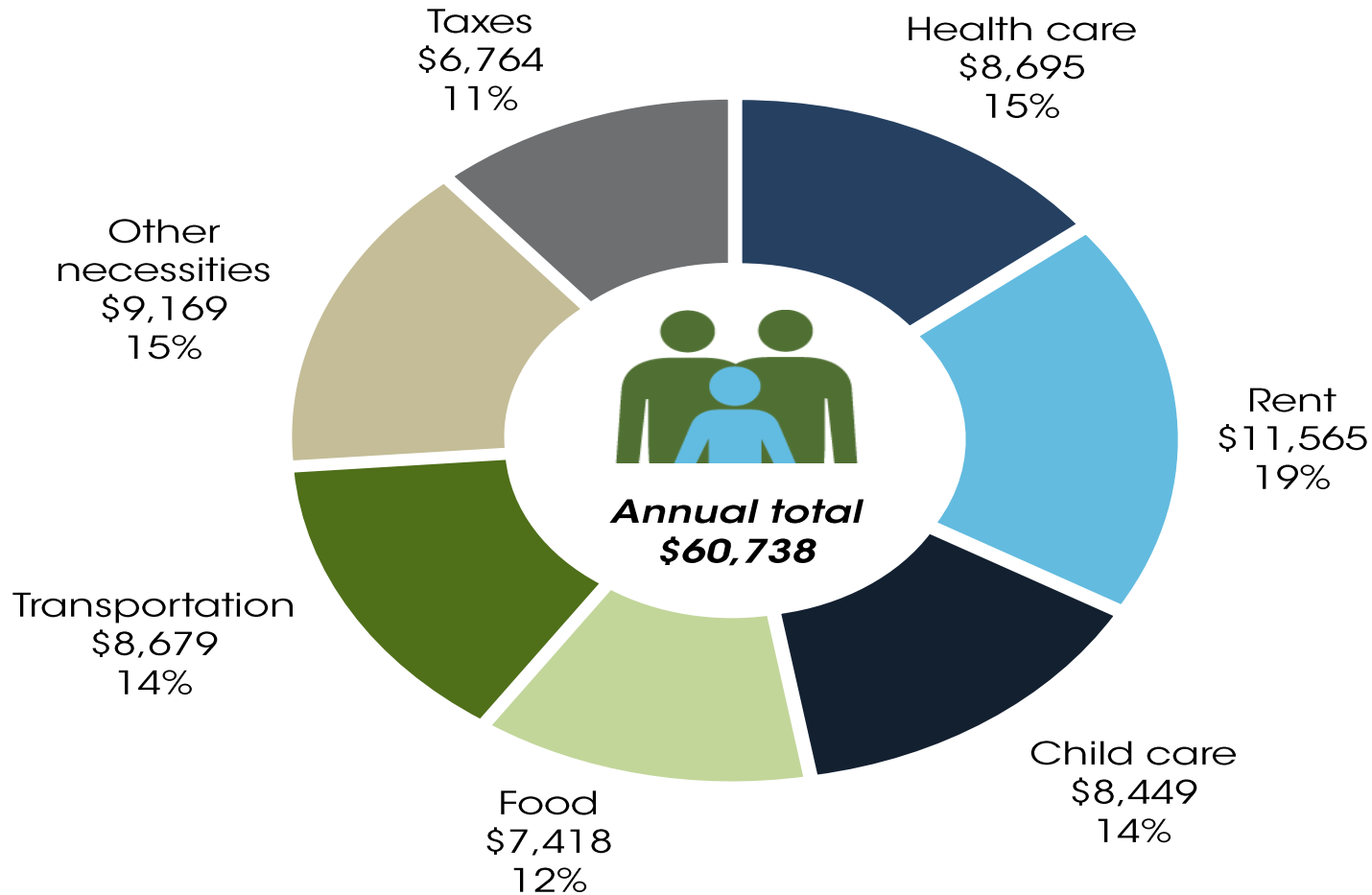
\$19,055

\$24,008

Source: Economic Policy Institute, US Census Bureau





Health Care, Rent, and Child Care Make Up Roughly Half of Families' Basic Needs

Basic Family Budget for two parent, one child family in Rural New Hampshire



Note: Rural NH is defined as the following counties: Coos, Carroll, Grafton, Sullivan, Cheshire, Merrimack, and Belknap
Source: Economic Policy Institute





Large Share of New Hampshire Jobs Lack Pay Required to Meet Basic Needs

Household Type	Basic Family Budget (NH average)	NH Jobs with Pay Sufficient for Basic Family Budget	
		Number	Share of Total
 One adult, no children	\$32,302	394,992	63.9%
 One adult, one child	\$55,090	182,616	29.6%
 Two adults, one child	\$63,900	396,028	64.1%
 Two adults, two children	\$72,927	344,812	55.8%

Source: NHFPI calculations based on EPI and OES data

Median Wage in Common Jobs Fall Short of Basic Family Budgets

Median wage in twenty largest occupations versus Basic Family Budgets for select family types in Rural New Hampshire

Occupation	Statewide employment	Median annual wage	Basic Family Budget for select family types			
			 One adult, no children	 One adult, one child	 Two adults, one child	 Two adults, two children
Retail Salespersons	27,130	\$22,080				
Cashiers	21,740	\$19,260				
Stock Clerks and Order Fillers	13,340	\$24,200				
Office Clerks	13,060	\$34,370	✓		✓	✓
Registered Nurses	12,390	\$63,820	✓	✓	✓	✓
Combined Food Preparation and Serving Workers	12,150	\$18,510				
Waiters and Waitresses	11,860	\$18,680				
Secretaries and Administrative Assistants	11,040	\$33,300	✓		✓	
Janitors and Cleaners	9,460	\$25,080				
Customer Service Representatives	9,070	\$35,160	✓		✓	✓
General and Operations Managers	8,830	\$100,260	✓	✓	✓	✓
Teacher Assistants	8,640	\$28,360				
Nursing Assistants	8,500	\$28,630				
Bookkeeping, Accounting, and Auditing Clerks	7,530	\$37,230	✓		✓	✓
First-Line Supervisors of Retail Sales Workers	7,400	\$40,610	✓		✓	✓
First-Line Supervisors of Office and Admin. Support Workers	6,870	\$50,170	✓		✓	✓
Heavy and Tractor-Trailer Truck Drivers	6,690	\$38,750	✓		✓	✓
Sales Representatives	6,650	\$60,570	✓	✓	✓	✓
Laborers and Freight, Stock, and Material Movers	6,590	\$24,630				
Elementary School Teachers	6,380	\$55,030	✓	✓	✓	✓

Notes: Secretaries and Administrative Assistants exclude legal, medical, and executive; Janitors and Cleaners excludes maids and housekeepers; Sales Representatives are those in wholesale and manufacturing but exclude technical and scientific products; Elementary School Teachers excludes special education instructors
 Source: NHFPI analysis of Economic Policy Institute and Occupational Employment Statistics data



economic opportunity, prosperity, and security for all New Hampshire residents

64 North Main Street – 3rd Floor
Concord, NH 03301
603.856.8337
www.nhfpi.org
@NHFPI