



Local Economies in New Hampshire and An Overview of the Food Stamp Program

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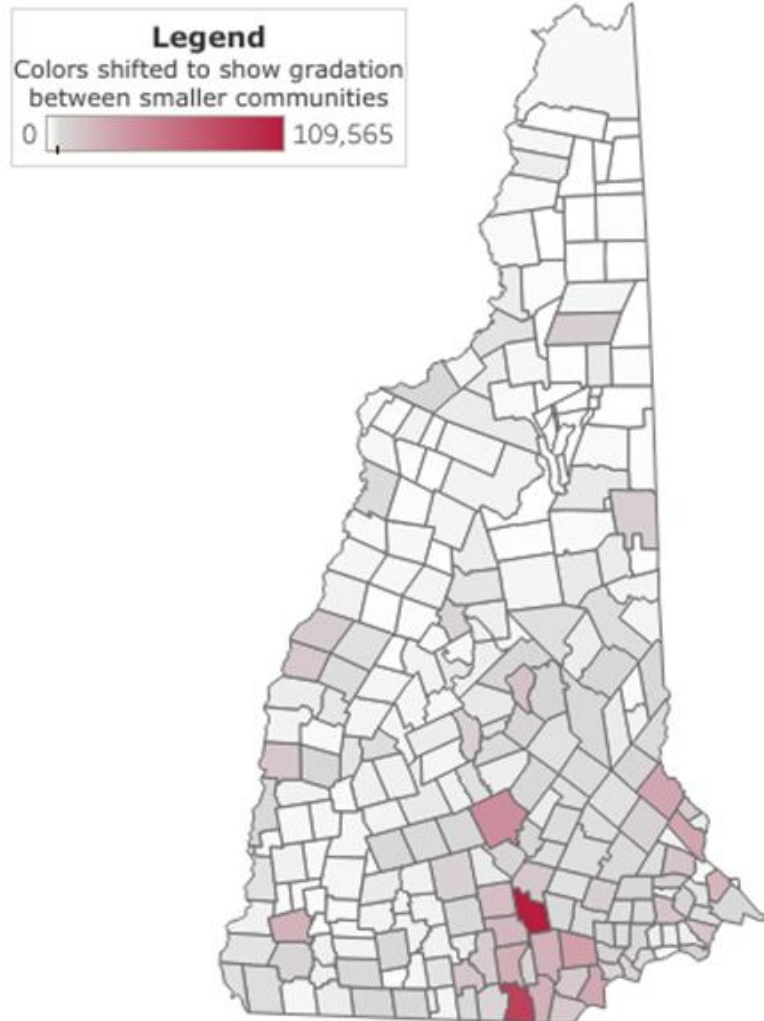
Milford Rotary Club

January 29, 2020

Population Distribution and Median Ages

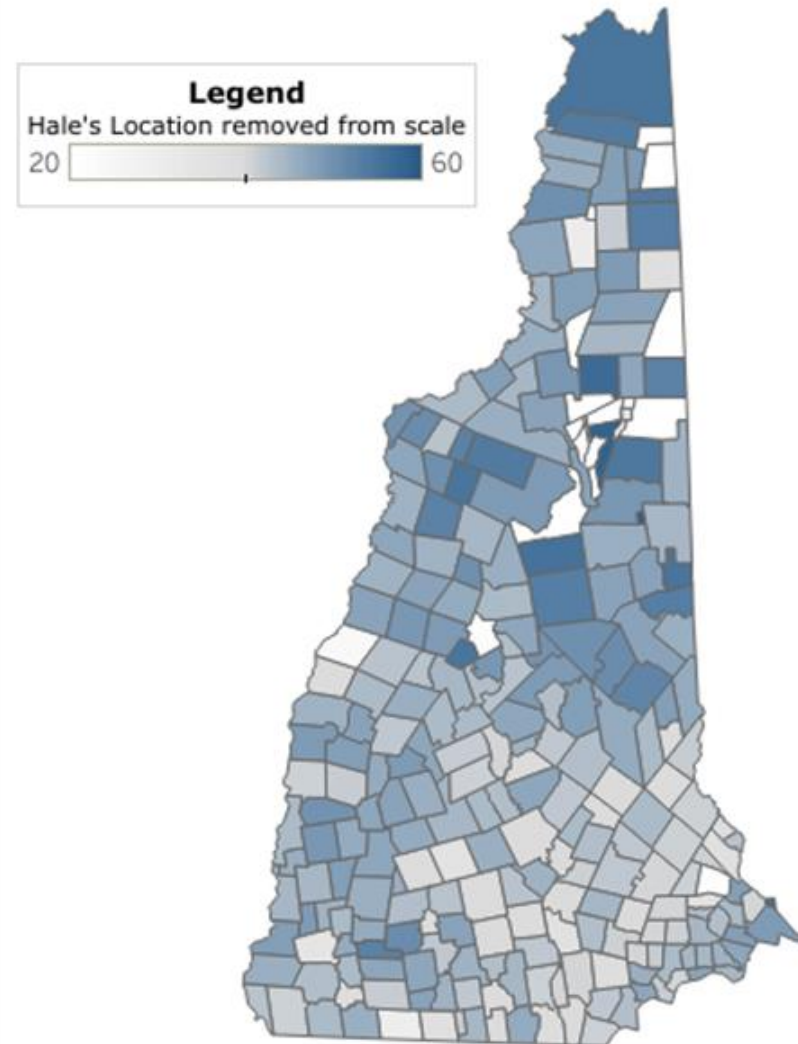
Municipal Population

Source: 2010 U.S. Census



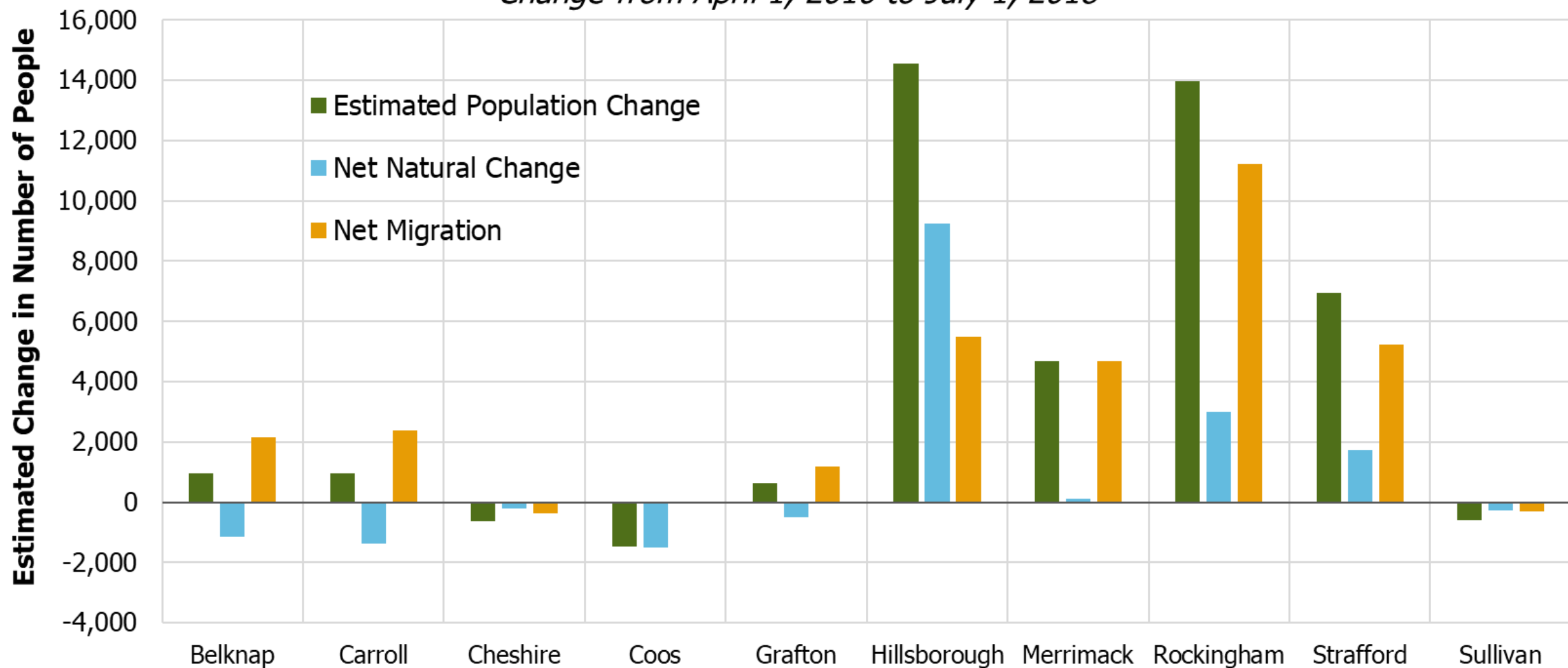
Median Age by Municipality

Source: 2010 U.S. Census



Estimated Population Change by New Hampshire County

Change from April 1, 2010 to July 1, 2018



New Hampshire County

Source: U.S. Census Bureau, Population Estimates Program

Populations

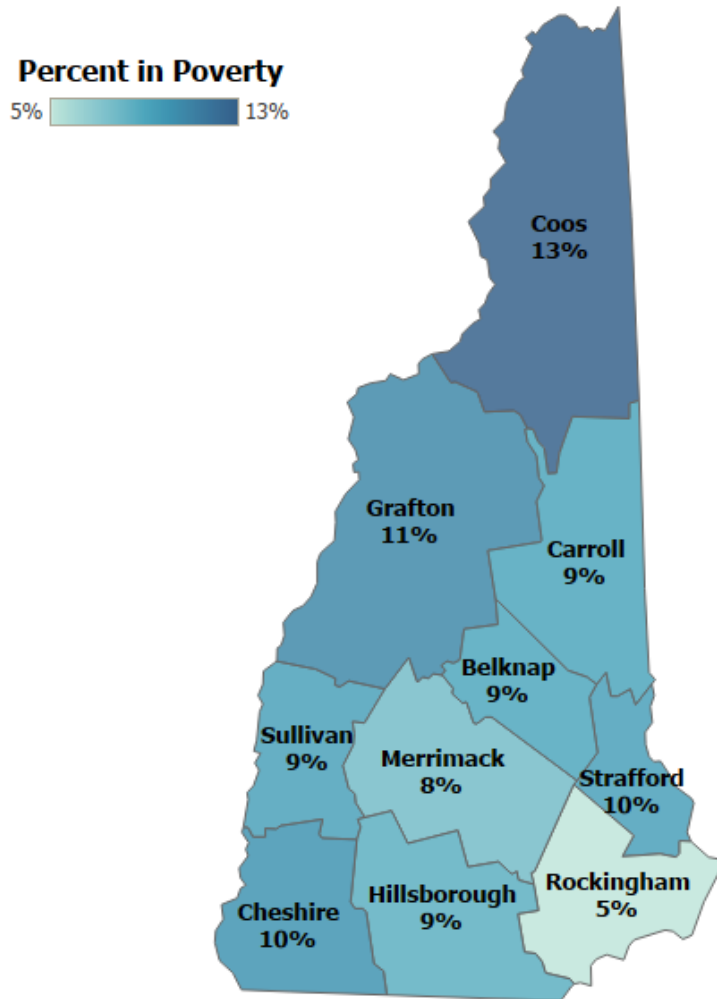
Municipality	2000	2010	2018
Milford	13,535	15,115	16,007
Amherst	10,769	11,201	11,329
Bedford	18,274	21,203	22,696
Brookline	4,181	4,991	5,407
Greenville	2,224	2,105	2,109
Hollis	7,015	7,684	7,945
Lyndeborough	1,585	1,683	1,734
Mason	1,147	1,382	1,435
Merrimack	25,119	25,494	25,969
Mont Vernon	2,034	2,409	2,583
Nashua	86,605	86,494	89,246
Wilton	3,743	3,677	3,759
Statewide	1,235,786	1,316,470	1,356,458

Source: U.S. Census Bureau

Regional Economies Vary Considerably in New Hampshire

Estimated Poverty Rates by County

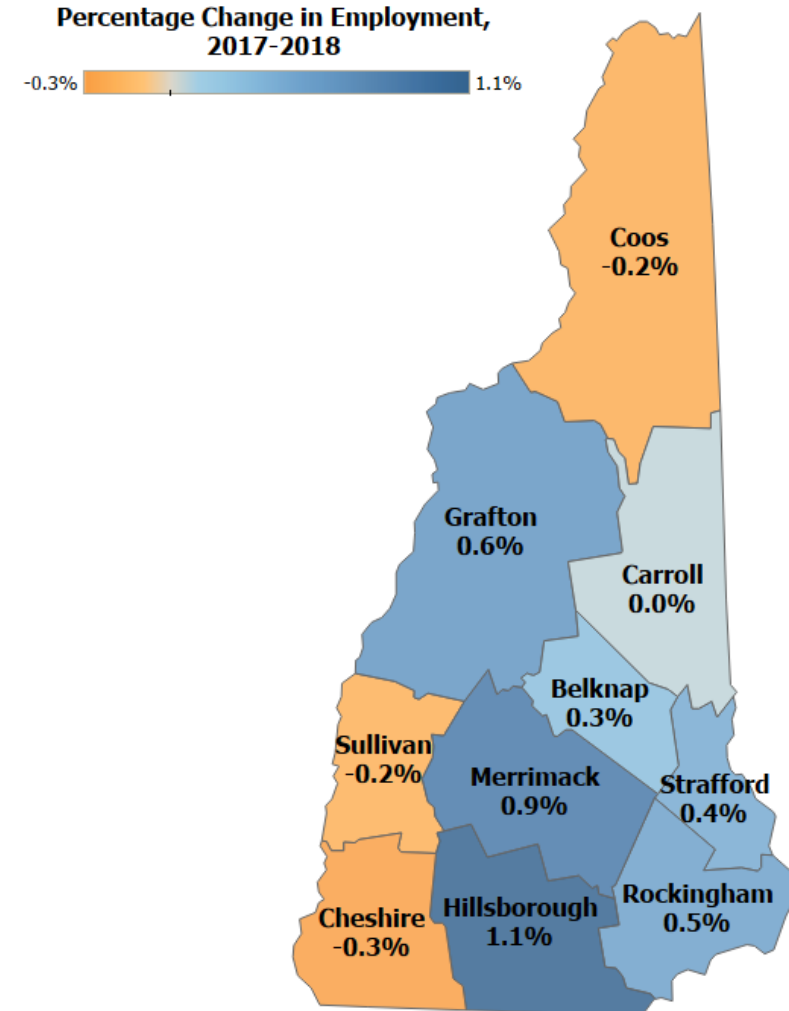
Source: U.S. Census Bureau, American Community Survey, 2013-2017



New Hampshire Fiscal Policy Institute

Net Employment Change Between 2017 and 2018 by County

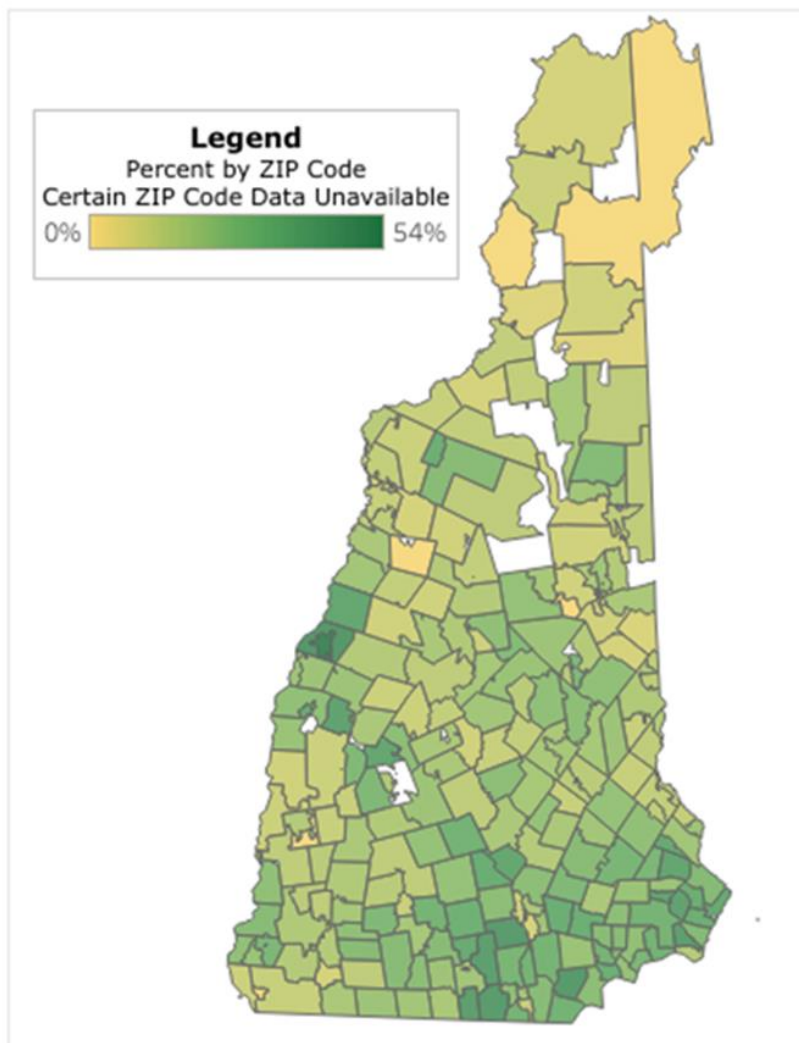
Source: New Hampshire Department of Employment Security, Economic and Labor Market Information Bureau



Local Economies and Incomes Vary Within Regions

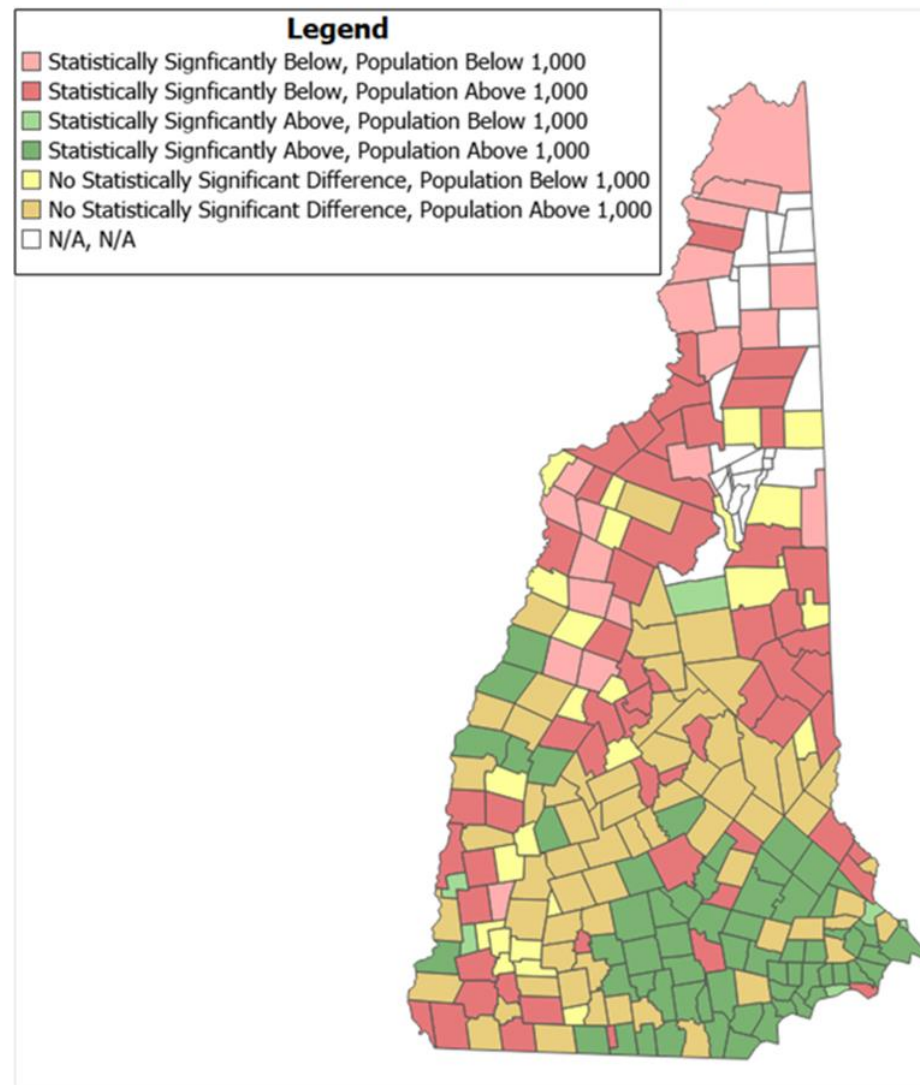
Percent of Tax Filers in 2015 With Over \$100,000 Reported Income

Source: U.S. Internal Revenue Service



Municipal Median Household Income Relative to State Median Household Income

Source: 2013-2017 American Community Survey



Median Household Incomes and Margins of Error

Municipality	Estimate	Margin of Error (+ / -)
Milford	\$77,813	\$8,064
Amherst	\$135,234	\$11,246
Bedford	\$131,986	\$10,823
Brookline	\$138,092	\$9,041
Greenville	\$54,896	\$14,098
Hollis	\$132,500	\$11,919
Lyndeborough	\$90,938	\$8,933
Mason	\$106,833	\$10,970
Merrimack	\$103,043	\$4,824
Mont Vernon	\$113,125	\$13,002
Nashua	\$73,022	\$2,835
Wilton	\$76,395	\$4,415
Statewide	\$74,057	\$714

Source: U.S. Census Bureau, American Community Survey Five-Year Data, 2014-2018

Higher Income Tax Returns by Zip Code

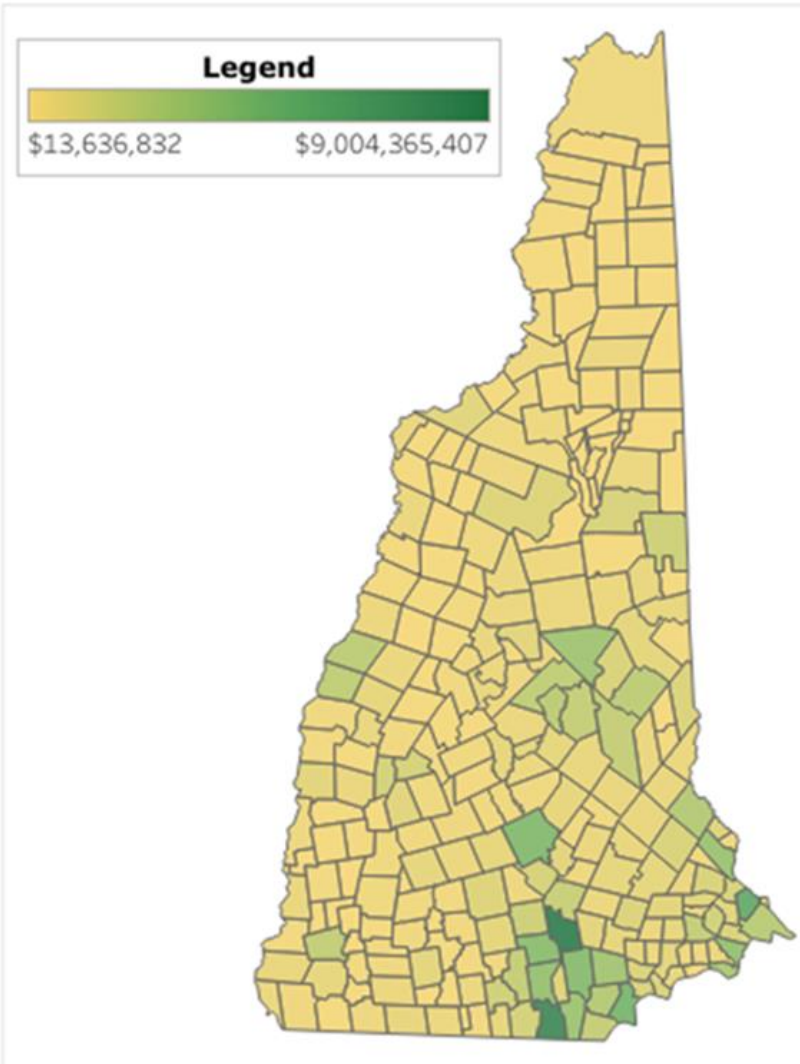
Zip Code	Municipalities	Total Returns	Percentage of Returns Over \$100,000
03055	Milford	8,390	20%
03031	Amherst	5,960	43%
03110	Bedford	11,060	44%
03033	Brookline	2,570	42%
03048	Greenville, Mason	1,700	17%
03049	Hollis	4,140	45%
03082	Lyndeborough	820	23%
03054	Merrimack	14,110	31%
03057	Mont Vernon	1,280	37%
03086	Wilton, Mason	2,140	22%
New Hampshire	Statewide	699,320	22%

Source: U.S. Internal Revenue Service, Statistics of Income Division, 2017 ZIP Code Data

Local Property Tax Bases

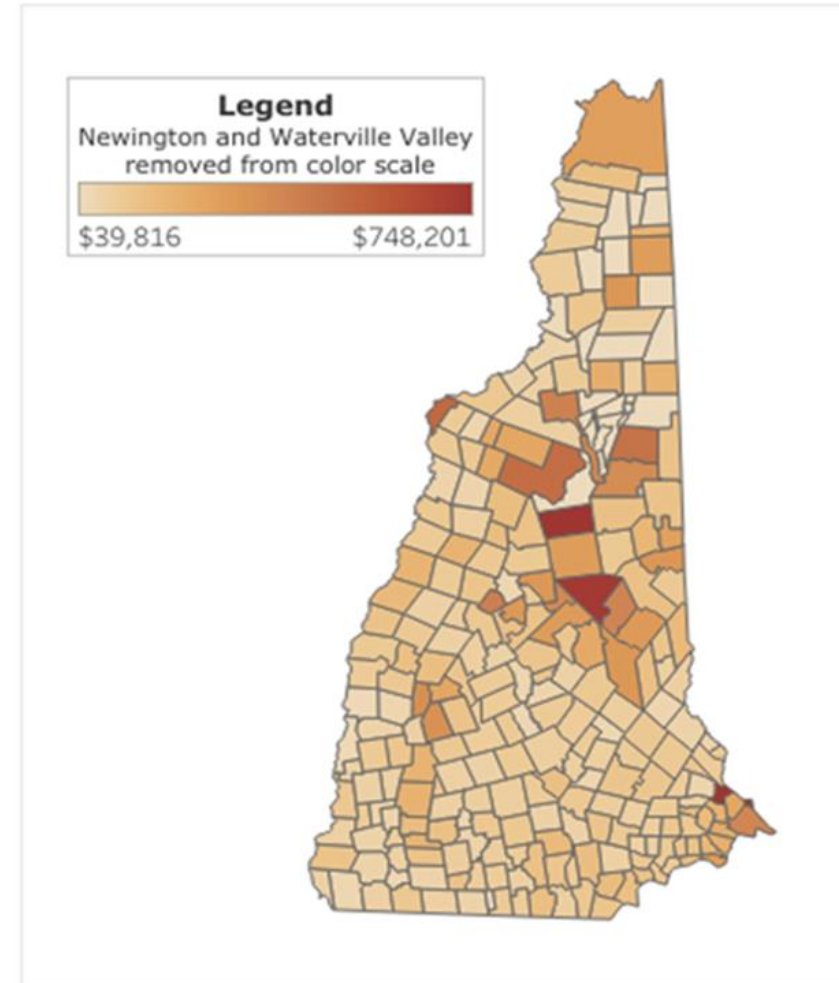
Total Municipal Property Value

Source: Completed Public Tax Rates 2017,
NH Dept. of Revenue Administration



Municipal Property Value Per Capita

Source: Completed Public Tax Rates 2017,
NH Dept. of Revenue Administration.
2010 U.S. Census.



Taxable Property Wealth Per Student and Per Person by Municipality		
Municipality	Equalized Valuation Per Pupil	Taxable Property Value Per Capita
Milford	\$739,014	\$99,968
Amherst	\$1,030,979	\$153,397
Bedford	\$959,031	\$178,479
Brookline	\$568,331	\$122,179
Greenville	\$471,720	\$55,129
Hollis	\$1,102,294	\$171,384
Lyndeborough	\$1,213,871	\$97,552
Mason	\$1,194,551	\$108,646
Merrimack	\$1,022,094	\$132,981
Mont Vernon	\$812,958	\$120,220
Nashua	\$948,483	\$114,721
Wilton	\$1,033,089	\$100,295
Statewide	\$1,117,573	\$135,083
Source: New Hampshire Department of Education, Equalized Valuation Per Pupil, 2018-2019; New Hampshire Department of Revenue Administration, Completed Public Tax Rates 2019; U.S. Census Bureau, Population Estimates Program, 2018 Estimates		

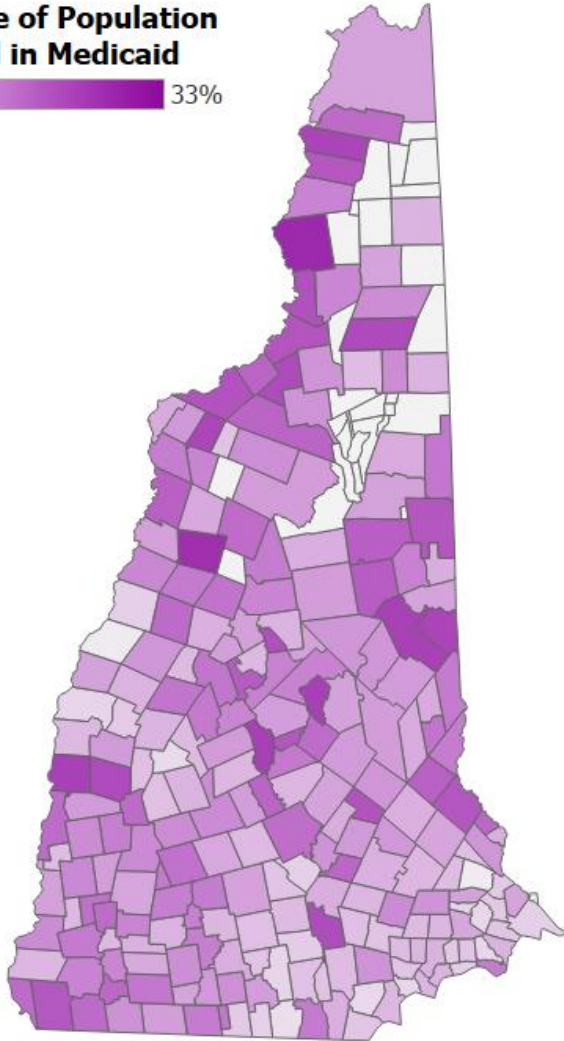
Anti-Poverty Program Enrollment by Municipality

Percentage of Population Enrolled in Medicaid by Municipality

Source: NH Department of Health and Human Services, January 2017 data. 2010 U.S. Census population counts.

Percentage of Population Enrolled in Medicaid

1%  33%

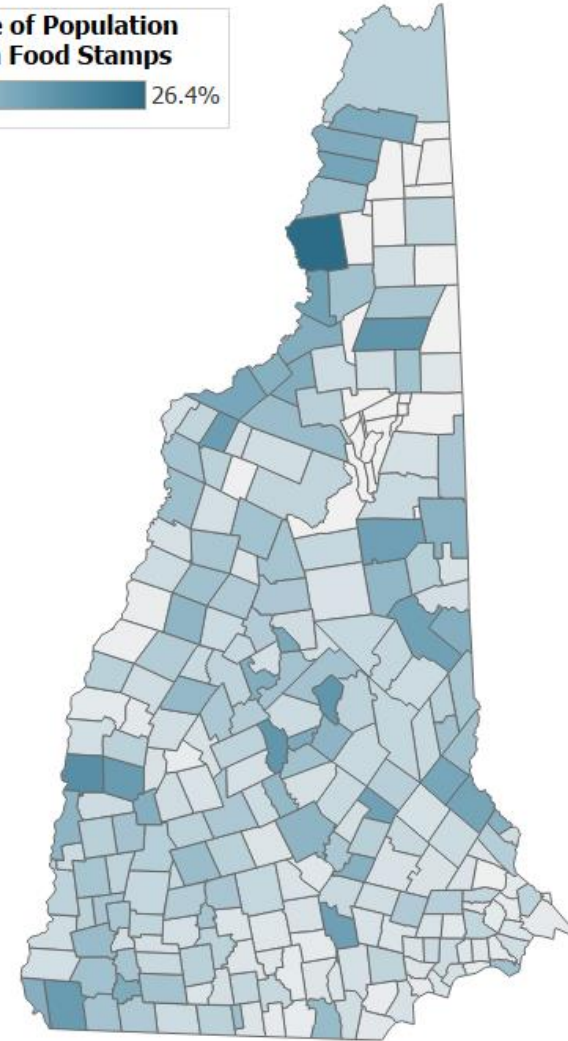


Percentage of Population Enrolled in Food Stamp Program by Municipality

Source: NH Department of Health and Human Services, January 2017 data. 2010 U.S. Census population counts.

Percentage of Population Enrolled in Food Stamps

0.0%  26.4%



Medicaid Enrollment by Municipality		
Municipality	Enrollment	Percentage of Population
Milford	1,861	11.6%
Amherst	577	5.1%
Bedford	1,304	5.7%
Brookline	280	5.2%
Greenville	388	18.4%
Hollis	298	3.8%
Lyndeborough	156	9.0%
Mason	85	5.9%
Merrimack	1,845	7.1%
Mont Vernon	132	5.1%
Nashua	14,286	16.0%
Wilton	459	12.2%
Statewide	182,844	13.5%
Source: U.S. Census Bureau, Population Estimates Program, 2018 Estimates (July 1); New Hampshire Department of Health and Human Services, New Hampshire Medicaid Enrollment Demographic Trends and Geography, June 2018 (June 30)		

Percentage of Population Enrolled in Food Stamp Program by Municipality

Municipality	Food Stamp Program Enrollment (October 2018)	Percentage of Population Enrolled
Milford	545	3.4%
Amherst	105	0.9%
Bedford	231	1.0%
Brookline	58	1.1%
Greenville	163	7.7%
Hollis	67	0.8%
Lyndeborough	39	2.2%
Mason	18	1.3%
Merrimack	364	1.4%
Mont Vernon	43	1.7%
Nashua	7,257	8.1%
Wilton	166	4.4%
Statewide	79,947	5.9%

Source: U.S. Census Bureau, Population Estimates Program, 2018 Estimates (July 1); New Hampshire Department of Health and Human Services, October 2018 Food Stamp Program Enrollment

The Food Stamp Program in New Hampshire

- Federal title: Supplemental Nutrition Assistance Program (SNAP)
- Benefits 100 percent federal funds, cost of administration split with the State
- Benefits provided through Electronic Benefit Transfer cards, act like debit cards
- Only can purchase food items intended for human consumption and use
- Cannot be used to purchase hot foods, vitamins, paper products, soap, alcohol, or tobacco
- Cannot be traded or sold
- Designed to provide the difference between the U.S. Department of Agriculture's nutritionally adequate food plan and 30 percent of net household income, the portion expected to be used on food
- Maximum benefit is about \$1.82 per person per meal for a three-person household and a 31-day month
- Approximately 72,600 people enrolled in the New Hampshire program currently (Dec. 2019)

Maximum Assistance Through N.H. Food Stamp Program	
Household Size	Maximum Monthly Food Stamp Allotment
1	\$194
2	\$355
3	\$509
4	\$646
Source: N.H. Department of Health and Human Services Food Stamp Manual, accessed October 2019	

The Food Stamp Program's Eligibility Rules

- Two primary ways to be eligible:

Passing income and asset tests

- Gross income less than or equal to 130 percent of federal poverty guidelines (FPG)
- Net income less than or equal to 100 percent FPG
- Assets total no more than \$2,250

Categorical eligibility

- Qualifying for receiving public assistance through other select programs
- Expanded categorical eligibility in New Hampshire: 185 percent FPG with at least one dependent child and relative

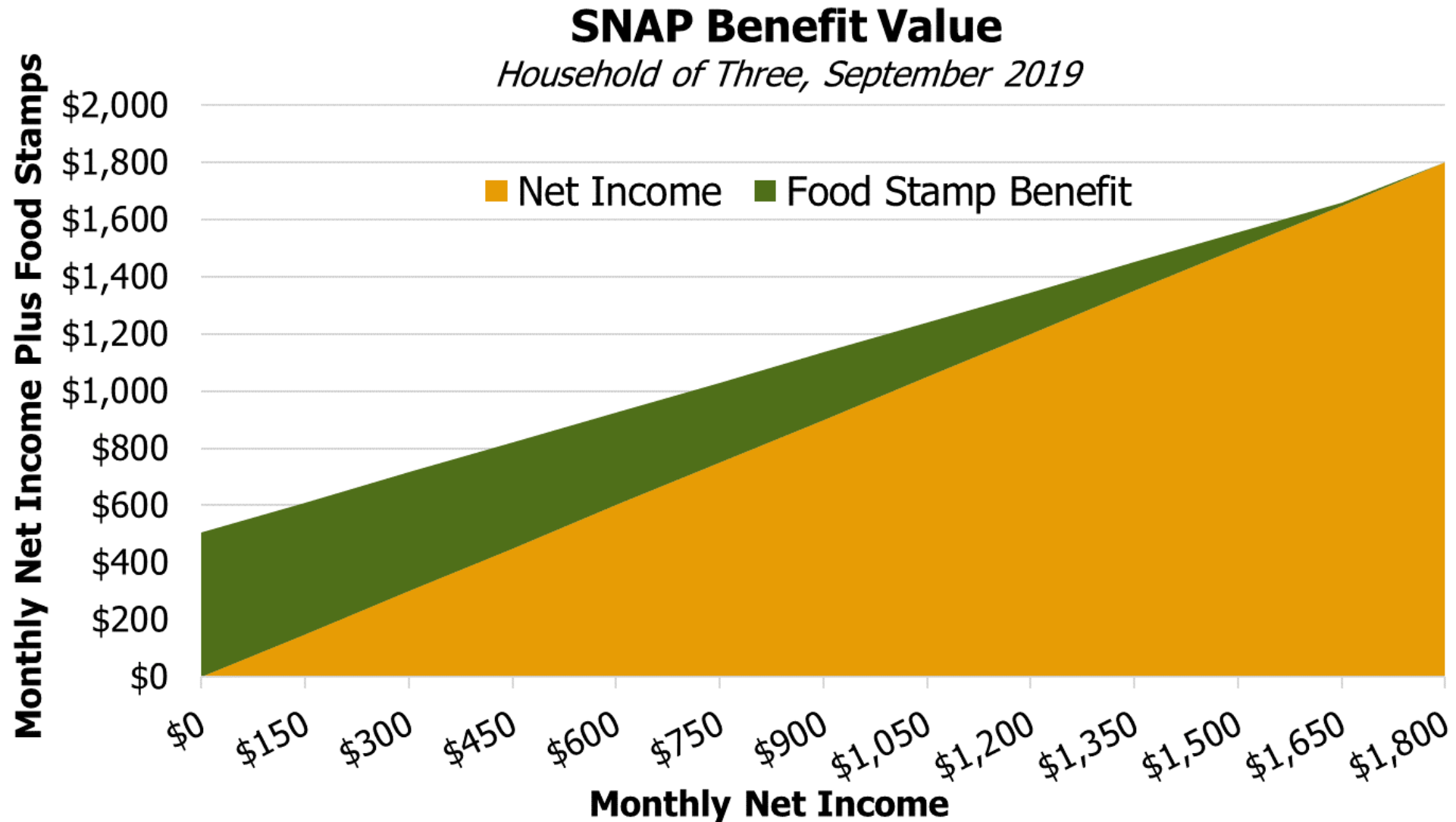
- Gross income and asset tests higher for older adults and individuals with disabilities
- Net income permits certain allowable expenses (child care, utility costs, housing rental within parameters)
- Asset limit has exemptions (in New Hampshire, excludes primary residence and vehicle)
- Work requirements for individuals generally who are able to work, age 16 to 59, who must register and apply for work, not voluntarily quit a job and work certain amounts if they have a job
- Additional requirements of 80 hours per month for enrollment lasting more than three months, for certain individuals aged 18 to 49 years who have no dependents, with exemptions for disability and job availability

The Food Stamp Program Income Thresholds

New Hampshire Food Stamp Federal Poverty Guidelines (FPG) Thresholds for Selected Household Sizes, Annualized, 2019			
Household Size	Net Income 100 Percent FPG	Gross Income 130 Percent FPG	Gross Income 185 Percent FPG
1	\$12,492	\$16,248	\$23,112
2	\$16,920	\$21,984	\$31,284
3	\$21,336	\$27,732	\$39,468
4	\$25,752	\$33,480	\$47,640
Source: N.H. Department of Health and Human Services Food Stamp Manual, accessed October 2019			

- Benefits not provided to those with net incomes above 100 percent FPG
- Non-categorical eligibility consideration begins below total income of 130 percent FPG
- Expanded categorical eligibility begins below total income of 185 percent FPG

The Food Stamp Program Structure



Source: *New Hampshire Food Stamp Manual*, accessed September 2019

Note: Benefits rounded up to nearest dollar and end at \$1,732 in income, with other adjustments near the end of benefits; those changes are not reflected in detail.

Federal Changes to SNAP

- Final rule change to take effect this year: state waivers for work requirements for “Able Bodied Adults Without Dependents” (ABAWDs) limited
 - State exemptions from work requirements specifically for ABAWDs provided under federal rules
 - Federal government has now restricted ability of states to waive requirements
 - Higher unemployment thresholds, limit types of geographic areas can be used for exemptions
 - No immediate impact in New Hampshire, disenrolling about 688,000 nationally, future impacts?
- Proposed rule: expanded categorical eligibility restricted to only certain beneficiaries
 - Effectively eliminates expanded categorical eligibility as it exists in New Hampshire
 - Estimates show it would disenroll about 3,500 households, all with children, about 12,400 people in total (estimates from Mathematica Policy Research, September 2019)
 - May impact school funding in New Hampshire due to free and reduced-price meal enrollment
- Proposed rule: federal calculation of Standard Utility Allowances
 - Reduces the flexibility states have to set dollar-value offsets for net income calculations
 - Calculations would be made federally, mixed impact on states, estimated to lead to small levels of disenrollment and decreased benefits in New Hampshire (Urban Institute, November 2019)

Additional Resources

- NHFPI Issue Brief, *Measuring New Hampshire's Municipalities: Economic Disparities and Fiscal Capacities*: <http://nhfpi.org/research/state-economy/measuring-new-hampshires-municipalities-economic-disparities-and-fiscal-capacities.html>
- NHFPI Fact Sheet summarizing key U.S. Census Bureau 2018 data about New Hampshire: <http://nhfpi.org/research/state-economy/census-bureau-2018-estimates-for-income-poverty-housing-costs-and-health-coverage.html>
- NHFPI Issue Brief, *The Potential Impacts of Proposed SNAP Eligibility and Work Requirement Changes on Food Security*: <http://nhfpi.org/research/health-policy/the-potential-impacts-of-proposed-snap-eligibility-and-work-requirement-changes-on-food-insecurity.html>
- NHFPI *Common Cents* blog post, including Fact Sheets on the New Hampshire Food Stamp Program and the three proposed federal rule changes to SNAP: <http://nhfpi.org/commoncents/pending-federal-proposals-would-reduce-snap-benefits-including-enrollment-of-households-with-children.html>
- NHFPI Annual Conference: Friday, February 21, 2020, Grappone Conference Center: <http://nhfpi.org/news-events/nhfpi-2020-annual-conference>



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