New Hampshire’s Demographics, Economy, and Access to Opportunity

New Hampshire Fiscal Policy Institute
Seventh Annual Conference
Strengthening New Hampshire:
Creating Equitable Opportunities for All Granite Staters
February 21, 2020
New Hampshire’s Population

- **2010 Census:** 1,316,470
- **2019 Estimate:** 1,359,711
- Approximately three quarters of the state population live in Hillsborough, Rockingham, Merrimack, and Strafford counties.

New Hampshire Population Change by Component

*Estimates of Total Change*

- Net Total Population Change

<table>
<thead>
<tr>
<th>Year</th>
<th>Population Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>3,600</td>
</tr>
<tr>
<td>2012</td>
<td>4,000</td>
</tr>
<tr>
<td>2013</td>
<td>2,800</td>
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<tr>
<td>2014</td>
<td>7,200</td>
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<tr>
<td>2015</td>
<td>3,000</td>
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<tr>
<td>2016</td>
<td>5,600</td>
</tr>
<tr>
<td>2017</td>
<td>6,400</td>
</tr>
<tr>
<td>2018</td>
<td>5,000</td>
</tr>
<tr>
<td>2019</td>
<td>6,800</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, Population Estimates Program
New Hampshire Population Change by Component

Estimates of Total and Natural Change, Net Domestic and International Migration

- Natural Increase (Births Minus Deaths)
- Net Domestic Migration
- Net International Migration
- Net Total Population Change

Population Change

Estimate Year (July 1)

Source: U.S. Census Bureau, Population Estimates Program
Estimated Population Change by Age Group

New Hampshire, 2010 to 2018

Age Group
- Under 18 Years
- 18 to 24 Years
- 25 to 44 Years
- 45 to 64 Years
- 65 to 84 Years
- 85 Years and Over

Source: U.S. Census Bureau, Population Estimates Program, July 1 of 2010 and 2018
New Hampshire Individuals with Disabilities by Age Group

Disability Based on Survey Responses to U.S. Census Bureau, 2014-2018

- Estimated Number of People with Disabilities
- Percentage of Total Population within Age Group that Has a Disability

Source: U.S. Census Bureau, American Community Survey Five-Year Estimates, 2014-2018
Population by Race and Ethnicity

New Hampshire, Estimates for July 2018
Hispanic Included Unless Specified

Source: U.S. Census Bureau
Population Changes by Age and Race or Ethnicity

New Hampshire, Changes from 2010 to 2018

- Non-Hispanic White
- All Other

Change in Number of People

- Under 18 Years
- 18 to 24 Years
- 25 to 44 Years
- 45 to 64 Years
- 65 Years and Over
- All Ages

Age Group

Source: U.S. Census Bureau, Population Estimates Program; Estimates for July 1 of 2010 and 2018
Population Change Varies by Geography

Estimated Population Change by County
New Hampshire, April 1, 2010 to July 1, 2018
Source: U.S. Census Bureau, Population Estimates Program

Population Change - 2010 to 2018
-1,463 to 14,540

Percentage Population Change by County
Estimates, New Hampshire, April 1, 2010 to July 1, 2018
Source: U.S. Census Bureau, Population Estimates Program

Percentage Change in Population
-6.4% to 5.6%

Coos -4.4%

Hillsborough 14,540
Rockingham 13,965

Sullivan 595
Cheshire -629
Merrimack 4,675

Grafton 649
Carroll 954
Belknap 949
Strafford 8,841

Hillsborough -0.8%
Rockingham 3.6%

Grafton 0.7%
Carroll 2.0%
Belknap 1.6%
Sullivan -1.4%

Hillsborough 3.2%
Rockingham 4.7%

Coos -4.4%
New Hampshire's Relative Economic Growth Since Recession

Changes in Inflation-Adjusted Gross Domestic Product

New Hampshire, the Rest of New England, and the United States

Index Value of Real GDP, 2006=100

Year

Note: Certain detailed 2018 data pending. Inflation adjustment is 2012 chained dollars.

Source: U.S. Bureau of Economic Analysis
Job and Wage Growth Varies by Region

Percentage Change in Jobs by County
Based on Number of Jobs Per New Hampshire County, 2010-2018

Percentage Change in Number of Jobs
-7% to 14%

Change in Inflation-Adjusted Weekly Wages
Average Increase in Weekly Wages for Jobs in Each County, 2010 to 2018, in 2018 Dollars

Average Wage Change in 2018 Dollars
$26 to $91
Income and Poverty Varies Across State’s Regions

Poverty Rate Estimates by County
New Hampshire, 2014-2018
Source: U.S. Census Bureau, American Community Survey Five-Year Data

Median Household Income Estimates by County
New Hampshire, 2014-2018
Source: U.S. Census Bureau, American Community Survey Five-Year Data
New Hampshire Poverty Rates by Group

Hispanic Origin Included in Non-White Races, Census-Defined Disability Used, 2014-2018 Estimates

Estimated Poverty Rate

Overall Rate

Under Age 18 Years | Age 65 Years and Older | Individuals with a Disability | White, non-Hispanic or Latino | Hispanic or Latino origin, of Any Race | Asian | Black or African-American | Two or More Races | Foreign Born

Note: Margins of Error represent 90 percent confidence intervals
Source: U.S. Census Bureau, American Community Survey Five-Year Estimates, 2014-2018
**Poverty Rates by Family Composition**

*New Hampshire, Estimated for 2014-2018*

**Family Composition**

Note: Margins of Error represent 90 percent confidence intervals

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

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**Poverty Rates**

- **All Families**: 5%
- **Single Female Householder**: 15% ± 5%
- **Single Female Householder, Related Children Under 5**: 30% ± 4%
- **Among Individuals in Non-Family Households (Other Living Arrangements)**: 10% ± 2%
Median Household Incomes by Householder Attribute

Hispanic Origin Included in Non-White Races, New Hampshire, Estimated for 2014-2018

<table>
<thead>
<tr>
<th>Householder Attribute</th>
<th>Median Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Non-Hispanic</td>
<td>$70,000 - $80,000</td>
</tr>
<tr>
<td>Hispanic or Latino Origin, of Any Race</td>
<td>$60,000 - $70,000</td>
</tr>
<tr>
<td>Asian</td>
<td>$80,000 - $90,000</td>
</tr>
<tr>
<td>Black or African-American</td>
<td>$50,000 - $60,000</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>$60,000 - $70,000</td>
</tr>
<tr>
<td>65 Years Old and Older</td>
<td>$50,000 - $60,000</td>
</tr>
</tbody>
</table>

Note: Margins of Error represent 90 percent confidence intervals
Source: U.S. Census Bureau, American Community Survey Five-Year Estimates, 2014-2018
Recovery Has Been Uneven, Not Lifted All Wages Equally
Changes in Inflation-Adjusted New Hampshire Wages from 2004-2006 to 2016-2018 Averages
By Wage Decile, Includes All Income from Work

Relative Wage Percentiles

<table>
<thead>
<tr>
<th>Decile</th>
<th>Hourly Wage Estimate, 2016-2018</th>
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<tbody>
<tr>
<td>10th</td>
<td>$10.50</td>
</tr>
<tr>
<td>20th</td>
<td>$12.88</td>
</tr>
<tr>
<td>30th</td>
<td>$15.10</td>
</tr>
<tr>
<td>40th</td>
<td>$17.56</td>
</tr>
<tr>
<td>50th (Median)</td>
<td>$20.47</td>
</tr>
<tr>
<td>60th</td>
<td>$24.20</td>
</tr>
<tr>
<td>70th</td>
<td>$28.88</td>
</tr>
<tr>
<td>80th</td>
<td>$35.62</td>
</tr>
<tr>
<td>90th</td>
<td>$47.41</td>
</tr>
</tbody>
</table>

Note: Inflation adjustment using Consumer Price Index-Urban-Research Series (current methods). Includes workers aged 18 to 64 years.
Gini Index of Income Inequality Between Households

Measure of Income Inequality in New Hampshire and the United States, with Margins of Error

Note: Margins of Error represent 90 percent confidence intervals
Source: U.S. Census Bureau, American Community Survey, One-Year Estimates
Percentage of New Hampshire Households by Income Group

Source: U.S. Census Bureau, American Community Survey, 2018 Data
Note: Estimates for 531,212 Households

- $200,000 or More, 9.1%
- $150,000 to $199,999, 8.4%
- $100,000 to $149,999, 18.7%
- $75,000 to $99,999, 13.8%
- $50,000 to $74,999, 16.3%
- $35,000 to $49,999, 10.6%
- $25,000 to $34,999, 8.0%
- $15,000 to $24,999, 7.7%
- $10,000 to $14,999, 3.2%
- Less Than $10,000, 4.2%
• Two-bedroom apartment statewide median monthly rent and utilities cost in 2019: $1,347

• Renter-occupied unit median household income in New Hampshire estimated at $41,071 for 2018

• Owner-occupied unit median household income in New Hampshire estimated at $91,608 for 2018

Sources: New Hampshire Housing Finance Authority, 2019 New Hampshire Residential Rental Cost Survey; U.S. Census Bureau, American Community Survey, 2018 One-Year Estimates
Housing Costs Vary Throughout the State

**Median Rent for Two-Bedroom Apartments**
2019 New Hampshire Residential Rental Cost Survey, Includes Utilities
Source: New Hampshire Housing Finance Authority

**Median Home Purchase Price**
2019 Preliminary Data
Source: New Hampshire Housing Finance Authority

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**Median Rent**
- Coos: $620
- Sullivan: $1,022
- Cheshire: $1,119
- Hillsborough: $1,456
- Rockingham: $1,568
- Strafford: $1,347
- Belknap: $1,057
- Merrimack: $1,206
- Grafton: $1,217
- Carroll: $1,085

**Median Home Sale Price**
- Coos: $120,000
- Carroll: $239,000
- Sullivan: $240,000
- Belknap: $249,900
- Merrimack: $294,900
- Grafton: $207,533
- Strafford: $349,000
- Cheshire: $199,800
- Hillsborough: $282,000

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Housing Costs High Relative to Incomes

Percent of Renters Paying High Rents Relative to Income
Portion of Renters Paying 30 Percent or More of Income to Rent and Utilities, 2014-2018

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

Years of Median Household Income Needed for Median Home Purchase Price
Median Household Income Estimates by County in 2018 Dollars, 2018 Median Home Purchase Price

Source: U.S. Census Bureau, American Community Survey, Five-Year Data 2014-2018; New Hampshire Housing Finance Authority, 2018 Median Home Purchase Price

[Map showing the percentage of renters paying high rents relative to income.
Map showing the years of median household income needed for the median home purchase price.]
Housing and the State Budget

- Dedicated funding of $5 million per year for the Affordable Housing Fund
- Eviction prevention assistance with rent: $2 million
- Rapid re-housing to prevent homelessness, improve affordable housing, collaboratively increase transitional housing: $1 million
- Homeless shelter case management: $1 million
- Outreach and supports for homeless youth: $400,000
- Lead Paint Hazard Remediation Fund: $3 million
- Housing Appeals Board

For more information, see NHFPI’s Issue Brief *The State Budget for Fiscal Years 2020 and 2021.*
Access to Health Coverage Varies

Percentage of Population Without Health Coverage
By New Hampshire County, 2014-2018
Source: U.S. Census Bureau, American Community Survey, Five-Year Estimates 2014-2018

Estimated Percentage of All Children Covered by Medicaid
By New Hampshire County, July 2018
Sources: New Hampshire Department of Health and Human Services; U.S. Census Bureau, Population Estimates Program

Percentage without Health Coverage

- 5%
- 10%

Percentage of All Children Covered by Medicaid

- 21%
- 50%

County Coverage Rates:

- Coos: 9%
- Carroll: 10%
- Belknap: 8%
- Grafton: 6%
- Sullivan: 7%
- Merrimack: 6%
- Cheshire: 7%
- Hillsborough: 6%
- Rockingham: 5%

County Medicaid Coverage Rates:

- Coos: 59%
- Carroll: 40%
- Grafton: 46%
- Belknap: 46%
- Sullivan: 46%
- Merrimack: 34%
- Cheshire: 44%
- Hillsborough: 34%
- Rockingham: 35%
- Strafford: 21%
Concentrations of Health Providers Vary Regionally

Population Per Primary Care Physician

Ratio by New Hampshire County, 2016
Source: University of Wisconsin Population Health Institute, Area Health Resource File and the American Medical Association

Population Per Mental Health Care Provider

Ratio by New Hampshire County, 2018
Source: University of Wisconsin Population Health Institute, U.S. Center for Medicare and Medicaid Services data, 2018
Social Determinants Key to Health

*County Health Rankings Model*

Source: University of Wisconsin Population Health Institute
Health and the State Budget

- Increase for Medicaid reimbursement rates: $31 million in State funds, to be matched by federal funds
- Developmental services: total increase of $127.8 million
- Substance use disorder services: $12 million in federal funds, $1 million in State funds for treatment and housing facilities, $450,000 for shelter and stabilization services
- Mental health: $8.75 million for secure psychiatric hospital, $5 million for separate facility for children, $4 million to expand NH Hospital adult capacity, $5 million for 40 transitional beds, statewide mobile crisis units for children
- Dental care in Medicaid, starting April 2021: $500,000

For more information, see NHFPI’s Issue Brief *The State Budget for Fiscal Years 2020 and 2021.*
County-Level Educational Attainment, 2014-2018

Population Ages 25 and Up With an Associate's Degree or Higher, New Hampshire Counties

Does Not Include Non-Degree Certificates, Apprenticeships, or Other Non-Degree Training

Source: U.S. Census Bureau, American Community Survey, Five-Year Data, 2014-2018
Median Income by Educational Attainment in New Hampshire

Median Annual Income for Those Aged 25 Years and Older with Earnings, 2014-2018

Educational Attainment

- No High School Diploma
- High School Graduate or Equivalent
- Associate's Degree or Some College
- Bachelor's Degree
- Graduate or Professional Degree

Source: U.S. Census Bureau, American Community Survey Five-Year Data
Student Debt in New Hampshire and the United States

*Students Graduating from Four-Year Institutions, by Geography of Institution, Class of 2018*

**Geography of Graduating Institution**

Note: Voluntary reporting by institutions; usable data for New Hampshire included institutions enrolling 92 percent of students. Source: The Institute for College Access and Success, *Student Debt and the Class of 2018*, September 2019
Public School Enrollment in New Hampshire

In October 2019:

- 176,168 students in public schools statewide
- 38,624 students (24.8 percent) eligible for free or reduced-price meals in Grades 1-12
- 27,999 of the free and reduced-price eligible students were in Grades 1-8 (27.4 percent of age group)
- 4,626 students (2.6 percent) identified as having limited English proficiency

Source: New Hampshire Department of Education
State Public Higher Education Funding Per Capita

Fiscal Year 2020, July 2019 Population Estimates

Source: Illinois State University and the State Higher Education Executive Officers Association, Grapevine, Table 4

New Hampshire Fiscal Policy Institute
Education and the State Budget

- Permanent increase in Stabilization Aid: $56.6 million
- Permanent increase in full-day kindergarten funding
- One-time funding targeted at communities with lower taxable property wealth per student: $50 million
- One-time funding for communities with higher percentages of free/reduced price meal students: $12.5 million
- More school building aid, special education aid
- University System: $12 million more in operating funds and one-time targeted $9 million aid
- Community College System: $10 million more in operating funds, additional $3.2 million in one-time funds

For more information, see NHFPI’s Issue Brief *The State Budget for Fiscal Years 2020 and 2021.*
Key Takeaways

• New Hampshire’s population continues to age and diversify
• The benefits of economic growth have not been evenly distributed across people and regions
• Households with certain attributes and racial and ethnic groups face higher levels of poverty
• A lack of affordable housing is a statewide issue, which particularly impacts renters and those with low incomes
• Health access differs based on geography and health coverage
• Resources available to support local education varies between communities
• All these factors influence access to opportunity