



New Hampshire Fiscal Policy Institute 10th Annual Budget and Policy Conference

WORKING HARD AND FALLING BEHIND: THE HIGH COST OF LIVING IN NEW HAMPSHIRE

October 24 • Concord



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WORKING HARD AND FALLING BEHIND: THE HIGH COST OF CAREGIVING IN NEW HAMPSHIRE

October 24 • Concord

Moderated by: Nicole Heller, PhD, Senior Policy Analyst at New Hampshire Fiscal Policy Institute

Our Panel of Experts



Marissa Berg
*Community Support
Network, Inc.*



Jess Carson
*UNH
Carsey School of Public Policy*



Judith Jones
New Futures



CAREGIVING THROUGH THE NUMBERS:

Care is expensive. Early care and education and caregiving professionals' wages are not competitive. Both fields are experiencing workforce shortages, limiting available slots for families.



NEED FOR CAREGIVING IMPACTS THE LABORFORCE

- According to the Department of Business & Economic Affairs, over 28 percent of New Hampshire's population may be 65 years old or older by 2035
- Approximately 54 percent of NH's labor force is of childbearing age
- 9.2 percent of NH's labor force have children under 6
- Of the 373,250 Granite Staters not in NH's labor force during 2024,
 - Roughly 5 percent (about 17,300) reported caring for a child not in school or child care
 - Over 1 percent (over 5,000) reported caring for an older adult

CAREGIVING FOR OLDER ADULTS AND LOVED ONES WITH DISABILITIES

- Sandwich Generation: Nearly 1 in 3 caregivers nationally are raising children under 18 while also caring for an adult loved one
- Roughly 5,500 Granite Staters use Developmental Disability, Acquired Brain Disorder, and In-Home Supports waivers
 - Medicaid Waivers are funded through a 50/50 federal/state match with Medicaid dollars
 - Waivers allow people with disabilities to live in their communities

ANNUAL PRICE FOR 2 CHILDREN UNDER 5 IN CENTER-BASED CARE IS ABOUT \$30,000

Annual Center-Based Care Average 2021-2024

Infant: \$15,719

Toddler: \$14,464

Preschool: \$13,037

Before & After School: \$4,598

Summer Camp: \$3,872

Family Child Care Average 2021-2024

Infant: \$10,523

Toddler: \$10,703

Preschool: \$10,420

Before & After School: \$3,342

Summer Camp: \$2,174

ANNUAL ADULT CARE CAN COST AS MUCH AS \$141,624

Example of 2024 Average Rates

Skilled Nursing or Intermediate Care Facility (Private Pay): \$141,624

Skilled Nursing Facility (Medicaid Cost): \$114,734

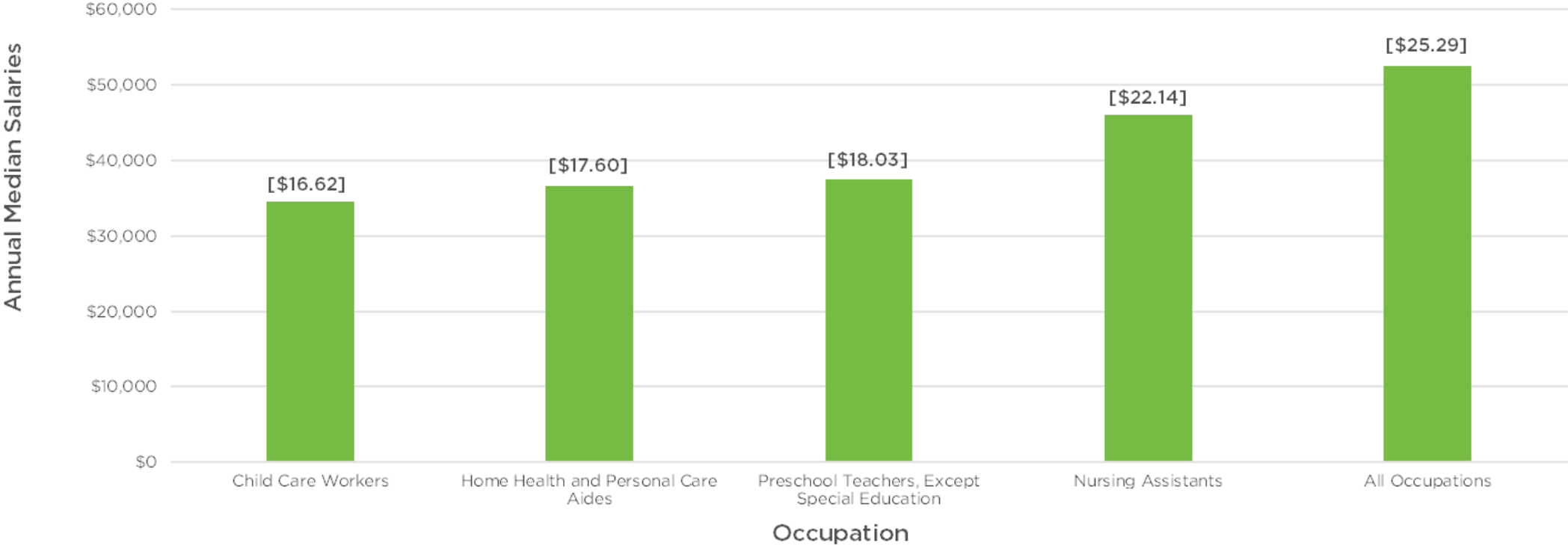
Choices for Independence (Medicaid Cost): \$31,977

New Hampshire Median Household Income 2024: \$99,782

CAREGIVER WAGES ARE NOT COMPETITIVE

2024 MEDIAN ANNUAL SALARIES AND HOURLY WAGES FOR SELECTED NEW HAMPSHIRE OCCUPATIONS

Median Hourly Wages Provided in Brackets



Note: U.S. BLS data is employer-reported and does not include self-employed family child care providers. Median hourly wage for preschool teachers is not available in BLS data. Wage was calculated using median salary and 2080 annual hours of employment. Source: U.S. Bureau of Labor Statistics



DISCUSSION WITH PANELISTS: Challenges in Caregiving



Beyond the direct monetary costs of care, what other costs might families encounter when a family member needs care?

Why are wages for the workforce in these professions so low?

What is high quality care and why does it matter?

What recent changes would you like to see stay?

RECENT CHANGES IN ECE THAT SHOULD STAY

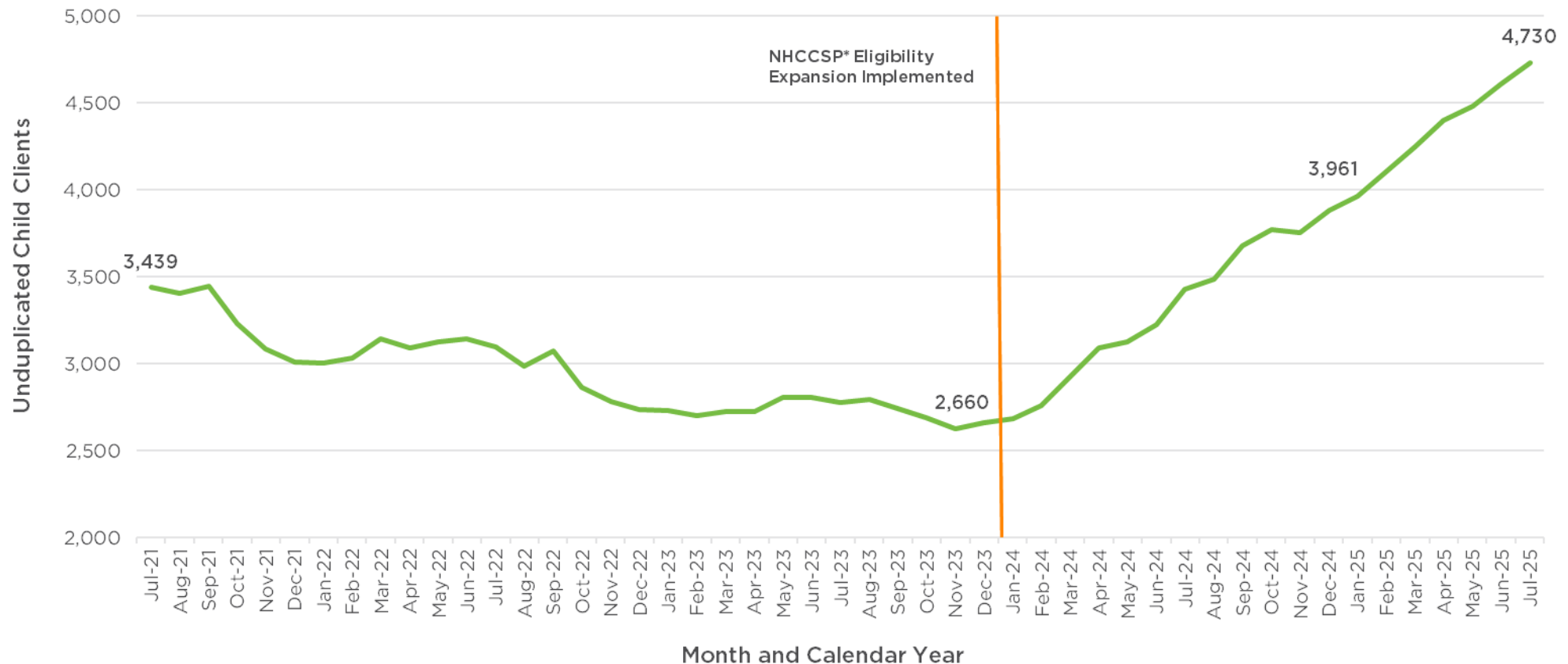
Jess Carson, PhD

“The state is making exciting progress toward laying some critical data foundations in the ECE space; that momentum will allow us to really keep a pulse on the ECE landscape like never before, answer questions from an evidence-based perspective, and track what strategies are working.”

NH CHILD CARE SCHOLARSHIP PROGRAM ENROLLMENT UP 78 PERCENT SINCE DEC. 2023

NEW HAMPSHIRE CHILD CARE SCHOLARSHIP USAGE

Number of Children Served Monthly by the New Hampshire Child Care Scholarship Program from July 2021 to July 2025



*Note: NHCCSP is the New Hampshire Child Care Scholarship Program, which provides subsidies to help families access and afford child care services.
Source: New Hampshire Department of Health and Human Services

RECENT CHANGES IN ADULT CAREGIVING THAT SHOULD STAY

Judith Jones, Esq.

- Expanded definition of who may be paid to provide personal care services under certain Medicaid programs to include individuals who act in the capacity of an agent under a power of attorney or guardian (2023)
- Medicare practitioners can bill for engagement and training with patient caregivers as training relates to a patient's treatment plan (2024)
- GUIDE Model is a voluntary nationwide model test that aims to support people with dementia and their unpaid caregivers
- \$100,000 to increase Caregiver Respite in New Hampshire (SFYs 2026-2027)

What incremental changes can be made?

INCREMENTAL CHANGES IN CAREGIVING

Marissa Berg, MS & Judith Jones, Esq.

- Support for an increase in service rates to align with the DHHS rate study conducted over the past several years, which would enable subsequent increases in direct support professions' wages
- Funding a wide range of respite programs
 - Nationally, more than a third of family caregivers want respite services but only 14 percent of caregivers receive respite (AARP and National Alliance for Caregiving 2020 report)
- Fully implementing recent Medicare Innovations

INCREMENTAL CHANGES IN ECE

Jess Carson, PhD

- Ensuring eligible families participate in the child care scholarship program
- Maximizing provider acceptance of scholarship
 - About 30 percent of providers do not participate
- Create more capacity, including building on locally implemented school district-led preschool models
 - As of spring 2025, 147 programs already existed

Source: Scholarship participation (child and provider) via NH DHHS BCDHSC 2024; scholarship eligibility estimate via UNH Carsey School using U.S. Census Bureau American Community Survey, 2022 5-year estimates; preschool count via <https://carsey.unh.edu/publication/preschool-availability-new-hampshire-public-schools>.

What's the ultimate caregiving solution?

ULTIMATE ECE SOLUTIONS

Jess Carson, PhD

“A well-coordinated, well-funded system of high-quality early care and education offerings that includes lots of options to meet the different needs of families all across the state.”

ULTIMATE CAREGIVING SOLUTIONS

Judith Jones, Esq.

- Educational/Resource Platform for Caregivers
- Access to Robust Respite Services
- Expanding Medicare to include LTSS and Enhancing Existing Programs
- Medicaid & VA Benefits
- Social Security deeming wages to the family caregiver
- Employer Flexibility including paid family medical leave
- Payment structures that foster the development of career ladders vs. one-time Medicaid rate increases

Source: National Strategy to Support Family Caregivers

ULTIMATE CAREGIVING SOLUTIONS

Marissa Berg, MS

- Payment structures that foster the development of career ladders, as opposed to occasional one-time Medicaid rate increases
- Recognition of Direct Support as a professional career option



AUDIENCE Q&A

