

# 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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# WHAT IS “RURAL” NEW HAMPSHIRE?

# MANY DIFFERENT DEFINITIONS, NONE UNIVERSAL

Federal and other definitions from different agencies:

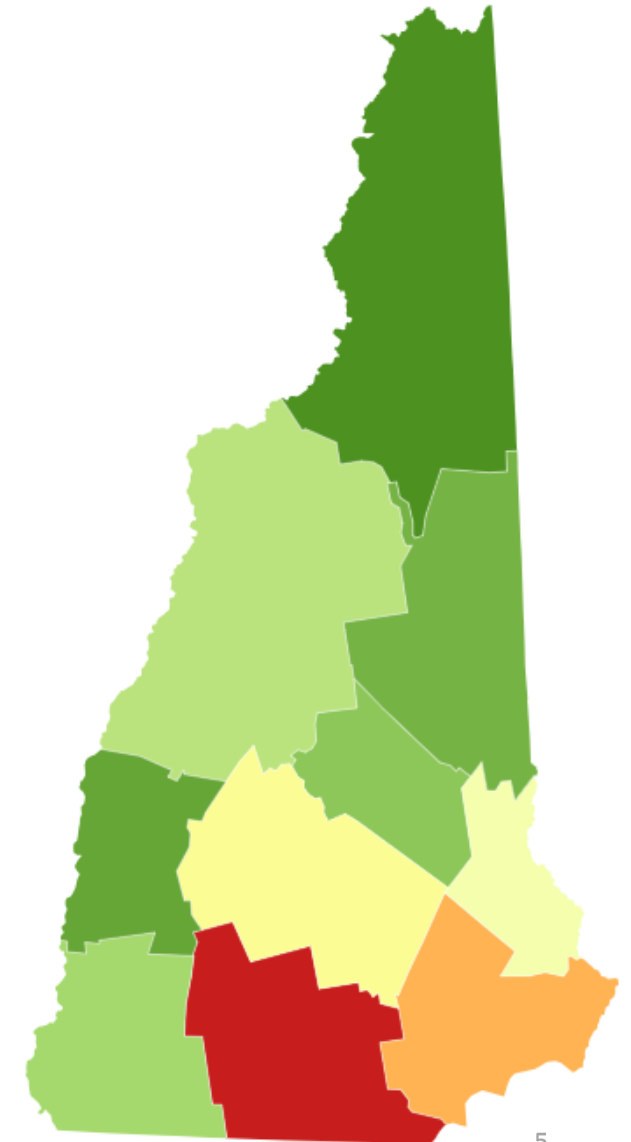
- Frontier
- Remote
- Not Urban
- Not Metropolitan or Micropolitan
- One 2022 publication estimated 33 federal definitions
- Other non-federal definitions such as Index of Relative Rurality
- Personal interpretation: does it “feel” rural?

Parts of every New Hampshire county are rural. But 74% of Granite Staters live in the four southeastern counties. The other six counties could be a working, if oversimplified, definition of “rural New Hampshire.”

Federal agency examples and sources: U.S. Census Bureau, U.S. Department of Agriculture, U.S. Health Resources Services Administration, U.S. Office of Management and Budget, Purdue University, Health Promotion Perspectives journal

## Population by New Hampshire County

In Thousands, July 2024 Estimates



# INCOMES IN RURAL AREAS HAVE CLIMBED UNEVENLY

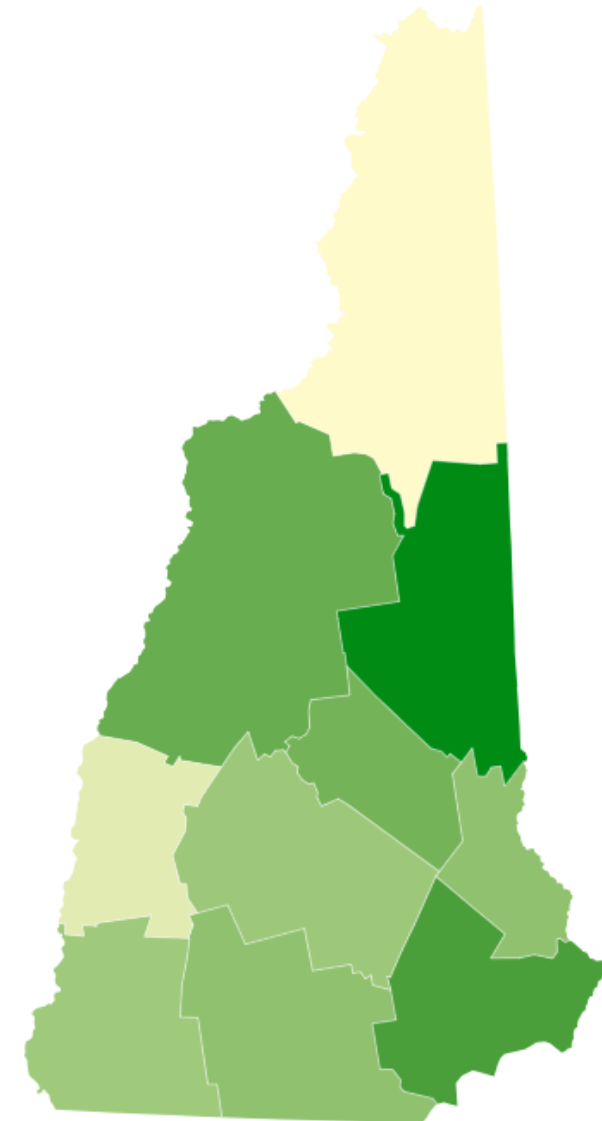
CHANGE IN MEDIAN HOUSEHOLD INCOME BY  
NEW HAMPSHIRE COUNTY, 2009-2013 TO 2019-2023 DATA

County	Median Household Income, 2019-2023	Change in Inflation-Adjusted Income Since 2009-2013	Inflation-Adjusted Percent Change
Belknap	\$87,983	\$14,079	19%
Carroll	\$82,961	\$18,870	29%
Cheshire	\$81,001	\$11,506	17%
Coos	\$58,439	\$5,538	10%
Grafton	\$84,021	\$14,832	21%
Hillsborough	\$100,436	\$12,452	14%
Merrimack	\$93,944	\$11,600	14%
Rockingham	\$113,927	\$16,469	17%
Strafford	\$86,564	\$12,445	17%
Sullivan	\$75,929	\$7,306	11%

Source: U.S. Census Bureau, American Community Survey

## Change in Inflation-Adjusted Median Household Income by County

Comparing the 2009-2013 Period to the 2019-2023 Period, In 2023 Dollars



# WORKING HARD AND FALLING BEHIND: THE HIGH COST OF RURALITY

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Moderated by: Phil Sletten, Research Director at New Hampshire Fiscal Policy Institute

## *Our Panel of Experts*



**Julianna Dodson**  
*Hannah Grimes Center  
for Entrepreneurship*



**Alisa Druzba**  
*NH Children's  
Health Foundation*



**Airole Warden**  
*Coös County Child Care  
Director Network*

# CHALLENGES AND LIVING COSTS IN RURAL NEW HAMPSHIRE

# RURAL CHALLENGES AND LIVING COSTS: Airole Warden

- Education for both children and adults
  - Availability, access, and cost for both early care and education and higher education
- Housing availability and costs
- Business and workforce growth are needs for community growth
  - A “chicken-and-egg” problem

# RURAL CHALLENGES AND LIVING COSTS:

Alisa Druzba

- Higher poverty for families with children
  - Child poverty higher than national rates in five public health regions that are in rural New Hampshire plus Manchester
- Stalled educational and career attainment for young people at higher rates
  - Higher-than-national rate of 16-to-19 year olds not in school or working, highest in rural New Hampshire
- Homeowners facing difficulty affording repairs more prevalent in rural New Hampshire
  - Rates of overcrowding, lacking basic kitchen or plumbing, and higher costs relative to incomes highest in central and western areas

# RURAL CHALLENGES AND LIVING COSTS:

## Julianna Dodson

- Availability and locality of necessary goods and services
- Local entrepreneurship potentially more limited as a solution than previously
  - Market saturation, global markets, risk for would-be entrepreneurs, lack of income sources to support the process of starting a business
- Ecological impact of economic activity and rural sprawl
  - Cost to both the environment and to people themselves

# POSSIBLE SOLUTIONS TO HELP ADDRESS THOSE CHALLENGES

# POSSIBLE SOLUTIONS AND REMEDIES:

## Airole Warden

- Strengthening what already exists: “anchor” institutions
  - Schools, child care centers, hospitals help stabilize communities
- Housing: pair external resources with local knowledge
  - Community-scaled and rehabilitation projects to bring people into homes
- Investing in child care, trades, regional training pathways
  - Keep people rooted locally, through employers and community colleges, rather than driving people south to find opportunity
- Focus on what works: solutions from within, “pull” factors

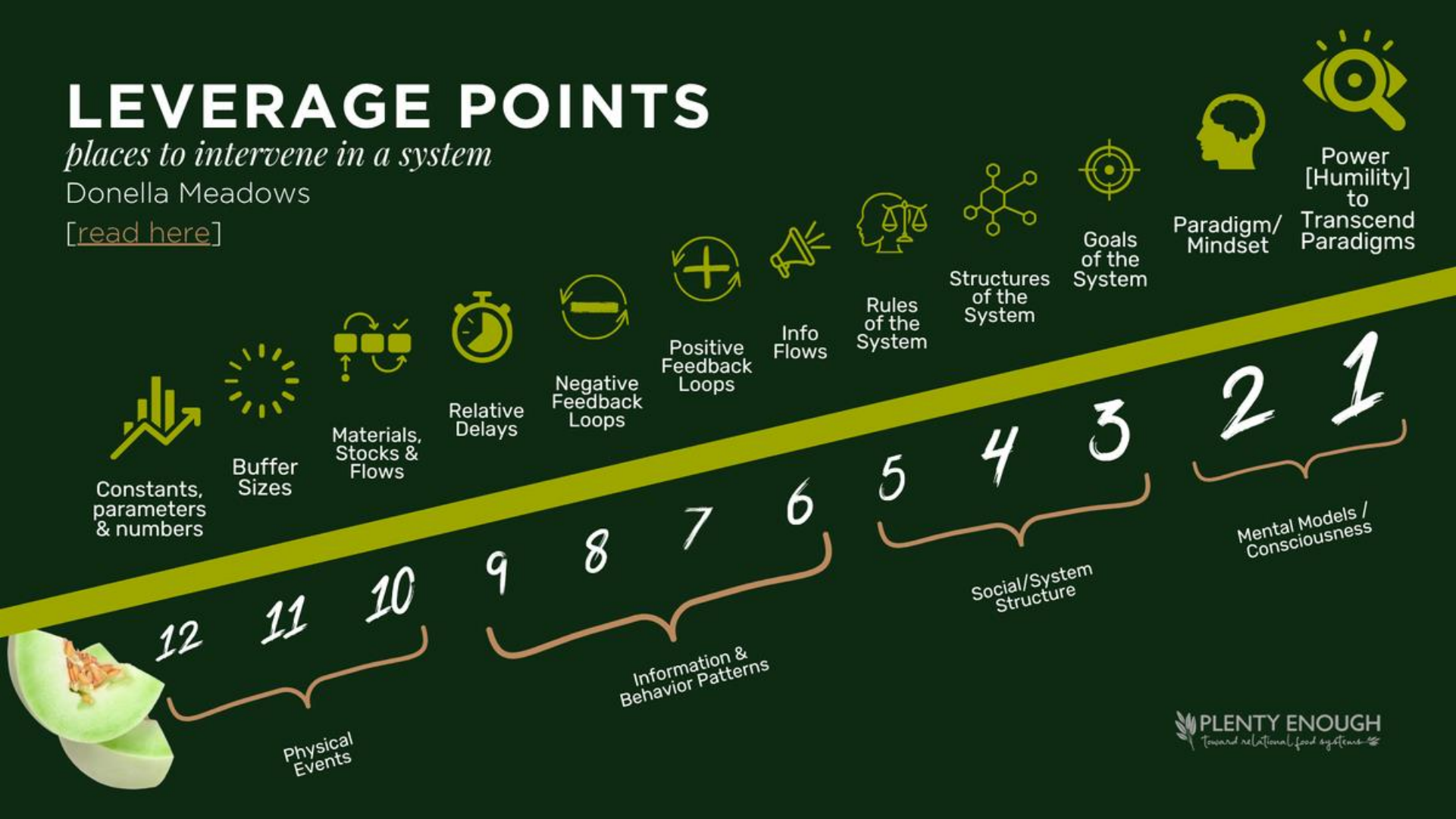
# POSSIBLE SOLUTIONS AND REMEDIES:

Julianna Dodson

- Coordinating efforts to increase access to goods, services
  - Training, apprenticeship, and “hard and soft” infrastructure to support targeted goods and services
- De-risking and resourcing needed businesses/endeavors
  - Community-supported enterprise or venture studios
  - Creative funding vehicles, such as crowdfunding, community trust, local funds
- Systems-level thinking: leverage points
  - Intentional design with land use, compact settlement
  - Rethinking traditional entrepreneurship -- “Essential Endeavors”
  - Cultural mindset/paradigm shifting

# POSSIBLE SOLUTIONS AND REMEDIES:

## Julianna Dodson



# POSSIBLE SOLUTIONS AND REMEDIES:

Alisa Druzba

- Focus on upstream, evidence-based solutions
- Alleviating child poverty with income, opportunity supports
  - Policies and programs that boost income, fair work schedules, early childhood education
- Disconnected youth helped by career readiness, mentorship programs
  - Employment/college readiness, violence prevention, community schools
- Housing solutions include programs to reduce costs, address property tax fairness

**Solutions impacting multiple conditions driving health outcomes for children:**

- Increasing income
- Reducing the costs of housing and child care
- Economic inclusion opportunity areas
- Quality early childhood education
- School-based health centers
- Investments in public schools and higher education
- Lead-poisoning prevention



# AUDIENCE Q&A