

Carroll County Jobs Portfolio

Prepared for the Carroll County United Individual and Family Economic Stability and Balancing Economic Development & Environmental Stewardship Action Teams.

From 2000-2009, Carroll County's unemployment rate has steadily tracked lower than the state average. Carroll County's job portfolio has proven to be more resilient than most of NH and the US during this economic downturn. This is likely largely driven by the leisure and hospitality sector. Leisure and hospitality added 3,200 jobs, from February 2009-February 2010, with three-fourths of this growth attributed to arts, entertainment, and recreation, up 2,400 jobs.ⁱ A look at Carroll County's job portfolio shows that 22.6% of the county's jobs are in accommodation and food services compared to 9.8% for NH.

Carroll County Job Portfolio					
Industry description	NH % employees	NH % of payroll		Carroll % employees	Carroll % of payroll
<i>Source: American Community Survey, 2007</i>					
Agriculture, forestry, fishing and hunting	0.1%	0.1%		0.4%	0.55%
Mining	0.1%	0.1%		N.A.	0.19%
Utilities	0.5%	1.06%		0.3%	0.89%
Construction	4.9%	6.11%		7.5%	11.56%
Manufacturing	13.4%	18.27%		6.1%	7.63%
Wholesale trade	4.3%	6.32%		1.5%	2.41%
Retail trade	17.5%	10.65%		22.0%	19.16%
Transportation and warehousing	2.2%	1.92%		0.8%	0.63%
Information	2.4%	3.95%		1.6%	2.31%
Finance and insurance	4.8%	6.99%		3.1%	4.95%
Real estate and rental and leasing	1.3%	1.15%		1.5%	1.79%
Professional, scientific, and technical services	5.4%	7.75%		3.0%	4.80%
Management of companies and enterprises	1.6%	3.90%		N.A.	N.A.
Administrative and Support and Waste Mang. and Remediation Svcs.	6.3%	6.3%		2.1%	2.92%
Educational services	5.2%	3.18%		2.4%	1.98%
Health care and social assistance	14.6%	14.90%		14.4%	17.35%
Arts, entertainment, and recreation	1.9%	0.97%		6.9%	3.21%
Accommodation and food services	9.8%	3.77%		22.6%	13.84%
Other services (except public administration)	3.9%	2.59%		3.2%	2.56%
Industries not classified		0.0%		N.A.	0.03%
Subtotals by sector:					
Retail + Accommodations/food + Arts/recreation	29.2%	15.4%		51.4%	36.2%
Total of sectors that % of payroll < % of employees	41.7%	24.2%		59.3%	43.2%
Total of sectors that % of payroll > % of employees	52.0%	69.4%		38.0%	52.4%

Green = % of payroll is ≥ % of employees

Red = % of payroll < % of employees

A more in depth look reveals that Carroll County's job portfolio is less diverse than the state as a whole with 51.4% of the jobs concentrated in the retail, accommodation and food service, and arts, entertainment and recreation industries compared to 29.2% for NH. The number of jobs in those sectors is not a surprise given the visitor-based economy for the region. Job sector data shows that while those sectors account for 51.4% of the jobs, they only yield about 36.2% of the total payroll in the county. Given the characteristic of jobs in this sector (many are seasonal or part-time and offer fewer benefits than other sectors), it is likely that this lack of diversity contributes to Carroll County having the fewest livable wage jobs in the state. (Fewer than 1 in 2 jobs pay a livable wage for a 2-working parent, 2-child family.) Expanding jobs in other sectors to increase the diversity of the job portfolio would have positive economic benefits for individuals and families in the county.

Largest Employers in Carroll County

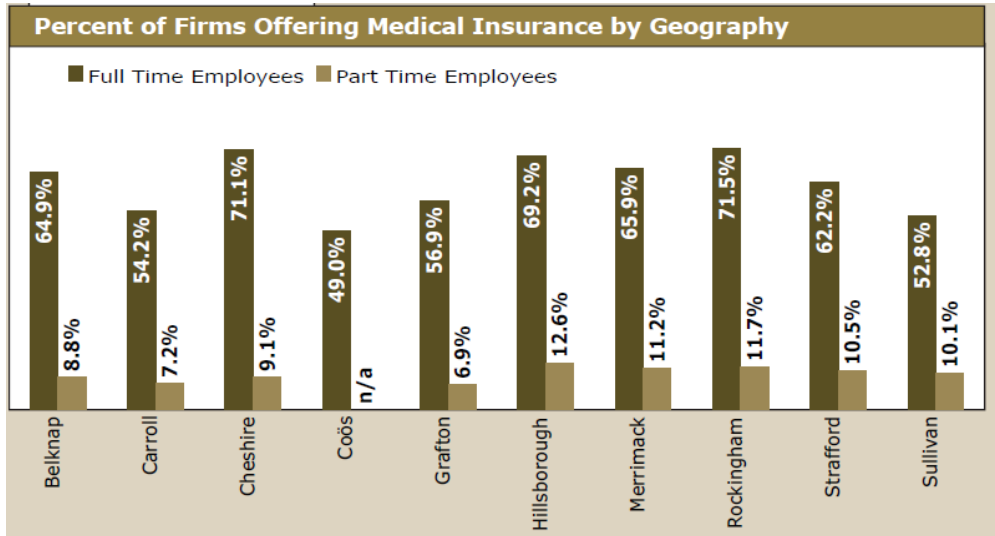
Source: NH Employment Security Carroll County Community Profile (2008 data)

1=seasonal, 2=significant part-time

Employer	Town	Sector	# employees
Governor Wentworth School District	Wolfeboro	Education	472
Mt. Attitash Lift Corporation ^{1,2}	Bartlett	Ski area	360
Memorial Hospital	Conway	Health care services	350
Huggins Hospital	Wolfeboro	Health care services	323
Conway School District	Conway	Education	274
Morrell Corporation ^{1,2}	Bartlett	Amusement park, museum	255
Town of Wolfeboro	Wolfeboro	Municipal services	232
A J Coleman & Sons	Albany	Construction company	190
Hannaford Brothers ²	Conway	Supermarket	175
Wal-Mart ²	Conway	Retail Store	170
Red Jacket Inn ²	Conway	Hotel	156
Sunbridge	Wolfeboro	Nursing care services	120
Lakeview Neurorehab	Effingham	Head injury rehabilitation center	100
Brewster Academy	Wolfeboro	Private school	100
North Conway Grand Hotel	Conway	Hotel	100
Purity Springs Resort ²	Madison	Ski resort	100
Carroll County Government	Ossipee	Government services	100
Red Parka Pub ²	Bartlett	Restaurant	95
Penta Corporation	Moultonborough	Bridge construction etc.	75
Wolfeboro Inn ²	Wolfeboro	Hotel conference center	75
Hannaford Brothers ²	Ossipee	Supermarket	70
GI Plastek	Wolfeboro	Plastic moldings	70
Wooden Soldier	Bartlett	Toy manufacturing,sales children's clothing	68
PAK 2000	Tuftonboro	Polyethylene bags	65
Sabanek	Moultonborough	Mail order catalogue	65
Madison Lumber Mill	Madison	Lumber	58
Meredith Village Savings Bank	Moultonborough	Banking services	56
Job Lots ²	Ossipee	Low cost dress clothes	50
Kenneth A. Brett School	Tamworth	Education (K-8)	47
McDonalds ²	Ossipee	Fast food restaurant	45
Total retail (550), recreation (715) and accommodations & food (471)			1716
Total Manufacturing (203), construction (265) and lumber (58)			526
Total Health care services			893
Total Government Services (332) and education (893)			1225
Total Banking			56

Referring to the chart of Carroll County’s largest employers above, three of the largest businesses are highly seasonal accounting for 715 jobs between them. Eleven of the 30 top employers (including the seasonal businesses) rely heavily on part-time workers.

Looking at the NH report, *2007 Benefits offered by NH employers* (September, 2008), helps us to further understand the impact of this lack of diversity for Carroll County families. At 54.2% Carroll County has



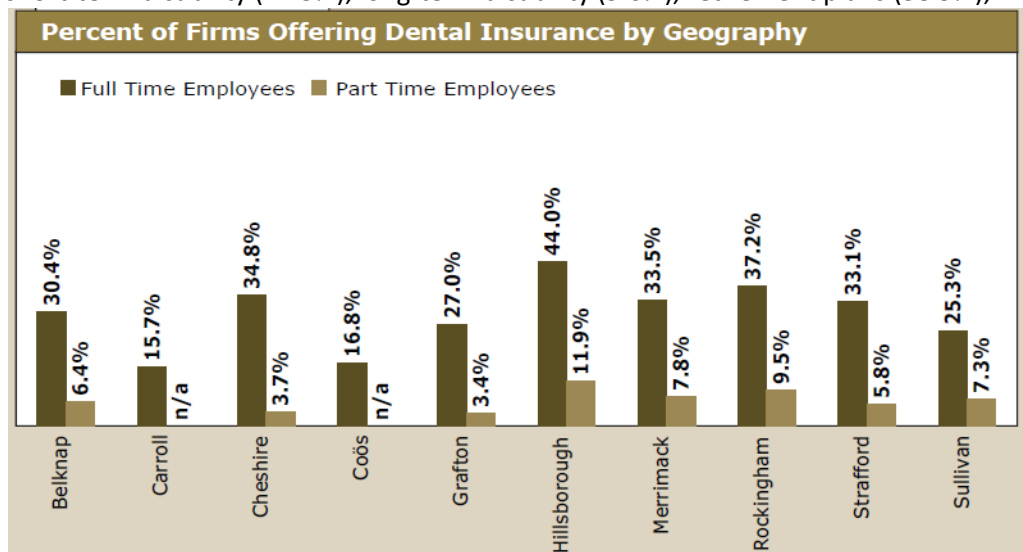
one of the lowest percentages of firms in NH (see graph) offering health insurance to employees with only 42% offering any contribution to a family plan. The amount of employer contribution toward a health plan was also lowest, about 1/3

of the total cost of a family plan (Rockingham County employers contributed the most at 50%).

45% of eligible part-time employees enrolled in insurance through their employers. Of those enrolled, Carroll County had the highest percentage by far (66.7%) enrolled in a family plan, which likely reflects the fact that there are fewer options for Carroll County employees to access insurance than the state as a whole. Overall, 1 in 5 adults do not have health insurance coverage in Carroll County (20% vs. 12% NH).ⁱⁱ

Carroll County rates are among the lowest for other benefits such as dental insurance (15.7%), life insurance (16.3%), short-term disability (14.5%), long-term disability (9.6%), retirement plans (38.9%), pension plans (38.9%) or paid leave (4.9%).

Vacation (78.9%), holiday (75.2%) and sick pay (45%) benefits fall in the mid-ranges for the state. Rates for benefits of all types are significantly lower for part-time employees.



Benefits rates by industry are even more telling: lodging and food service offers the fewest benefits for both full time and part time employees. The benefits rates affect individual and family economics, health and family responsibilities, ultimately impacting the community as a whole.

Benefits by Industry for NH								
Source: 2007 Benefits offered by NH employers (September, 2008)								
F.T.=full time P.T.=part time	Medical Insurance		Vacation		Sick Time		Holiday Pay	
	F.T.	P.T.	F.T.	P.T.	F.T.	P.T.	F.T.	P.T.
Lodging/food service	40.3	5.9	56.1	12.5	24.1	8.5	28.7	9.7
Retail	61.7	6.4	85.7	18.0	49.6	10.9	79.2	22.2
Construction	65.0	4.6	78.5	24.4	31.4	12.5	83.1	35.4
Health/Social Services	71.8	21.3	79.4	51.1	62.8	41.9	80.3	57.4
Manufacturing	80.2	11.1	92.9	35.9	49.0	18.3	91.3	40.7

Employees without medical and dental insurance have significantly lower total compensation packages than employees who do and have much greater difficulty accessing and affording health care. Employees without paid leave more frequently go to work sick, send their children to school sick and have difficulty participating in their children’s education or responding to family emergencies because they can’t afford to lose wages and/or are afraid to lose their jobs. As importantly, they do not have the opportunity to rest and recharge like employees who have paid leave. People working part-time are in particularly fragile situations since their benefits rates are much lower than full time employees.

“Around the world, people’s living conditions – including their access to adequate housing, water, food, and fuel- are determined by their income. Their income is in turn determined by their work or that of their partners or parents. The nature of available work influences the lifetime opportunities, health and welfare of employed individuals by affecting the type of labor they are engaged in, the amount of their compensation, the hours they work and their ability to stay home when sick without risking job loss, among other characteristics. The nature of work also affects the welfare and life chances of family members by determining factors such as the availability of parental leave or flexibility to care for a newborn child, leave for adults to provide essential care to an aging parent, and leave or flexibility for parents to meet children’s educational needs or for people to care for a disabled family member.”ⁱⁱⁱ

ⁱ Clay, Gail, Monthly Analysis of New Hampshire Industry Employment Data, February 2010
<http://www.nh.gov/nhes/elmi/pdfzip/econstat/nonfarm/archive/ces/NH0210.pdf>

ⁱⁱ County Health Rankings, Robert Wood Johnson Foundation, 2010 Note: this is based on 2005 data so the number is likely higher with the rise in unemployment. <http://www.countyhealthrankings.org/new-hampshire/carroll>

ⁱⁱⁱ Heymann, Jody, Raising the Global Floor, Stanford University Press, 2010