



AUG. 28 - SEPT. 10, 2009



VOL. 31, NO. 19, \$1.75

Getting to know

Ukraine PAGE 12

Healthy INDUSTRY

Stability, good wages mark N.H.'s private health insurance industry

N.H.'S HEALTH ECONOMY BY CINDY KIBBE

Editor's note: This is the first in a series of articles looking at the size and scope of the sectors that make up New Hampshire's health-care industry.

While the pri-

vate health insurance industry in New Hampshire has had its ups and downs, in recent years it has been a stable sector for employment and state revenues.

But defining the number of carriers that do business in New Hampshire is not as simple as it sounds, because the state does not collect data on companies that are actively marketing in the state, said Leslie Ludtke, health-care policy analyst for the New Hampshire Department of insurance.

"In the small-group market — New Hampshire does put groups of one in the small-group market —

there's probably not many," said Ludtke. "Large group, you also have not too many — Harvard Pilgrim, Anthem, Cigna, MVP, probably MEGA. Others have very small books of business, and still others offer very unusual health

policies." According to the Insurance Department's Alain Couture, some 650 companies are licensed to sell health insurance in the state, although most are not actively selling in New Hampshire. "It's common for a company to get licensed in every state."

NHBR counted the number of

companies listed on the Insurance Department's Web site that offer small group and individual plans, HMOs, health savings accounts, short-term medical plans and long-term care plans, subtracting those that appear on more than one list, and came up with about 25 carriers doing business in the Granite State.

Of that 25, the Insurance Department's annual "Supplemental Report of the Health Insurance Market in New Hampshire" for 2007 (the most current available) lists 16 insurers as doing the overwhelming majority of business in the state.

HEALTHY INDUSTRY, PAGE 14

Is collaboration key to survival of arts groups?

NONPROFITS

■ Has the investment smoke cleared? PG 23

The recession threatens the viability of many N.H. organizations

BY MICHAEL MCCORD

Through 34 years and more than 9,000 productions, the Prescott Park Arts Festival in Portsmouth has survived and thrived as a local summer institution, drawing audiences totaling more than 3 million on a donations-only basis.

But like many arts and nonprofit organizations across the state, the recession has shaken it to its core as it struggles to remain financially viable. Yet the festival's executive director,

Ben Anderson, acknowledged those economic challenges may end up to be a blessing in disguise.

"The biggest thing we've done, and I've kind of used the recession as a tool to do it, is to create more collaborations with ARTS GROUPS, PAGE 15

TriCity Expo set for Sept. 24

The TriCity Expo, a joint effort of the Greater Nashua, Manchester and Concord chambers of commerce, will be held this year from 3 to 7 p.m. on Thursday, Sept. 24, at the Radisson Hotel Expo Center in Manchester.

A full story about how to get the most out of the business-to-business expo can be found on page 11.



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NHBR INTERVIEW: Phil McLaughlin

A conversation with the former state attorney general. **PAGE 3**

ENTERASYS CASE DISMISSED

Criminal charges are dropped against a former executive of the firm. **PAGE 13**

MANAGING TO LEAD

Don't view leadership and management as separate, unrelated processes. **PAGE 19**



'The thing with arts organizations is that they operate pretty closely to the bone to start with,' says Becky Lawrence, outgoing chair of the state Council on the Arts. (Courtesy photo)

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Healthy industry

FROM PAGE 1

In 2007, the most current data year available, the U.S. Department of Labor's Bureau of Labor Statistics said New Hampshire employed 8,462 in the insurance carrier business and 4,678 agents, brokers and other related activities — a total of 13,140. In 2002, the sector employed 13,036.

According to the Insurance Department, some 26,000 agents are licensed to sell health plans in New Hampshire — about 3,800 of them are Granite State residents.

"Workforce in the insurance industry has held fairly steady for the last five or six years," said Dennis Delay, an economist with the New Hampshire Center for Public Policy Studies.

Some of the larger health insurers are also some of the largest employers in the state.

For example, according to NHBR's 2009 Book of Lists, Oxford Health Plans, a unit of United Healthcare, employs 958 people, and Anthem Blue Cross & Blue Shield in New Hampshire has some 700 workers.

While the total number of those employed by carriers has dropped by 400 since 2002, the number of those working in the agents-brokers subsector has increased by nearly the same amount.

While it is possible that insurers and agents that sell other products and not health insurance could be reflected in some of the statistics, NHBR has made an effort to paint as precise a picture of the private health insurance industry as data allows.

According to Delay, workers in the private health insurance industry accounted for 2.1 percent of New Hampshire's average annual employment in 2007.

Workers in the sector are among the best paid, earning nearly 55 percent more than the state's average weekly wage.

In 2007, the average weekly salary for those in the Insurance Carriers and Related Activities category was \$1,324.17, compared to the state's average salary for private workers of \$852.45.

"People working in insurance are paid better

than average, and the wages have been increasing a little faster than average," said Delay.

Health insurance industry wages in 2007 have increased 27 percent, from \$1,043.43, since 2002. The average wage for the private sector overall in 2002 was \$703.84, which increased just 21 percent by 2007.

The sector also contributed \$2.2 billion to the gross state product in 2007, or 3.8 percent of that year's \$57.8 billion GSP.

"Nationally, insurance carriers are 2.4 percent of gross domestic product, so insurance can be considered an export-based industry in New Hampshire," said Delay.

Primarily an office-based business, the health insurance industry's multiplier effect of 2.6 is not as significant as other industries, such as manufacturing – that means for each job in the insurance industry, 1.6 jobs are created in other parts of the economy.

"Multipliers are based on how much a product is locally serving versus exported elsewhere," said Delay.

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Fewer carriers

Historically, said Ludtke, the health insurance industry as a business in New Hampshire hasn't seen huge changes.

"New Hampshire has always struggled with not having many carriers," she said. "At the national level, there has been some consolidation over the years, such as Anthem being taken over by WellPoint."

One dominant issue affecting the Granite State's health insurance industry in recent years has been the rating system.

Ratings allow carriers to assign risk to their insureds, using such factors as age, health status, size of group, location and industry.

About 15 years ago, New Hampshire created a community rating system through which smallgroup policies would be written with approximately the same rates for everyone in the group and little weight given to risk factors. Not surprisingly, many insurers were frustrated by the move and some left the state.

In 2003, the ensuing uproar culminated in the ill-fated SB 110, which brought underwriting back into the small-group market, allowing such factors as health status, geographical location and occupation and placed an even greater emphasis on age.

The hope at the time was that allowing for such factors would bring insurers back to the state, creating competition, which would also keep premiums down.

It didn't. In fact, many small businesses saw their insurance premiums skyrocket by triple-digit numbers.

A group's geographical location only added to the pain, said Couture.

"Residents on the Seacoast were charged more, often because providers there were more expensive. Location alone could have increased your premiums as much as 10 or 15 percent," he said.

In July 2005, SB 125 was signed into law to mitigate the more onerous effects of SB 110 by eliminating health status and geographic location as risk factors, establishing a reinsurance high-risk pool and capping premium increases at 20 percent.

SB 125 also limited the highest premiums a carrier can charge to 3.5 times as much as the lowest premiums — a function called "banding" — from the previous 12-to-1 range.

So what does the future hold for New Hampshire's health insurance industry?

According to Martin Capodice, program specialist with the New Hampshire Department of Employment Security, said, "Our short-term projections for this sector are somewhat optimistic. We project a gain of 51 jobs from 2008 to 2010 — 0.2 percent growth. This contrasts to the Finance and Insurance supersector, where the projection is to lose 175 jobs — a 0.3 percent loss."

All eyes are also on Washington, D.C., as the Obama administration's health-care reform effort winds its way through Congress.

"Reforms change by the day," said Ludtke. "It's really hard to say which piece would have the greatest positive impact on the state. It all comes down to money. You don't cover people without providing some money." MER

Cindy Kibbe can be reached at ckibbe@nhbr.com.

GO TO NHBR.COM TO READ MORE OF THIS STORY ■ Light at the end of the export tunnel? PG. 28 ■ The CFO and customer service PG. 23



SEPT. 11 - 24, 2009

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5

Electronic Data Systems Corporation

First Health Services Corporation

Affiliated Computer Services Inc.

Methuen Construction Company Inc.

Harvey Construction Corporation of NH

Primarily for addition to the Readiness Center State Military Reservatio

Primarily for computer equipment and services to run criminal justice

Quality assurance services for Medicaid management information system

ystem modifications to the New HEIGHTS/Medicaid management information system

Source: All data from Executive Council minutes. Primary research was by Jennifer T. Yang

Construction of dewatering and wastewater treatment plant improvements for DES

Building new Medicaid management information syste **McKesson Pharmaceutical**

Provides medications to Veterans Home resident

Office of Information Technology contracts

Measured Progress Inc.

Deloitte Consulting LLP

FOX Systems Inc.

Develop K-12 education assessments for school district

Computer Projects of Illinois Inc.

nformation exchange project for the Department of Safety

Runs old Medicaid management information syst

Medicaid pharmacy benefits manage

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State entering sole-source contracts at a record pace

BY JENNIFER T. YANG AND BOB SANDERS

ingly agreeing to enter contracts without putting them out to bid.

The Executive Council approved nearly \$107 million in sole-source contracts in 2008, according to data collected from the council's minutes. That's six times the \$18 million spent on such contracts in 2002. And in the first six months of this year, the

Taking the pulse of the public health-care sector

TOTAL

\$21,521,654

\$10,960,071

\$6,806,183

\$5,324,000

\$4,342,389

\$4,292,722

\$4,015,277

\$3,854,599

\$3,590,256

\$2,281,200

\$2,012,983

N.H.'S HEALTH ECONOMY

Despite the growth in Medicare and Medicaid, employment numbers in public health care have been relatively consistent over the last several years

BY CINDY KIBBE

Editor's note: This is the second in a series of articles looking at the size and scope of the sectors that make up New Hampshire's health-care industry.

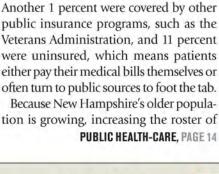
While the overwhelming majority - 64 percent - of New Hampshire residents are covered by employer-based private insurance, government agencies play a crucial role in the lives of Granite

International Trade . .28 Flotsam & Jetsam . .46



NHBR INTERVIEW: JEFF HOLMES

A conversation with the dairy farmer and president of the New Hampshire Farm Bureau Federation. PAGE 3



Signature

Staters as well as in the state's economy. According to the New Hampshire

Center for Public Policy Studies'

"Healthcare 101: Who Pays," in 2007, 13

percent of the state's citizens were on the

federal Medicare program and another 6

percent were covered by Medicaid, which

is funded by state and federal dollars.

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PAGE 27

TAKING THE INITIATIVE

'Stay Work Play' Web site aims at retaining N.H.'s college grads. PAGE 12

SOLE mates

The state of New Hampshire is increas-

STATE CONTRACTS, PAGE 16

Growth is focus of summit on manufacturing

MANUFACTURING

Growth and sustainability will be the theme of the seventh annual Governor's Advanced Manufacturing and High Technology Summit, scheduled to take place from 7 a.m. to 2 p.m. on Tuesday, Oct. 13, at the Grappone Conference Center in Concord.

Coordinated by the New Hampshire Division of Economic Development, the New Hampshire Manufacturing Extension Partnership and the Business & Industry

MANUFACTURING SUMMIT, PAGE 15

Public health-care

FROM PAGE 1

those on Medicare and Medicaid, and a deep recession is forcing an increasing number of residents to turn to public assistance programs for health care, the number of those working in the public sector of health care will perform a critical role in the years to come.

Still, employment in the private healthcare sector, however, dwarfs that of the public sector.

According to the U.S. Bureau of Labor Statistics, in 2008 there were some 1,335 state-employed public health employees and 577 federal health-related workers in New Hampshire under the Health Care and

Social Assistance classification.

Dennis Delay, an economist with the public policy center, said that the BLS recorded some 81,245 private employees in the category, NAICS 62.

But because of the way statistics are captured, he said the numbers of those working in the public sector of health care might be slightly higher.

"I think this may underestimate the number of people in public health, because many private nonprofits, including hospitals, are involved in public health," said Delay.

Similarly, the 2007 Census recorded some 1,327 public health-care workers — 764 in the hospital industry category and 563 in the nursing and residential care facility industry — which are analogous to BLS estimates.

2007 Census recorded some 370 public workers, 351 in nursing and residential care facilities and 19 ambulatory health-care services workers, which again, can be skewed because of the way numbers are captured.

By contrast, the 2007 Census recorded 67,053 private health-care workers -27,241 in ambulatory care services, 26,250 in hospitals, and 14,012 in nursing and residential care facilities.

Municipal employment

Despite the growth in Medicare and Medicaid, employment numbers in public health care have been relatively consistent over the last number of years.

For example, the BLS recorded an average

At the municipal and county levels, the of 577 federal health-care workers in New Hampshire in 2008, compared to 585 in 2001

> At the state level, there were 764 hospital workers and 563 nursing and residential care facilities workers in 2007, as recorded by the Census, compared to 723 and 371 in 2001, respectively.

> At the local and county level in 2007, there were 19 ambulatory health-care workers and 351 nursing and residential care facilities workers at the local level, compared to 28 ambulatory care workers and 328 nursing facilities workers in 2001.

> "The numbers are small," said Annette Nielsen, an economist with the New Hampshire Department of Employment Security's Economic and Labor Market Information Bureau. "They represent an average annual employment for that industry category."

That means some employed at the municipal level could work as little as one day a week or a full 40-hour week, spreading out the average.

The U.S. Census Bureau considers "local"

Salaries for public health-care workers are commensurate with those in the private sector

health-care workers to include administration of public health programs, community and visiting nurse services, immunization programs, drug abuse rehabilitation programs, health and food inspection activities, operation of outpatient clinics and environmental pollution control activities at counties, municipalities, townships, special districts and school districts.

According to the Census, the average weekly wage in 2001 for state nursing home workers was \$522.72. By 2007, state nursing home workers made \$658.89 per week - an increase of 26 percent over the six-year period.

Federal health-care workers in New Hampshire earned an average in 2001 of \$737 a week, growing to a weekly salary of \$1,938 in 2008, according to the BLS, which said the 2008 figures are preliminary. In some cases, public wages are higher than those paid to employees on the private side of the health-care industry.

According to he 2007 New Hampshire Occupational Employment Statistics employment and wage survey, registered nurses in the private sector earned an average of \$29.11 per hour. RNs working for the state earned \$27.68 per hour, while those working at the local level made \$25.06 an hour. RNs employed by the federal government earned \$38.72 per hour, according to the survey.

Nursing aides, orderlies and attendants earned a mean salary of \$13.15 at private facilities and \$14.46 at municipal facilities. Licensed practical and vocational nurs- >



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FROM PAGE 14

es earned about \$21 per hour regardless of sector, as recorded by the OES survey.

While job growth projections specifically for health-care workers classified within the government super-sector were not available, health-care occupations in general are expected to be among the fastestgrowing careers, especially in a state like New Hampshire, with its aging population.

"Health-care and social assistance employment is on track to nearly match the retail trade as the sector employing the most workers," according to the Employment and Labor Market Information Bureau's "New Hampshire Employment Projections by Industry and Occupation 2006-2016" report. "At a growth rate of 30.9 percent over the 10-year projection period, employment will increase by 24,161 jobs by 2016, bringing total employment to 102,411. This sector employs one out of every nine workers in New Hampshire."

State hospital workers are included in this industry category, but other public health-care workers are not.

All positions in state government (which excludes state hospital workers but includes other state health-care employees) also are expected to grow by as much as 5.3 percent by 2016. Local government positions, which exclude education but include health positions, are expected to grow by 12.6 percent in 2016 — more than twice as fast as the state sector.

A report from the New Hampshire Hospital Association cites an American Hospital Association 2007 survey that found more than 29,000 people worked at hospitals in New Hampshire, with salaries and benefits totaling nearly \$1.8 billion.

According to the AHA survey, for every hospital job in New Hampshire, two additional jobs are created as hospital employees use their wages to purchase goods and services, which in turn, creates income and jobs for other businesses. In fact, the survey said, for every dollar spent by hospitals more than \$2 of additional business activity was supported in their communities. **NER**

Cindy Kibbe can be reached at ckibbe@nhbr.com.

For further information

For more information on New Hampshire's health care, visit the following Web sites:

New Hampshire Center for Public
Policy Studies, nhpolicy.org

• New Hampshire Economic and Labor Market Information Bureau, nh.gov/nhes/elmi

• U.S. Bureau of Labor Statistics, bls.gov

• U.S. Census Bureau, census.gov - CK

Manufacturing summit

FROM PAGE 1

Association of New Hampshire, the summit will provide participants with tips for accelerating reliable growth in their businesses.

Morning speaker Beth Goldstein, author of "The Ultimate Small Business Marketing Toolkit," will lead participants in an interactive discussion on the art of developing a powerful brand based on customers' needs, spending patterns, "pain points" and the value they derive from your company. Later workshops will include:

• "Case Studies on Lean Green and Energy" (with Jay Fallon, continuous improvement manager, BAE Systems, and Art Christianson, vice president of manufacturing, High Liner Foods)

• "Growing Your International Business: Successful Export Growth Strategies" (with Michael Stone, Stone & Associates, Dawn Wivell, Director, New Hampshire International Trade Resource Center and Justin Oslowski, director, New Hampshire Export Assistance Center)

• "Introducing a System for Reliable Growth" (with Patricia Giavara, assistant director and growth coach with the Vermont Manufacturing Extension Center, and Jane Ely, New Hampshire Manufacturing Extension Partnership project manager)

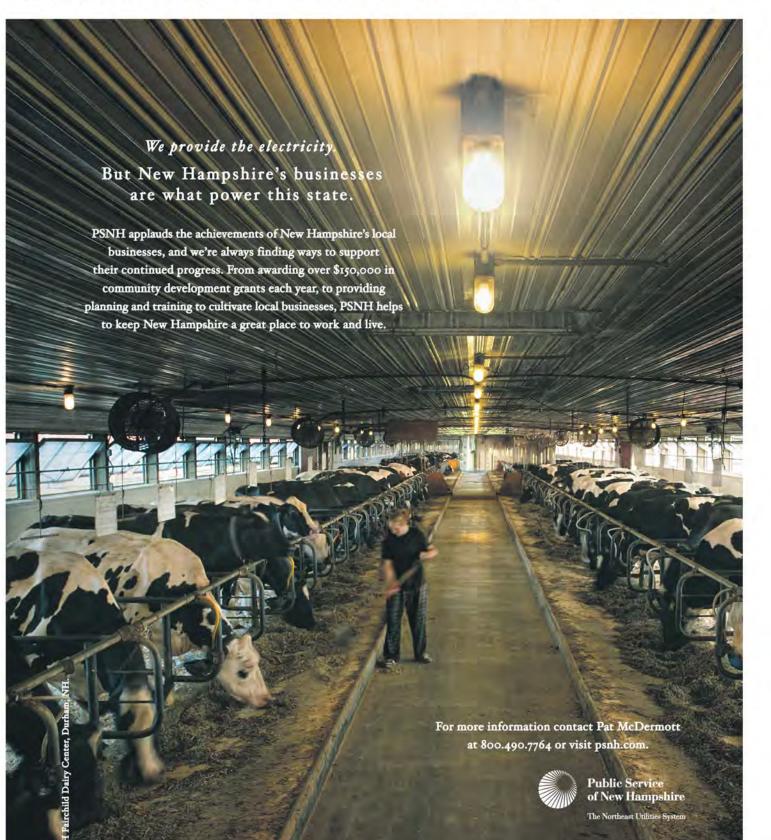
Keynote speaker Michael Reopel, principal of Deloitte Consulting, will present the results of his report, "Re-examining Advanced Manufacturing in a Networked World – Prospects for Resurgence in New England."

Reopel's report identifies five subsectors in the New England manufacturing industry that are poised for growth, discusses the challenges that these industry subsectors face and identifies the opportunities they provide for sustainable economic growth.

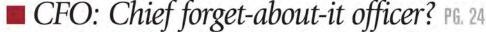
Sponsors of the event are Citizens Bank, the Society of Manufacturing Engineers, the Association for Operations Management and NHBR.

Registration fee for the summit is \$85 per participant; lunch is included. Interested parties can sign up online by visiting http://www.acteva.com/ttghits.cfm?EVA_ID=23444.

For more information, call Zenagui Brahim or Cathy Doty at the NH MEP, 603-226-3200. **MB**





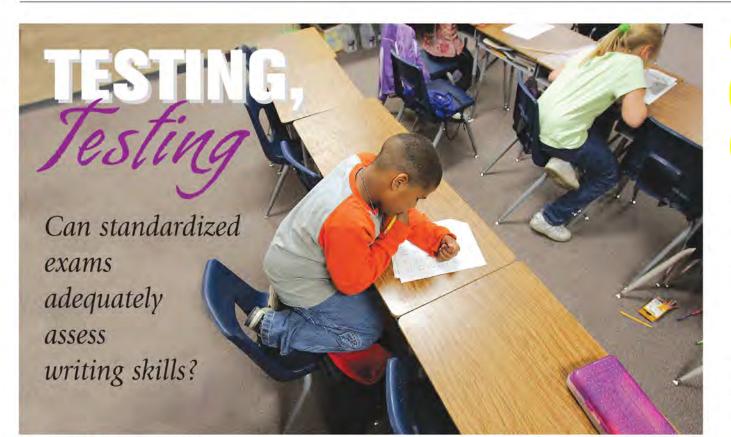




SEPT. 25 - OCT. 8, 2009

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EDUCATION BY JEFF WOODBURN

Supporters and opponents of standardized testing in schools agree on at least one thing — that the requirement has changed public education. Disinterested students skip through questions with little wonder about the relevance or consequences of their answers; worried school administrators pore over the results with a lingering fear that the state Department of Education will penalize them with punitive sanctions if the scores don't measure up.

In such an environment, companies like Dover-based Measured Progress, one of the nation's top standardized testing

companies, are thriving. While computers correct the vast majority of the multiple choice sections of the tests, the job of determining proficiency in writing, an area in which New Hampshire students have been performing poorly, falls primarily on temporary, part-time low-wage employees.

STANDARDIZED EXAMS, PAGE 18

NHBR celebrates business excellence

The achievements of several impressive New Hampshire businesspeople will be celebrated at NHBR's seventh annual Business Excellence Awards festivities.

The evening - which begins at 5 p.m. Wednesday, Oct. 7, at The Event Center at C.R. Sparks in Bedford - will include a champagne celebration and an extended period for networking after the presentation of the annual Business Excellence Awards. Radio talk show host Charlie Sherman of WGIR-AM610 will emcee.

This year's Business Excellence Awards competition attracted RE BUSINESS REVIEW more than 70 nominations in 13 different award categories. They are the owners and operators of businesses with 100 employees or fewer who have displayed imagination, industriousness, innovation and achievement in their career. Winners and inductees to the NHBR Business Excellence Hall of Fame will also be announced at the Oct. 7 event. **EXCELLENCE AWARDS, PAGE 17**

Demographics fuel health care's growth

N.H.'S HEALTH ECONOMY 65+ population may grow to 29% by 2030

BY CINDY KIBBE

Although those working in the private healthcare sector make up one of the largest groups of workers in New Hampshire, studies show that there still may not be enough caregivers in the coming decades.

The New Hampshire Center for Public Policy Studies recently released its 2009 "New Hampshire Healthcare Dashboard." One of its indicators shows the number of primary care



physicians in the Granite State has dropped by more than 30 percent from 640 doctors in 2003 to 440 in 2008, the most recent figures available.

Furthermore, the number of primary care physicians per 1,000 residents showed a rate of 1.37, slightly higher than the nation's average at 1.30. By comparison, Massachusetts, the country's best according to the report, had 1.78 primary care doctors per 1,000 residents.

HEALTH CARE'S GROWTH, PAGE 17

WRITING THE **RIGHT RESUME**

More than just a laundry list of your jobs, your resume should be you on paper. PAGE 27



Employment27

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FAIRPOINT: WE'RE **WORKING ON ISSUES**

Company tries to clear the air in special tri-state meeting of regulators. PAGE 12



NHBR INTERVIEW: JIM JALBERT

A conversation with the coowner of the C&J Trailways and Boston Express bus lines. PAGE 3

NEW HAMPSHIRE BUSINESS REVIEW - NHBR.COM

Health care's growth

FROM PAGE 1

According to the federal Bureau of Labor Statistics, preliminary 2008 data show that there are some 81,245 people employed in New Hampshire in the NAICS 62 classification for Health Care and Social Assistance. This represents about 17 percent growth from the 67,289 employees recorded in 2001.

These data compare well with the state's Economic and Labor Market Information Bureau, which showed 79,152 employees in the Health Care and Social Assistance category for 2007, as compared to 67,227 in 2001.

Wages in health-care occupations represent some of the state's highest and lowest, depending on the position. Anesthesiologists, for example, can earn an annual mean wage of \$220,205, according to the state's Covered Employment and Wages Survey for May 2008. By comparison, home health aides earn about \$23,238 a year.

The average 2007 weekly wage under the Health Care and Social Assistance category was \$820, or about \$39,360 per year.

According to a 2007 report from the American Hospital Association, the most recent available, found more than 29,000 people worked at hospitals in New Hampshire, with salaries and benefits totaling nearly \$1.8 billion.

According to the report, two jobs were created for every hospital job in New Hampshire, as hospital employees use their wages to purchase goods and services, which in turn creates income and jobs for other businesses. In fact, according to the report, for every dollar spent by hospitals more than \$2 in additional business activity was supported in the community.

Growing need

In the coming years, careers in health care are expected to be among the fastest-growing in New Hampshire.

"Health-care and social assistance employment is on track to nearly match the retail trade

Excellence Awards

FROM PAGE 1

"This year there has been more interest than ever in the awards," Feingold says. "We hope friends, family and colleagues come to support the nominees — and help us celebrate our anniversary."

Individual admission is \$20; \$15 if you RSVP by Sept. 30. You can make reservations by visiting NHBR.com or contacting 603-413-5113 or eauger@nh.com.

Proceeds benefit CASA of NH, an organization that provides volunteers to serve as advocates for abused and neglected children in the New Hampshire court system.

Presenting sponsor of the Business Excellence Awards is FairPoint Communications. Other sponsors include Laconia Savings Bank, Harvard Pilgrim Health Care of New England, Public Service of New Hampshire, Corks A Wine Bar, Merrimack Street Volvo, WGIR-AM610, New Hampshire Public Television and The Event Center at C.R. Sparks. MBR as the sector employing the most workers," according to the Employment and Labor Market Information Bureau's "New Hampshire Employment Projections by Industry and Occupation 2006-2016" report. "At a growth rate of 30.9 percent over the 10-year projection period, employment will increase by 24,161 jobs by 2016, bringing total employment to 102,411. This sector employs one out of every nine workers in New Hampshire."

In fact, the report finds the state's fastestgrowing occupation will be the home health aide – more than 1,300 new home health aide positions are expected to be created in the state by 2016, a growth of 59 percent.

By contrast, computer software engineer positions are expected to increase by 421, or 19.5 percent, by 2016 and editor positions increase by just one position, a growth of 0.2 percent The onerous burden of health-care costs, however, might actually work against career growth, despite the aging population and positive projections.

The state had some 1,315,000 residents in 2008, as estimated by the New Hampshire Office of Energy and Planning, and the Granite State's population is expected to grow to 1,490,379 by 2030, with more than 29 percent of residents 65 or older.

"Employment in health-related industries is growing, and is promising to continue to grow as the baby boomer population ages. The interesting, unanswered question is how long will this engine continue to go if the ability to pay evaporates?" write researchers in the Employment and Labor Market Information Bureau's "Vital Signs 2009: New Hampshire Economic and Social Indicators."

For further information

The New Hampshire Center for Public Policy Studies annual New Hampshire Healthcare Dashboard for 2009 assesses where the Granite State stands in terms of cost, access and delivery of health care to residents. It can be viewed at nhpolicy.org.

Health-care spending per person in 2008 was \$8,235, as determined by the New Hampshire Center for Public Policy Studies — 5 percent higher than the national average of \$7,841 and a \$452 higher than the \$7,783 spent per capita in New Hampshire in 2007. NER

Cindy Kibbe can be reached at ckibbe@nhbr.com.



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