



HOW ECONOMICALLY SECURE ARE NH RESIDENTS?

GENE MARTIN, EXECUTIVE DIRECTOR

UNH CARSEY SCHOOL OF PUBLIC POLICY
CARSEY POLICY HOUR

JUNE 12, 2024

ABOUT NH FISCAL POLICY INSTITUTE

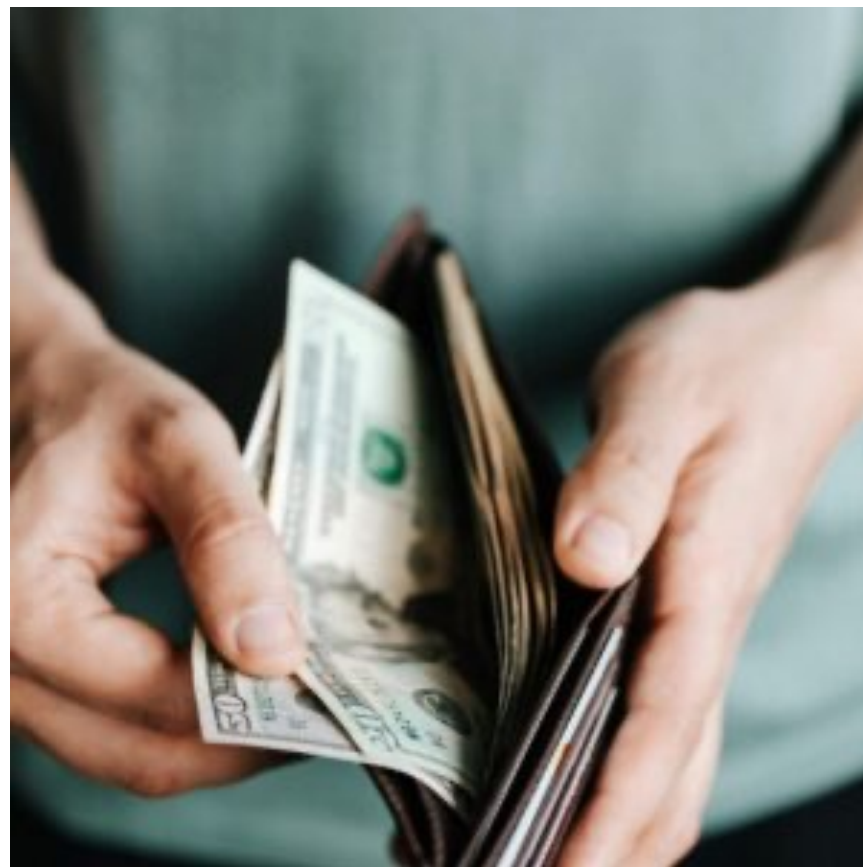
- NHFPI is a nonpartisan, independent research nonprofit that examines issues related to the State Budget, the economy, policy decisions, and the financial security of Granite Staters, centering on issues relevant to low- and moderate-income people and families
- Mission: to promote opportunity and economic well-being for all New Hampshire residents by producing and disseminating independent research and analysis to inform public policy
- Our goal is to provide unbiased data analysis to policymakers, community leaders, journalists, and the general public.
- NHFPI does not lobby for or against legislation
- NHFPI receives no funding from the State; all funds are raised from individuals, foundations, and organizations.

New Hampshire Bulletin

"Lawmakers have long looked to [the New Hampshire Fiscal Policy Institute] for nonpartisan financial analysis."

WHAT IS ECONOMIC SECURITY?

The International Committee of The Red Cross defines it “as the ability of individuals, households, or communities to cover their essential needs sustainably and with dignity.”

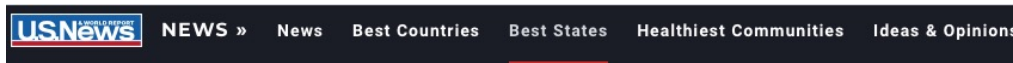


INCOME & POVERTY

HOW DOES NH RANK ON INCOME & POVERTY?

- NH is regularly ranked among the 10 richest states in America (based on median household income)

- NH has the lowest poverty rate in America (based on the official poverty measure)



Home / News / Best States / The Richest States in America

The 10 Richest States in America

The 10 richest states in the U.S. average nearly median household income between them.

By [Steven Ross Johnson](#) | Nov. 22, 2023, at 7:30 a.m.



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7. New Hampshire

Median Household Income:

Health care is one of the largest industries in New Hampshire. Data published by the [state](#) indicates there were approximately 95,000 workers in the health care and social assistance sector as of October 2023.



10 U.S. States with the Lowest Poverty Rates

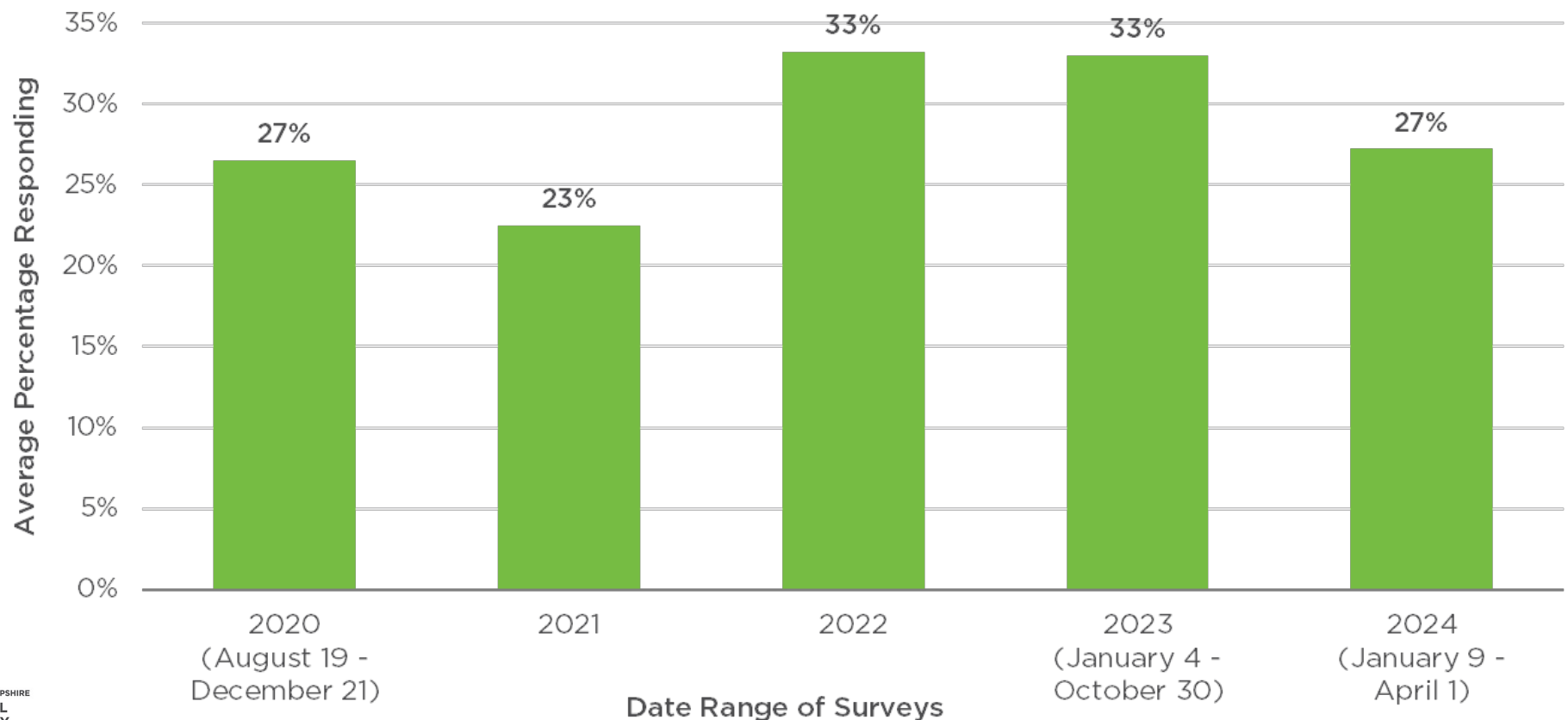
10 U.S. states with the lowest percentage of its population living below the poverty line, based on the latest Census data available.

State	2022 Percent below poverty level	2017 Percent below poverty level	2012 Percent below poverty level	10-Year Change (%)
New Hampshire	7.2%	8.1%	10.0%	-28.0%
Utah	8.2%	11.0%	12.8%	-35.9%
Colorado	9.4%	11.5%	13.7%	-31.4%
Delaware	9.4%	12.1%	12.0%	-21.7%
Maryland	9.6%	9.7%	10.3%	-6.8%
Minnesota	9.6%	10.5%	11.4%	-15.8%
New Jersey	9.7%	10.7%	10.8%	-10.2%
Connecticut	9.8%	10.1%	10.7%	-8.4%
Washington	10.0%	12.2%	13.5%	-25.9%
Hawaii	10.2%	10.3%	11.6%	-12.1%

HOUSEHOLDS BEYOND POVERTY LINE REPORT DIFFICULTY AFFORDING EXPENSES

NEW HAMPSHIRE ADULTS REPORTING DIFFICULTY WITH USUAL EXPENSES

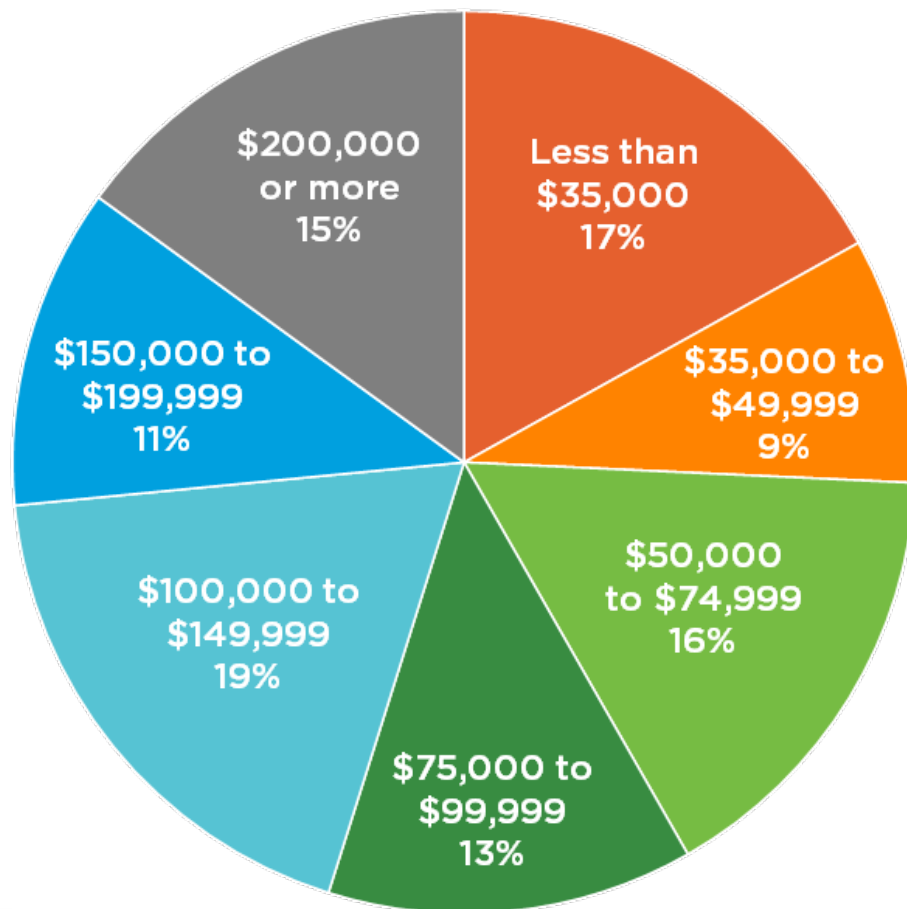
Percentage Living in Households in Which It Has Been Somewhat or Very Difficult to Pay for Usual Household Expenses During the Last Seven Days



Source: U.S. Census Bureau, Household Pulse Survey, accessed April 2024

ABOUT 26% OF HOUSEHOLDS IN NH HAD LESS THAN \$50,000 IN INCOME DURING 2022

NEW HAMPSHIRE HOUSEHOLDS BY INCOME GROUP, 2022



- Median household income in New Hampshire during 2022: **About \$90,000**
- Median household income in 2022 was lower than in 2021 after adjusting for inflation

HOW IS “POVERTY” DEFINED?: THE OFFICIAL POVERTY MEASURE

- Official Poverty Measure (OPM) based on minimum food diet cost multiplied by three with adjustments for household sizes
- Established in the 1960s, adjusted based on increases in food costs since then
- OPM is gross pre-tax income, same levels in 48 contiguous states

Sources: NHFPI, Poverty and Food Insecurity in New Hampshire During and Following the COVID-19 Crisis, February 29, 2024; U.S. Census Bureau, Poverty in the United States: 2022.

FEDERAL OFFICIAL POVERTY THRESHOLDS, 2022	
Family Size and Composition	Poverty Threshold, Measured in Annual Income
One Adult, Under Age 65 Years	\$15,225
One Adult Age 65 Years and Over	\$14,036
Two Adults Under 65 Years Old and No Children	\$19,597
One Adult Under 65 Years Old and One Child	\$20,172
Two Adults and One Child	\$23,556
One Adult and Two Children	\$23,578
Two Adults and Two Children	\$29,678
Two Adults and Three Children	\$34,926

Source: U.S. Census Bureau

HOW “POVERTY” IS DEFINED, CONTINUED: THE SUPPLEMENTAL POVERTY MEASURE

- Supplemental Poverty Measure (SPM) based on expenditure data from recent surveys
- Federal estimates exist dating back to 2009
- SPM includes taxes and tax credits, work and medical expenses, noncash benefits, child support paid, and regional housing costs
- In this presentation, “poverty” is OPM unless identified as SPM

Source: NHFPI, Poverty and Food Insecurity in New Hampshire During and Following the COVID-19 Crisis, February 29, 2024



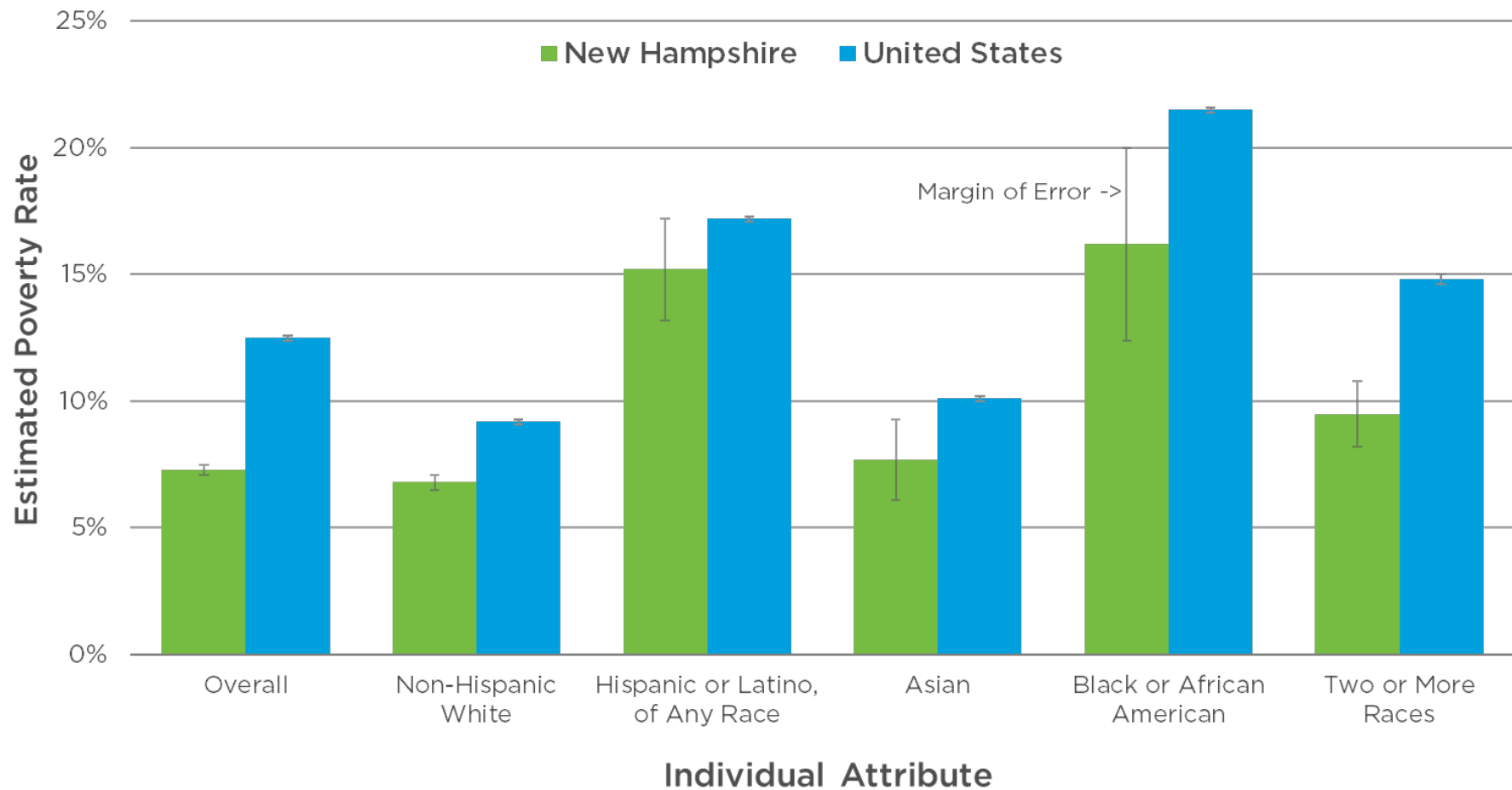
OPM AND SPM THRESHOLDS IN NEW HAMPSHIRE, TWO ADULTS WITH TWO CHILDREN, 2022			
Geography	Household Type	Official Poverty Measure Threshold	Supplemental Poverty Measure Threshold
Non-Metropolitan New Hampshire	Renter	\$29,678	\$34,350
	Homeowner With Mortgage		\$34,070
	Homeowner Without Mortgage		\$28,803
Hillsborough County	Renter		\$37,836
	Homeowner With Mortgage		\$37,489
	Homeowner Without Mortgage		\$31,004
Rockingham and Strafford Counties	Renter		\$42,760
	Homeowner With Mortgage		\$42,317
	Homeowner Without Mortgage		\$34,113

Sources: U.S. Census Bureau, Official Poverty Measure and Supplemental Poverty Measure Thresholds, 2022; Metropolitan and Micropolitan Statistical Area Reference Maps, 2020

NEW HAMPSHIRE OFFICIAL POVERTY RATES VARY BY IDENTITY GROUP

INDIVIDUAL POVERTY RATES BY RACE AND ETHNICITY

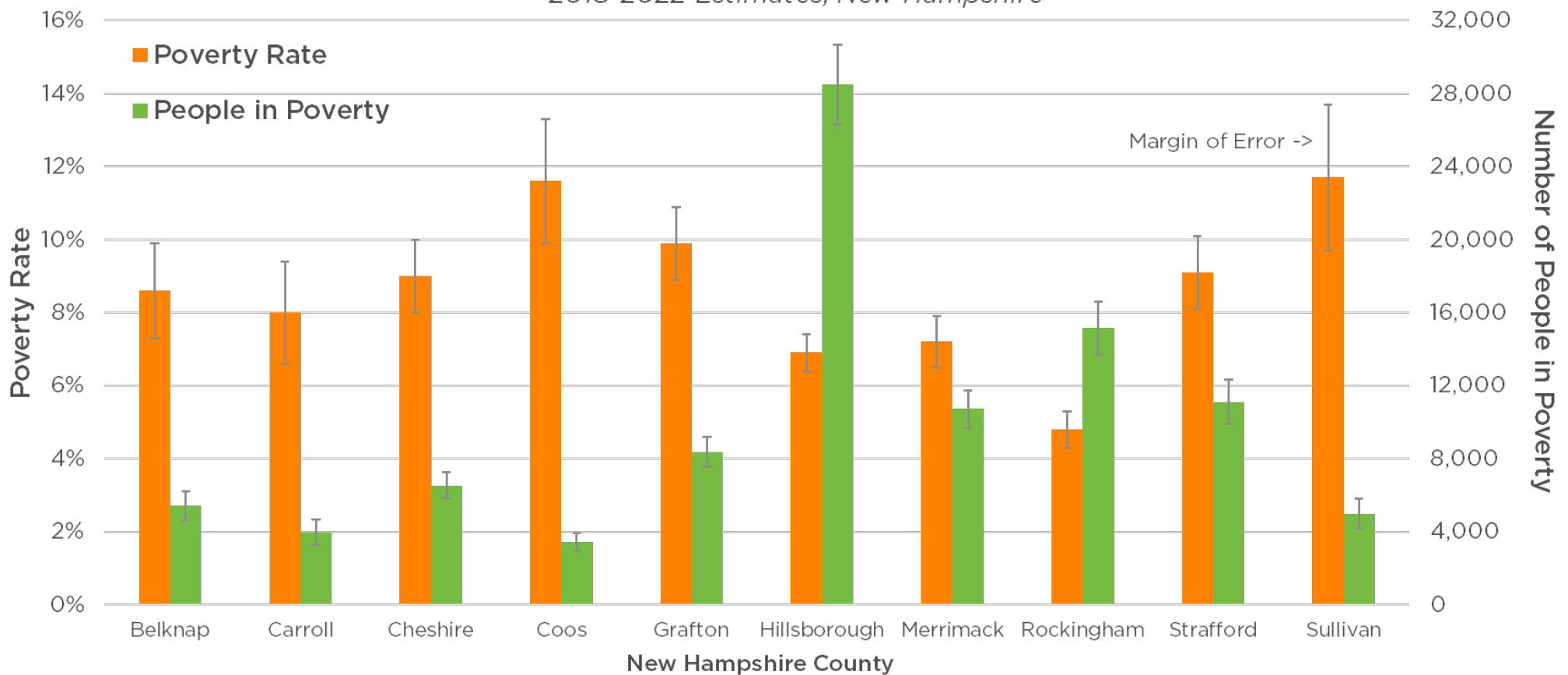
2018-2022 Estimates, New Hampshire and the United States



Notes: Margin of error bars represent 90 percent confidence intervals. Hispanic origin included in non-white races.
Source: U.S. Census Bureau, American Community Survey Five-Year Estimates, 2018-2022

POVERTY RATES HIGHER NORTH AND WEST, MORE PEOPLE IN POVERTY IN SOUTHEAST

**POVERTY RATES AND NUMBER OF PEOPLE
IN POVERTY BY COUNTY**
2018-2022 Estimates, New Hampshire



Note: Margin of error bars represent 90 percent confidence intervals.
Source: U.S. Census Bureau, American Community Survey Five-Year Estimates, 2018-2022

INCOME VARIES BY GEOGRAPHY, RACE, AND ETHNICITY

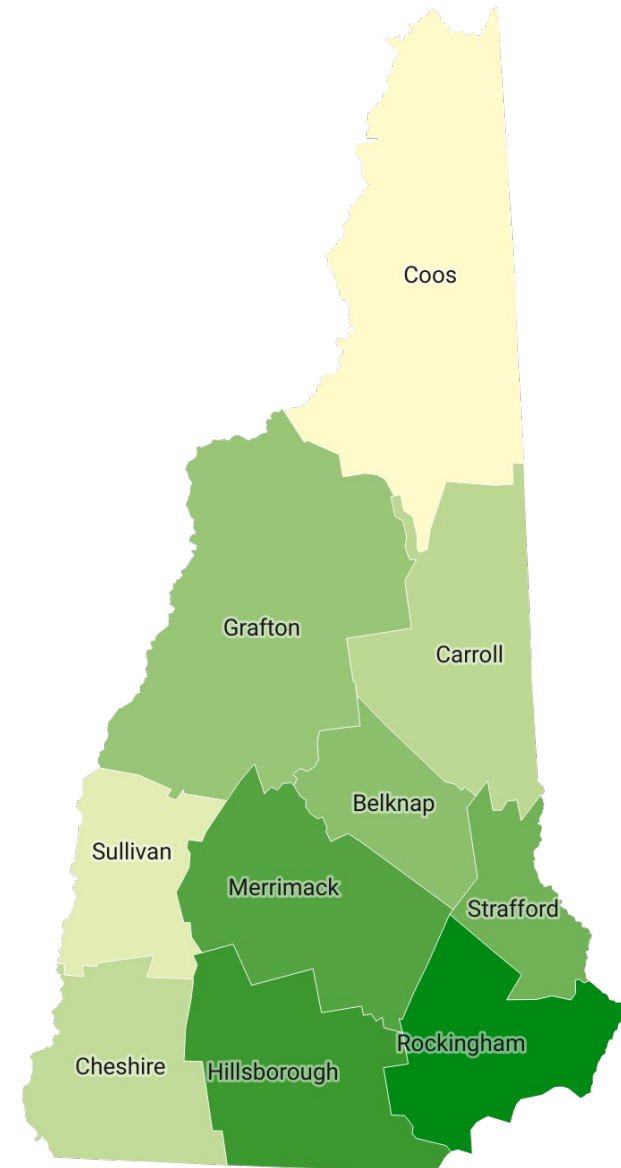
- Median household income of about \$90,000 in 2022; Coos County median about half of Rockingham County
- Per capita income of \$49,000 in 2022, varies by attribute of Granite Staters
 - Hispanic or Latino: \$30,000
 - Black or African American: \$31,000
 - Two or More Races: \$31,000
 - Non-Hispanic White: \$50,000
 - Asian: \$58,000

Sources: U.S. Census Bureau, American Community Survey. Statewide 2022 figures from one-year data; county, race, and ethnicity data from five-year 2018-2022 data; tables S1901 and B19301 with variants.

Median Household Income by New Hampshire County

Based on U.S. Census Bureau, American Community Survey Data Collected 2018-2022, Adjusted for Inflation to 2022 Dollars

Median Household Income
\$55,200 \$110,200

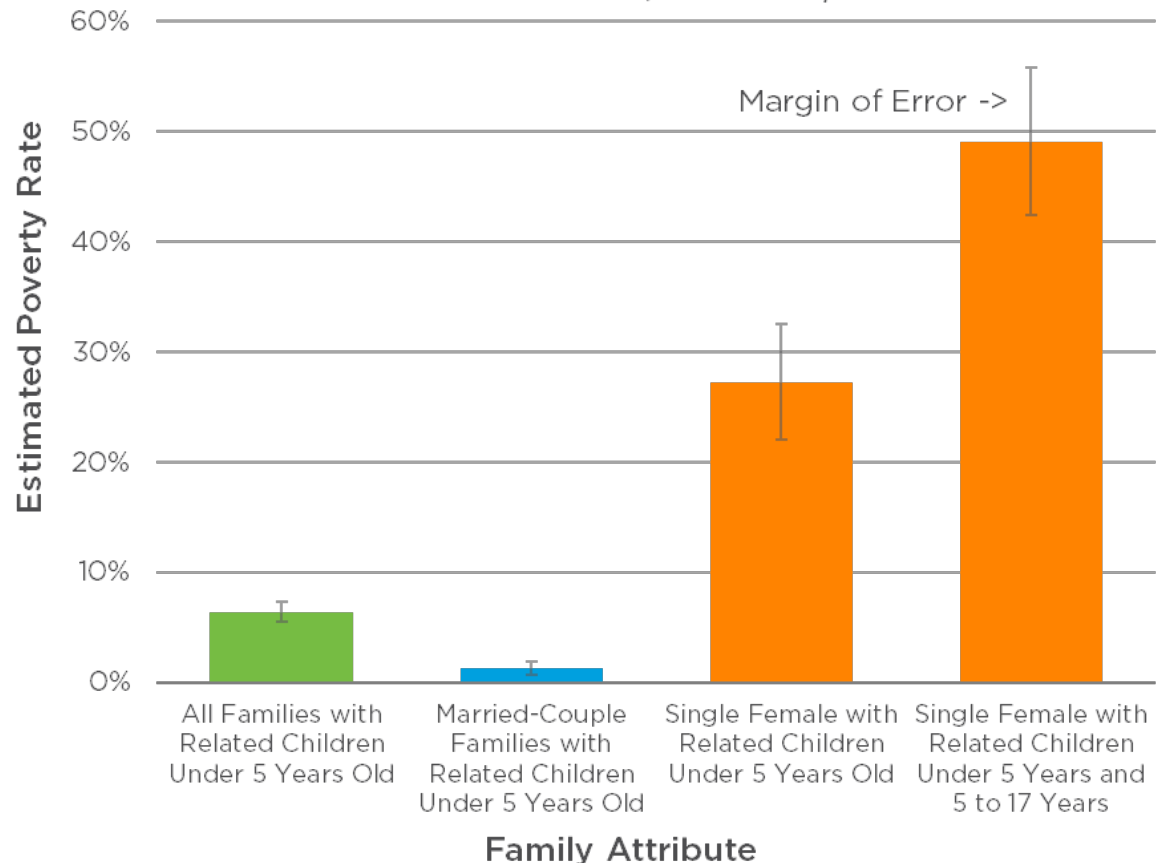


FAMILY POVERTY RATES SHOW BARRIERS TO ECONOMIC SUCCESS FOR HOUSEHOLDS

- Homeowner poverty rate 2.6 percent, while renter poverty rate was 12.7 percent in 2018-2022
- Poverty rate for single-female headed households with children about 24 percent, and about 13 percent of single-male headed households with children
- About 26 percent of single-female household renters in poverty

FAMILY POVERTY RATES BY SELECTED COMPOSITIONS

2018-2022 Estimates, New Hampshire



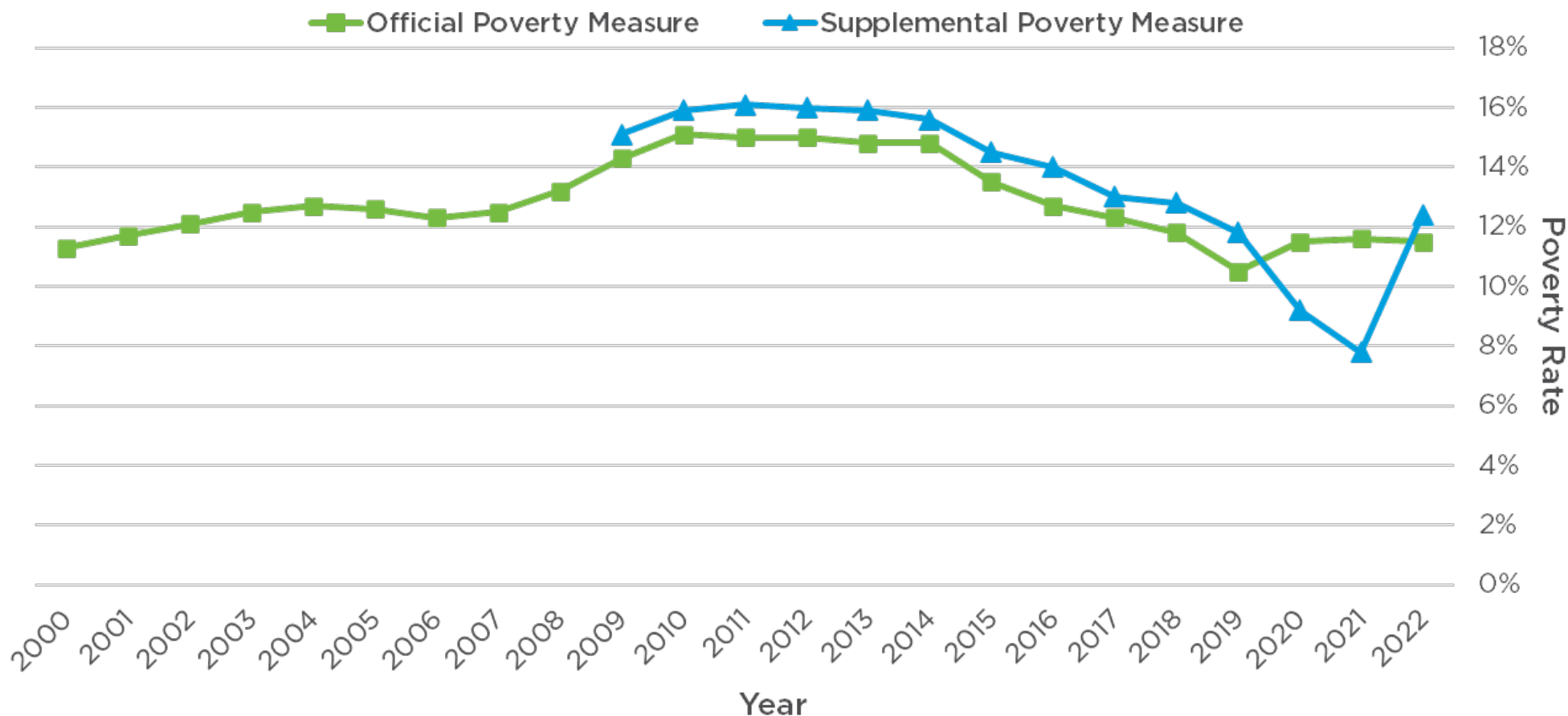
Notes: Margin of error bars represent 90 percent confidence intervals. Percentage point margins of error not available for single-male headed households with children; the point estimate poverty rate for this group in New Hampshire was 13 percent.

Source: U.S. Census Bureau, American Community Survey Five-Year Estimates, 2018-2022 13

Sources: U.S. Census Bureau, American Community Survey, Five-Year Data, 2018-2022

TAX CREDIT IMPACTS APPEAR IN SPM DATA

U.S. POVERTY RATES BY THE OFFICIAL POVERTY MEASURE AND THE SUPPLEMENTAL POVERTY MEASURE

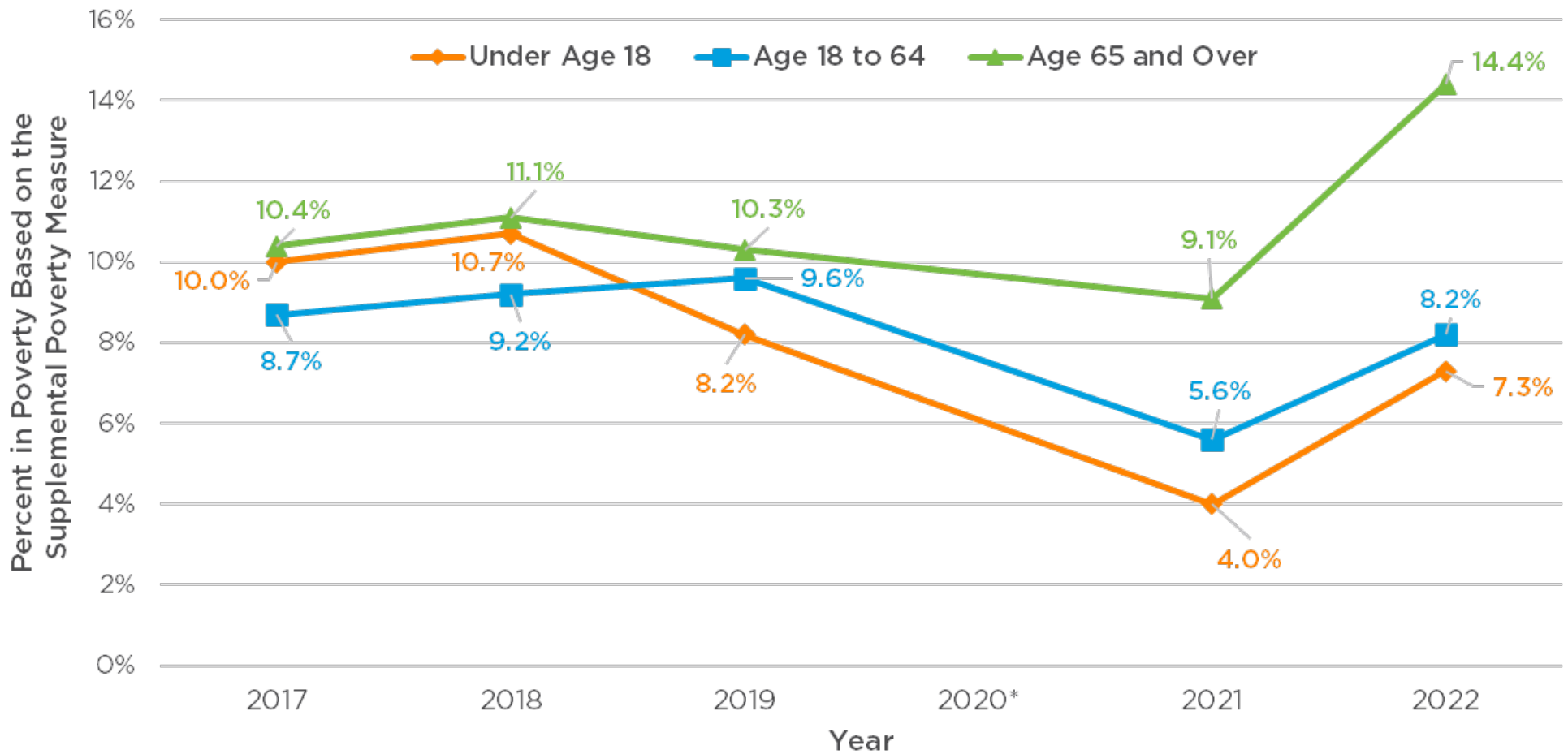


Note: Where methodological revisions were introduced in data collection yielding multiple estimates for a single year, this graph uses the estimates with newly-revised language or estimates that are most comparable to future years.

Source: U.S. Census Bureau, Poverty in the United States: 2022, Tables A-3 and B-2, September 2023

POVERTY RATE FOR CHILDREN HALVED, THEN SHARPLY INCREASED FOR ALL AGES

SPM POVERTY RATES BY AGE GROUP IN NEW HAMPSHIRE



*Note: These data were not available for 2020 due to disruptions associated with the pandemic.

Source: U.S. Census Bureau, Strategies to Counter 2021-Specific Challenges in Producing the Supplemental Poverty Measure in the American Community Survey, State by Age SPM Rates Table

DIRECT FEDERAL AID TO HOUSEHOLDS

- Unemployment compensation expanded eligibility and amounts
- Food assistance enhancements, including for students in school and Supplemental Nutrition Assistance Program benefit amounts
- Economic Impact Payments, one-time checks to individuals, technically delivered as an expedited tax credit
- Emergency Rental Assistance Program
- Expanded and fully-refundable Child Tax Credit in 2021
- Expanded Earned Income Tax Credit for certain adults in 2021
- Enhanced Child and Dependent Care Tax Credit in 2021
- Larger, expanded access to health coverage subsidies through health insurance premium tax credits for individual marketplace purchasers

Sources: NHFPI, Federal American Rescue Plan Act Directs Aid to Lower-Income Children, Unemployed Workers, and Public Services, March 26, 2021; NHFPI, Earned Income Tax Credit and Child Tax Credit: Impacts and Access in New Hampshire, March 16, 2022; NHFPI, Federal COVID-19 Relief and Recovery Funds in New Hampshire, April 13, 2023; Kaiser Family Foundation, How the American Rescue Plan Act Affects Subsidies for Marketplace Shoppers and People Who Are Uninsured, March 25, 2021.

COST-OF-LIVING ESTIMATES SIGNIFICANTLY HIGHER THAN POVERTY LEVELS

- Massachusetts Institute of Technology and Economic Policy Institute use different methodologies to build household cost estimates
- Both sets of estimates far above OPM and SPM levels in every New Hampshire county for similarly-sized households
- Housing, child care, and transportation key drivers of higher cost

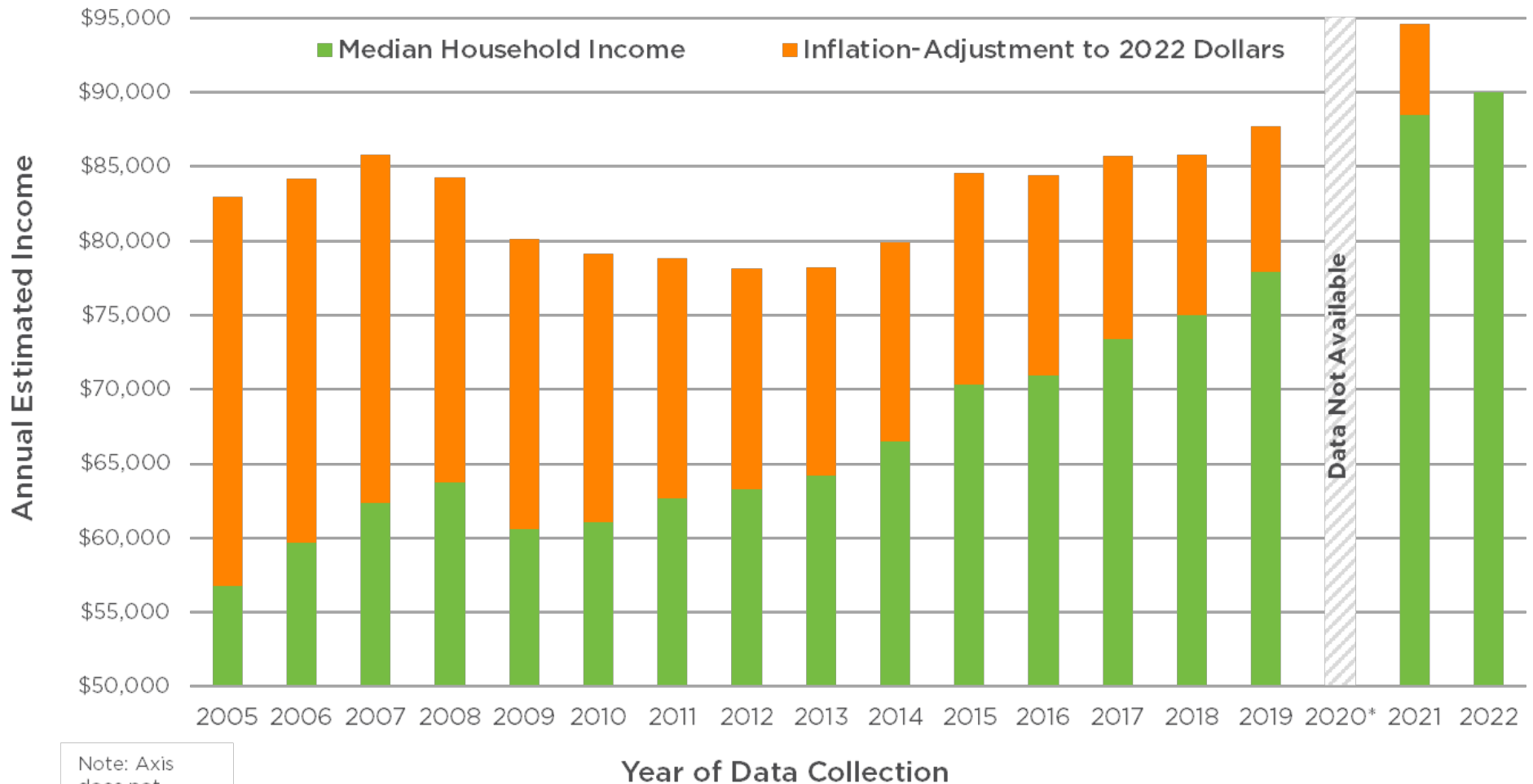
NEW HAMPSHIRE COST OF LIVING ESTIMATES FOR TWO WORKING ADULTS AND TWO CHILDREN, 2024

County	EPI Family Budget Calculator	MIT Living Wage Calculator
Belknap	\$99,510	\$113,352
Carroll	\$99,632	\$113,069
Cheshire	\$98,673	\$113,004
Coos	\$87,528	\$99,231
Grafton	\$102,961	\$114,236
Hillsborough	\$113,953	\$124,761
Merrimack	\$104,397	\$116,634
Rockingham	\$117,672	\$131,157
Strafford	\$108,964	\$125,749
Sullivan	\$96,342	\$110,321

Sources: EPI Family Budget Calculator published by the Economic Policy Institute, January 2024. MIT Living Wage Calculator produced by the Living Wage Institute at the Massachusetts Institute of Technology, updated February 2024.

MEDIAN INCOME GROWTH DID NOT EXCEED INFLATION FACED BY CONSUMERS IN 2022

MEDIAN HOUSEHOLD INCOME IN NEW HAMPSHIRE

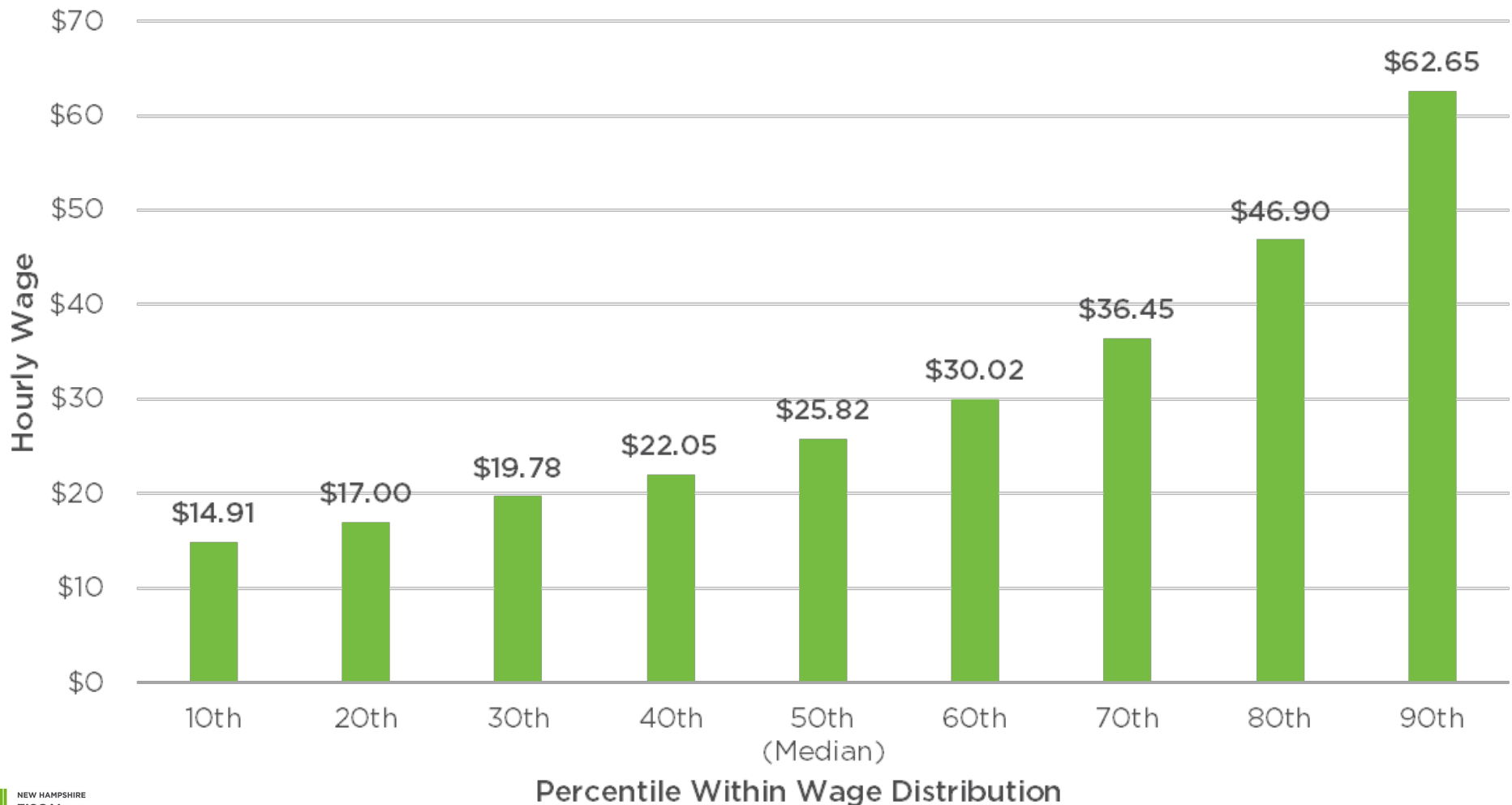


Note: Axis does not begin at zero.

*Note: These data were not available for 2020 due to disruptions associated with the pandemic.
Sources: U.S. Census Bureau, American Community Survey One-Year Estimates;
U.S. Bureau of Labor Statistics, Consumer Price Index-Urban, Northeast

WAGES INCREASED FOLLOWING COVID-19 PANDEMIC, BUT DIFFER SUBSTANTIALLY

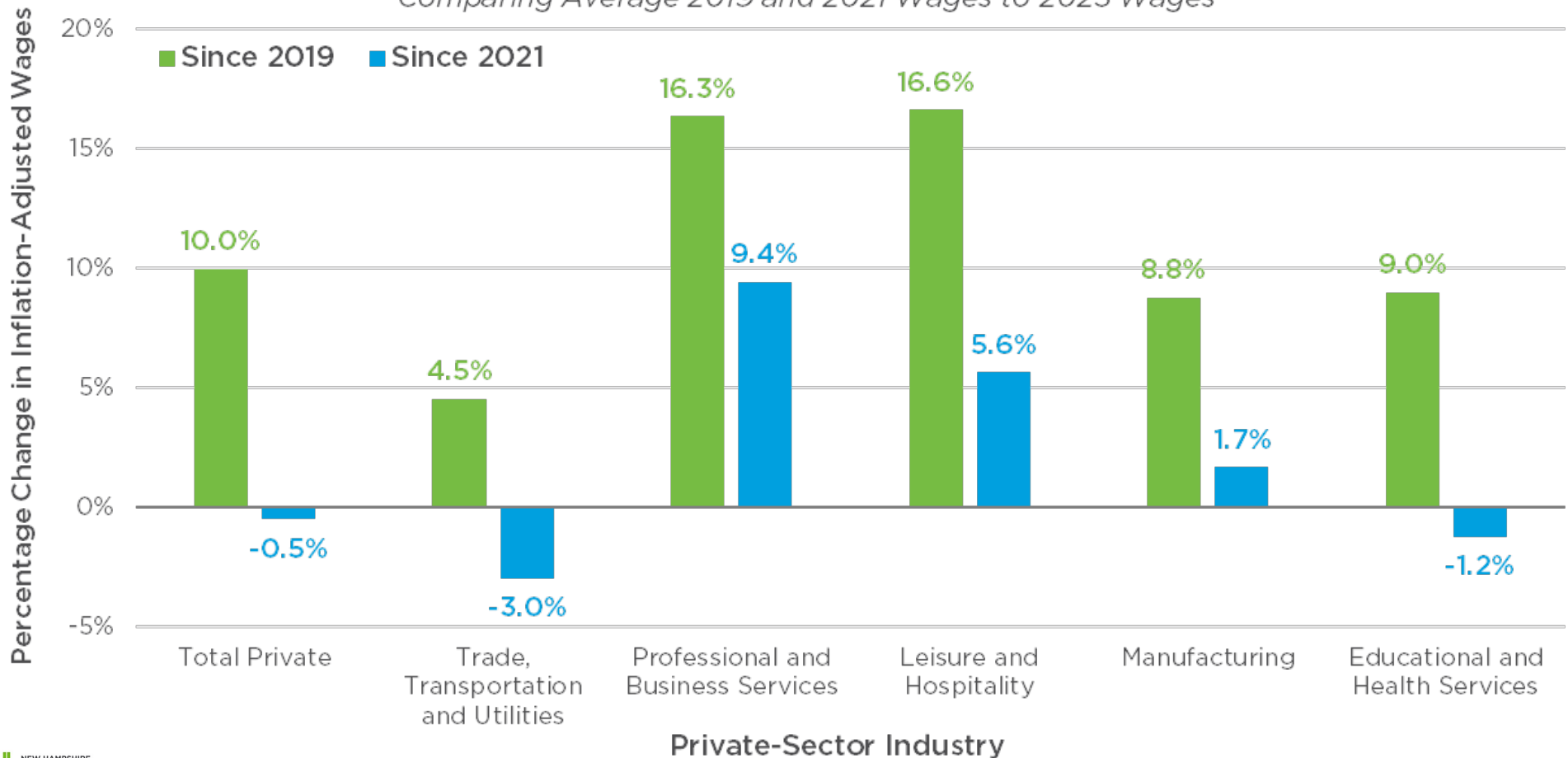
HOURLY WAGE IN NEW HAMPSHIRE BY PERCENTILE, 2023



AVERAGE WAGES IN NEW HAMPSHIRE HAVE NOT CONSISTENTLY OUTGROWN INFLATION

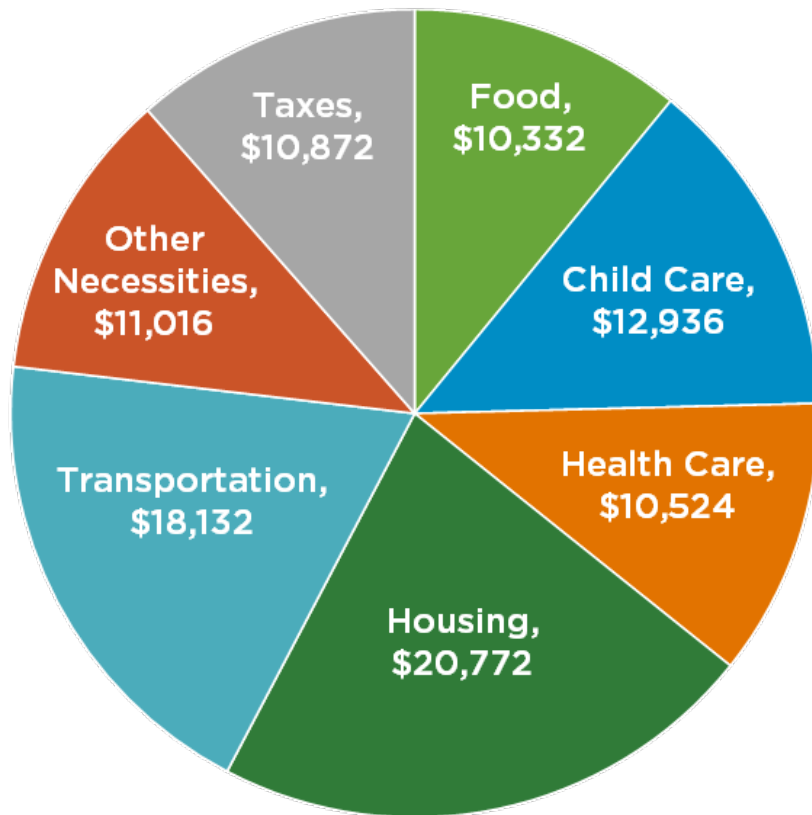
CHANGES IN INFLATION-ADJUSTED AVERAGE HOURLY WAGE IN NEW HAMPSHIRE BY PRIVATE SECTOR INDUSTRY

Comparing Average 2019 and 2021 Wages to 2023 Wages

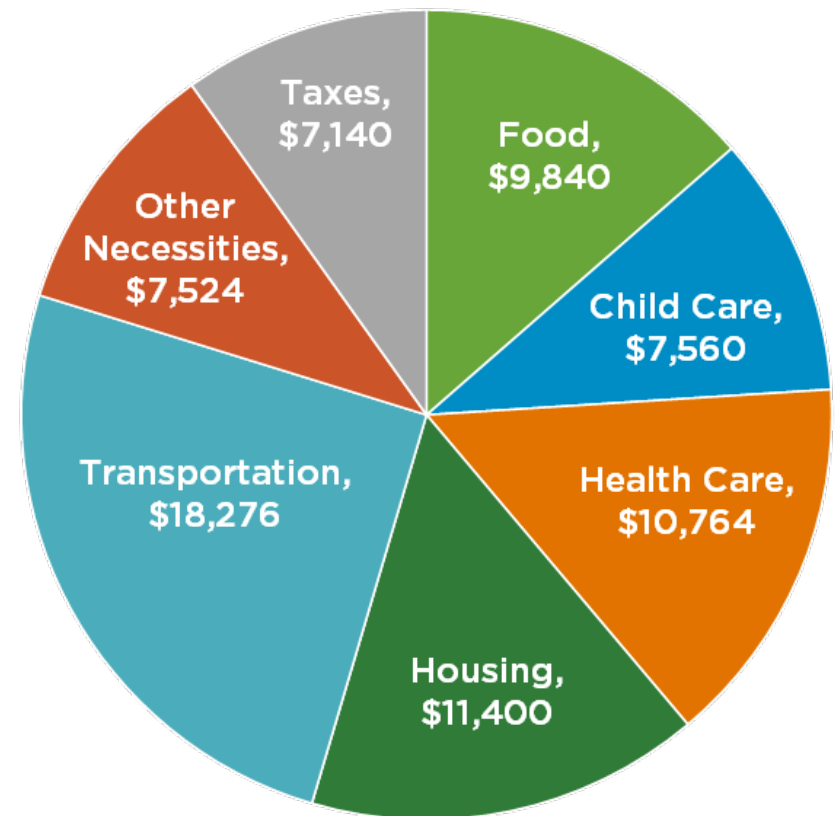


INDIVIDUALS AND FAMILIES FACE SIGNIFICANT COSTS OF LIVING STATEWIDE

ECONOMIC POLICY INSTITUTE
 FAMILY BUDGET CALCULATOR
 TWO ADULTS, ONE CHILD: \$94,584
Rockingham County, New Hampshire, 2024



ECONOMIC POLICY INSTITUTE
 FAMILY BUDGET CALCULATOR
 TWO ADULTS, ONE CHILD: \$72,501
Coos County, New Hampshire, 2024



Source: Economic Policy Institute, Family Budget Calculator, March 22, 2024

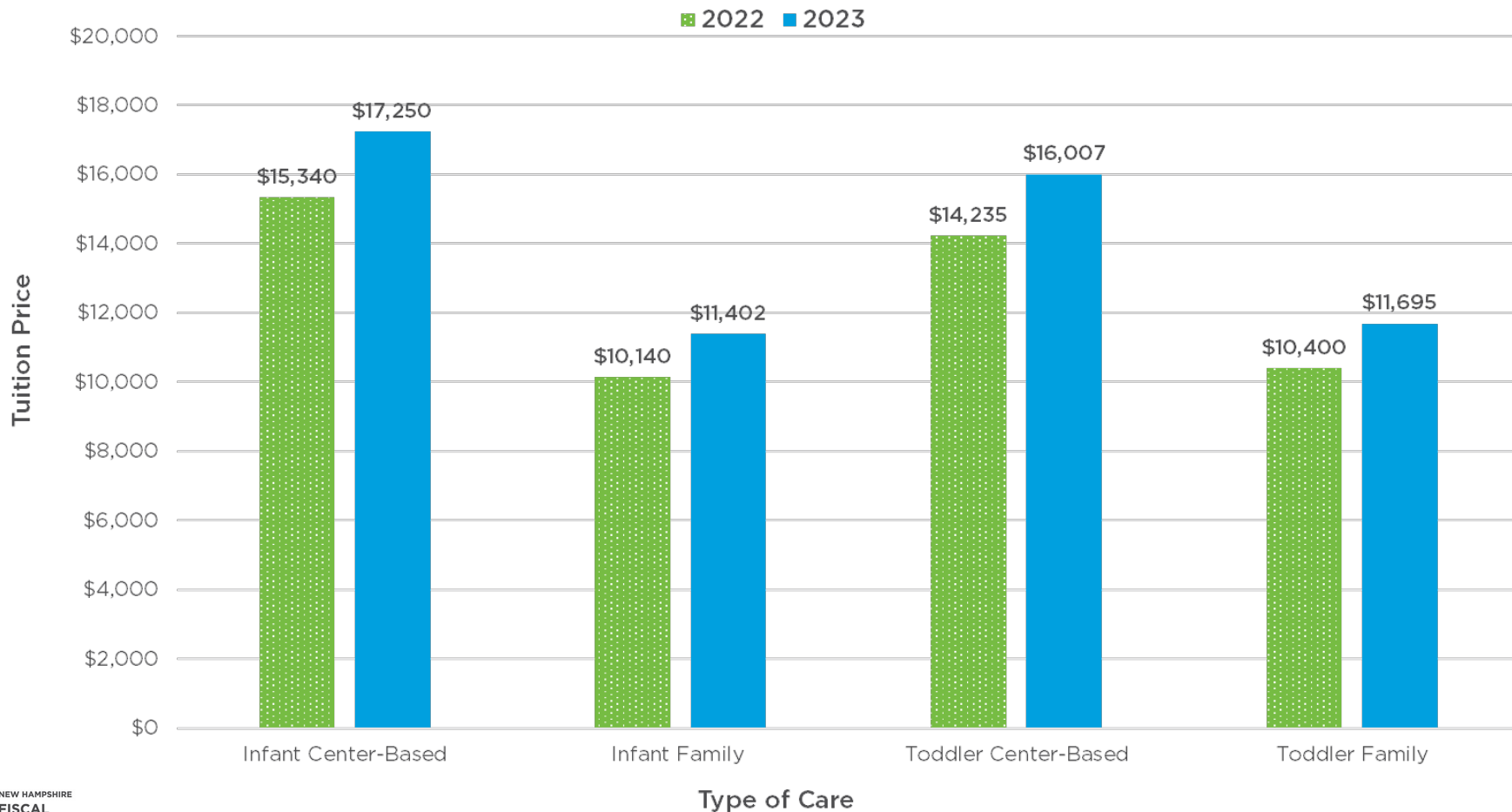
Source: Economic Policy Institute, Family Budget Calculator, March 22, 2024

CHILD CARE

CHILD CARE PRICES INCREASED ABOUT 12.5 PERCENT FROM 2022 TO 2023

NEW HAMPSHIRE CHILD CARE PRICES IN 2022 AND 2023

Child Care Tuition Prices for Center-Based and Family Child Care for Infants and Toddlers



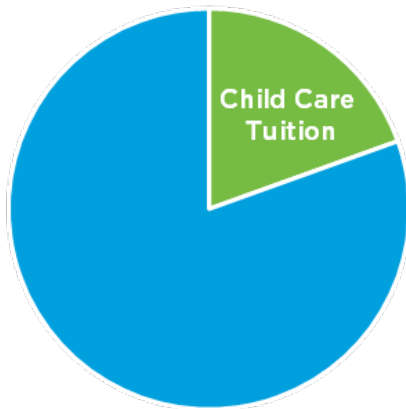
FEDERAL BENCHMARK: AFFORDABLE CHILD CARE SHOULD BE NO MORE THAN 7 PERCENT OF HOUSEHOLD INCOME

PERCENTAGE OF MEDIAN HOUSEHOLD INCOME NEEDED FOR TWO CHILDREN IN CENTER-BASED CARE

Percent of Median Income for Households with Children during 2018-2022 Equivalent to the Unsubsidized Price of Tuition for an Infant and Four-Year-Old Child to Attend Center-Based Child Care

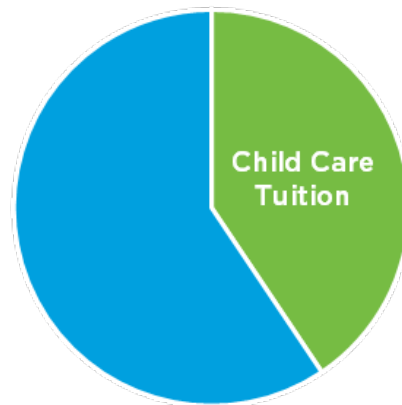
MARRIED-COUPLE FAMILY

20%



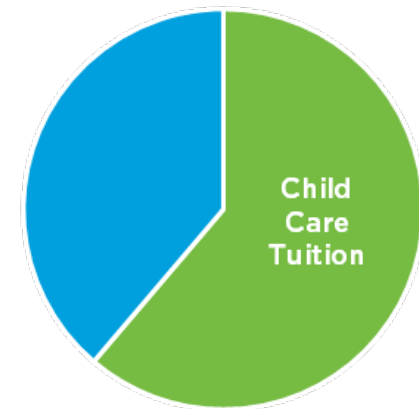
SINGLE MALE HOUSEHOLDER

41%



SINGLE FEMALE HOUSEHOLDER

61%



NEW HAMPSHIRE CHILD CARE SCHOLARSHIP ELIGIBILITY EXPANSION

CHILD CARE SCHOLARSHIP AND REDUCED COST SHARE ELIGIBILITY

Annual Household Income Caps for Child Care Scholarship, No Cost Share, and \$5 Per Week Cost Share Eligibility

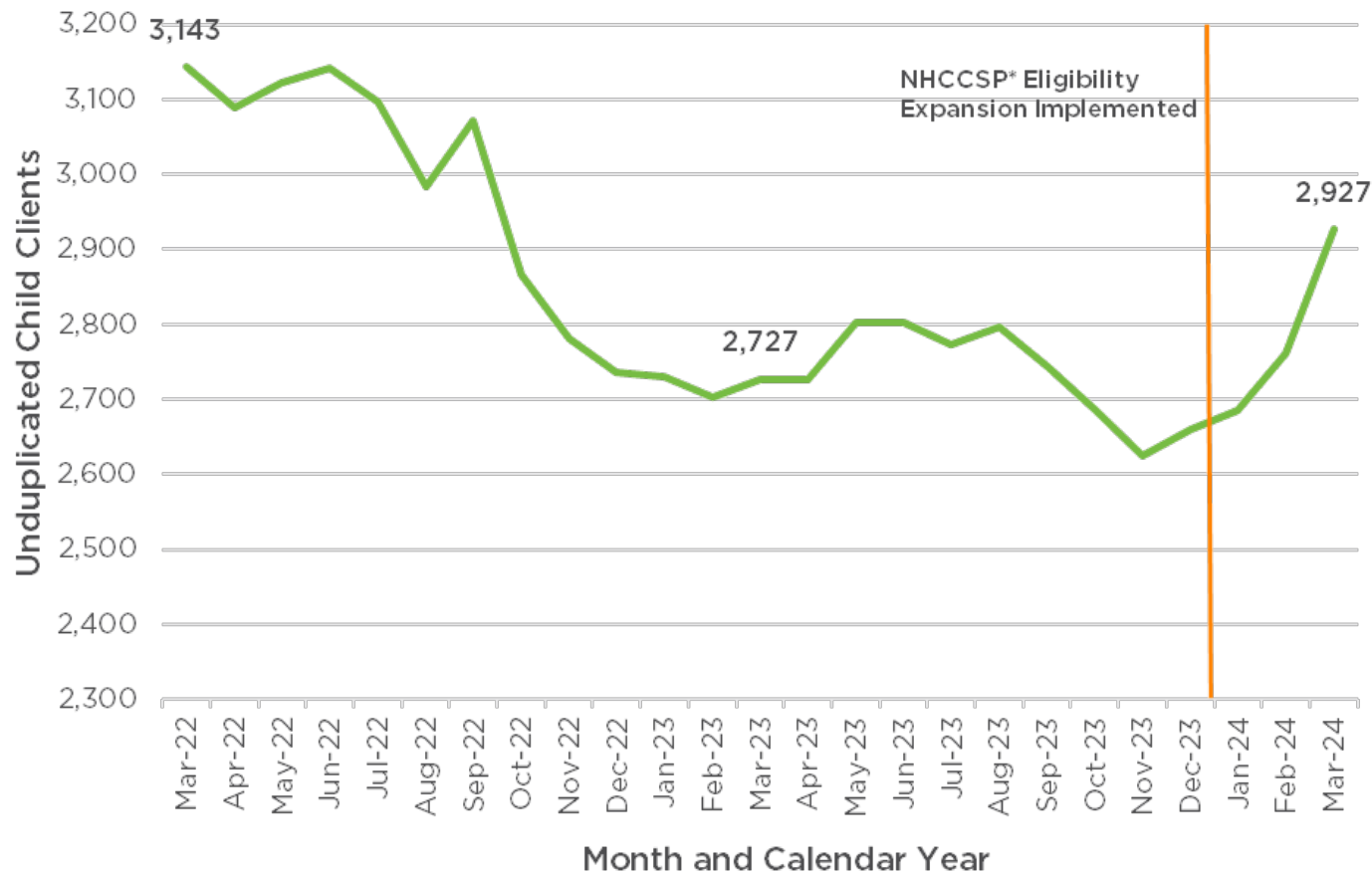
Family Size	Scholarship Less than 85% of State Median Income	No Cost Share Less than or equal to 100% of Federal Poverty Guidelines	\$5 Cost Share Between 100% to 138% of Federal Poverty Guidelines
1	\$55,207	\$14,580	\$20,120
2	\$72,193	\$19,720	\$27,214
3	\$89,180	\$24,860	\$34,307
4	\$106,167	\$30,000	\$41,400
5	\$123,153	\$35,140	\$48,493
6	\$140,140	\$40,280	\$55,586
7	\$143,325	\$45,420	\$62,680
8	\$146,510	\$50,560	\$69,773

Sources: New Hampshire Department of Health and Human Services Bureau of Child Development and Head Start Collaboration Child Care Scholarship Income Eligibility Levels (Updated July 1, 2023), U.S. Department of Health and Human Services 2023 Poverty Guidelines for 48 Contiguous States (Updated January 2022)

TRENDING INCREASE IN CHILD CARE SCHOLARSHIP USE

NEW HAMPSHIRE CHILD CARE SCHOLARSHIP USAGE

Number of Children Served Monthly by the New Hampshire Child Care Scholarship Program from March 2022 to March 2024



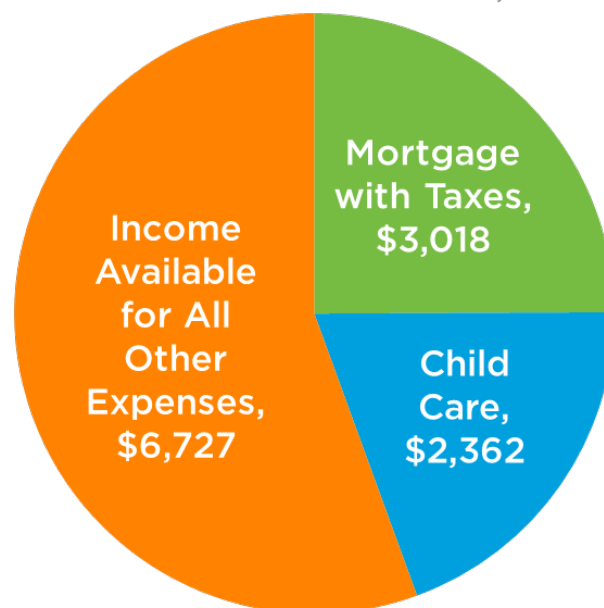
*Note: NHCCSP is the New Hampshire Child Care Scholarship Program, which provides subsidies to help families access and afford child care services.

Source: New Hampshire Department of Health and Human Services

2022 CHILD CARE AND NEW HOUSE MORTGAGE PAYMENTS EQUATE TO 44 PERCENT OF HOUSEHOLD INCOME

MEDIAN MONTHLY CHILD CARE AND NEW MORTGAGE EXPENSES FOR A NEW HAMPSHIRE MARRIED COUPLE WITH TWO CHILDREN

Estimates Based on Median Income and Average or Median Costs Where Available, 2022



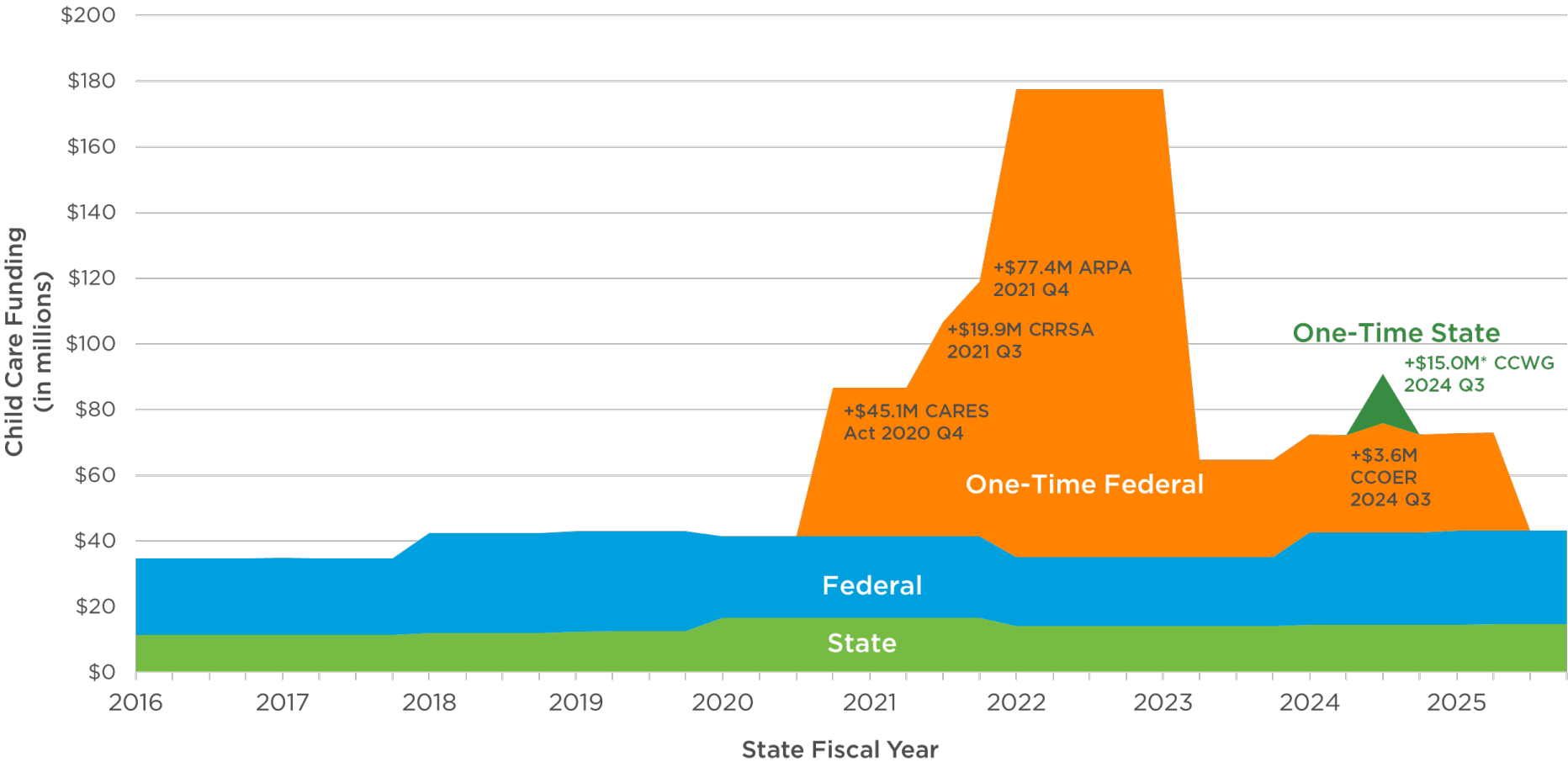
Note: Mortgage with taxes figure calculated using median single-family house price in 2022 with a 5 percent downpayment, average 2022 New Hampshire tax rate across all communities of \$18.73 per \$1,000, and average 30-year fixed mortgage rate in 2022 of 5.34 percent.

Sources: New Hampshire Association of Realtors, Federal Reserve Bank of Dallas, New Hampshire Department of Revenue Administration, Child Care Aware of America, U.S. Census Bureau.

FEDERAL & STATE INVESTMENTS IN CHILD CARE

NEW HAMPSHIRE CHILD CARE FUNDING

State and Federal One-Time and Regular Funding for State Fiscal Years 2016-2025



For all Notes and Sources, see NHFPI's February 2024 Issue Brief The State of Child Care in New Hampshire: End of One-Time Federal Investments May Reduce Industry Stability. Acronym Definitions: New Hampshire's Child Care Workforce Grant (CCWG). Coronavirus Aid, Relief, and Economic Security (CARES) Act. Coronavirus Response and Relief Supplemental Appropriations Act (CRRSA). American Rescue Plan Act (ARPA). Child Care Operating Expense Reduction (CCOER).

HOUSING

MEDIAN SALE PRICE FOR A SINGLE-FAMILY HOUSE UP 66 PERCENT STATEWIDE FROM 2018 TO 2023

Median Single-Family House Sale Price by NH County

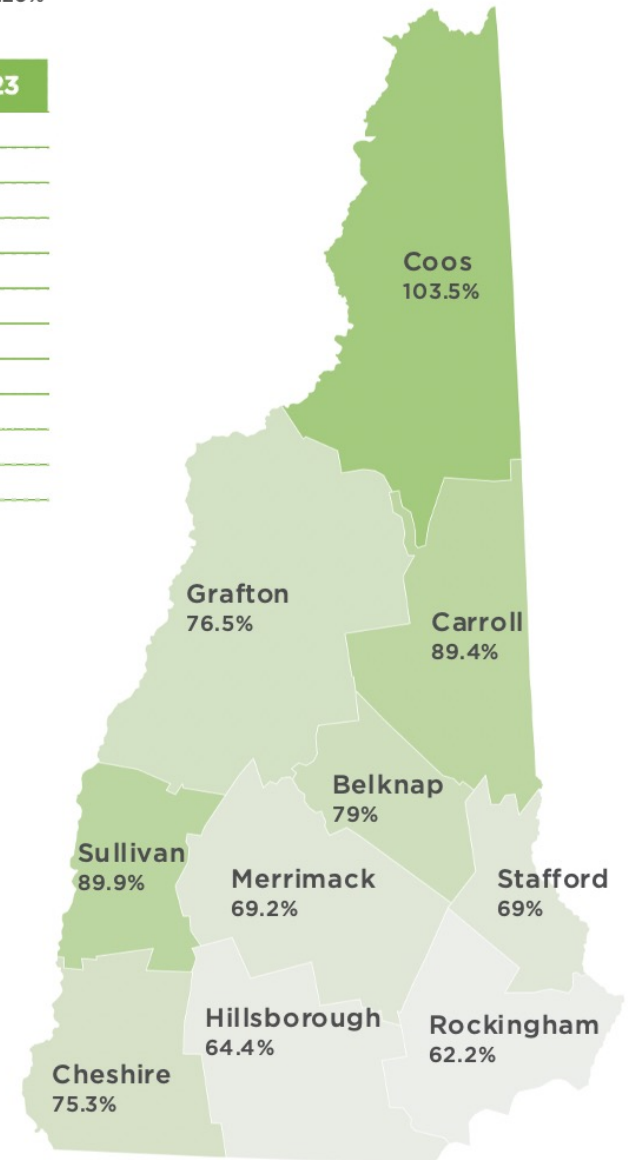
Percent Change in Median Single-Family Home Price, from 2018-2023

Change in Median Price



County	Price In 2018	Price In 2023
Belknap	\$250,000	\$447,500
Carroll	\$245,500	\$465,000
Cheshire	\$194,250	\$340,500
Coos	\$113,000	\$230,000
Grafton	\$226,600	\$400,000
Hillsborough	\$298,000	\$490,000
Merrimack	\$260,000	\$440,000
Rockingham	\$370,000	\$600,000
Strafford	\$268,000	\$453,000
Sullivan	\$180,000	\$341,900
Statewide	\$283,000	\$470,000

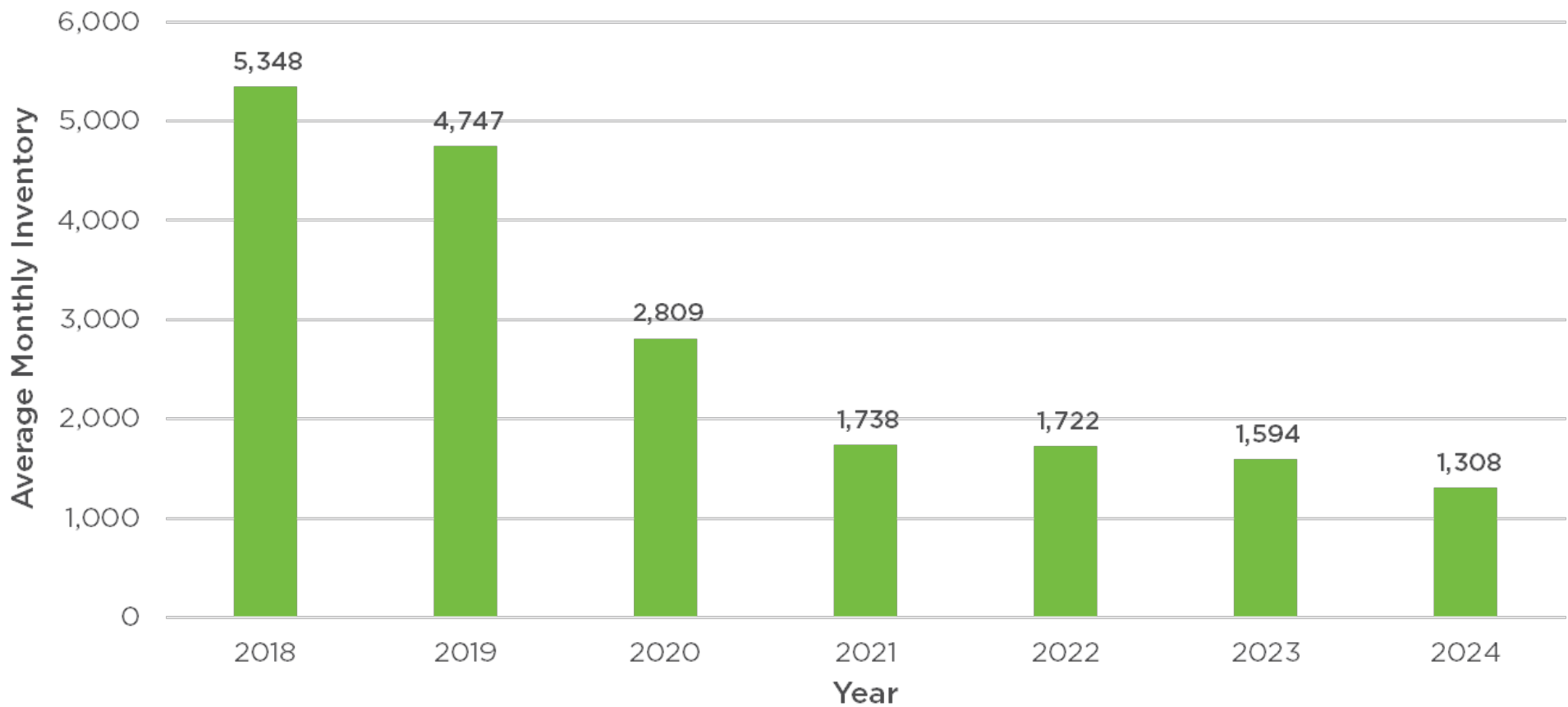
Source: New Hampshire Association of Realtors



PRICES HAVE INCREASED AS SUPPLY DECREASES, FEWER HOUSES FOR SALE

NEW HAMPSHIRE INVENTORY OF SINGLE-FAMILY HOUSES FOR SALE

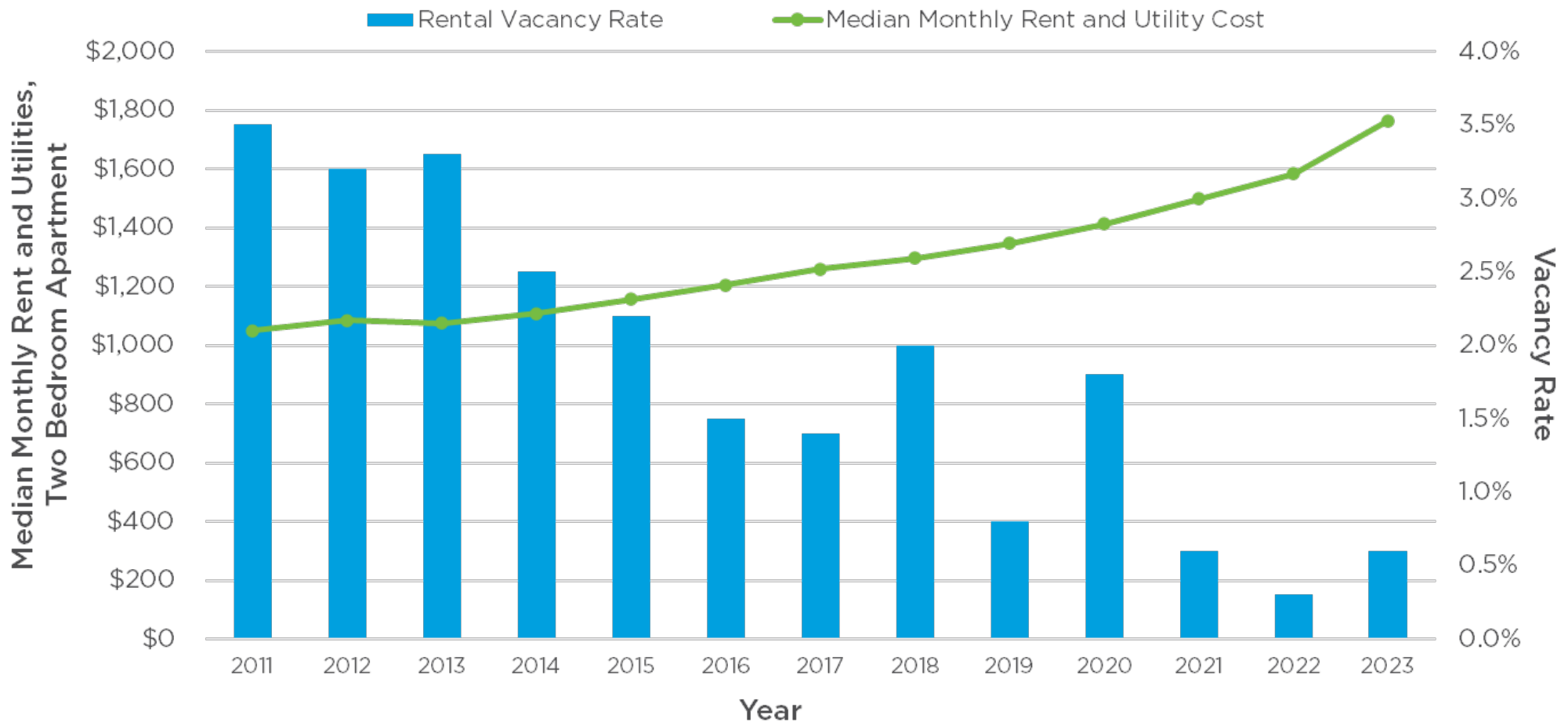
Average Monthly Inventory from 2018 to 2023, and January to April 2024 Year to Date*



*Note: Inventory shown is an average of the twelve individual months of each year.
Source: New Hampshire Association of Realtors, Monthly Indicators

LOW SUPPLY ALSO PUSHES UP PRICES OF RENTAL UNITS IN NEW HAMPSHIRE

MEDIAN MONTHLY RENTAL COSTS AND VACANCY RATES
New Hampshire Statewide Data, Two Bedroom Apartments

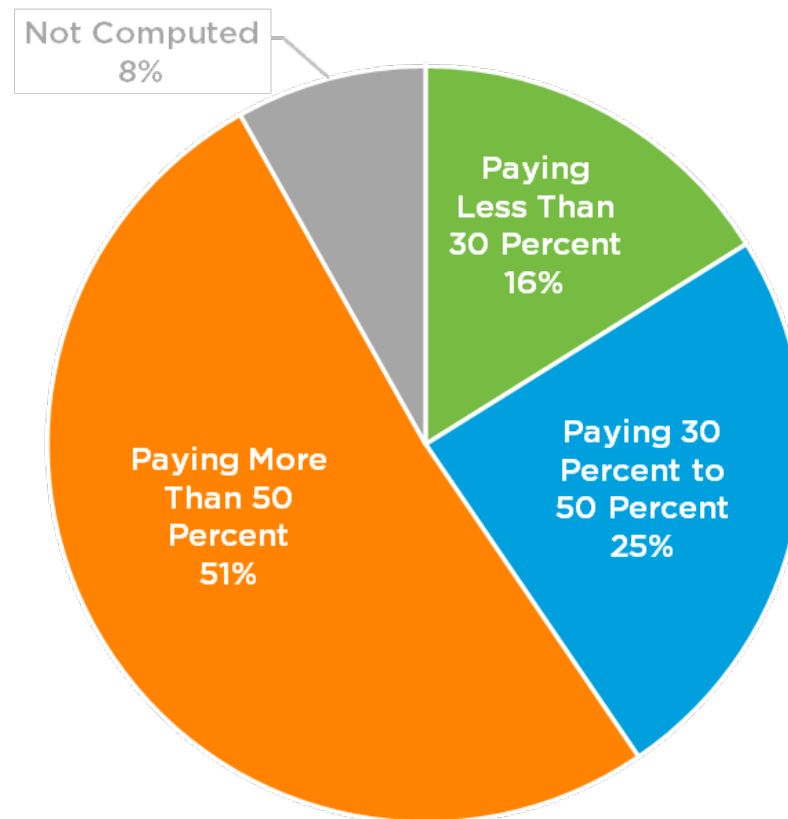


Source: New Hampshire Housing Finance Authority

RENTAL UNIT COSTS HIGH RELATIVE TO RENTER INCOMES

RENT AND UTILITIES PAYMENTS AS A PERCENTAGE OF HOUSEHOLD INCOME FOR NEW HAMPSHIRE RENTERS WITH LOW INCOMES

Percentage of Income Paid by Renter Households with Less Than \$35,000 Annual Income (33 Percent of All Renters), From 2018 to 2022



Source: U.S. Census Bureau, American Community Survey, 2018-2022 5-year estimates

TEMPORARY FEDERAL FUNDING TO SUPPORT HOUSING LARGELY EXPIRED

- Emergency Rental Assistance Program provided about \$302.5 million in housing assistance
- Homeowner Assistance Fund paid about \$39.2 million in aid for mortgage payments, property taxes, and other eligible costs
- Flexible federal funds deployed by the State to assist with housing retention and construction, including \$100 million to the InvestNH program to support developers creating multifamily rental housing and incentivize municipalities to add units and reform zoning

STATE BUDGET FUNDING FOR HOUSING

- **Affordable Housing Fund:** administered by the New Hampshire Housing Finance Authority, provides grants and low-interest loans for building or acquiring housing affordable to people with low-to-moderate incomes (\$25 million)
- **InvestNH Fund:** created originally by executive branch to use flexible funds from American Rescue Plan Act to support developers creating multifamily rental housing and incentivize municipalities to add units and reform zoning (\$10 million)
- **Housing Champion Designation and Grant Program:** provides incentives for municipalities to make certain land use and zoning changes, perform water and sewer upgrades, and support walkability and transportation infrastructure to promote workforce housing (\$5.25 million)
- **Homelessness and Housing Shelter Programs:** increases to rates paid to shelter programs and helps pay for cold weather shelter, hotel stays, and other shelter alternatives (\$10 million)

CHILD CARE, UTILITY AID HELPS ECONOMY

RETURNS ON INVESTMENT FROM CERTAIN POLICIES

Fiscal Stimulus Multipliers, 2021

Estimates of Change in Size of the Economy (Gross Domestic Product) in the Fourth Quarter of 2021 for Each \$1.00 Change in Selected Federal Expenditure or Tax Changes in the First Quarter of 2021	
Policy Change Analyzed	Economic Growth Per \$1 Invested
Supplemental Nutrition Assistance Program Benefits	\$1.61
Supplemental Unemployment Insurance	\$1.49
Work-Share Unemployment Insurance	\$1.37
Aid to State and Local Governments	\$1.34
Low Income Home Energy Assistance Program (LIHEAP)	\$1.31
Transportation Infrastructure Spending	\$1.29
Earned Income Tax Credit	\$1.27
Child Tax Credit	\$1.25
Defense Spending	\$1.24
Child Care (Universal Child Care Act)	\$1.19
Universal Pre-Kindergarten	\$1.17
Care for Older Adults	\$1.15
Economic Impact Payments	\$1.09
Payroll Tax Holiday for Employees	\$1.07
Payroll Tax Holiday for Employers	\$0.95
Nonrefundable Lump Sum Tax Rebate	\$0.93
Personal Income Tax Rate	\$0.88
Housing Tax Credit	\$0.80
Student Loan Debt Forgiveness	\$0.65
Dividend and Capital Gain Tax Rate Reduction	\$0.38
Corporate Tax Rate Reduction	\$0.32
Accelerated Depreciation for Business Taxes	\$0.27
Business Net Operating Losses Tax Offset	\$0.24

Note: Evaluated relative to the parameters of the federal 2021 American Rescue Plan Act as proposed in January 2021.

Source: Moody's Analytics, *The Biden Fiscal Rescue Package: Light on the Horizon*, January 15, 2021

KEY TAKEAWAYS

- Poverty rates are lower than other states, median household income of \$90,000, but many households are struggling to afford usual expenses
- Average wages have grown relative to inflation since before the COVID-19 pandemic, but not evenly across industries, and poverty is rebounding as federal supports expire
- Costs of both child care and housing have risen faster than inflation, and are significant parts of family budgets
- One-time federal aid for housing and child care has largely expired, but State aid continues
- Aid to households with low incomes typically also serves as effective economic stimulus

ADDITIONAL RESOURCES

- Issue Brief: The Fragile Economics of the Child Care Sector – May 17, 2024:
<https://nhfpi.org/resource/the-fragile-economics-of-the-child-care-sector/>
- Blog: Housing in New Hampshire Continues to Become Less Affordable for Buyers and Renters – May 17, 2024:
<https://nhfpi.org/blog/housing-in-new-hampshire-continues-to-become-less-affordable-for-buyers-and-renters/>
- Issue Brief: Granite State Workers and Employers Face Rising Costs and Significant Economic Constraints – August 31, 2023:
<https://nhfpi.org/resource/granite-state-workers-and-employers-face-rising-costs-and-significant-economic-constraints/>
- Resource Pages: Economy, Education
<https://nhfpi.org/topic/economy/>
<https://nhfpi.org/topic/education/>



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