The BIA Report on Consumer Confidence
The University of New Hampshire Survey Center

August 3, 2016

Granite Staters Optimistic about Business Conditions in New Hampshire

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603/862-2226

Durham, NH – New Hampshire residents are increasingly optimistic about state business conditions and remain optimistic about the national economy. The majority of Granite Staters say their household financial condition is better or about the same since last year and most don’t expect it to change over the next year.

These findings are based on the latest Business and Industry Association (BIA) Report on Consumer Confidence, conducted by the University of New Hampshire Survey Center. Five hundred (500) randomly selected New Hampshire adults were interviewed by landline and cellular telephone between July 19 and August 1, 2016. The margin of sampling error for the survey is +/- 4.4 percent.

N.H. Business Conditions

New Hampshire residents’ expectations about economic conditions in the state continue to improve. When asked how New Hampshire businesses will do over the upcoming year, over half of Granite Staters (63%) think state businesses will enjoy good times financially, only 15% think they will experience bad times, and 22% anticipate mixed conditions. The percentage predicting good times is at an all-time high. Optimism about New Hampshire business conditions is bipartisan – 70% of Democrats, 59% of Republicans and 52% of Independents believe the state will enjoy good financial times.

“The latest report reveals confidence is up in all state and national categories surveyed. This is an excellent sign regarding anticipated economic growth in New Hampshire and beyond. As we enter the election season, we urge our current and future policy leaders to support initiatives that will keep this momentum going,” said BIA President Jim Roche.

Business Conditions in NH – Next 12 Months

We ask that this copyrighted information be referred to as the BIA Report on Consumer Confidence, sponsored by the New Hampshire Business and Industry Association, and conducted by the University of New Hampshire Survey Center.
Turning to expectations about the U.S. economy – 47% of New Hampshire adults think that businesses across the country will experience good times over the next 12 months, 30% think businesses will have bad times, and 23% think conditions will be mixed. Optimism about U.S. business conditions has increased somewhat over the past year.

New Hampshire residents are divided about the long-term prospects for the U.S. economy. Currently 39% of New Hampshire residents believe that the U.S. economy will enjoy continuous good times over the next 5 years, 34% expect periods of widespread unemployment and depression, and 27% see a mix of good and bad conditions.
When asked about their household finances, most New Hampshire adults think they are financially better off or about the same as they were a year ago -- 39% say they are better off now than they were a year ago, 25% say they are worse off, and 35% say things are about the same. The percentage who say they are worse off is the lowest it has been since July 2004.

Looking forward, a majority of Granite Staters think their households will be in about the same financial condition next year as they are today. Currently, 31% think their family will be better off financially a year from now, only 8% think they will be worse off and 61% think their families will be about the same.
New Hampshire adults continue to think it is a good time to buy major items for their home. Two in three New Hampshire residents (68%) think now is a good time to buy major household items, 22% think it is a bad time, and 9% think it depends on a person’s finances. This measure has stayed steady since April.

Subgroup Analysis

There are a few demographic differences in the economic expectations of New Hampshire residents. Democrats and younger residents are consistently more optimistic about the state and national economy than Republicans and Independents. Younger residents are also more likely to be optimistic about their household’s financial condition over the past year and over the next year.
Business and Industry Association Report on Consumer Confidence Methodology

These findings are based on the latest Business and Industry Association (BIA) Report on Consumer Confidence, conducted by the University of New Hampshire Survey Center. Five hundred (500) randomly selected New Hampshire adults were interviewed in English by landline and cellular telephone between July 19 and August 1, 2016. The margin of sampling error for the survey is +/- 4.4 percent. These MSE’s have not been adjusted for design effect. The design effect for the survey is 1.1%.

The random sample used in the BIA Report on Consumer Confidence was purchased from Marketing Systems Group (MSG), Horsham, PA. MSG screens each selected telephone number to eliminate non-working numbers, disconnected numbers, and business numbers to improve the efficiency of the sample, reducing the amount of time interviewers spend calling non-usable numbers.

The data have been weighted to adjust for numbers of adults and telephone lines within households. Additionally, data were weighted by respondent sex, age, and region of the state to targets from the most recent American Community Survey (ACS) conducted by the U.S. Census Bureau. In addition to potential sampling error, all surveys have other potential sources of non-sampling error including question order effects, question wording effects, and non-response. Due to rounding, percentages may not sum to 100%. The number of respondents in each demographic below may not equal the number reported in cross-tabulation tables as some respondents choose not to answer some questions.

For more information about the methodology used in the BIA Report on Consumer Confidence, contact Dr. Andrew Smith at (603) 862-2226 or by email at andrew.smith@unh.edu.

### BIA Report on Consumer Confidence, Summer 2016 Demographics

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**Business Conditions in New Hampshire in 12 Months**

“Turning to business conditions in the New Hampshire as a whole – do you think that during the next twelve months we’ll have good times financially, or bad times, or what?”

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“Turning to business conditions in the country as a whole – do you think that during the next twelve months we’ll have good times financially, or bad times, or what?”

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"Looking ahead, which would you say is more likely – that in the country as a whole we will have continuous GOOD TIMES during the next FIVE YEARS or so, or that we will have periods of WIDESPREAD UNEMPLOYMENT or DEPRESSION, or what?"

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Household Financial Condition Compared to 12 Months Ago

"We are interested in how people are getting along financially these days. Would you say that you and your family living there are BETTER OFF or WORSE OFF financially than you were a year ago?"

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Household Financial Condition 12 Months from Now

“Now, looking ahead – do you think that a year from now you and your family will be better off financially ... or worse off ... or just about the same?”

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Good Time to Buy Major Household Item

“Now thinking about the big things people buy for their home – such as furniture, a refrigerator, a stove, television and things like that. Generally speaking, do you think now is a good time or a bad time for people to buy major household items?”

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<tr>
<td>$75K to $100K</td>
<td>81%</td>
<td>3%</td>
<td>16%</td>
<td>44</td>
</tr>
<tr>
<td>$100K or more</td>
<td>71%</td>
<td>10%</td>
<td>19%</td>
<td>126</td>
</tr>
<tr>
<td>North Country</td>
<td>63%</td>
<td>10%</td>
<td>27%</td>
<td>39</td>
</tr>
<tr>
<td>Central / Lakes</td>
<td>71%</td>
<td>7%</td>
<td>22%</td>
<td>83</td>
</tr>
<tr>
<td>Connecticut Valley</td>
<td>60%</td>
<td>11%</td>
<td>29%</td>
<td>58</td>
</tr>
<tr>
<td>Mass Border</td>
<td>65%</td>
<td>13%</td>
<td>21%</td>
<td>103</td>
</tr>
<tr>
<td>Seacoast</td>
<td>73%</td>
<td>7%</td>
<td>20%</td>
<td>72</td>
</tr>
<tr>
<td>Manchester Area</td>
<td>74%</td>
<td>7%</td>
<td>19%</td>
<td>75</td>
</tr>
<tr>
<td>First Cong. Dist</td>
<td>71%</td>
<td>10%</td>
<td>19%</td>
<td>218</td>
</tr>
<tr>
<td>Second Cong. Dist</td>
<td>66%</td>
<td>9%</td>
<td>25%</td>
<td>212</td>
</tr>
</tbody>
</table>