

Quality of Life Indicators

MICHAEL HELMAR, DIRECTOR

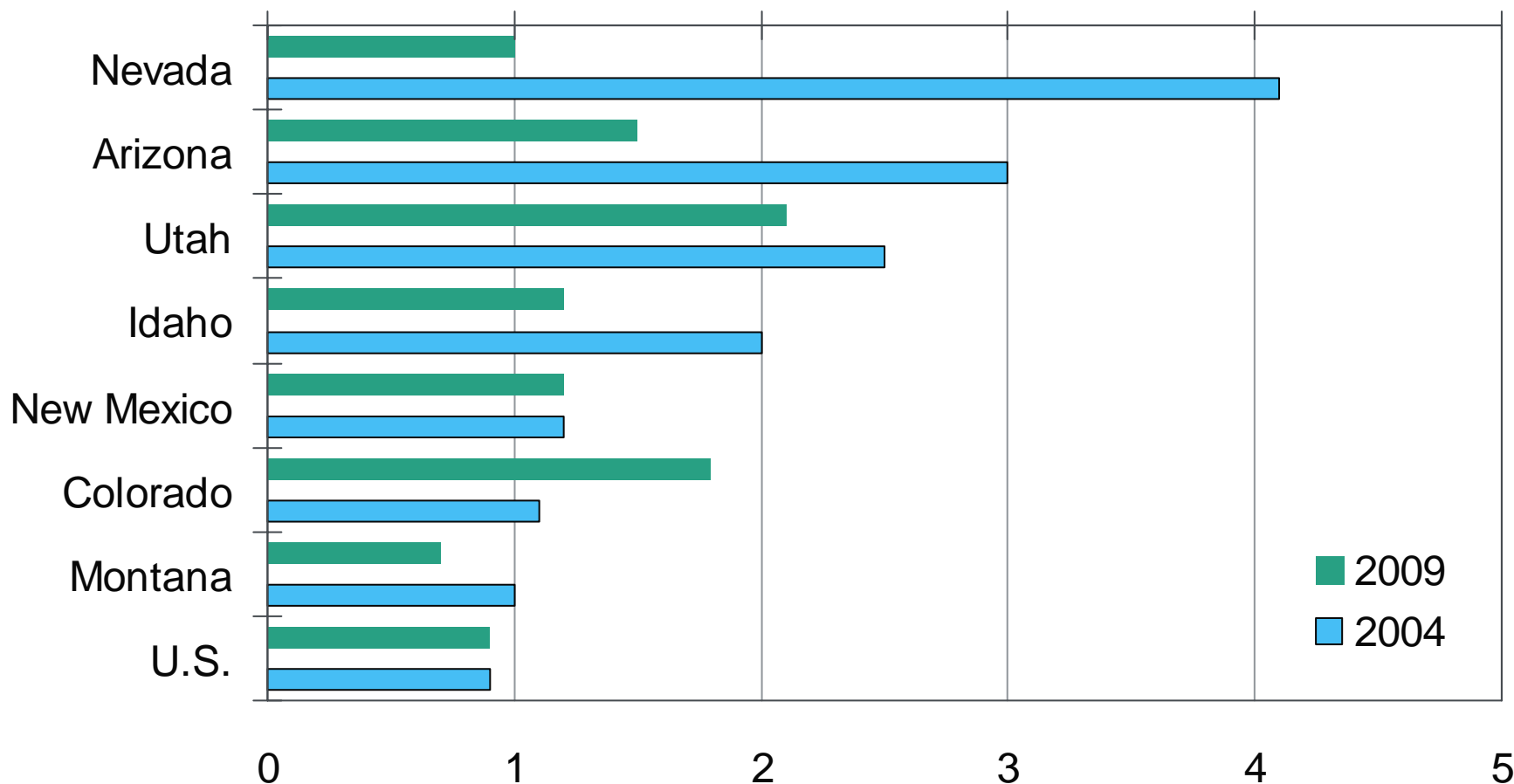
SARA KLINE, ASSOCIATE ECONOMIST

EXHIBIT F NevadaStakeholder Document consists of 38 pages.
☒ Entire document provided.
A copy of the complete document is available through
the Research Library (775/684-6827) or e-mail
library@lcb.state.nv.us. Meeting Date: 1/8/10

Demographics

Cyclical Slowing, But Nevada Still Well Placed

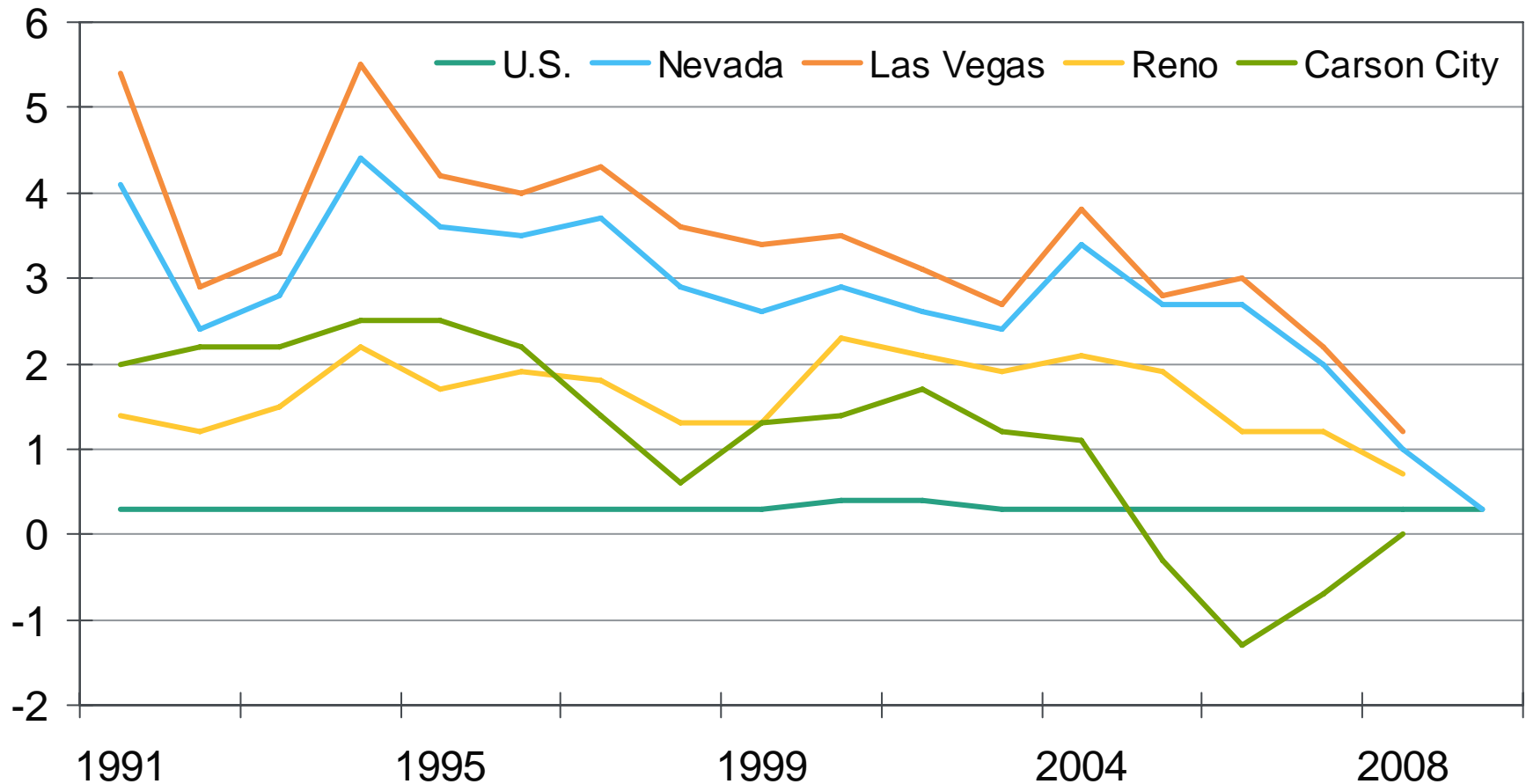
Population, % change



Source: Census Bureau

New Residents Play an Important Role

Net migration, % total population

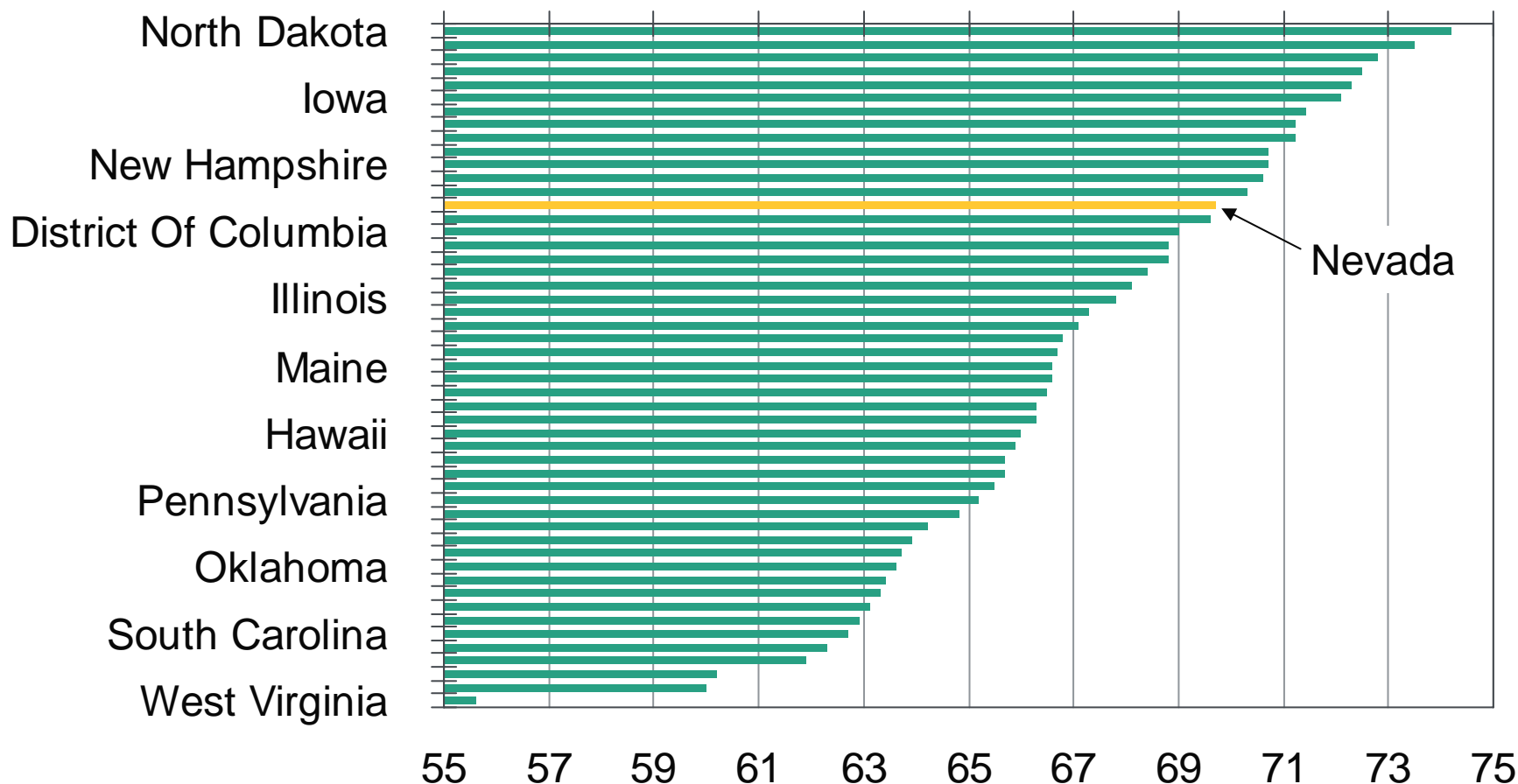


Sources: Census Bureau

Labor

Large Working-Age Cohort Fuels Participation

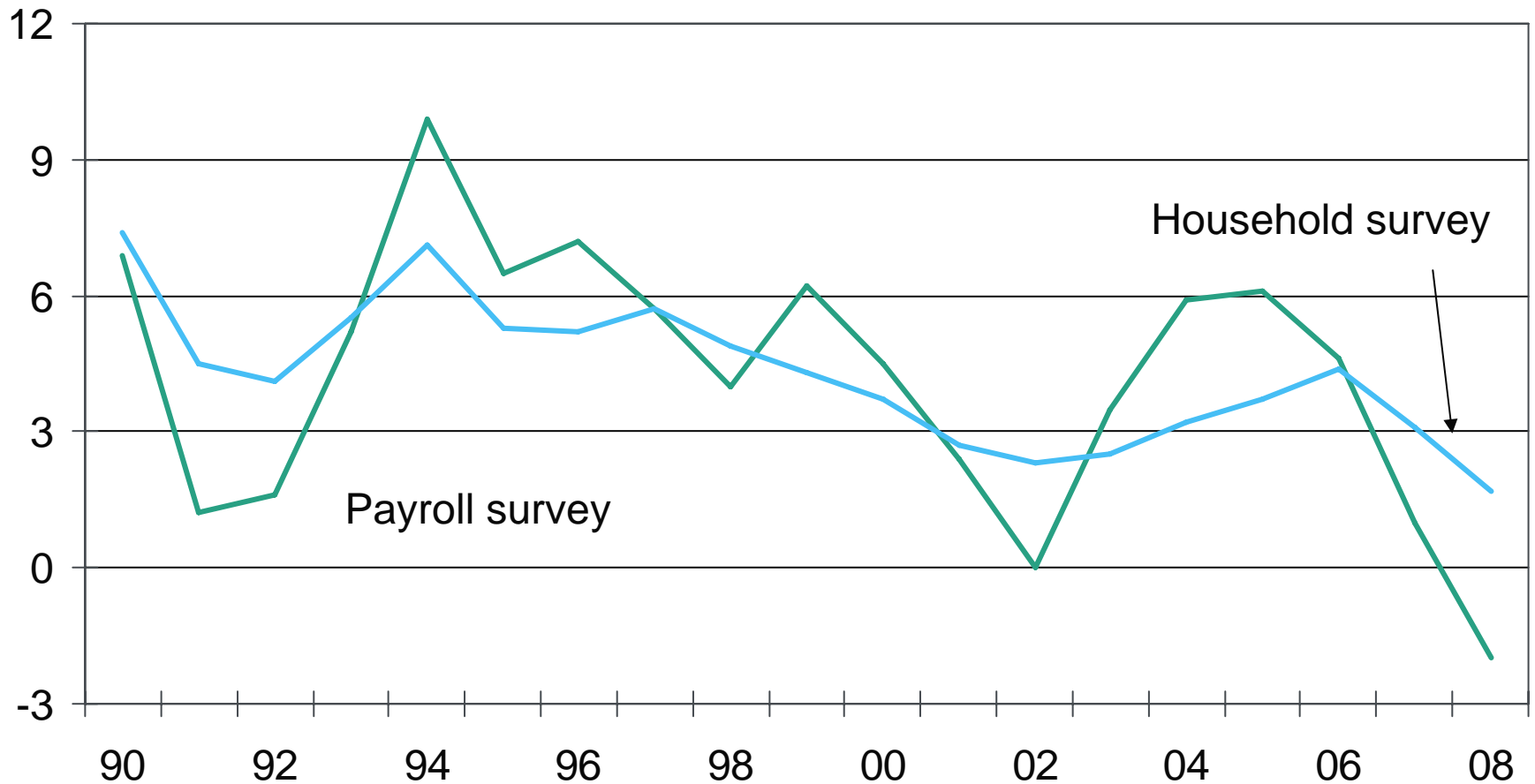
Labor force participation rate, %



Source: Bureau of Labor Statistics, Moody's Economy.com

In Expansions, Nevada Leads Growth

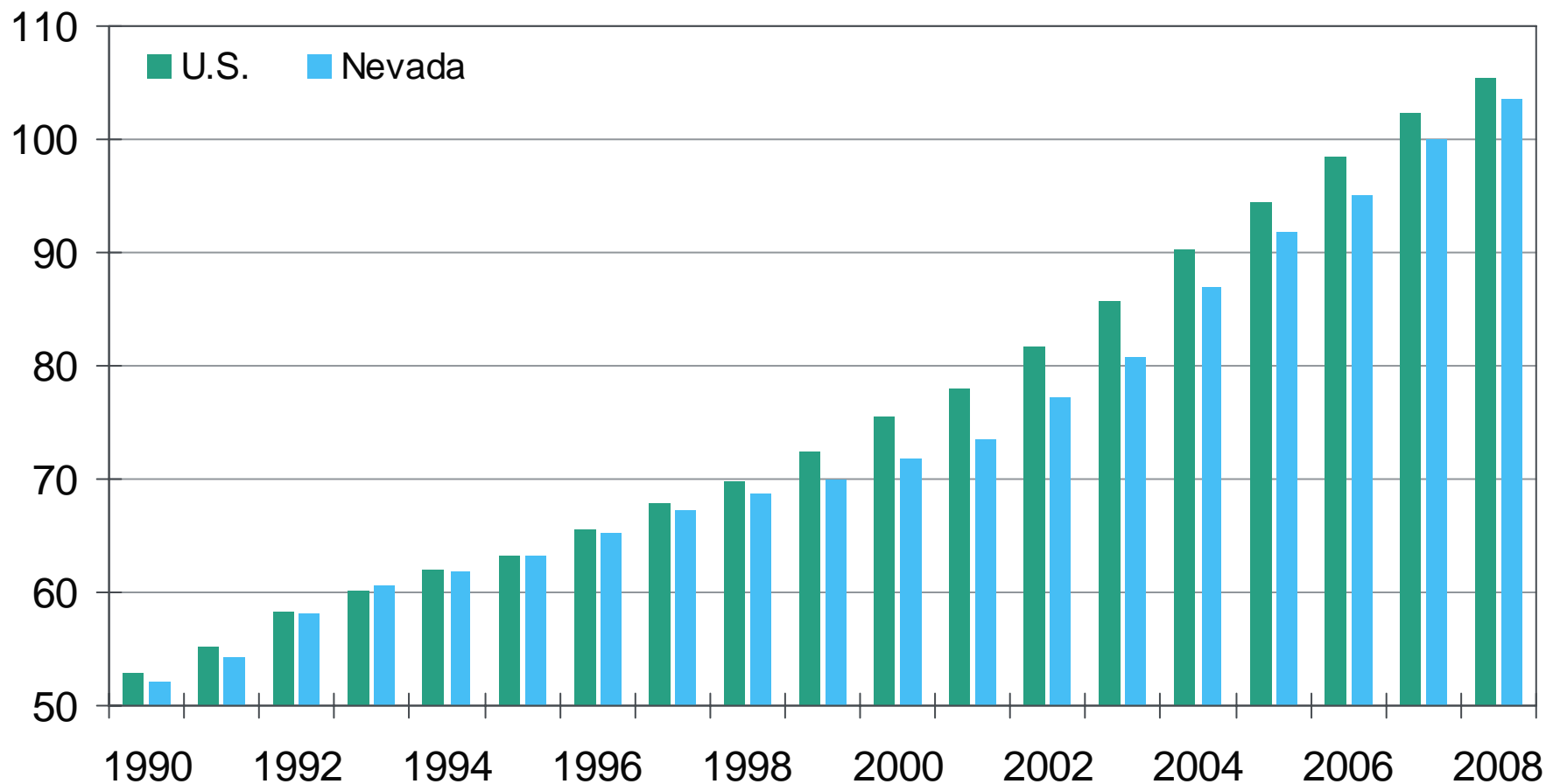
Employment, % change



Sources: Bureau of Labor Statistics

Gap With U.S. Narrowing

Productivity, ths \$ GSP/employee

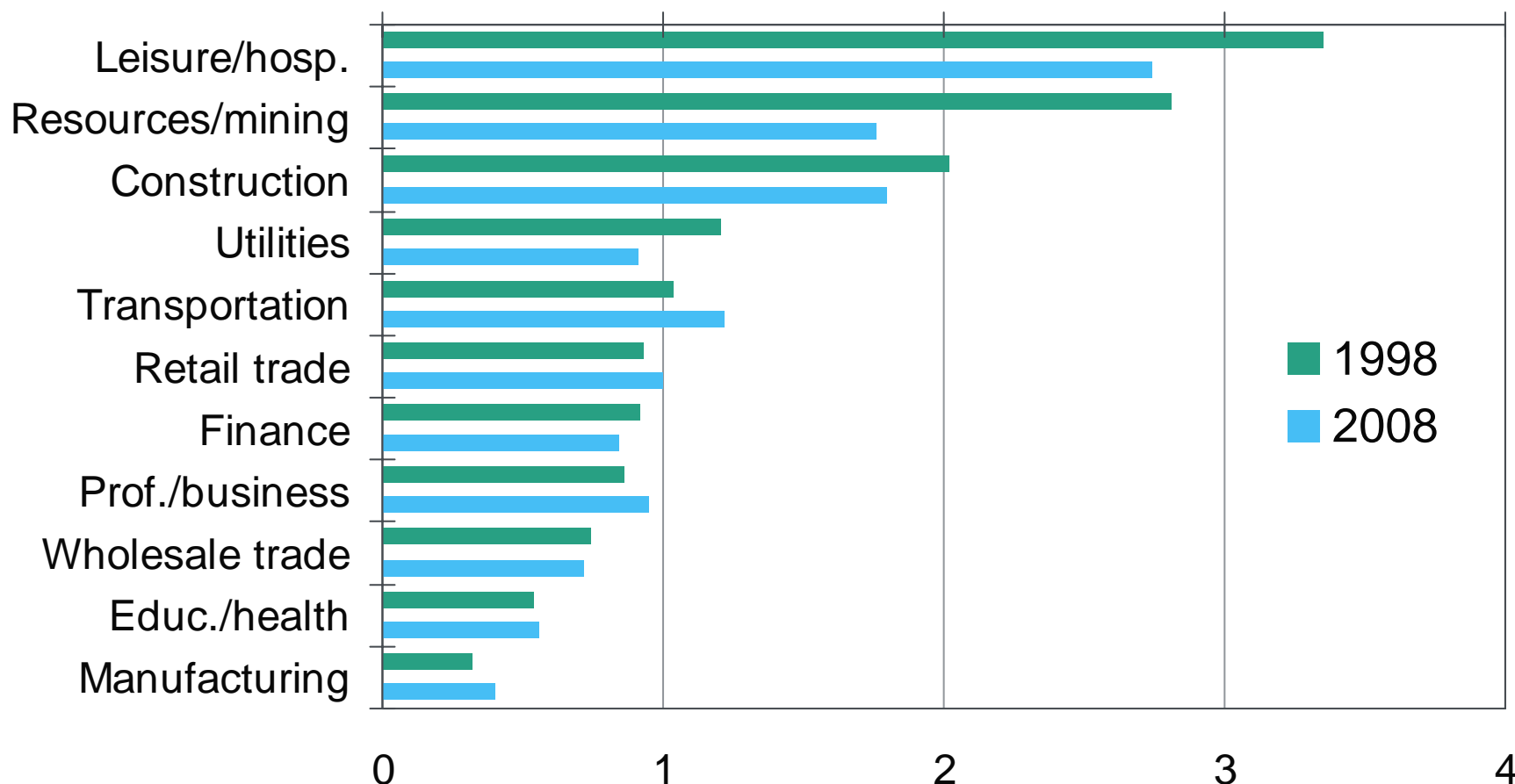


Source: Moody's Economy.com, Bureau of Economic Analysis, Bureau of Labor Statistics

Economic Structure

Slow Changes in Nevada's Economy

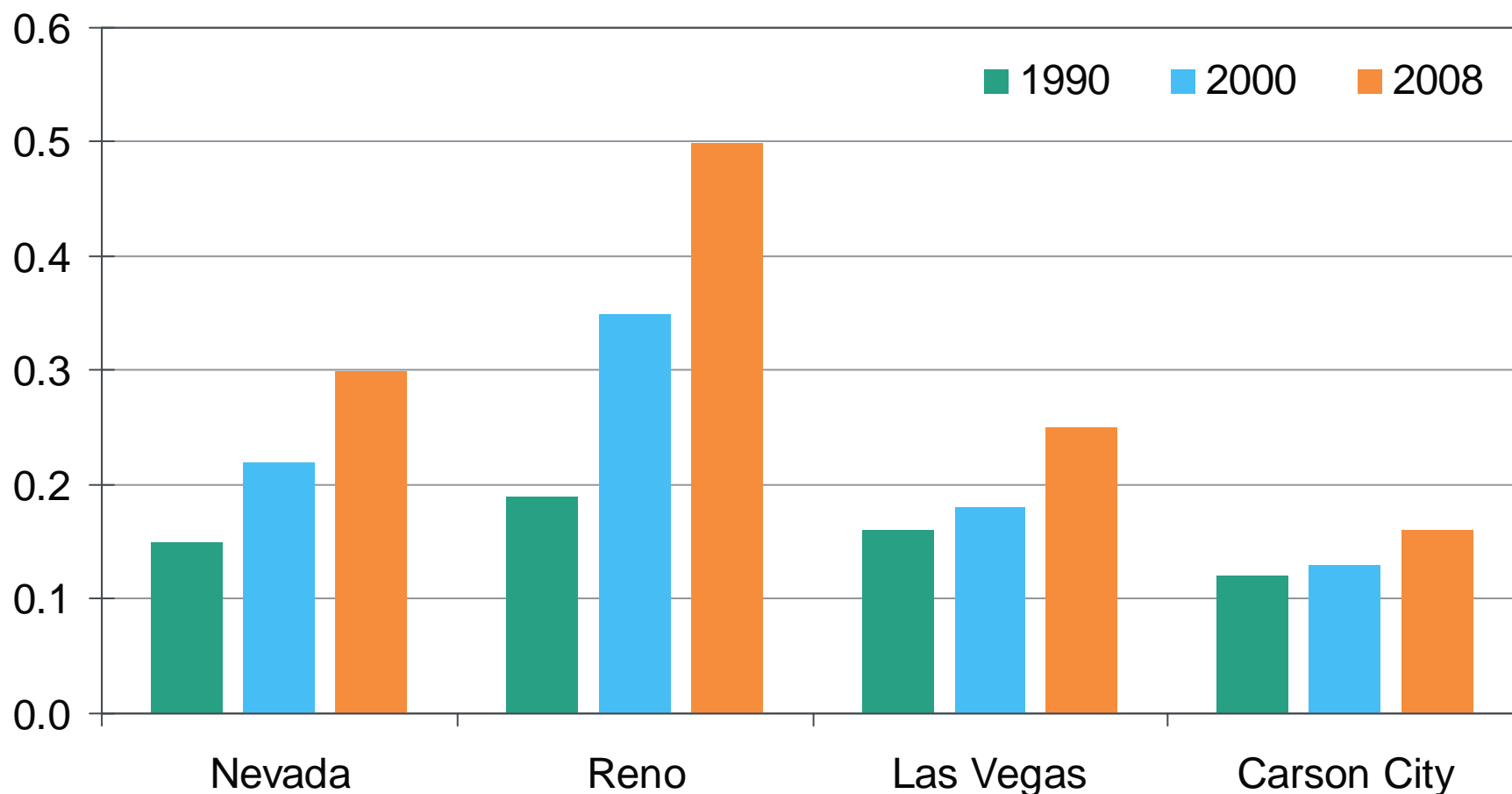
Location quotients, U.S.=1.0



Sources: BLS, Moody's Economy.com

Uneven Distribution of Industrial Broadening

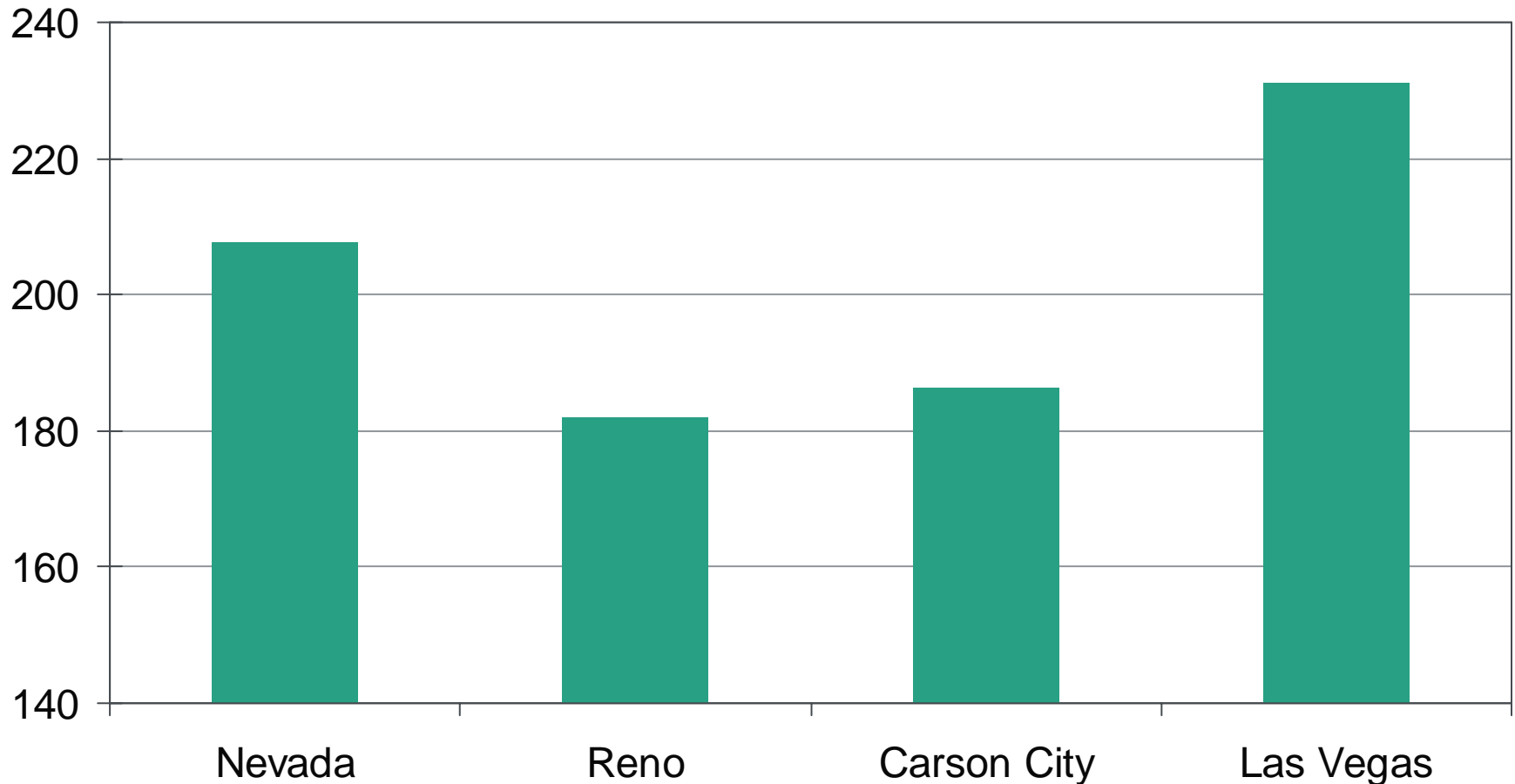
Industrial diversity, U.S.=1.0



Source: Moody's Economy.com

Great on the Upside but the Downside Is Painful

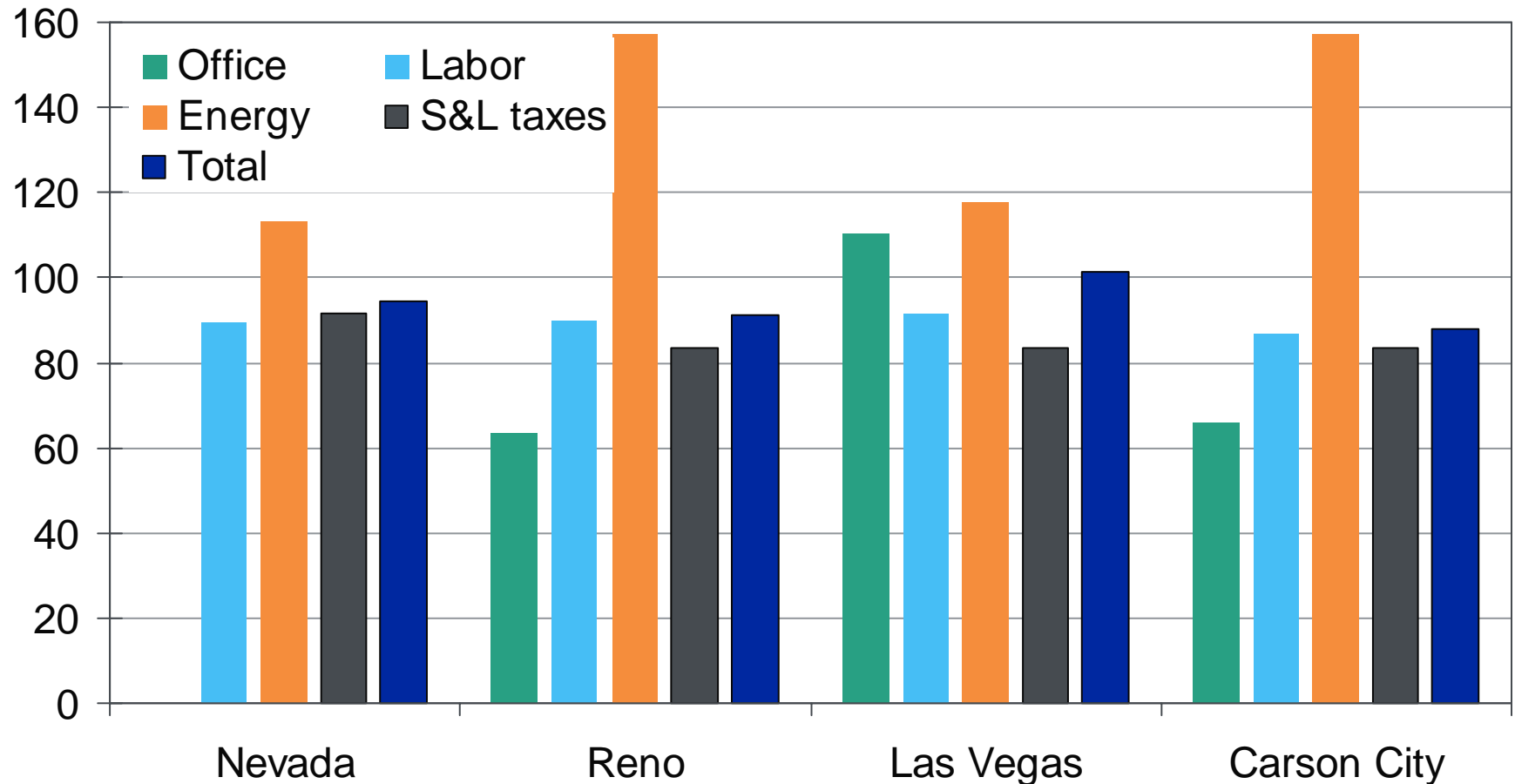
Employment volatility, 2008, U.S.=100



Source: Moody's Economy.com

Advantages for Some Industries but Not All

Costs of doing business, U.S.=100

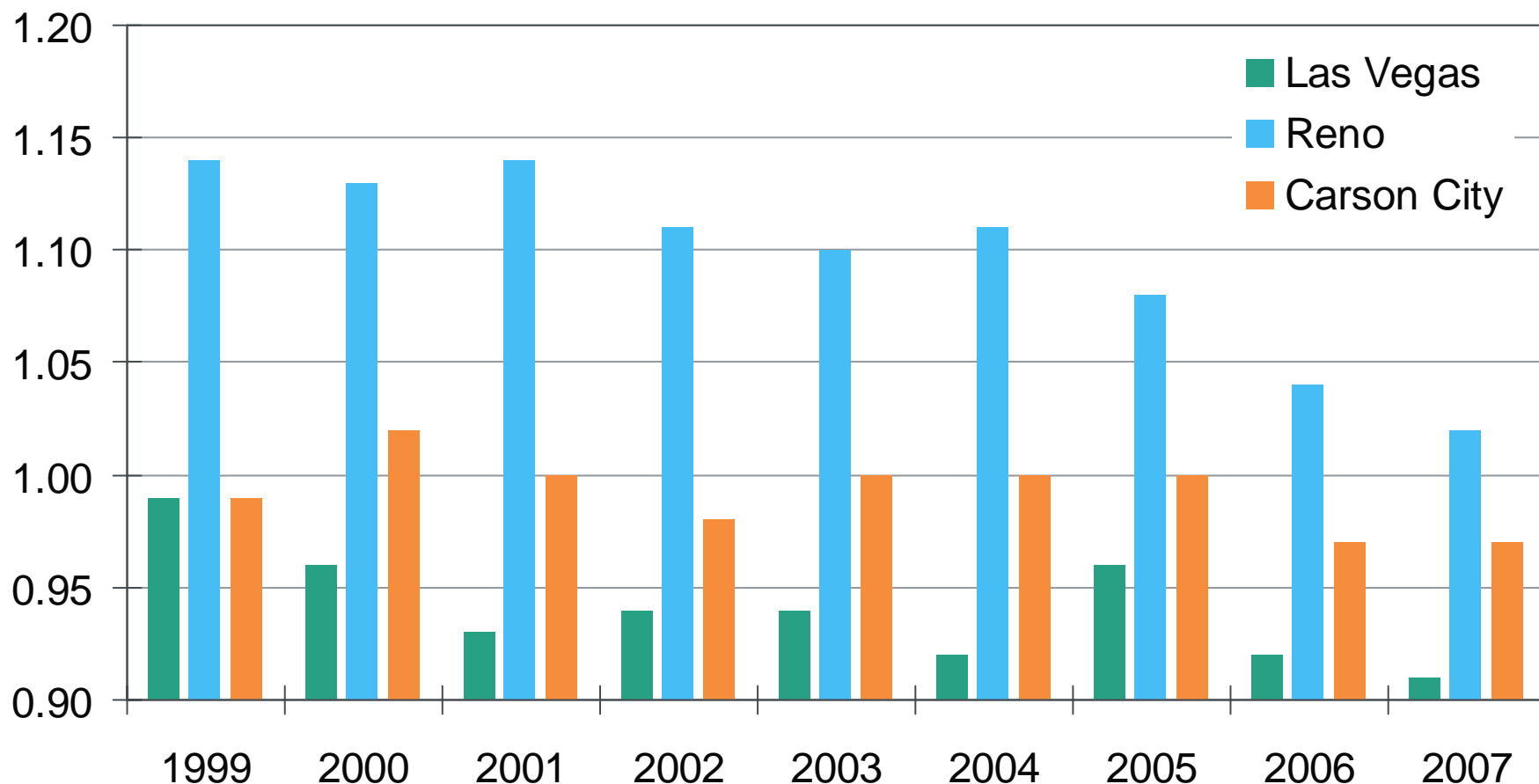


Source: Moody's Economy.com

Income

Higher Costs Generally Balance By Income

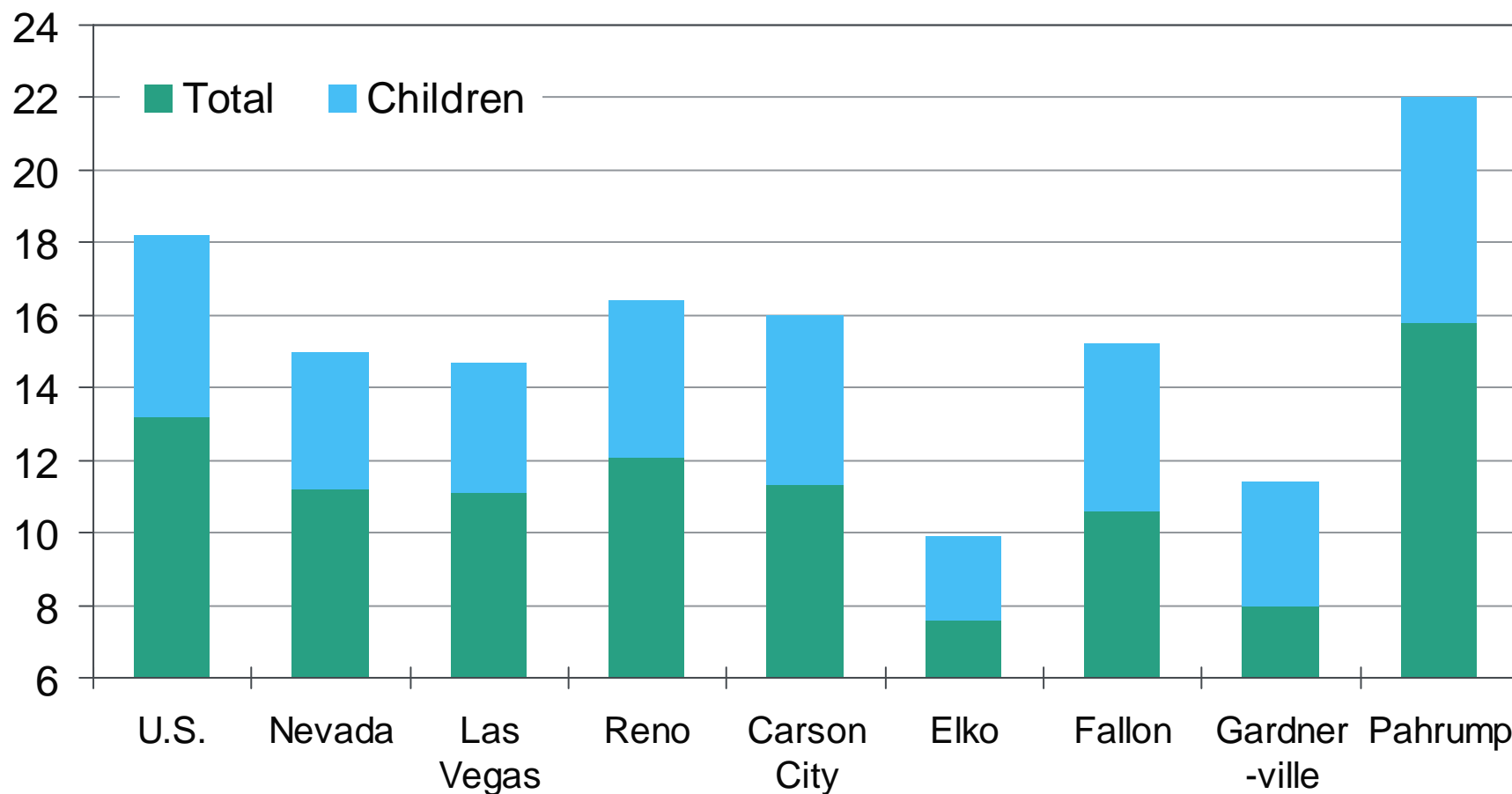
Per capita income relative to cost of living



Source: Moody's Economy.com, Bureau of Economic Analysis

Most of the State Better Positioned Than U.S.

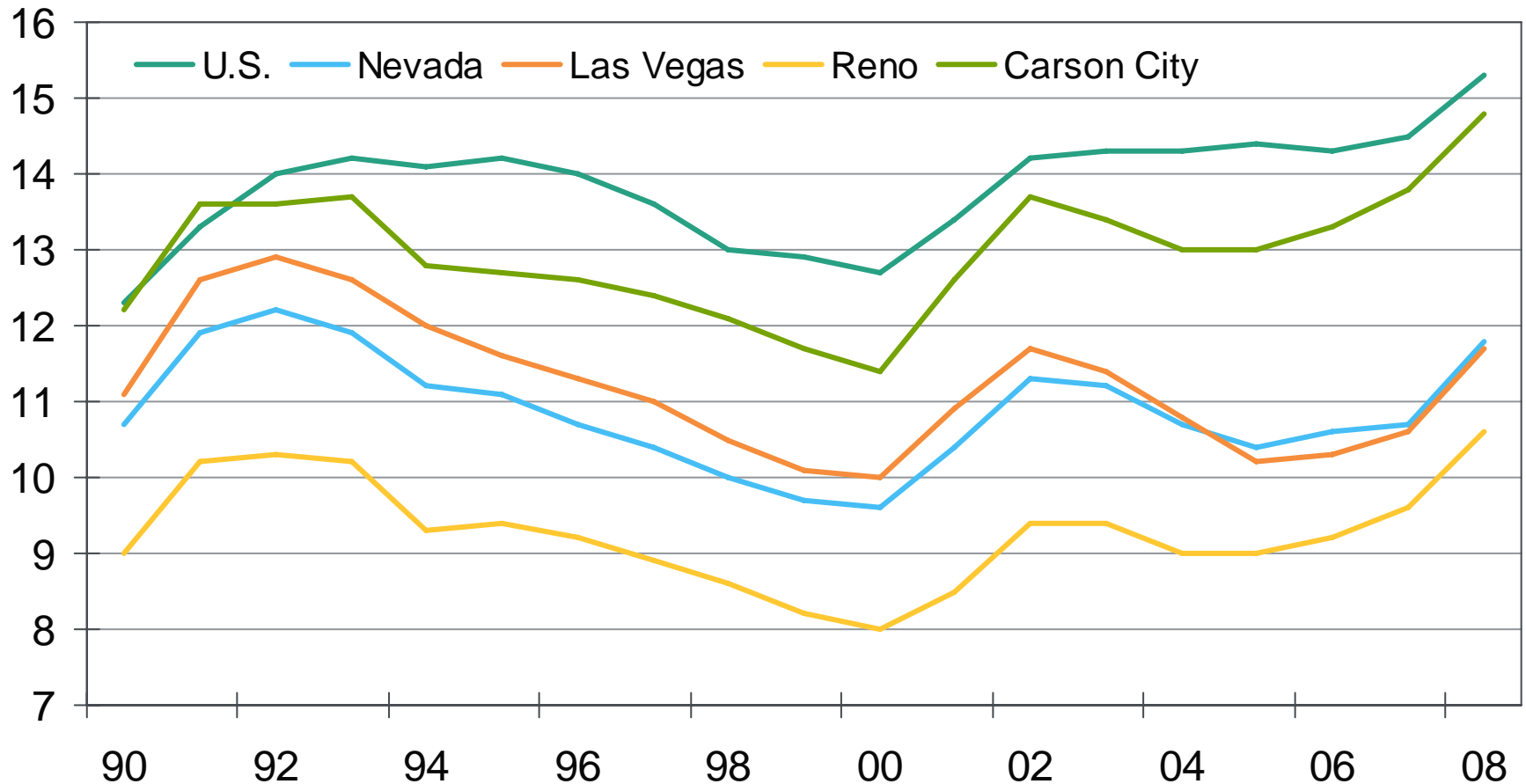
Poverty rate, %



Source: Census Bureau: Small Area Income and Poverty Estimates

Nevada Residents Less Reliant on Government

Transfer payments, % total personal income

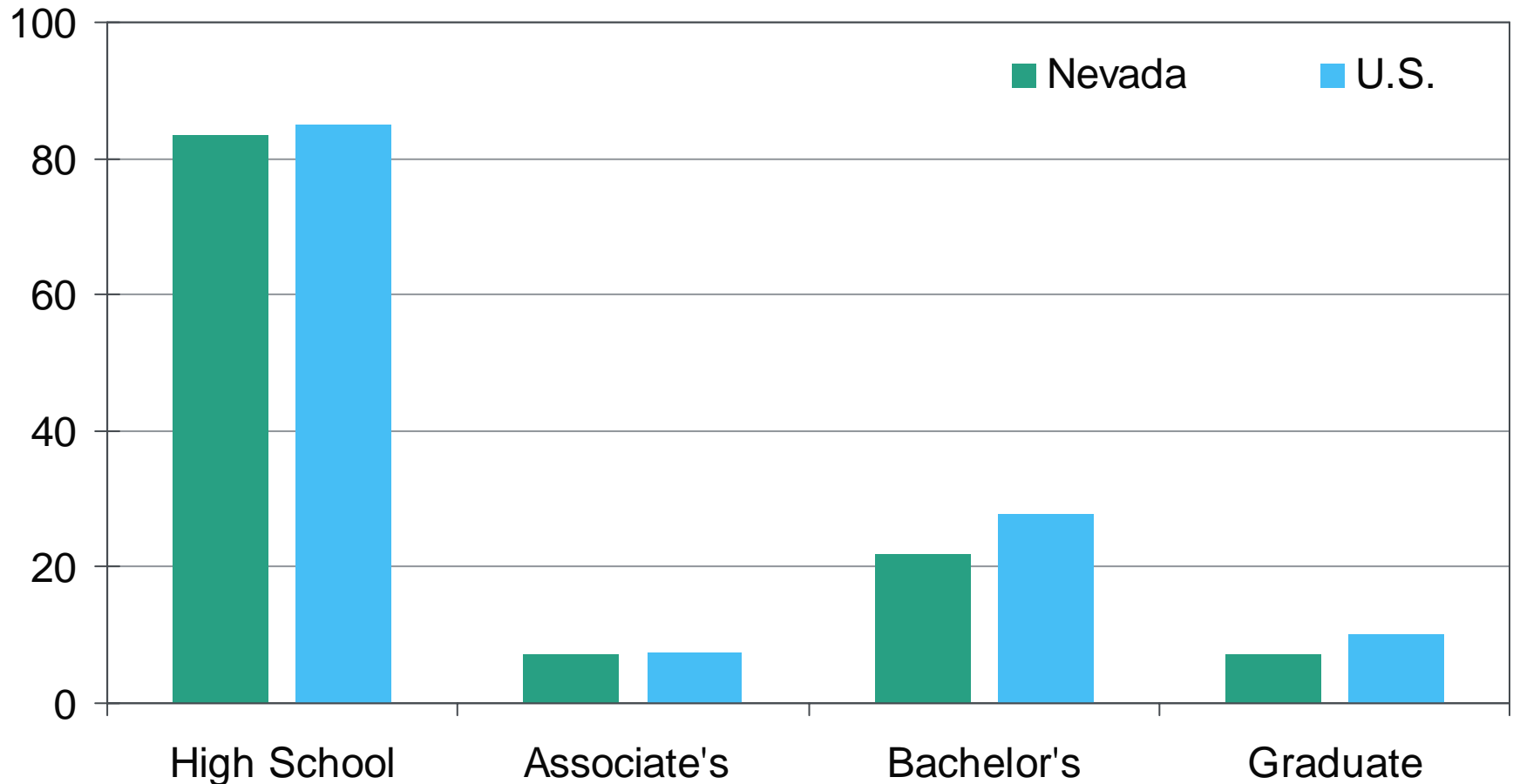


Sources: Bureau of Economic Analysis

Education

Tough to Retain Educated Persons

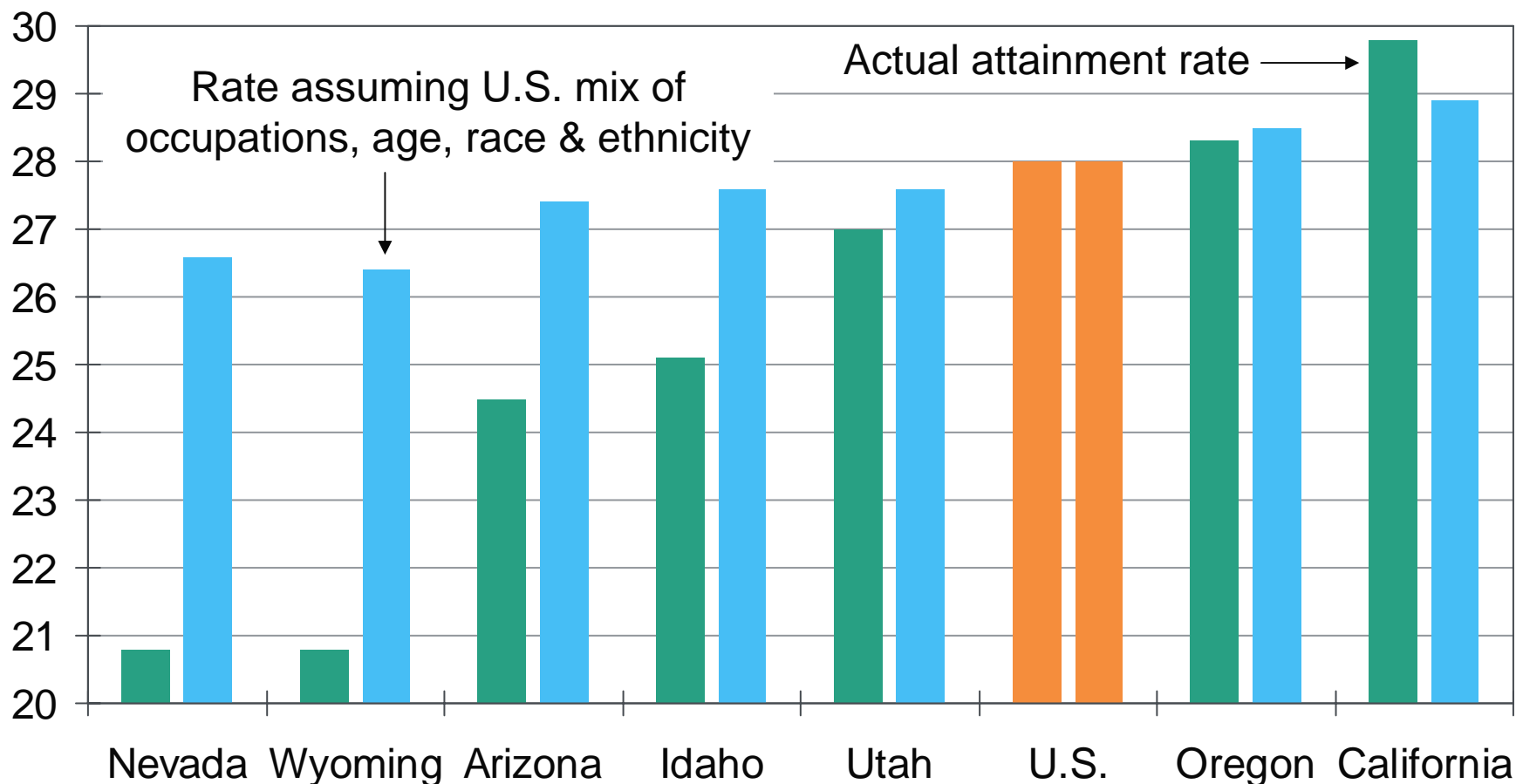
Educational attainment, persons over 25 years, % of population, 2008



Source: U.S. Census Bureau

NV's Education Gap Smaller than It Appears

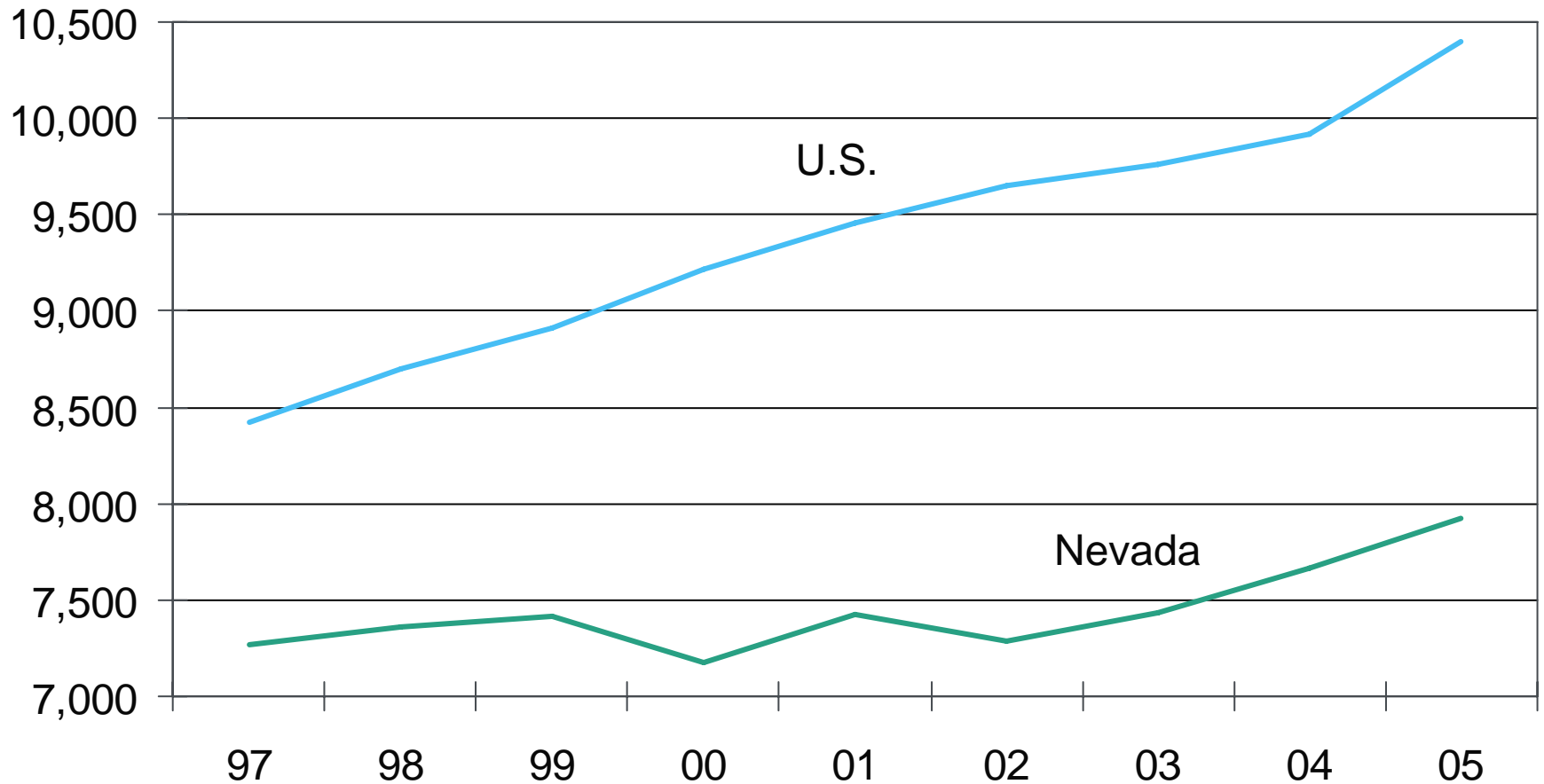
% of population over 25 years old holding BA degree or higher, 2006



Sources: Census, Moody's Economy.com

Spending Gap Increasing

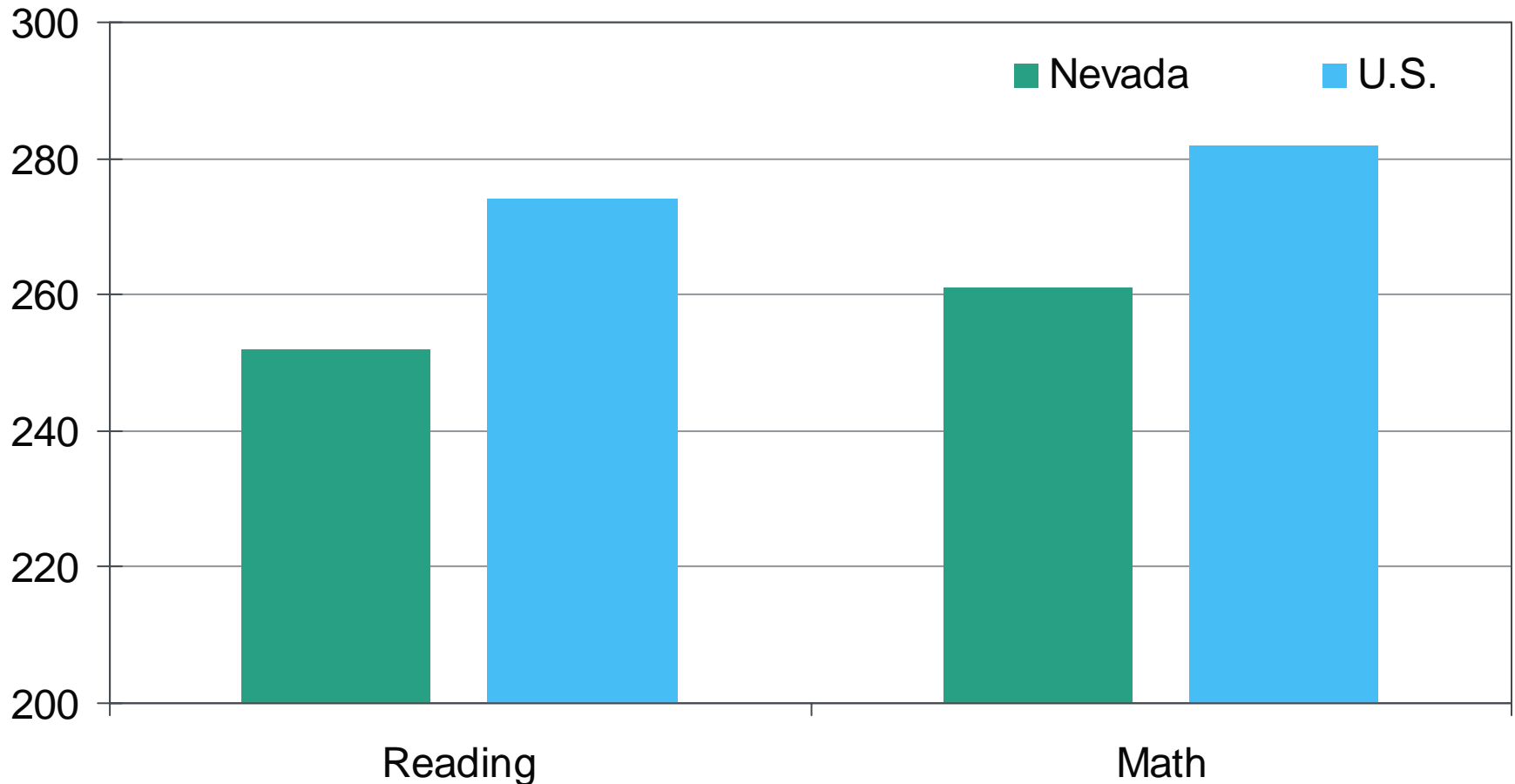
Public school expenditures, \$ per student



Source: U.S. Department of Education

Students Less Prepared Entering High School...

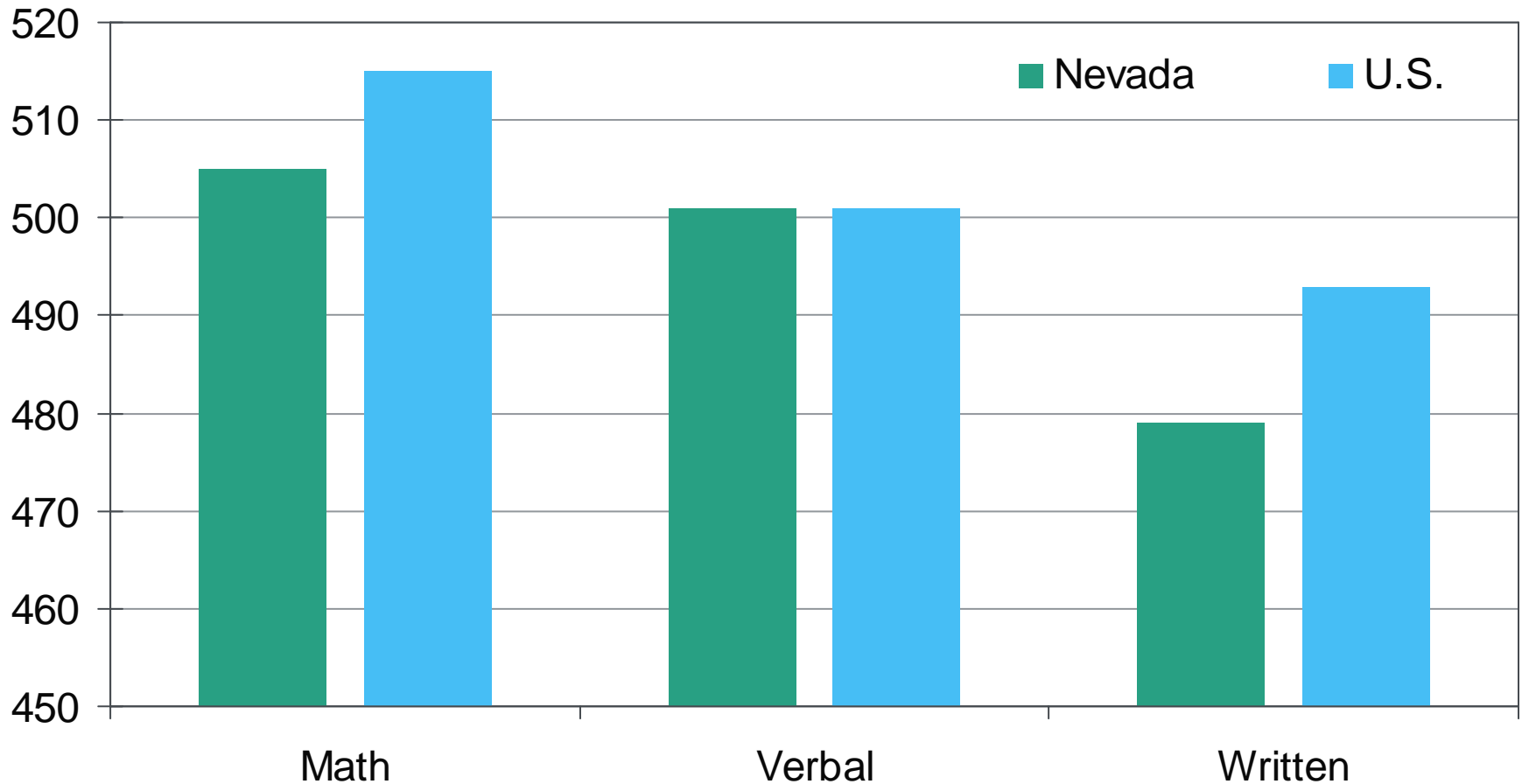
NEAP scores, 8th grade



Source: U.S. Department of Education

...And College Entrants Less Competitive

SAT scores, 2009

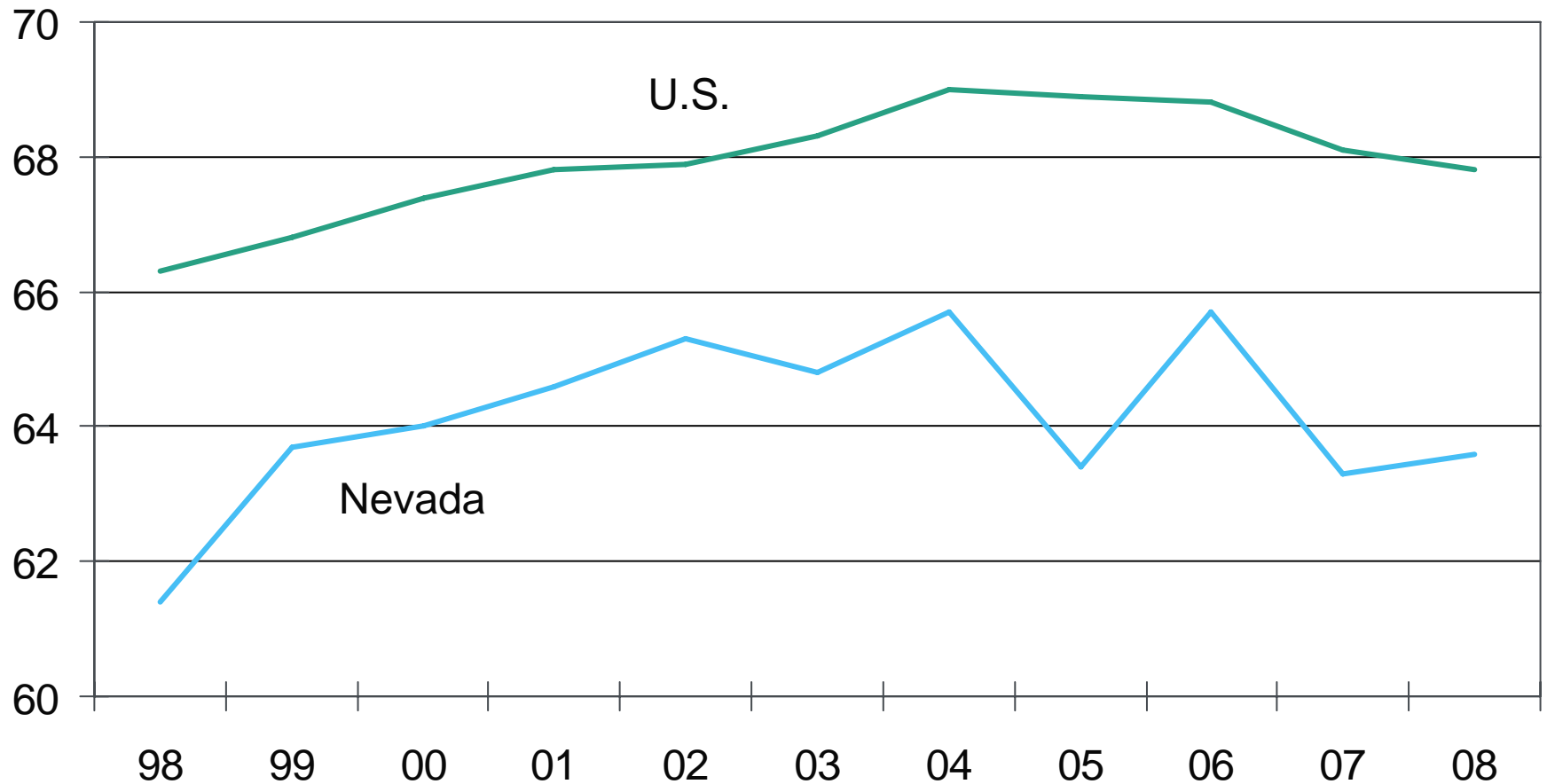


Source: The College Board

Housing

The American Dream Can Be Elusive

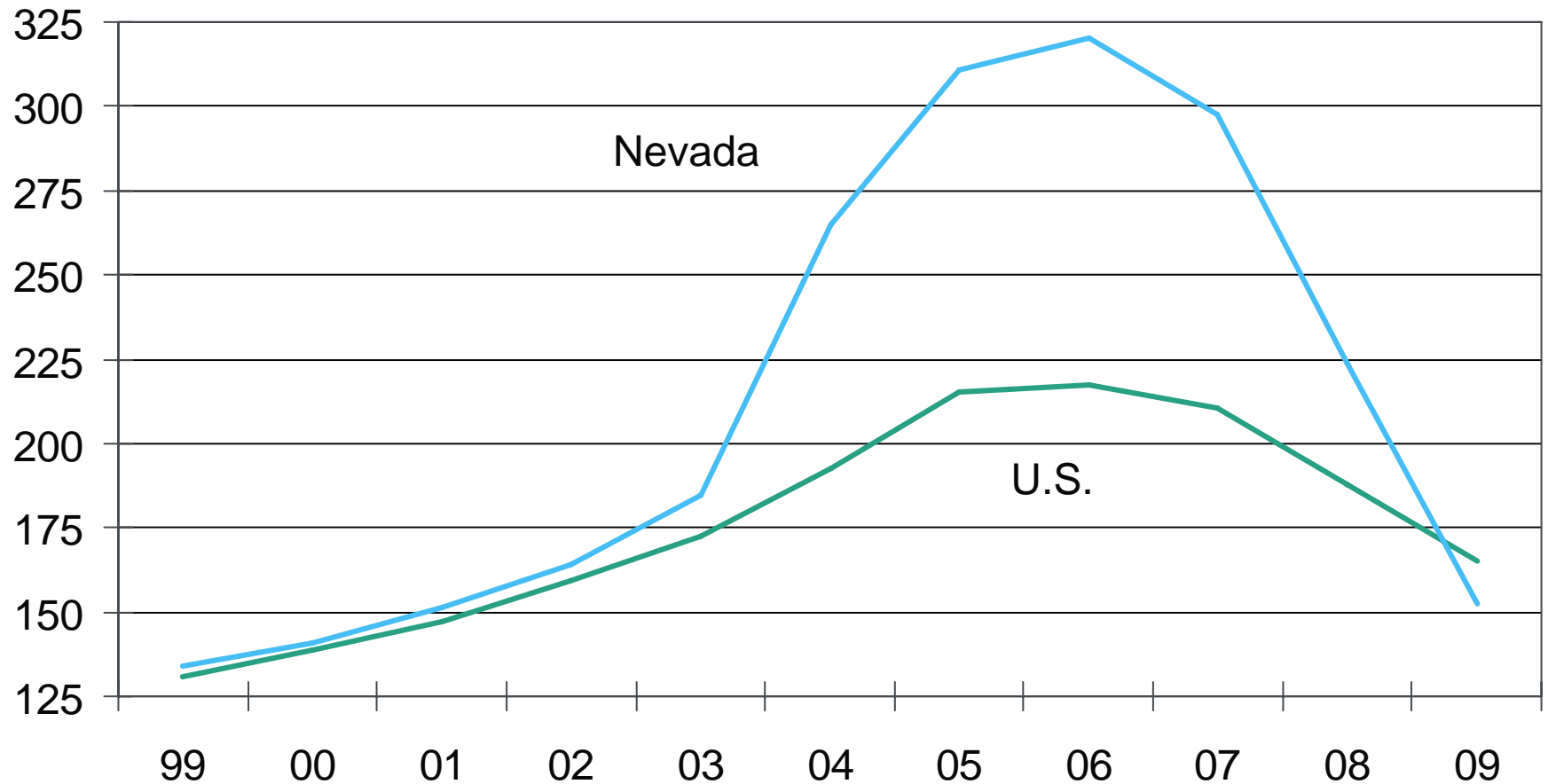
Homeownership rate, %



Source: U.S. Census Bureau

Easy Come, Painful to Go

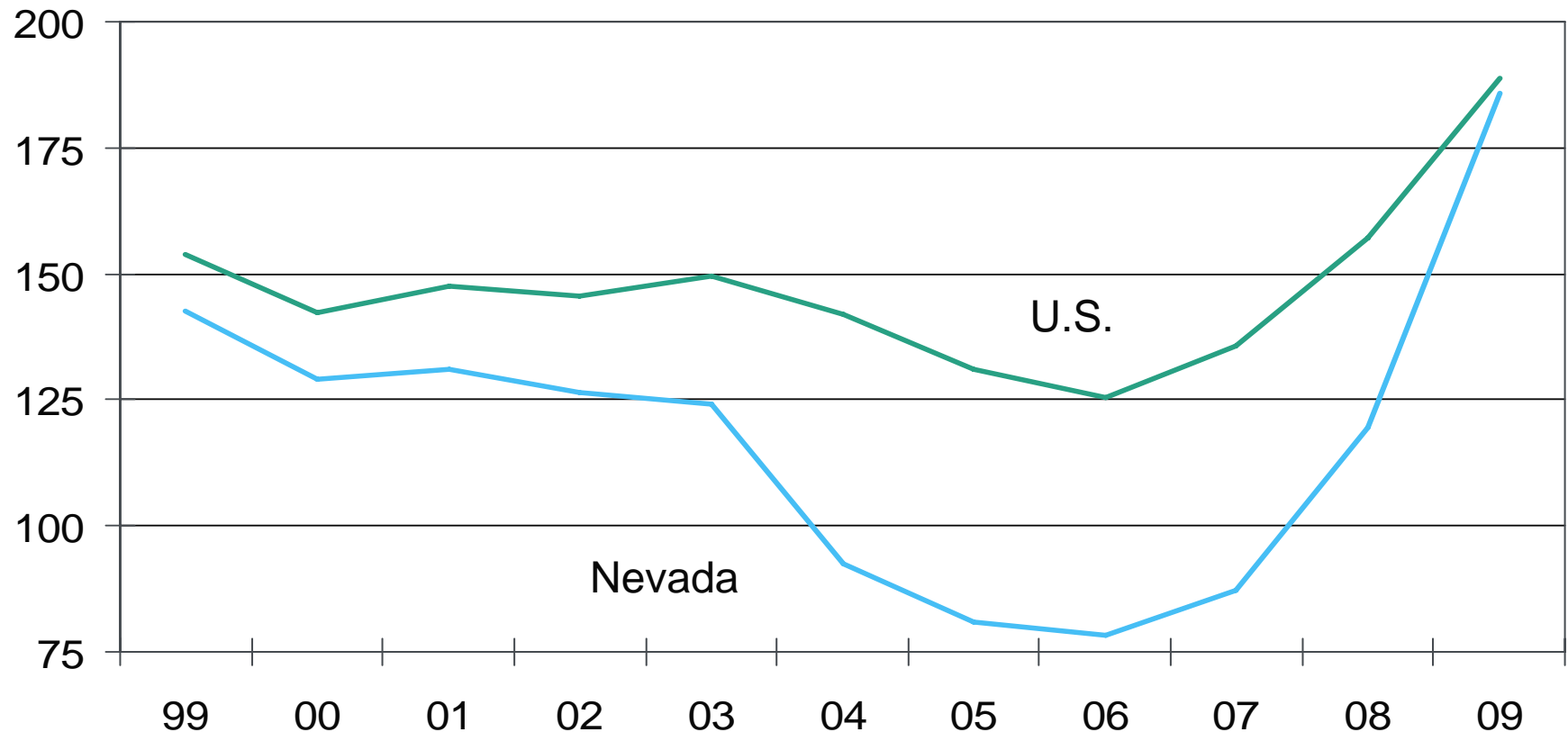
Median sales price, existing single-family home, \$ ths



Sources: NAR, Moody's Economy.com

Easy Credit Got Folks in Over Their Heads

Housing affordability, % of median priced home median-earning family can afford

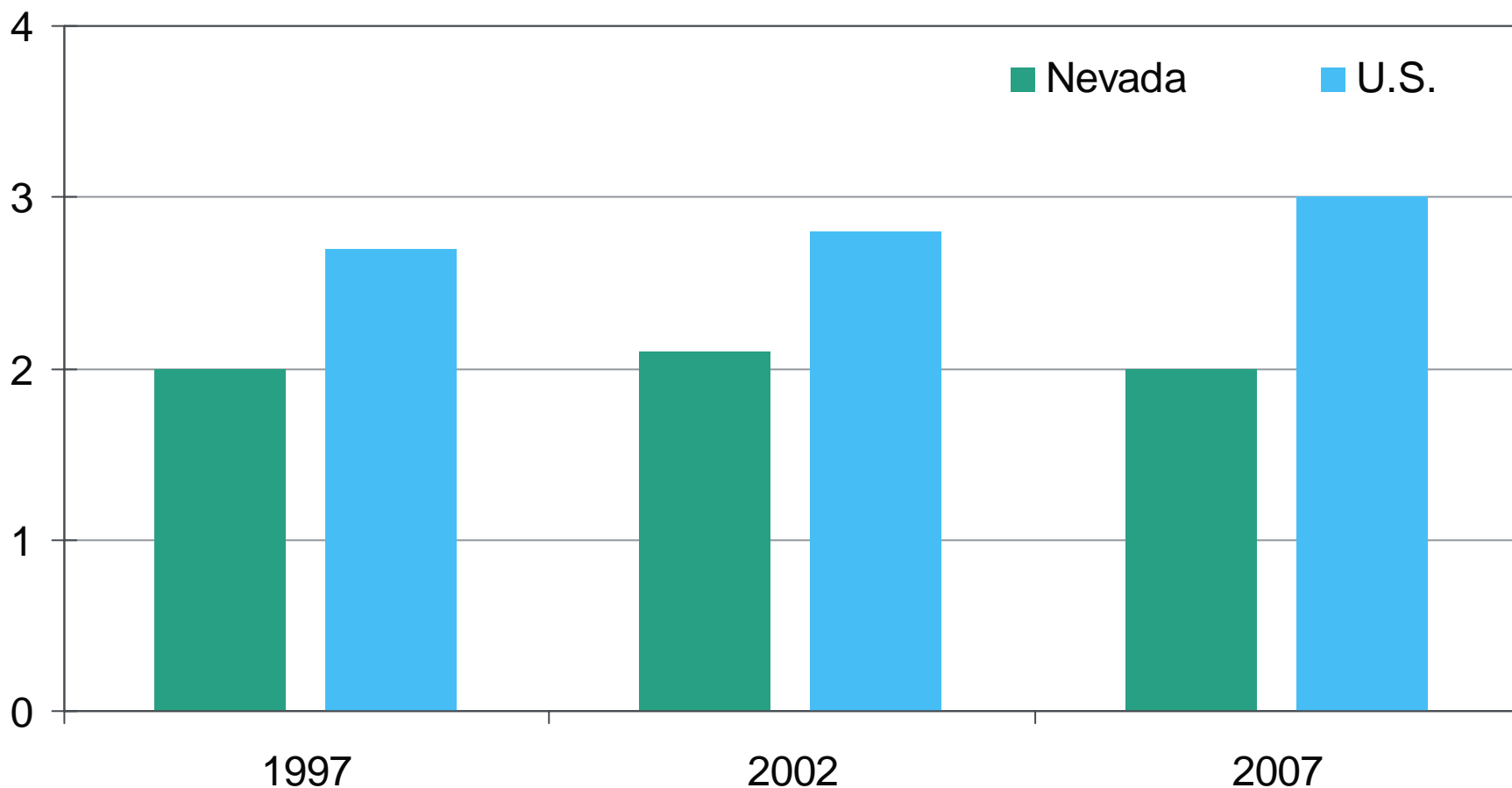


Sources: NAR, BEA, BLS, Moody's Economy.com

Healthcare

Nevada Healthcare Not Keeping Up

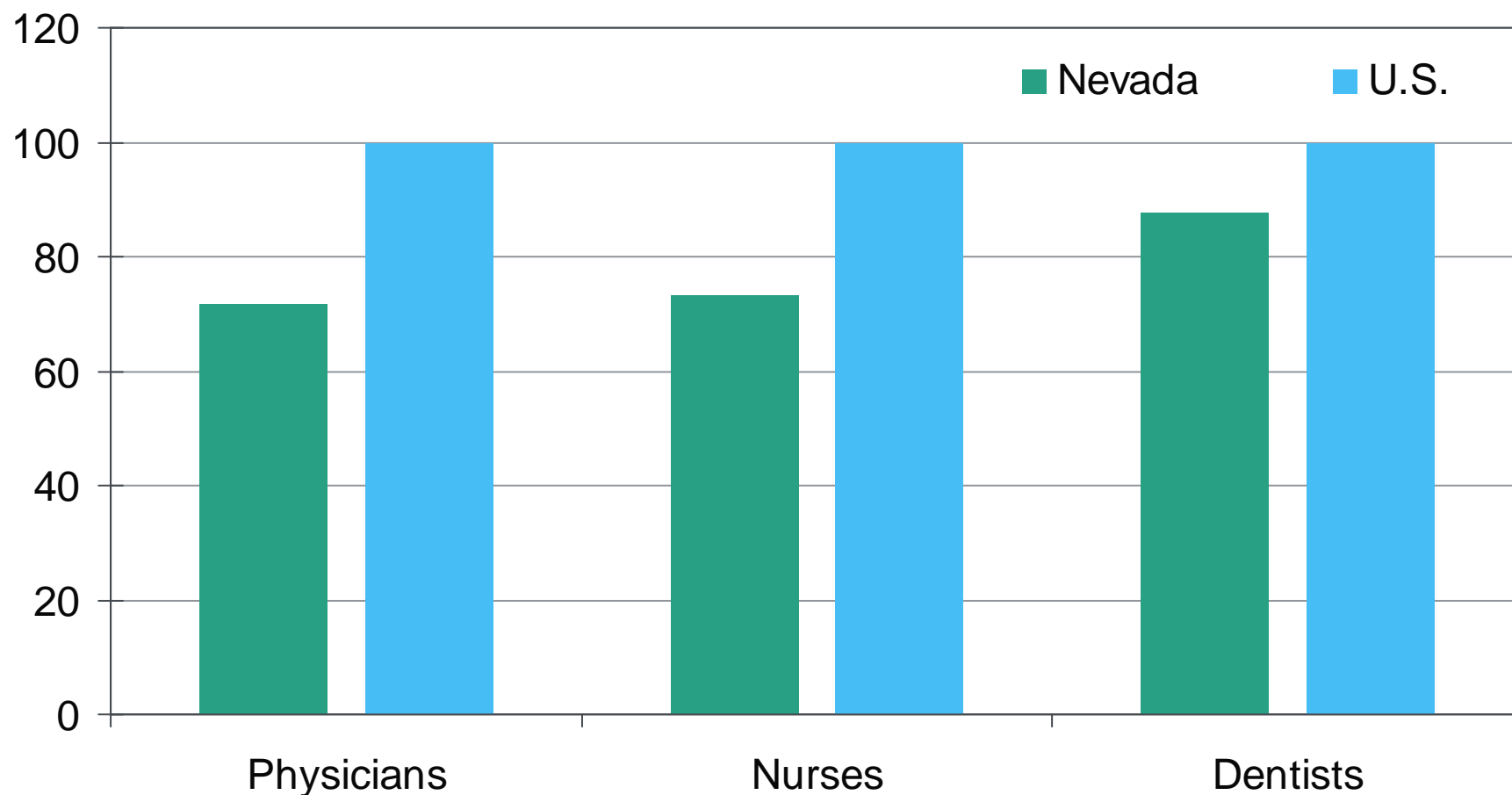
Hospital beds per 1,000 population



Source: The Kaiser Family Foundation

Short on Healthcare Professionals

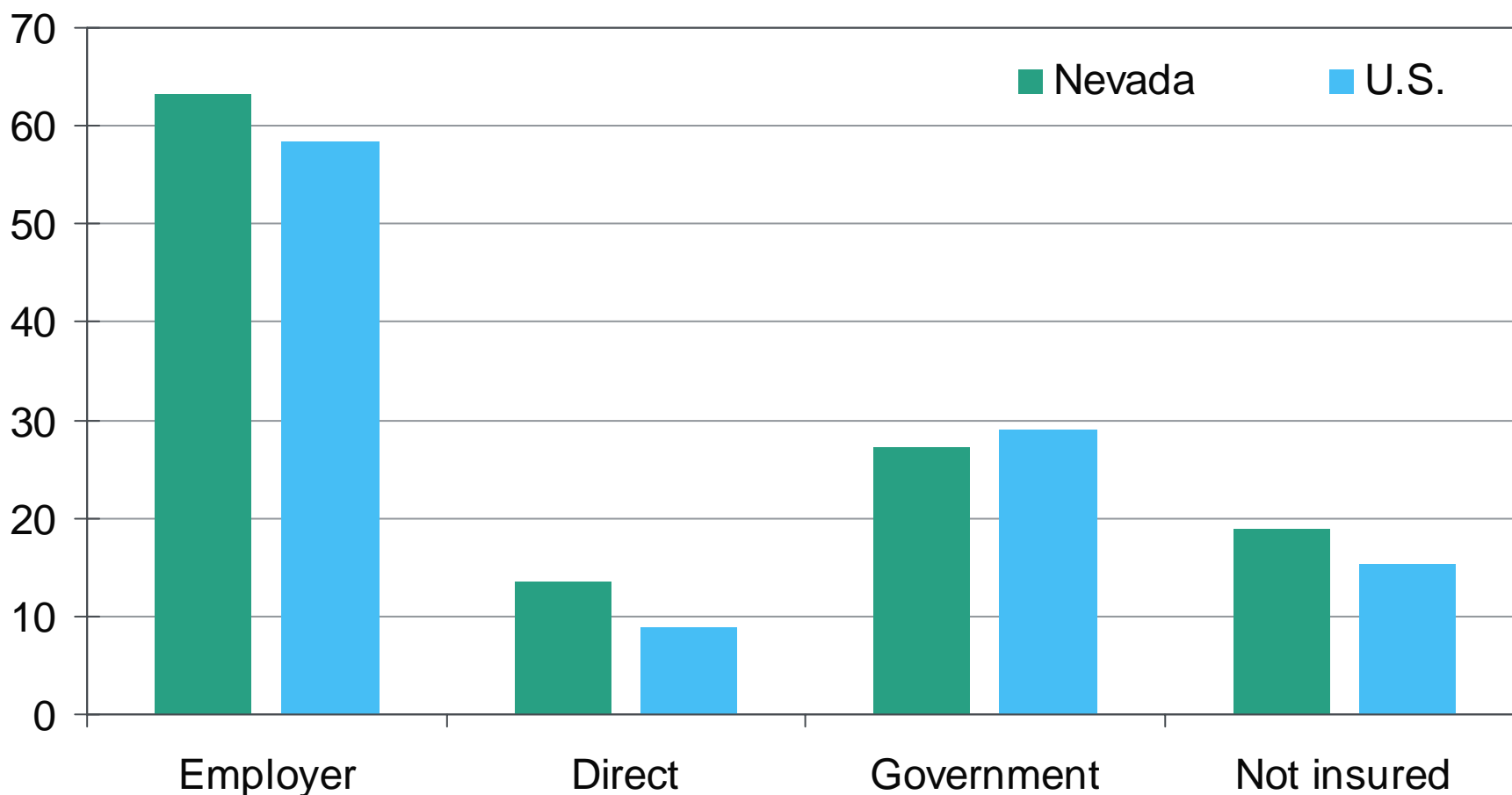
Per capita, U.S.=100



Source: The Kaiser Family Foundation

Employers Offer Better Coverage in Nevada

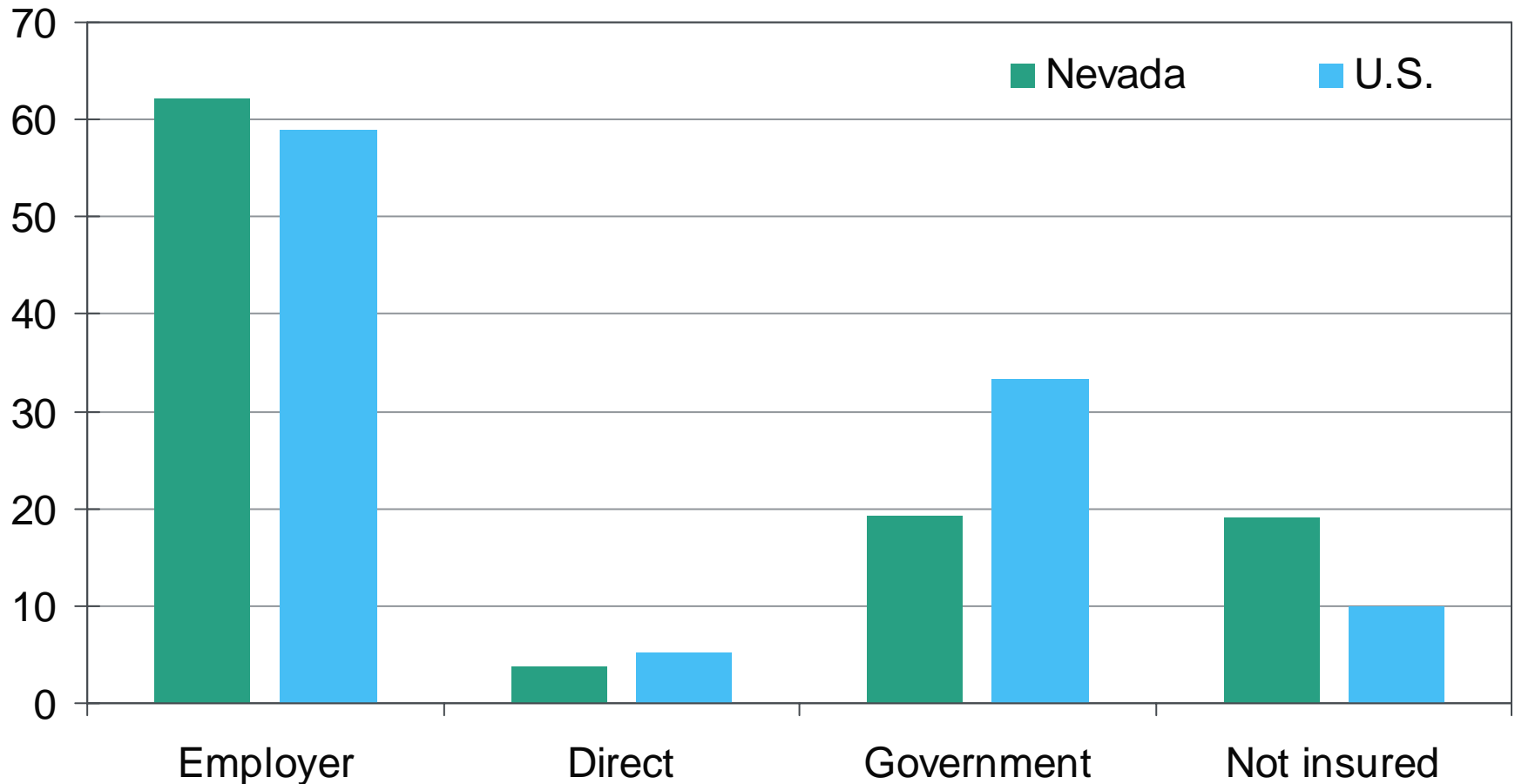
Health insurance coverage, % of population, 2008



Source: U.S. Census Bureau

Kids Fall Through the Cracks...

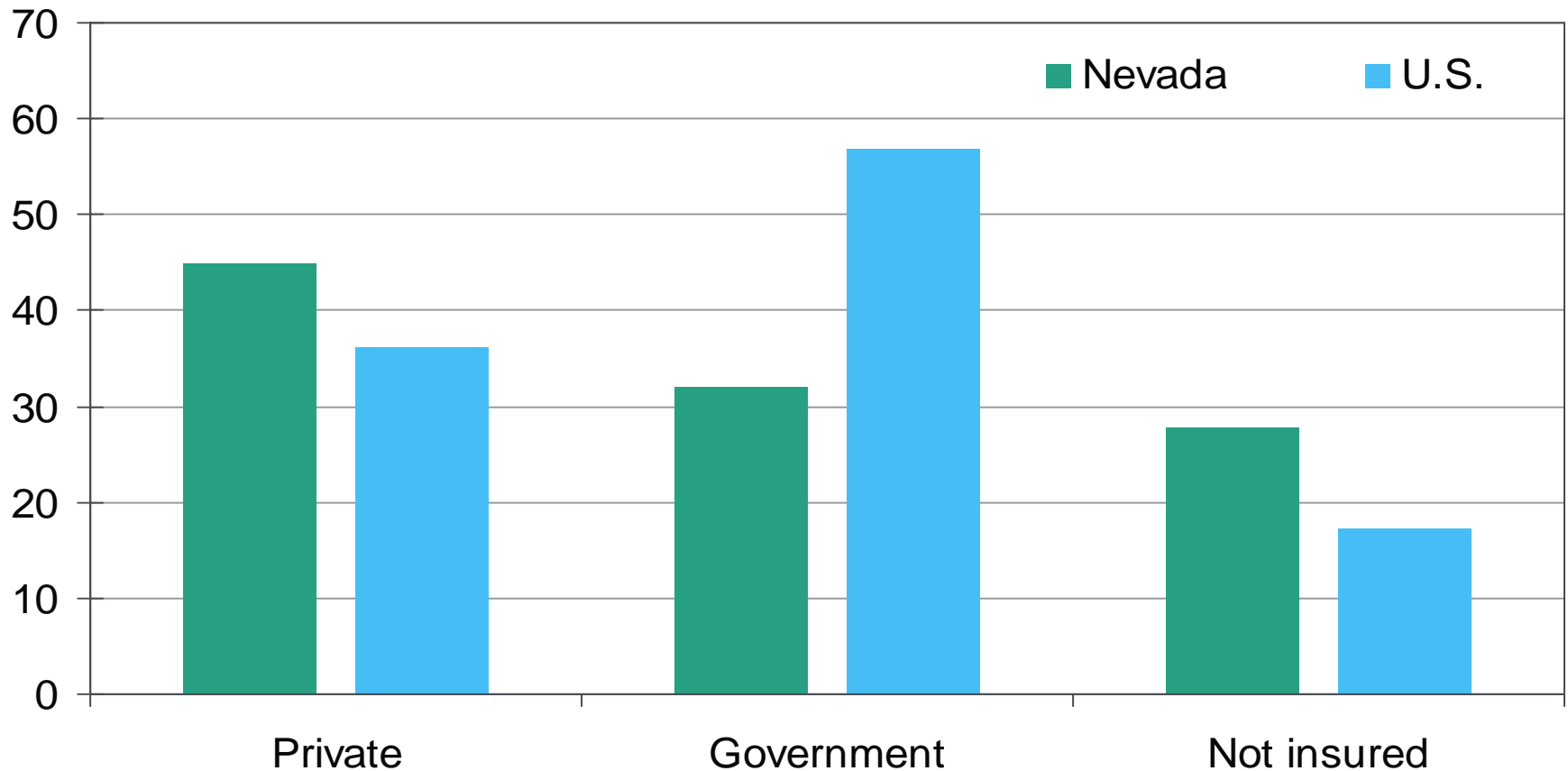
Health insurance coverage, % of population under 18 years, 2008



Source: U.S. Census Bureau

...Especially Poor Kids

Health insurance coverage, % of population under 18 years and below 200% of FPL, 2008

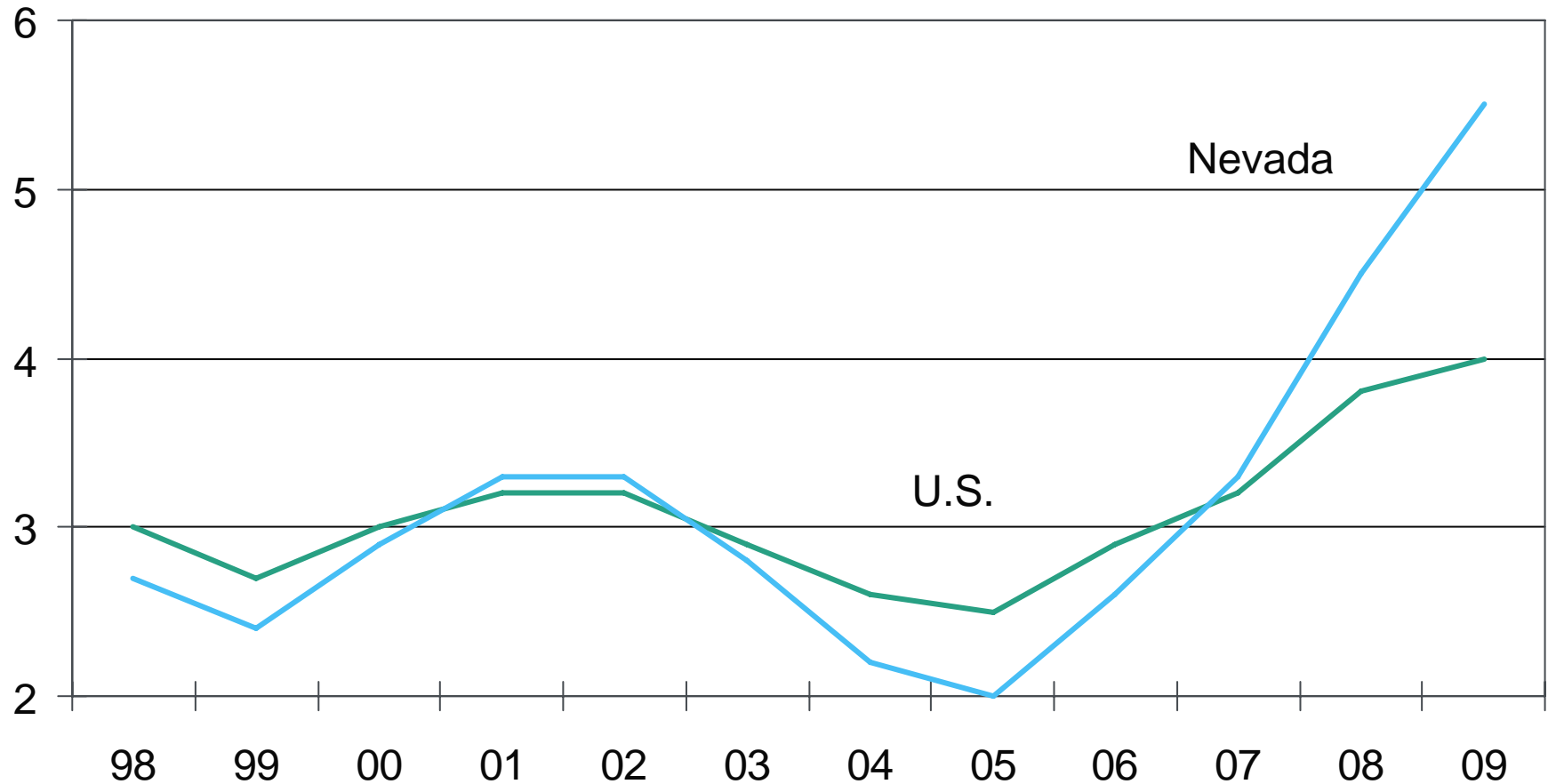


Source: U.S. Census Bureau

Household Credit

Volatility Also Affects Household Finances

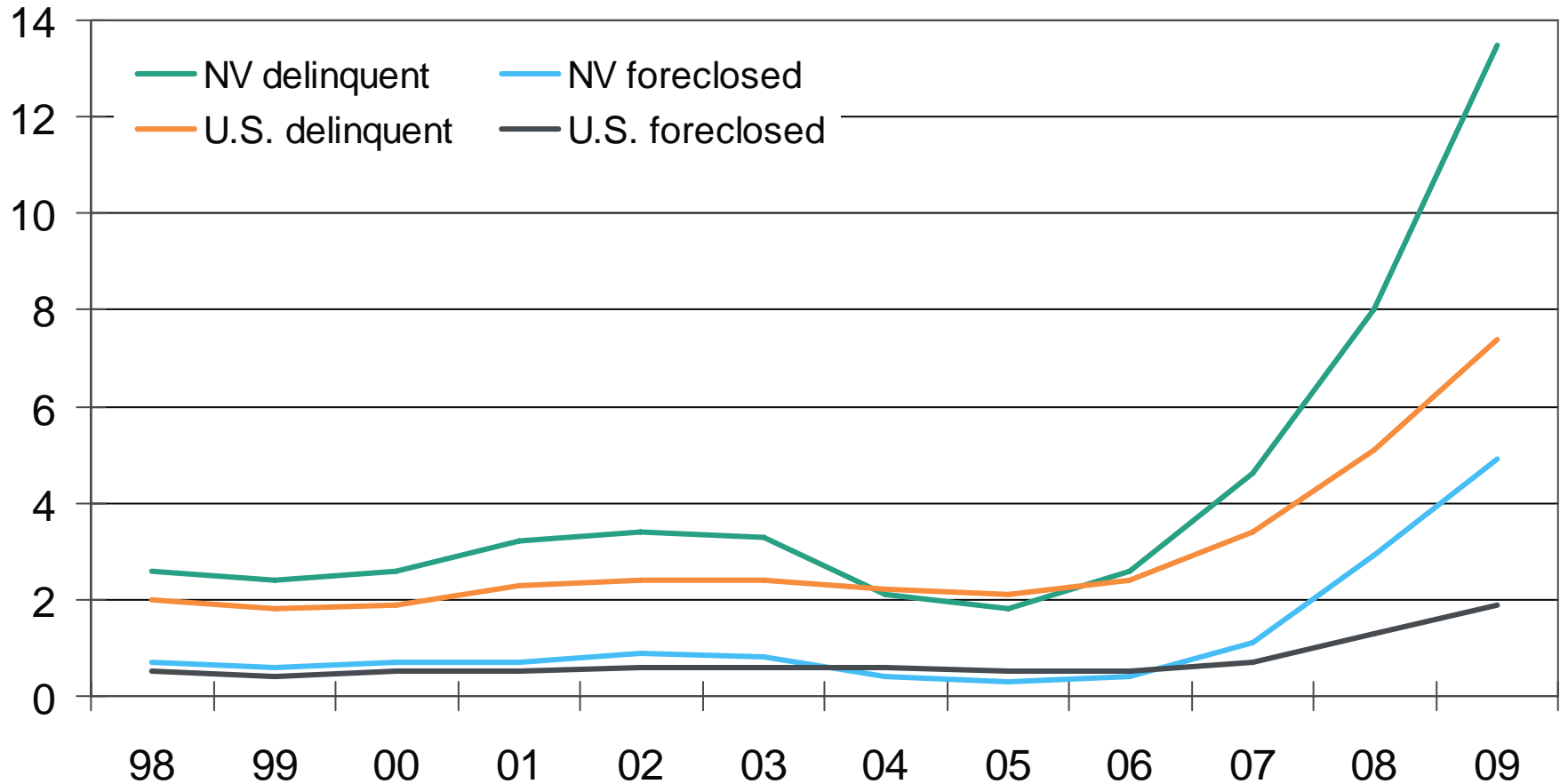
Delinquency rate, total past due, % of dollar



Sources: Equifax, Moody's Economy.com

Easy Homeownership Carries Big Risks

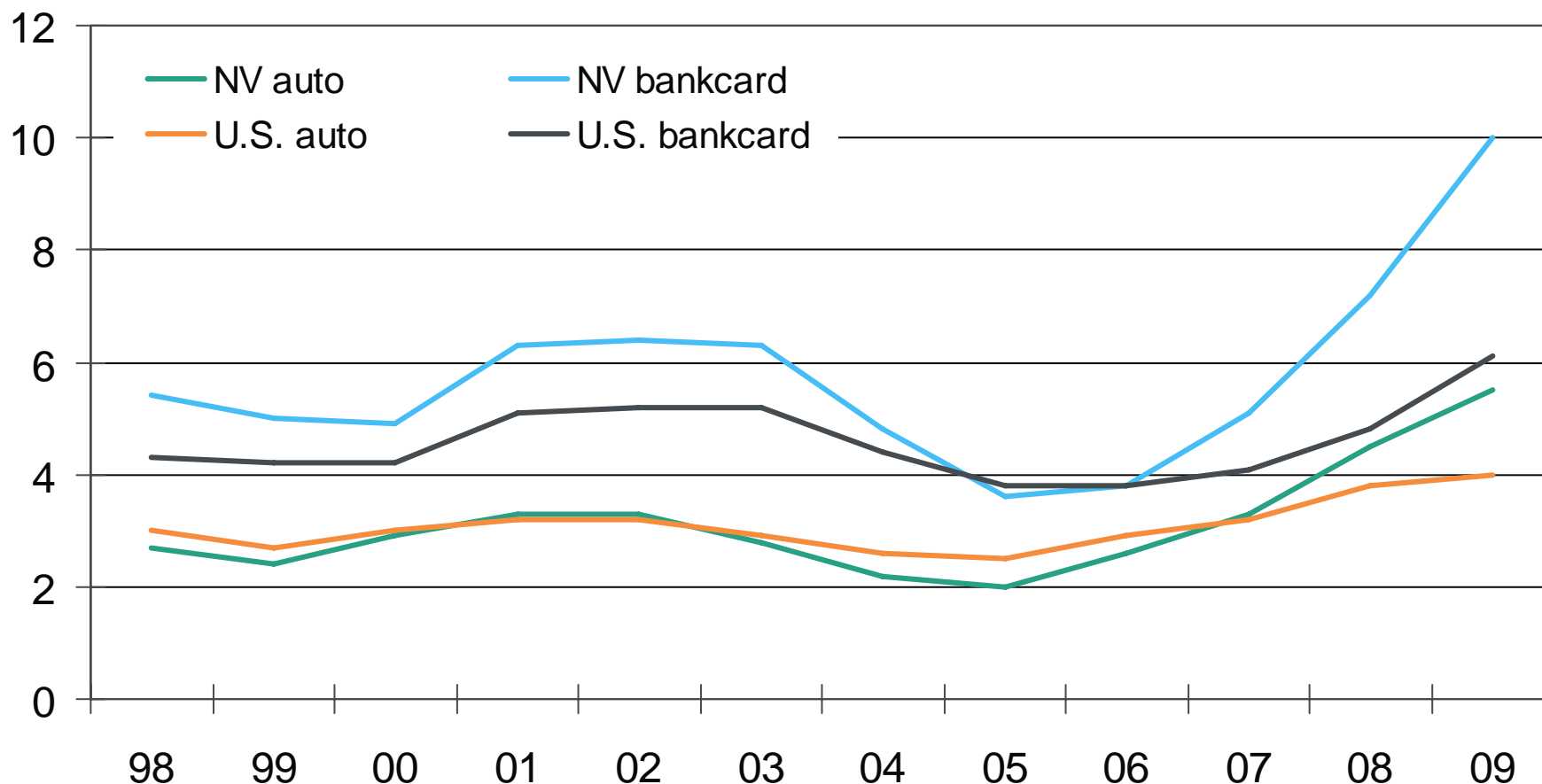
% of dollar volume



Sources: Equifax, Moody's Economy.com

Nevadans Have a Little More Trouble With Debt

% of dollar volume



Sources: Equifax, Moody's Economy.com

