

# 2007 Benefits

offered by  
New Hampshire  
Employers

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Survey Results

State of New Hampshire  
John H. Lynch, *Governor*

New Hampshire Employment Security  
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Economic and Labor Market Information Bureau  
Richard Ricker, *Director*

**September 2008**

The information provided is a direct result of the commitment of those New Hampshire businesses that participated in the survey. To those of you who supplied information, we thank you. As with past endeavours, the success of the publication is testament to the partnership between the business community and state government.

Highlights . . . . . iii

**Firms by Size**

Medical Insurance . . . . . 1  
 Dental and Vision Insurance . . . . . 7  
 Life and Disability Insurance . . . . . 12  
 Paid Leave . . . . . 16  
 Retirement . . . . . 22  
 Other Benefits . . . . . 26

**Geography**

Medical Insurance . . . . . 30  
 Dental and Vision Insurance . . . . . 35  
 Life and Disability Insurance . . . . . 40  
 Paid Leave . . . . . 45  
 Retirement . . . . . 51  
 Other Benefits . . . . . 55

**Industries**

Medical Insurance . . . . . 59  
 Dental and Vision Insurance . . . . . 66  
 Life and Disability Insurance . . . . . 73  
 Paid Leave . . . . . 80  
 Retirement . . . . . 86  
 Other Benefits . . . . . 91

**Technical Notes**

Methodology . . . . . 95  
 Survey Instrument . . . . . 96



## Highlights

### Firms by Size

For most benefits, employees were more likely to have benefits available as the size of firm increased.

Overall, the smaller the firm size, the less likely the firm was to make any financial contribution toward medical insurance premiums. Among the smallest firms that did contribute, the average portion of the premium paid was over 90 percent.

Dental insurance was made available by almost 60 percent of firms to full time employees, but less than 15 percent of firms to part time employees.

- ▶ Among firms with dental insurance available, roughly 90 percent of full time employees and about 60 percent of part time employees were offered the coverage.

Full time employees had life insurance available from over half the firms, while barely more than ten percent offered it to part time employees.

Almost 85 percent of firms have paid vacations for full time employees, while less than a third of firms have it for part time workers.

About two-thirds of firms offered a retirement plan to full time employees, while barely a third made the same offer to part time employees.

### Geography

The geography section is intended to provide a look solely at geographic differences in benefits offered. Representative firms were selected merely by location, and since over three-quarters of New Hampshire's firms have fewer than ten employees, it is possible that some responses may be more indicative of benefits offered by small firms rather than differences in geography.

- ▶ There was an association between the concentration, total number of firms in the county, and the availability of benefits.

Almost 70 percent of responding firms in the three counties on the Massachusetts border, were likely to offer medical benefits to full time employees. The highest shares of firms are located in these three counties.

- ▶ The three counties with the smallest share of firms, Carroll, Sullivan and Coös counties, had the smallest shares of firms offering medical benefits to full time employees.
- ▶ Enrollment of full time employees was close to 90 percent of those with medical insurance available.

More than two of every five firms in Hillsborough County had dental insurance available to full time employees. Around a third of firms in five other counties had dental insurance available to full time workers.

- ▶ The highest shares were in Hillsborough and Rockingham counties, which were the only two counties with close to ten percent of firms with dental insurance available to part time employees.

Roughly two of every five firms offered a retirement plan to full time workers and around one of five firms offered it to part time employees.

## Industries

With some benefits, results showed some relationship between the availability of benefits and the average weekly wage of the industry. There was a relationship between industries with a higher average weekly wage and the likelihood that a benefit would be offered.

Over 80 percent of firms in *Management companies*, *Utilities*, *Wholesale* and *Finance* offered medical insurance to full time employees.

At least three of every five firms in *Utilities*, *Management companies*, and *Finance* offered dental insurance to full time employees.

Overall roughly 80 percent of firms in all industries offer vacation time to full time employees.

- ▶ Only two industry sectors, *Health/social services* and *Professional services*, had more than half of firms with vacation time available to part time employees.

About three of every four firms in *Management companies*, *Utilities* and *Finance* offered a retirement plan to full time employees.

- ▶ These three industry sectors also have the highest weekly wages.

## Health Insurance

The availability of health insurance is frequently used as a competitive edge by businesses in recruiting skilled workers. Businesses are wrestling to preserve that option in the face of other rising expenses, such as transportation costs and the fees for goods and materials. The cost for providing these insurances is continually more burdensome for business owners. That said, medical insurance, dental insurance, vision benefits, life insurance, and disability insurance were more likely to be offered (or made available) by larger firms. These insurance benefits were also more frequently available to full time workers than to part time workers.

The survey's primary questions pertaining to "medical, dental, vision, life, and disability insurance" were evaluated regardless of whether a company had full time or part time employees. Details for follow-up questions were dependent on the company having employees in a particular category (e.g., employees offered and employees enrolled).

Firm size groups:
1 to 9 employees
10 to 19 employees
20 to 49 employees
50 to 99 employees
100 to 249 employees
250 or more employees

### Medical Insurance

The likelihood that a firm would offer medical insurance to full time workers increased as the size of the firm increased. An average of almost 84 percent of firms have medical insurance available to their full time employees. This was a decline of more than five percentage points from the 2004 *New Hampshire Benefits* survey.

Part time employees had substantially less opportunity to access employer based health coverage. Barely 16 percent of the firms offered medical insurance to part time employees. That was also a drop from the 2004 survey results of slightly more than 21 percent of firms offering medical insurance to part timers.

Almost three-quarters of privately owned firms in New Hampshire have fewer than ten employees. These firms employ almost 16 percent of New Hampshire's (private) workers but had the smallest share of firms offering medical insurance. Only 58 percent of firms offered it to full time workers and just under eight percent to part timers.

Over 80 percent of firms in each of the other firm size groups offered medical insurance to full time employees.

On the opposite end, *firms with 250 or more employees* make up less than one percent of the total share of firms in the state; but they employ nearly a third of the state's workers. All respondents in this category have medical insurance available for full time workers. Almost half of these firms also offered this insurance to part timers.

### Employees offered medical insurance coverage

Among firms that have medical insurance available, almost all full time employees were offered medical coverage. That was significantly more access than for part time employees, where only two-thirds were offered coverage.

Among firms that offered medical insurance, in *firms with fewer than ten employees* almost 90 percent of full time employees, and just shy of two-thirds of part timers were offered medical coverage. This group had the smallest share of firms with medical insurance available.

In each of the other firm size groups, over 90 percent of full time employees were offered medical insurance. The availability of medical insurance coverage was not as regular for part time workers. About three-quarters of part time workers

## Health Insurance

in *firms with 10 to 19 employees* were offered medical insurance, which was the largest share for part timers among firm size groups.

### Waiting period

Overall, a required waiting period for medical insurance eligibility was fairly common for full time employees among all firm size groups. Among firms that offered insurance to part time workers, almost three-quarters of firms had a waiting period.

### Employees enrolled in medical insurance

Not all eligible full time employees enrolled in medical coverage. Barely two-thirds in *firms with 20 to 49 employees* enrolled, being the smallest share for any firm size category. Over 90 percent of full time and over half of part time workers in *firms with 250 employees or more* were enrolled in medical insurance. Enrollment shares for part time employees were smaller for the remaining firm size categories.

### Single medical insurance coverage\*

Among the firms with employees enrolled in medical insurance, slightly more than 40 percent of all eligible full time and part time employees were enrolled with single person coverage. In *firms with fewer than ten employees*, more than half of full time employees and over 85 percent of part time workers had single medical insurance coverage. In *firms with 250 or more employees*, slightly more than one third of both full time and part time employees enrolled in single medical insurance coverage. Those were the smallest shares of enrollment in single coverage.

One explanation why these large firms have the smallest share of employees enrolled in a single plan

\* Survey instructions were to include “employee and dependent” coverage with “family” coverage. Because not all firms did that, the combination of “single” and “family” plans may not equal 100 percent.

could be that a higher percentage was enrolled in a family plan. In some cases, the survey results were not able to show this correlation because some respondents excluded the “employee and dependent” coverage count when completing the “family” plan portion.

### Payment of single medical insurance premiums

So what portion of medical premiums do firms pay (for full time and part time employees) to be competitive? The survey results were analyzed from two perspectives. One was the overall average portion paid by all responding firms with medical enrollment. The other was to consider only those firms who actually paid at least some of the premium, and calculate the average percentage paid by those firms. This calculation would more clearly represent the actual portion paid by firms that do contribute toward medical insurance premiums.

Among responding firms, the overall average paid by employers was just over two-thirds of the premium for single coverage to full time employees. The portion paid ranged from a high of just over 70 percent in the largest size group to a low of just under two-thirds in *firms with 20 to 49 employees*. Overall, less than ten percent of responding firms did not contribute toward the single coverage premium for full time employees.

After excluding the firms that did not pay anything toward the insurance premiums for full time workers, the averages more accurately reflect the portion of medical insurance premiums paid by employers. For example, without the 19 percent of non-contributing firms in the smallest firm size, the average portion of the contribution paid by those firms for medical premiums for full time workers was closer to 100 percent. The revised results indicate that most contributing firms pay close to 70 percent of the premiums for full time employees.



## Health Insurance

The average portion of the single medical premium paid by responding employers for part time workers is significantly smaller, about one-third, compared to that paid for full time, just over two-thirds of the premium. Almost half of the responding firms stated they do not pay anything toward medical premiums for part time workers.

Excluding firms that do not pay anything toward premiums makes a dramatic difference in the portion of single coverage premiums paid for part time workers. Far fewer firms contribute anything for part time single medical premiums, but those that do pay larger shares than the overall average would indicate.

### Family medical insurance coverage

Almost 95 percent of firms across all the size groups also offered family medical coverage to full time employees. Typically, the smaller the firm size the smaller the share of firms making family insurance available. Family medical insurance for full time workers was offered by over 80 percent of *firms with fewer than ten employees*, while 100 percent of the responding *firms with 250 or more employees* offered family medical coverage.

Six of every seven firms offered family medical coverage to part time employees. *Firms with fewer than ten employees* were less inclined to offer family medical coverage to part time employees; fewer than two of every three firms offered the coverage. The likelihood of family insurance being offered to part time employees increased with larger firm sizes, to more than 80 percent of those firms.

### Employees enrolled in family medical insurance\*

Two of every five full time employees in responding firms were enrolled in family medical coverage. Eligible full time employees in the participating *firms with fewer than ten employees* had the second highest share of enrollment in family medical insurance. The largest share of enrolled full time workers were among the responding *firms with 100 to 249 employees* with 44.2 percent.

Enrollment of part time employees varied depending on the size firm. Only one of every four part time workers from responding *firms with fewer than ten employees* was enrolled in a family medical plan. This was in contrast to the almost 40 percent of eligible part timers in the next larger firm size, to over 56 percent in *firms with 250 or more employees*. This may be related to the share of the premium paid by the employer — many smaller firms paid zero for part time employee premiums.

### Payment of family medical insurance premiums

*Firms with 50 or more employees* paid more than half of the premiums of family medical coverage for full time workers. The *firms with fewer than ten employees* paid just over 40 percent of premiums for family medical. Firms this size paid a smaller portion for family insurance coverage than they did for single coverage.

As was done with single insurance premiums, the portion paid was recalculated to exclude firms that do not pay anything toward the premium. The portion paid by the remaining firms more clearly represents how much is really paid by contributing firms.

\* Survey instructions were to include “employee and dependent” coverage with “family” coverage. Because not all firms did that, the combination of “single” and “family” plans may not equal 100 percent.

## Health Insurance

A larger percentage of firms do not contribute for family medical premiums for full time workers than for single medical premiums. Not including the firms that pay zero, the average portion paid for family medical coverage for full time workers was generally ten percent smaller than the employers' contribution toward single medical premiums for full time workers.

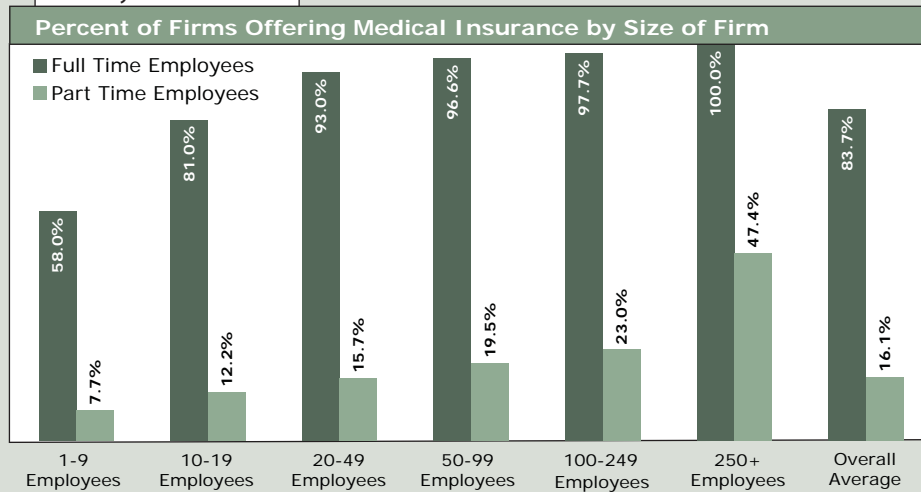
Because of the volume of non-contributing firms, removing them from the average paid showed that in contrast to single insurance coverage, the share of the family medical premium paid by the employer for part timers was fairly close to the same amount paid for full time workers.

## Health Insurance

### Medical Insurance by Size of Firm

Number of Employees	Full Time Employees					Part Time Employees				
	Offered Medical		Enrolled in Medical			Offered Medical		Enrolled in Medical		
	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan
1-9	58.0%	89.6%	70.0%	55.4%	43.4%	7.7%	65.4%	41.2%	85.7%	14.3%
10-19	81.0%	93.5%	67.2%	56.4%	42.3%	12.2%	73.5%	28.0%	50.0%	46.2%
20-49	93.0%	91.1%	66.6%	54.9%	34.9%	15.7%	59.5%	18.4%	51.4%	37.1%
50-99	96.6%	97.1%	72.1%	51.2%	41.1%	19.5%	66.7%	32.4%	53.6%	42.4%
100-249	97.7%	95.5%	73.6%	46.5%	44.2%	23.0%	45.7%	33.6%	60.1%	39.5%
250+	100.0%	99.1%	93.6%	35.6%	42.4%	47.4%	66.1%	55.4%	39.3%	56.1%
Overall Average	83.7%	96.8%	81.6%	42.5%	42.0%	16.1%	62.4%	48.3%	42.5%	53.4%

Firms by Size: Chart 1.a



### Medical Insurance Waiting Period by Size of Firm

Number of Employees	Waiting Period	
	Full Time	Part Time
1-9	66.7%	42.9%
10-19	84.9%	72.2%
20-49	85.5%	75.9%
50-99	90.3%	82.6%
100-249	81.2%	75.0%
250+	73.7%	72.2%
Overall Average	81.8%	72.1%

**Health Insurance**

**Medical Insurance Premiums by Size of Firm - Single Coverage**

Number of Employees	Full Time Employees			Part Time Employees		
	Share of firms with zero contributions	Premiums Paid		Share of firms with zero contributions	Premiums Paid	
		Average paid excluding zero contributors	Average of all firms		Average paid excluding zero contributors	Average of all firms
1-9	19.0%	96.8%	66.0%	57.1%	77.5%	33.2%
10-19	10.1%	77.8%	70.0%	66.7%	68.8%	22.9%
20-49	7.0%	68.4%	63.7%	51.7%	76.0%	36.7%
50-99	3.5%	71.7%	69.1%	39.1%	62.3%	37.9%
100-249	4.7%	70.2%	66.9%	35.0%	63.1%	41.0%
250+	10.5%	79.1%	70.7%	50.0%	74.1%	37.1%

**Medical Insurance Premiums by Size of Firm - Family Coverage**

Number of Employees	Full Time Employees			Part Time Employees		
	Share of firms with zero contributions	Premiums Paid		Share of firms with zero contributions	Premiums Paid	
		Average paid excluding zero contributors	Average of all firms		Average paid excluding zero contributors	Average of all firms
1-9	43.0%	72.8%	41.5%	66.7%	80.0%	26.7%
10-19	31.0%	66.9%	46.2%	62.5%	61.5%	23.1%
20-49	19.1%	60.5%	48.9%	54.2%	74.5%	34.1%
50-99	19.8%	63.9%	51.2%	36.8%	54.1%	34.2%
100-249	12.0%	63.8%	56.1%	27.8%	60.2%	43.4%
250+	15.8%	72.5%	61.1%	52.9%	63.9%	30.1%

## Health Insurance

### Dental Insurance

Dental insurance coverage was offered to full time employees by almost 60 percent of firms throughout the size groups. The smaller firm size groups were less likely to offer dental insurance to full time workers. It was offered by less than a third of *firms with one to nine employees* and the share increased as the firm size increased. Less than ten percent of the largest firms did not offer dental insurance to full time workers.

Firms were much less likely to offer dental insurance to part time employees, with an average of about 13 percent among all firm sizes. *Firms with 250 or more employees* had the highest share of firms, almost 40 percent, offering dental insurance to part time workers. A very small share of the responding *firms with fewer than ten employees* stated they offer dental insurance to part time workers.

### Employees offered dental insurance coverage

Considering only the firms that had dental insurance available, over 85 percent of full time employees were offered dental insurance.

Keeping in mind that less than 13 percent of firms had dental insurance available to part time workers, 61 percent of the part time employees among those firms were offered dental insurance.

### Employees enrolled in dental insurance

Having dental insurance available doesn't automatically mean that workers enrolled. Although *firms with one to nine employees* had the smallest share of firms offering dental insurance, over 70 percent of full time workers among those firms enrolled in single dental insurance coverage.

In contrast, less than half of the eligible part time workers enrolled in dental insurance.

### Single dental insurance coverage\*

Average enrollment in single dental coverage was fairly even with over 40 percent of both eligible full time and eligible part time employees.

### Payment of single dental insurance premiums

An average of slightly more than 40 percent of all responding firms share paying the cost of dental premiums with both full time and part time employees. Over 28 percent of firms with full time workers and almost 40 percent of firms with part time workers pay no part of the single dental coverage premium, which falls entirely to the employee.

Over a quarter of responding firms paid the entire premium of single dental insurance for full time employees while less than 18 percent did so for part time workers.

### Family dental insurance coverage

Family dental coverage was made available by almost 96 percent of responding firms to full time employees, but by barely 12 percent of firms to part time employees. The *firms with fewer than ten employees* had the smallest share offering family dental insurance to full time workers, barely 85 percent. One of every three *firms with 250 or more employees* offered family dental coverage to part time employees.

\* Because of a flaw in the "skip instructions" on the survey instrument, the shares of single dental insurance enrollment and share of family dental insurance enrollment may not add to 100 percent.

## Health Insurance

### Insurance

#### Employees enrolled in family dental insurance\*

Almost half of full time employees were enrolled in family dental insurance among responding firms. The largest share was found among full time workers in the *firms with 250 or more employees*. Keeping in mind that only 12 percent of firms offered family dental plans to part time workers, just over half of the part time workers from those responding firms were enrolled in family dental coverage.

#### Payment of family dental insurance premiums

Typically, the costs for family dental insurance were partially paid by workers. More than half of the responding firms with both full time as well as part time employees shared the cost of family dental insurance premiums. The share of firms requiring the employee to pay all family dental coverage was slightly higher than that for single coverage — almost 33 percent of firms with full time employees and just about 43 percent with part time enrolled employees.

\* Because of a flaw in the “skip instructions” on the survey instrument, the shares of single dental insurance enrollment and share of family dental insurance enrollment may not add to 100 percent.

### Paid Leave

### Retirement & Other

#### Vision Insurance

Slightly more than one of every three firms offered vision insurance coverage to their full time employees. Not even one in twelve firms offered vision coverage to part time employees. For both firms with full time employees and firms with part time workers, the chances of having vision insurance offered increased with the size of the firm.

Among the responding firms with vision coverage available to full time employees, just over half of the full time workers were offered the insurance. Less than one of every three part time workers had vision insurance coverage offered from the responding firms. Narrowing the employees to only those with vision insurance coverage available, approximately half of the eligible full time employees were enrolled in the coverage, while roughly 14 percent of the few eligible part time employees enrolled in the coverage.

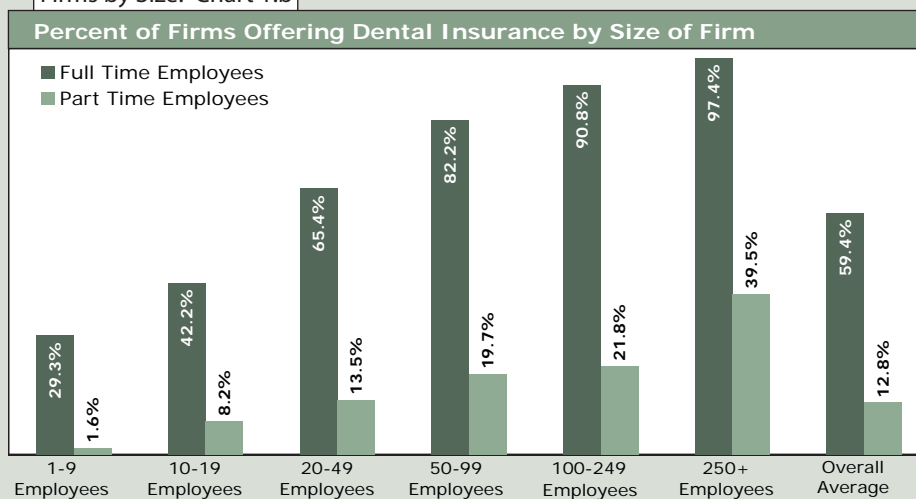
In most cases the financial burden for vision insurance was shared by about half of the firms with full time workers and in almost a third of firms with part time workers. Just the opposite, half of firms with part time employees and a third of firms with full time employees, gave the entire expense of vision premiums to their employees. About 20 percent of all firms paid the entire premium for vision insurance for both full time and part time workers.

## Health Insurance

### Dental Insurance by Size of Firm

Number of Employees	Full Time Employees					Part Time Employees				
	Offered Dental		Enrolled in Dental			Offered Dental		Enrolled in Dental		
	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan
1-9	29.3%	91.4%	70.6%	55.4%	41.9%	1.6%	40.0%	n/a	n/a	n/a
10-19	42.2%	85.5%	63.7%	47.4%	48.6%	8.2%	67.5%	55.6%	53.3%	35.7%
20-49	65.4%	90.9%	58.5%	51.5%	39.1%	13.5%	60.0%	15.3%	66.7%	25.9%
50-99	82.2%	96.4%	70.0%	51.7%	41.2%	19.7%	67.2%	32.5%	48.8%	47.6%
100-249	90.8%	89.9%	73.1%	44.2%	45.6%	21.8%	49.8%	24.0%	48.5%	35.8%
250+	97.4%	97.7%	75.9%	41.5%	51.5%	39.5%	63.8%	59.3%	42.3%	54.1%
Overall Average	59.4%	94.7%	72.6%	44.5%	47.6%	12.8%	61.0%	48.8%	43.7%	51.5%

Firms by Size: Chart 1.b



Insurance

Paid Leave

Retirement & Other

## Health Insurance

### Dental Insurance Premiums by Size of Firm - Single Coverage

Number of Employees	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
1-9	50.0%	16.7%	33.3%	n/a	n/a	n/a
10-19	35.8%	24.5%	39.6%	44.4%	44.4%	11.1%
20-49	22.3%	42.0%	35.7%	18.8%	56.3%	25.0%
50-99	22.9%	29.2%	47.9%	10.0%	30.0%	60.0%
100-249	17.1%	27.6%	55.3%	11.1%	33.3%	55.6%
250+	25.0%	5.6%	69.4%	20.0%	40.0%	40.0%
Overall Average	26.3%	28.4%	45.3%	17.9%	39.7%	42.3%

### Dental Insurance Premiums by Size of Firm - Family Coverage

Number of Employees	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
1-9	18.8%	31.3%	50.0%	n/a	n/a	n/a
10-19	15.2%	28.3%	56.5%	25.0%	62.5%	12.5%
20-49	9.2%	44.9%	45.9%	0.0%	54.5%	45.5%
50-99	7.5%	35.5%	57.0%	0.0%	31.6%	68.4%
100-249	11.9%	26.9%	61.2%	0.0%	41.2%	58.8%
250+	11.4%	11.4%	77.1%	7.1%	42.9%	50.0%
Overall Average	11.1%	32.9%	56.1%	5.7%	42.9%	51.4%

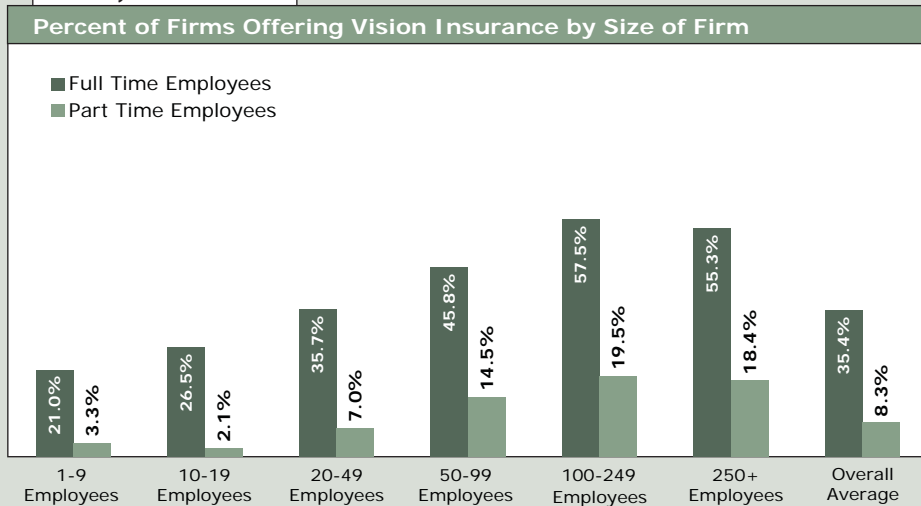


## Health Insurance

### Vision Insurance by Size of Firm

Number of Employees	Full Time Employees			Part Time Employees		
	Offered Vision		Enrolled in Vision	Offered Vision		Enrolled in Vision
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
1-9	21.0%	51.8%	43.7%	3.3%	n/a	n/a
10-19	26.5%	24.4%	41.4%	2.1%	n/a	n/a
20-49	35.7%	30.5%	58.8%	7.0%	31.5%	41.4%
50-99	45.8%	41.2%	60.3%	14.5%	36.6%	5.2%
100-249	57.5%	38.4%	62.9%	19.5%	22.2%	31.8%
250+	55.3%	75.1%	46.3%	18.4%	31.5%	10.0%
Overall Average	35.4%	55.2%	51.5%	8.3%	29.4%	14.6%

Firms by Size: Chart 1.c



### Vision Insurance Premiums by Size of Firm

Number of Employees	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
1-9	56.3%	12.5%	31.3%	n/a	n/a	n/a
10-19	27.3%	18.2%	54.5%	n/a	n/a	n/a
20-49	4.8%	33.3%	61.9%	14.3%	28.6%	57.1%
50-99	19.0%	38.1%	42.9%	25.0%	50.0%	25.0%
100-249	15.0%	25.0%	60.0%	0.0%	75.0%	25.0%
250+	8.3%	50.0%	41.7%	25.0%	75.0%	0.0%
Overall Average	20.8%	29.7%	49.5%	17.4%	52.2%	30.4%

## Other Insurance

Compensation packages often have additional insurance options available for the well-being of workers. Frequently these extra insurance coverage opportunities provide added security for the individual employee. The survey asked firms about the availability of life insurance, and short-term and long-term disability insurance.

### Life Insurance

Life insurance coverage was offered to full time workers by more than half of the responding firms. Less than 12 percent of firms responded that life insurance was offered to part time employees. The likelihood of having life insurance available among firms with full time and part time workers increased as the firm size increased.

Among firms with life insurance available, almost 97 percent of full time employees were offered this insurance and about 90 percent of them were enrolled in the coverage. About two-thirds of the part time workers in eligible firms were offered the insurance and only 70 percent of them enrolled.

Among the firms with life insurance available, over 80 percent of the responding firms with full time enrollees paid the entire expense for the coverage. Close to three-quarters of the firms with part time workers paid the total cost of life insurance premiums.

### Short-Term Disability Insurance

Firms were asked if short-term disability insurance, excluding workers' compensation was offered. The availability of short-term disability insurance to full time employees increased with the size of the firm. While it was relatively rare among smaller firms (less than 20 percent) to offer this to full time employees, it was frequently available among the largest firms (almost 95 percent).

It was not as common for firms to offer this insurance to part time workers. Less than two percent of the smallest firms offered short-term disability and only slightly more than a third of the largest firms made it available to part time employees.

In the firms where this insurance was available to full time employees, almost 96 percent were offered the coverage. For the ten percent of firms with this insurance available for part time employees, about two-thirds were offered coverage.

An average of 85 percent of eligible full time employees and about 74 percent of part time workers enrolled in short-term disability coverage, again with higher shares among the larger firm sizes. Just over a third of the firms had full time workers pay the total cost for short-term disability while half of the firms had part time workers pay the entire cost of this coverage.

### Long-Term Disability Insurance

Overall, long-term disability insurance was not offered as frequently as short-term, and it was more commonly available in the larger size firms. On average, less than ten percent of firms offered it to part time workers and over 40 percent of firms offered it to full time employees.

Similar to the short-term availability, long-term disability coverage was offered to 60 percent of the part time workers and about 90 percent of full time employees. Enrollment among the eligible workers was virtually even, 87 percent part time and 88 percent full time.

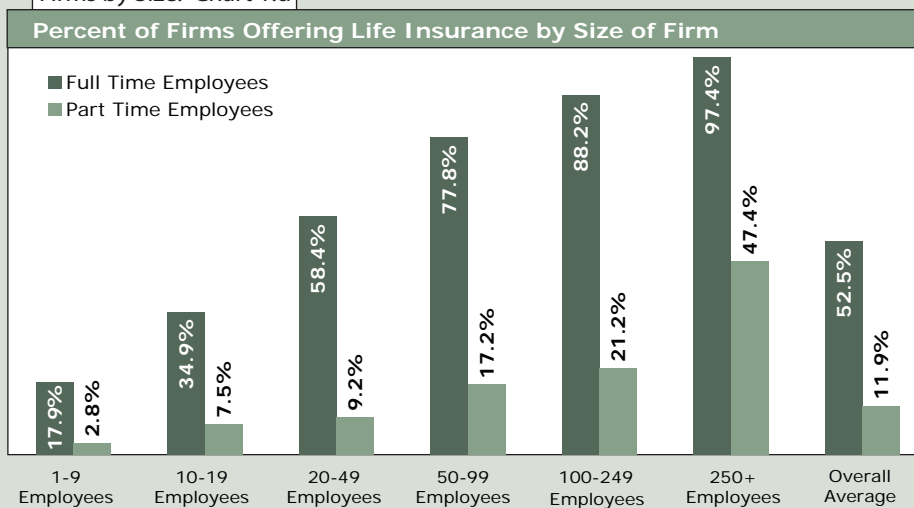
The main difference between short-term and long-term disability insurance was who had responsibility for paying the costs of this type of coverage. Over 60 percent of firms for both full time and part time workers paid the entire expense for the long-term disability coverage, a higher incidence than for short-term disability.

Other Insurance

Life Insurance by Size of Firm

Number of Employees	Full Time Employees			Part Time Employees		
	Offered Life		Enrolled in Life	Offered Life		Enrolled in Life
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
1-9	17.9%	96.7%	77.9%	2.8%	n/a	n/a
10-19	34.9%	89.4%	80.3%	7.5%	65.8%	28.0%
20-49	58.4%	96.0%	82.5%	9.2%	74.8%	37.1%
50-99	77.8%	97.6%	83.8%	17.2%	80.2%	40.3%
100-249	88.2%	95.3%	89.0%	21.2%	54.5%	67.9%
250+	97.4%	97.0%	95.9%	47.4%	63.7%	78.4%
Overall Average	52.5%	96.5%	90.9%	11.9%	63.5%	71.2%

Firms by Size: Chart 1.d



Life Insurance Premiums by Size of Firm

Number of Employees	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
1-9	86.7%	6.7%	6.7%	n/a	n/a	n/a
10-19	77.3%	11.4%	11.4%	75.0%	12.5%	12.5%
20-49	72.1%	16.3%	11.5%	66.7%	20.0%	13.3%
50-99	78.4%	12.5%	9.1%	73.7%	21.1%	5.3%
100-249	94.7%	2.7%	2.7%	72.2%	22.2%	5.6%
250+	91.7%	2.8%	5.6%	76.5%	17.6%	5.9%
Overall Average	81.7%	10.1%	8.2%	74.1%	18.5%	7.4%

Insurance

Paid Leave

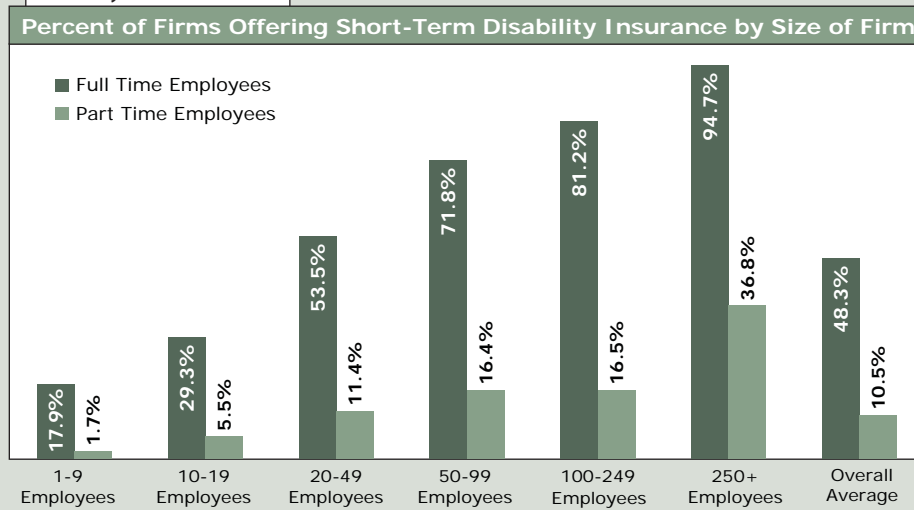
Retirement & Other

Other Insurance

Short-Term Disability Insurance by Size of Firm

Number of Employees	Full Time Employees			Part Time Employees		
	Offered Short-Term Disability		Enrolled in Short-Term Disability	Offered Short-Term Disability		Enrolled in Short-Term Disability
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
1-9	17.9%	96.8%	69.4%	1.7%	n/a	n/a
10-19	29.3%	94.1%	71.5%	5.5%	71.0%	5.6%
20-49	53.5%	95.7%	70.4%	11.4%	62.7%	21.6%
50-99	71.8%	98.2%	75.2%	16.4%	70.6%	60.4%
100-249	81.2%	95.4%	82.1%	16.5%	63.8%	33.9%
250+	94.7%	95.5%	91.8%	36.8%	67.7%	86.9%
Overall Average	48.3%	95.9%	85.0%	10.5%	67.1%	73.5%

Firms by Size: Chart 1.e



Short-Term Disability Insurance Premiums by Size of Firm

Number of Employees	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
1-9	53.1%	40.6%	6.3%	n/a	n/a	n/a
10-19	47.5%	40.0%	12.5%	28.6%	57.1%	14.3%
20-49	43.8%	43.8%	12.5%	26.3%	57.9%	15.8%
50-99	57.8%	32.5%	9.6%	38.9%	44.4%	16.7%
100-249	64.6%	30.8%	4.6%	50.0%	42.9%	7.1%
250+	61.1%	25.0%	13.9%	42.9%	42.9%	14.3%
Overall Average	54.0%	36.1%	9.9%	36.5%	50.0%	13.5%

Other Insurance

Insurance

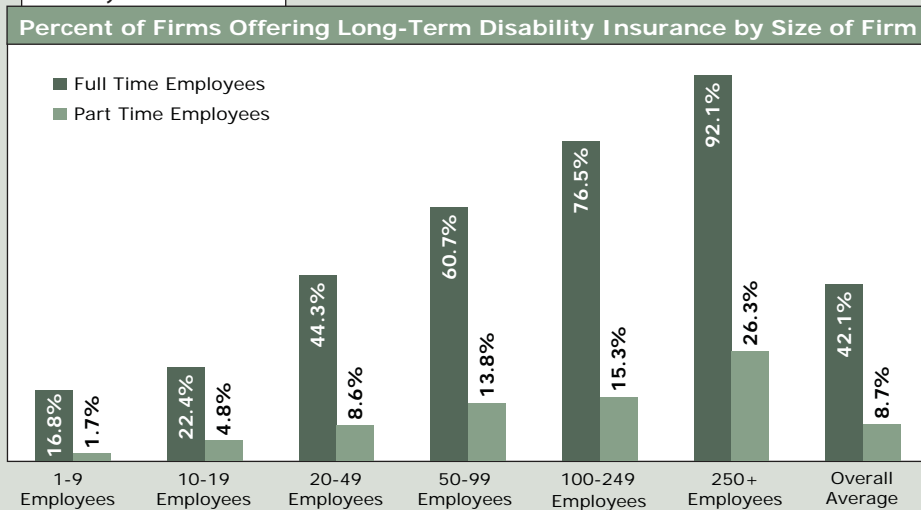
Paid Leave

Retirement & Other

Long-Term Disability Insurance by Size of Firm

Number of Employees	Full Time Employees			Part Time Employees		
	Offered Long-Term Disability		Enrolled in Long-Term Disability	Offered Long-Term Disability		Enrolled in Long-Term Disability
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
1-9	16.8%	99.3%	71.4%	1.7%	n/a	n/a
10-19	22.4%	94.8%	81.0%	4.8%	56.3%	57.1%
20-49	44.3%	93.6%	69.9%	8.6%	67.4%	28.9%
50-99	60.7%	91.9%	73.3%	13.8%	71.2%	59.9%
100-249	76.5%	85.7%	77.4%	15.3%	45.1%	52.6%
250+	92.1%	89.8%	97.1%	26.3%	64.0%	100.0%
Overall Average	42.1%	89.5%	87.0%	8.7%	61.8%	88.0%

Firms by Size: Chart 1.f



Long-Term Disability Insurance Premiums by Size of Firm

Number of Employees	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
1-9	65.5%	27.6%	6.9%	n/a	n/a	n/a
10-19	75.9%	13.8%	10.3%	80.0%	20.0%	0.0%
20-49	50.0%	41.0%	9.0%	35.7%	57.1%	7.1%
50-99	63.8%	30.4%	5.8%	73.3%	20.0%	6.7%
100-249	59.7%	29.0%	11.3%	53.8%	38.5%	7.7%
250+	81.8%	6.1%	12.1%	88.9%	0.0%	11.1%
Overall Average	62.7%	28.3%	9.0%	64.4%	28.8%	6.8%

## Paid Leave

There are many forms of paid leave, including vacation time, paid holidays, and sick time. Results indicated the bigger the company the larger the benefit to full time employees, and the more likely any benefit would be available to part time employees.

### Vacation Time

An average of almost 85 percent of firms offered vacation time to full time workers as a separate benefit, not combined with other time off. Only about one of every three firms offered paid vacation time to part time workers. But, over half of the largest size firms offered paid vacation time to part time employees.

Most firms have a graduated accrual of paid vacation time based on years of service. The average time granted for full time workers after one year of service was 8.5 days. That ranged from 7.3 days per year from responding *firms with 10 to 19 employees* to 11.6 days from responding *firms with 250 or more employees*.

The accrual of paid vacation time for part time workers was smaller, mostly because the number of available days was prorated according to the number of hours worked by part time employees. The overall average among all firm sizes was 7.2 paid vacation days per year. The shortest time for part time employees was 5.7 days among responding *firms with 10 to 19 employees* and the longest was 11.6 days among the largest firms.

After three years of service the average paid vacation time for full time employees among responding firms increased by almost three days, to a little over 11 days per year. The average among responding firms for part time workers after three years of service was almost ten days, an increase of about two days.

After five years of service, the largest firms averaged more than three weeks (16.6 days) of paid vacation time for full time workers. That was two days more than the average of 14.2 days offered among all firms. After five years of service, part time employees on average received over 11 days of paid vacation time.

### Sick Time

Slightly more than half of all firms offered paid sick time as a separate benefit to full time employees. Roughly one of every five firms offered paid sick time to part time workers.

Among the firms offering paid sick leave to full time employees, the average was about seven days per year. Paid sick time given to part time employees was slightly shorter at just under five days.

### Paid Holiday Leave

Over 80 percent of firms offer paid holidays to full time employees. Slightly more than one of every three firms offered paid holidays to part timers, with the largest share, 60 percent, among responding *firms with 250 or more employees*.

Among responding firms, in most cases there was approximately one more paid holiday for full timers, 7.9 days, than there was for part timers, seven days. In comparison, the number of paid holidays from responding *firms with 250 or more employees* had the highest averages of 10.6 days for full time workers and 8.5 days for part time workers.

## Paid Leave

### Consolidated Leave

Consolidated leave may be referred to in multiple ways, for example, as a “time bank” or “Paid Time Off (PTO).” This leave may be offered in addition to other types of paid leave or may be offered in place of separate paid leave. One of every six firms offered this type of paid leave to

full time employees. Generally the chances of a full time employee being offered a consolidated leave increased as the size of the firm increased.

Among responding firms, the average number of days of consolidated leave for both full time and part time employees was 14 paid days per year.

Insurance

Paid Leave

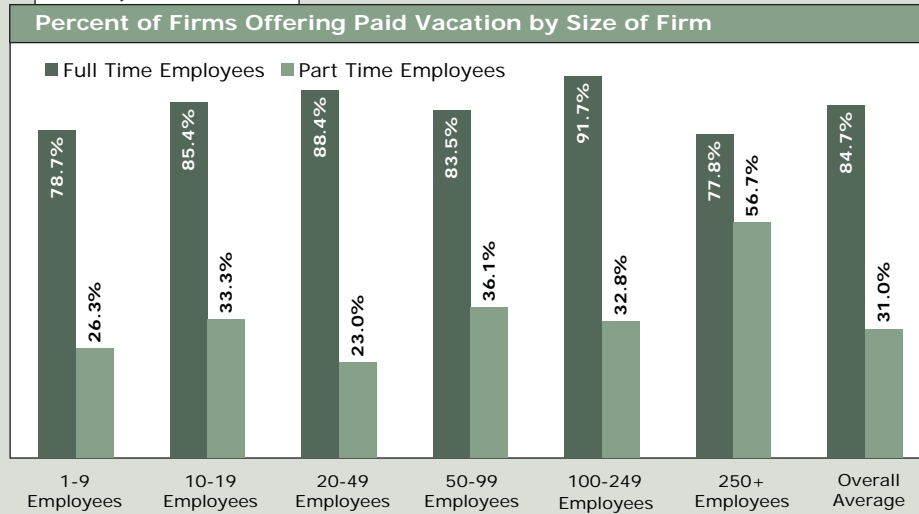
Retirement & Other

**Paid Leave**

**Paid Vacation Leave by Size of Firm**

Number of Employees	Full Time				Part Time			
	% of Firms	Average Days Offered After			% of Firms	Average Days Offered After		
		1 year	3 years	5 years		1 year	3 years	5 years
1-9	78.7%	8.3	11.2	13.9	26.3%	7.0	9.2	11.1
10-19	85.4%	7.3	10.2	13.3	33.3%	5.7	7.7	9.8
20-49	88.4%	8.7	11.8	14.5	23.0%	5.8	7.8	9.8
50-99	83.5%	8.5	11.6	14.2	36.1%	6.5	9.2	11.0
100-249	91.7%	8.7	11.5	14.6	32.8%	9.8	11.5	13.5
250+	77.8%	11.6	13.8	16.6	56.7%	11.6	14.3	16.5
Overall average	84.7%	8.5	11.4	14.2	31.0%	7.2	9.3	11.4

Firms by Size: Chart 2.a



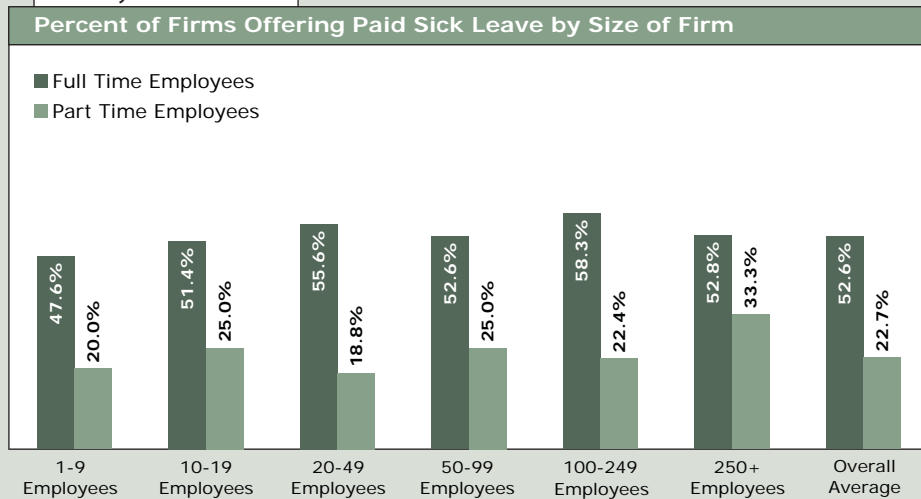


**Paid Leave**

**Paid Sick Leave by Size of Firm**

Number of Employees	Full Time		Part Time	
	% of Firms	Average Days Offered Per Year	% of Firms	Average Days Offered Per Year
1-9	47.6%	6.0	20.0%	5.9
10-19	51.4%	5.5	25.0%	4.3
20-49	55.6%	4.5	18.8%	3.5
50-99	52.6%	10.1	25.0%	5.4
100-249	58.3%	13.8	22.4%	5.1
250+	52.8%	10.6	33.3%	4.0
Overall average	52.6%	7.3	22.7%	4.6

Firms by Size: Chart 2.b



Insurance

Paid Leave

Retirement & Other

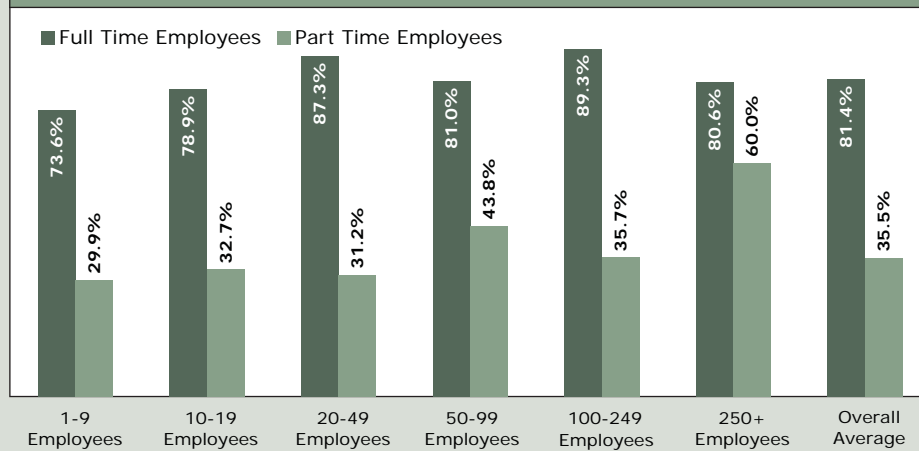
**Paid Leave**

**Paid Holiday Leave by Size of Firm**

Number of Employees	Full Time		Part Time	
	% of Firms	Average Days Offered Per Year	% of Firms	Average Days Offered Per Year
1-9	73.6%	7.1	29.9%	6.4
10-19	78.9%	7.6	32.7%	6.4
20-49	87.3%	7.5	31.2%	6.6
50-99	81.0%	8.3	43.8%	7.5
100-249	89.3%	8.5	35.7%	8.3
250+	80.6%	10.6	60.0%	8.5
Overall average	81.4%	7.9	35.5%	7.1

Firms by Size: Chart 2.c

**Percent of Firms Offering Paid Holiday Leave by Size of Firm**

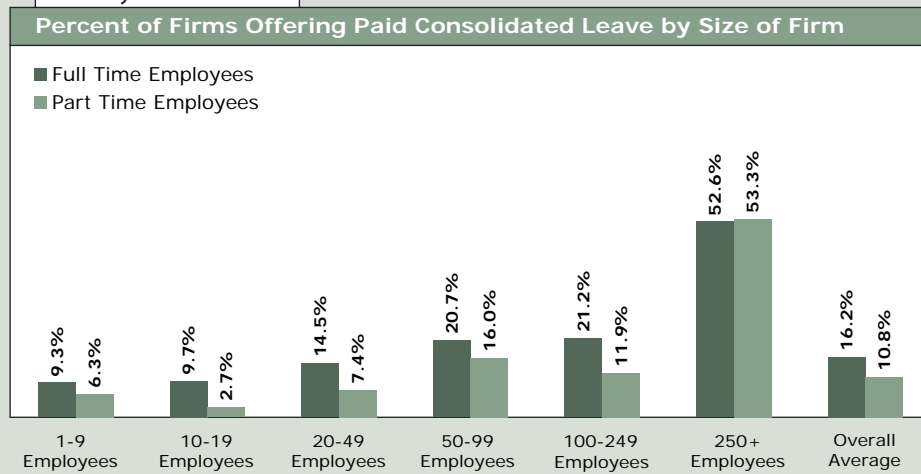


**Paid Leave**

**Paid Consolidated Leave by Size of Firm**

Number of Employees	Full Time		Part Time	
	% of Firms	Average Days Offered Per Year	% of Firms	Average Days Offered Per Year
1-9	9.3%	15.1	6.3%	19.2
10-19	9.7%	8.9	2.7%	n/a
20-49	14.5%	11.5	7.4%	11.8
50-99	20.7%	16.9	16.0%	16.9
100-249	21.2%	10.1	11.9%	8.0
250+	52.6%	19.6	53.3%	18.6
Overall average	16.2%	14.0	10.8%	14.4

Firms by Size: Chart 2.d



Insurance

Paid Leave

Retirement & Other

## Retirement

Insurance

The looming impact of the retiring baby boomer population, fluctuations in the stock market, and the fear of disappearing social security benefits have directed a great deal of attention toward retirement accounts and the funds to support them.

One frequently discussed option in retirement planning is the employer-sponsored retirement account. The survey asked employers about the availability and type of retirement plans offered to their employees.

Paid Leave

### Retirement Plans

Just shy of two-thirds of firms offered a retirement plan to full time employees. That was very close to the results from the *2004 New Hampshire Benefits* survey where 66 percent of firms offered retirement programs to full time employees.

This benefit was highly influenced by the size of firm, with only 43 percent of the smallest firms compared to over 80 percent of the largest firms offering retirement plans to full time workers.

Firms were less likely to have retirement plans available for part time employees, with about 37 percent of the firms offering the benefit. Again, this outcome is comparable to the results for firms offering retirement to part timers from the 2004 survey, where 36 percent of firms offered the benefit to part time workers.

Fewer than 20 percent of the smallest firms offered a retirement plan to part time employees, while more than half, 56.7 percent, of the largest firms offered retirement to part time employees.

### Defined Contribution Retirement Plan

A defined contribution plan does not promise a specific amount of benefits at retirement. In these plans, the employee or the employer (or both) contribute to the employee's individual account under the plan. These contributions generally are invested on the employee's behalf. The employee receives the balance in their account, which is based

on contributions plus or minus investment gains or losses. The value of the account will fluctuate due to the changes in the value of the investments. Examples of defined contribution plans include 401(k) plans, 403(b) plans, employee stock ownership plans, and profit-sharing plans.<sup>1</sup>

Almost 95 percent of firms offering a retirement plan offered a defined contribution retirement plan to full time employees and just shy of 90 percent of firms offered this retirement plan to part time employees.

Among the firms with a defined contribution retirement plan available, just over 96 percent of full time employees were offered participation. The share of participation was relatively consistent regardless of firm size. Of those full time workers offered participation, about 70 percent enrolled in the defined contribution retirement plan.

Among the firms with this retirement plan available to part time employees, just shy of 70 percent of part time employees were offered participation in the plan. About a quarter of those part time employees enrolled in the plan.

Over 70 percent of firms with full time employees and two-thirds of firms with part time employees shared the responsibility for paying for defined contribution plan.

<sup>1</sup> U.S. Department of Labor. Find It by Topic: Retirement Plans, Benefits & Savings. <[www.dol.gov/dol/topic/retirement/typesofplans.htm](http://www.dol.gov/dol/topic/retirement/typesofplans.htm)> Accessed June 23, 2008.

Retirement &amp; Other

## Retirement

### Defined Benefit Pension Retirement Plan

A defined benefit plan promises a specified monthly benefit at retirement. The plan may state this promised benefit as an exact dollar amount, such as \$100 per month at retirement. Or, more commonly, it may calculate a benefit through a plan formula that considers such factors as salary and service — for example, one percent of average salary for the last five years of employment to be paid for every year of service with an employer. The benefits in most traditional defined benefit pension plans are protected, within certain limitations, by federal insurance provided through the Pension Benefit Guaranty Corporation (PBGC).<sup>2</sup>

Once considered the principal type of retirement pension, the number of firms participating in a defined benefit pension plan has been declining. The defined benefit plan lost favor over time as more individuals desired direct control over their retirement investments, a feature better satisfied through defined contribution or other types of retirement plans. There were also instances of well-publicized executive abuse of the money entrusted to traditional pension funds. In addition, defined benefit retirement plans are more costly for a company to maintain because an administrator has to be in charge of the investments to guarantee individual payments due.

This type of retirement plan is becoming less common among the firms that offer retirement benefits. Barely 12 percent of firms with a retirement plan available offered defined benefit pension retirement plans to full timers and part timers. Survey results showed the defined benefit pension plan is mainly available through larger size firms. About three of every ten *firms with 250 or more employees* offered this plan to full time employees and about one of every four to part time employees. This share shrank for firms of smaller employment sizes.

Because of the complex nature of the defined benefit pension retirement plan, some firms responded that some employees were “grandfathered” into that type of plan while the firm changed their general offering to a defined contribution plan. Survey results did not provide enough detail for enrollment portions of full time and part time workers in this category.

The need for this type of plan to have an administrator is reflected in the payment responsibility for the plan. Because the business sponsors the plan it also pays for its administration. About three-quarters of firms for both full time employees and part time employees pay the total cost of defined benefit retirement plans. Roughly another 25 percent of firms for both full time and part time workers pay jointly with the employees.

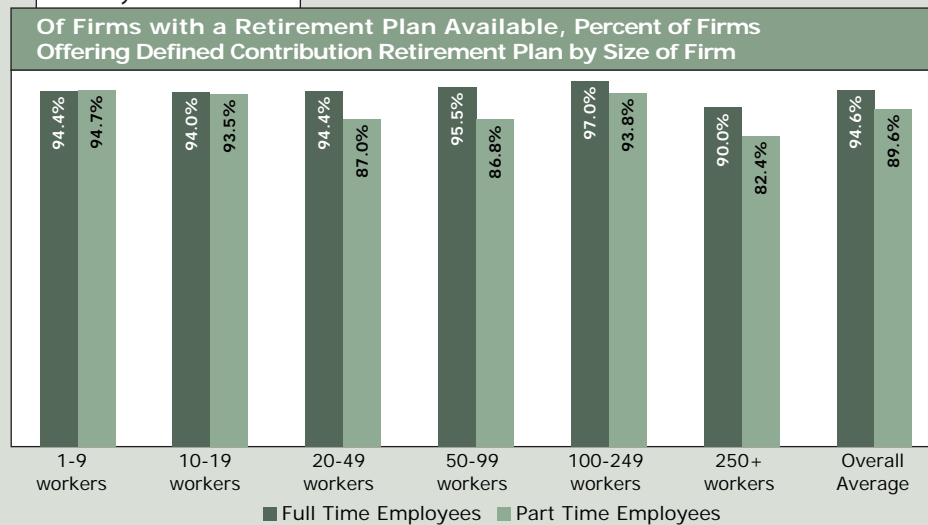
<sup>2</sup> Ibid.

Retirement

Defined Contribution Retirement Plan by Size of Firm

Number of Employees	Full Time Employees				Part Time Employees			
	% of Firms Offer Retirement	Offered Def ned Contribution		% of Eligible Employees Enrolled in Plan	% of Firms Offer Retirement	Offered Def ned Contribution		% of Eligible Employees Enrolled in Plan
		% of Firms	Eligible Employees			% of Firms	Eligible Employees	
1-9	43.0%	94.4%	98.5%	75.3%	19.2%	94.7%	87.9%	35.7%
10-19	61.3%	94.0%	92.9%	70.6%	31.8%	93.5%	67.5%	86.8%
20-49	69.2%	94.4%	92.8%	64.1%	35.6%	87.0%	61.4%	34.6%
50-99	76.1%	95.5%	97.2%	65.2%	45.3%	86.8%	69.7%	33.8%
100-249	80.0%	97.0%	98.6%	63.3%	53.3%	93.8%	70.0%	11.8%
250+	81.1%	90.0%	95.3%	76.9%	56.7%	82.4%	67.1%	26.4%
Overall average	64.7%	94.6%	96.1%	70.5%	36.6%	89.6%	68.3%	25.4%

Firms by Size: Chart 3.a



Defined Contribution Retirement Funding by Size of Firm

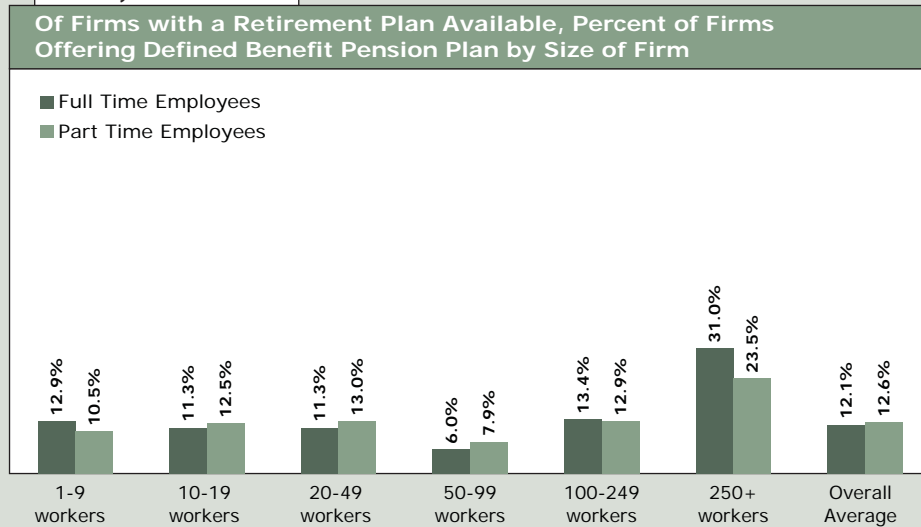
Number of Employees	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
1-9	21.4%	5.4%	73.2%	0.0%	8.3%	91.7%
10-19	15.9%	10.1%	73.9%	34.6%	0.0%	65.4%
20-49	7.2%	28.8%	64.0%	6.3%	34.4%	59.4%
50-99	6.5%	20.8%	72.7%	3.7%	25.9%	70.4%
100-249	3.4%	23.7%	72.9%	3.6%	32.1%	64.3%
250+	8.7%	13.0%	78.3%	8.3%	25.0%	66.7%
Overall average	10.1%	19.0%	70.9%	10.2%	22.6%	67.2%

Retirement

Defined Benefit Pension Retirement Plan by Size of Firm

Number of Employees	Full Time Employees				Part Time Employees			
	% of Firms Offer Retirement	Offered Pension		% of Eligible Employees Enrolled in Plan	% of Firms Offer Retirement	Offered Pension		% of Eligible Employees Enrolled in Plan
		% of Firms	Eligible Employees			% of Firms	Eligible Employees	
1-9	43.0%	12.9%	76.7%	100.0%	19.2%	10.5%	n/a	n/a
10-19	61.3%	11.3%	91.1%	85.9%	31.8%	12.5%	n/a	n/a
20-49	69.2%	11.3%	97.6%	82.9%	35.6%	13.0%	n/a	n/a
50-99	76.1%	6.0%	78.6%	91.9%	45.3%	7.9%	n/a	n/a
100-249	80.0%	13.4%	95.6%	93.5%	53.3%	12.9%	n/a	n/a
250+	81.1%	31.0%	53.2%	97.2%	56.7%	23.5%	n/a	n/a
Overall average	64.7%	12.1%	58.2%	95.8%	36.6%	12.6%	n/a	n/a

Firms by Size: Chart 3.b



Defined Benefit Pension Retirement Funding by Size of Firm

Number of Employees	Full Time Employees		Part Time Employees	
	Premiums Paid		Premiums Paid	
	100% Firm	Jointly Paid	100% Firm	Jointly Paid
1-9	87.5%	12.5%	100.0%	0.0%
10-19	50.0%	50.0%	33.3%	66.7%
20-49	83.3%	16.7%	80.0%	20.0%
50-99	80.0%	20.0%	66.7%	33.3%
100-249	66.7%	33.3%	100.0%	0.0%
250+	87.5%	12.5%	75.0%	25.0%
Overall average	76.0%	24.0%	75.0%	25.0%

Insurance

Paid Leave

Retirement & Other

## Other Benefits

Insurance

When determining whether to accept a new position or stay with the same company, workers are sometimes as attached to the benefits an employer offers as they are to the wage scale. In addition to information on standard benefits such as health insurance and paid leave, the survey asked if any other benefits were offered to employees. These less common benefits include child care, tuition assistance, bonus pay, flexible spending accounts, and shift differentials.

Paid Leave

### Child Care

The availability of child care benefits, including on-site or off-site care, reimbursements and vouchers, was not very common among responding firms in New Hampshire. Among responding firms, less than six percent of all firms had child care benefits available to full time employees. The largest shares with child care benefits available were in *firms with 100 or more employees*.

The availability of child care benefits was even less regular among firms for part time workers. Among respondents, only an average of four percent of firms offered child care to part time employees, again the highest share of those being the largest firms.

### Tuition/Education Assistance

Many workers are finding the need to return to the classroom to either refresh or expand their knowledge base. In some cases, this is a requirement from the employing company, but in any case the company receives the benefit of a more thoroughly educated staff person. Tuition assistance is one means that firms use to help ease the financial burden to workers of returning to school while still employed.

Slightly less than 40 percent of firms offered tuition assistance to full time workers. The availability of tuition assistance was less frequent among firms

offering it to part time employees, only 20 percent average overall. Almost three of every five of the largest firms offered to part timers compared to just shy of 90 percent for full time workers.

### Bonus Pay

Bonuses qualify as money being received for such things as hiring, signing, year-end, attendance, or holiday. Forty percent of firms offer some type of bonus to full time employees. The frequency increased with the size of the firm with about two-thirds of *firms with 250 or more employees* offering a bonus to full time workers.

Firms offering a bonus were slightly less apt to do so for part time workers, with an overall average of barely over 30 percent. Again the higher shares were among the larger firms.

### Flexible Spending Accounts

Flexible spending accounts allow employees to set aside money out of their paycheck pre-tax to pay for qualified expenses. Almost 95 percent of *firms with 250 or more employees* offered this benefit to full time workers, while just over 52 percent offered it to part time employees. The availability of flexible spending accounts to both full time and part time workers declined with the reduction in the size of firm.

Retirement &amp; Other



## Other Benefits

### Operate on Shifts

Not all companies can operate within the “normal” workday boundaries. Some firms find it necessary to work continuously around the clock. For example, it would be difficult to experience a medical crisis during the night and have to wait until 8:00 in the morning to go to the emergency room. Among the responding firms, 28.2 percent of firms had shift work available to full time

employees. *Firms with 250 or more employees* had the highest share, 92.1 percent. Almost the same share of firms also offered shift work to part time employees, 26.3 percent overall and 80.6 percent of the largest.

Among those that offer shift work, around two-thirds of firms also offer a shift differential pay to both full time and part time employees.

Insurance

Paid Leave

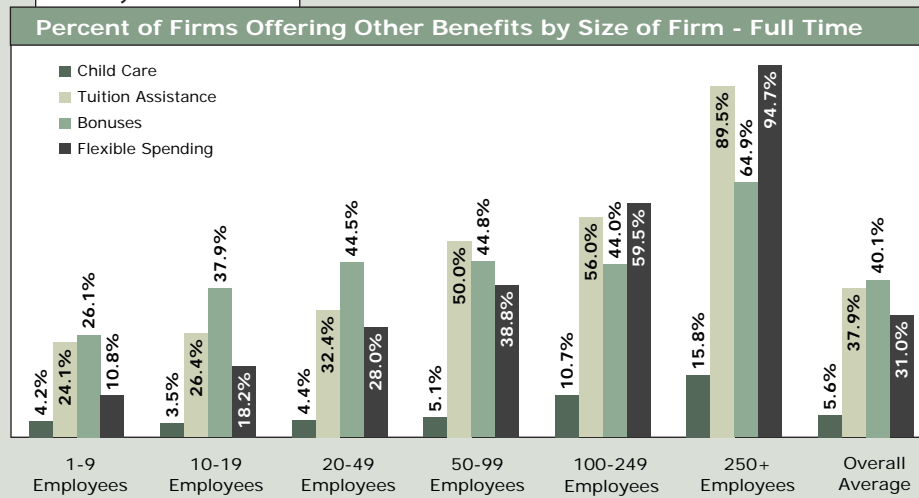
Retirement & Other

Other Benefits

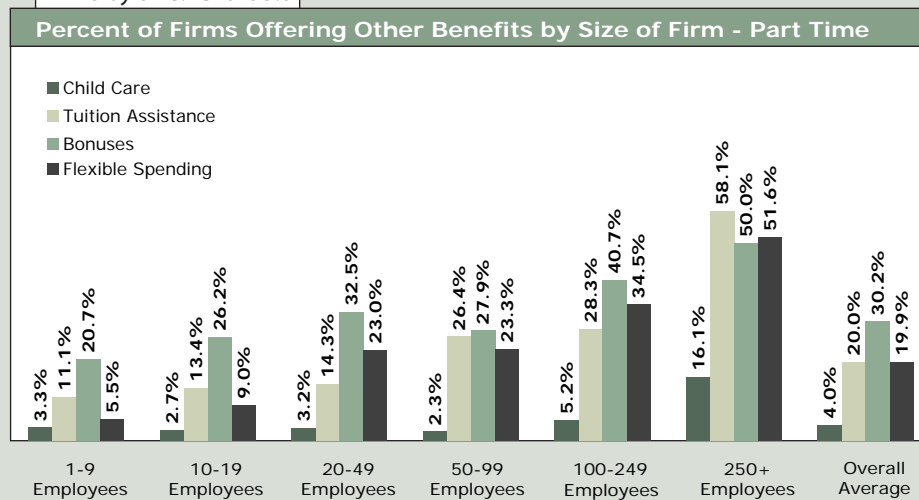
Other Benefits by Size of Firm

Number of Employees	Full Time Employees				Part Time Employees			
	% of Firms				% of Firms			
	Child Care	Tuition Assistance	Bonuses	Flexible Spending	Child Care	Tuition Assistance	Bonuses	Flexible Spending
1-9	4.2%	24.1%	26.1%	10.8%	3.3%	11.1%	20.7%	5.5%
10-19	3.5%	26.4%	37.9%	18.2%	2.7%	13.4%	26.2%	9.0%
20-49	4.4%	32.4%	44.5%	28.0%	3.2%	14.3%	32.5%	23.0%
50-99	5.1%	50.0%	44.8%	38.8%	2.3%	26.4%	27.9%	23.3%
100-249	10.7%	56.0%	44.0%	59.5%	5.2%	28.3%	40.7%	34.5%
250+	15.8%	89.5%	64.9%	94.7%	16.1%	58.1%	50.0%	51.6%
Overall average	5.6%	37.9%	40.1%	31.0%	4.0%	20.0%	30.2%	19.9%

Firms by Size: Chart 3.c



Firms by Size: Chart 3.d



Insurance

Paid Leave

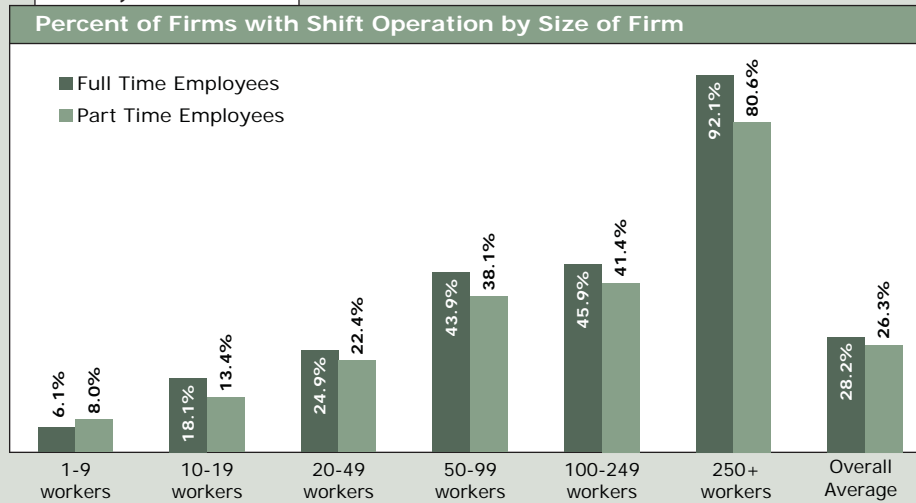
Retirement & Other

Other Benefits

Shift Operation by Size of Firm

Number of Employees	Full Time Employees		Part Time Employees	
	% of Firms	% Offering Differential	% of Firms	% Offering Differential
1-9	6.1%	60.0%	8.0%	42.9%
10-19	18.1%	33.3%	13.4%	28.6%
20-49	24.9%	58.1%	22.4%	50.0%
50-99	43.9%	60.0%	38.1%	53.1%
100-249	45.9%	86.8%	41.4%	87.5%
250+	92.1%	100.0%	80.6%	100.0%
Overall average	28.2%	68.0%	26.3%	64.8%

Firms by Size: Chart 3.e



Insurance

Paid Leave

Retirement & Other

## Health Insurance

It is frequently held that businesses in more rural areas of New Hampshire offer fewer benefits. This thought applies the law of supply and demand, since areas with meager business populations may have less competition for workers and may not have a need to offer more competitive benefit packages.

Ideally, a geography sample would be weighted to represent of the employers' population of each county. This geography stratification was based on a simple random sample of each location. Therefore, results for individual counties may be biased toward responses from small firms because the majority of New Hampshire's firms are small firms — almost three-quarters of privately owned firms in the state have fewer than ten workers.



## Medical Insurance

Overall, there was a significant difference in the availability of medical insurance among the different counties. Almost 70 percent of respondents located in the three counties bordering Massachusetts — Cheshire, Hillsborough, and Rockingham — offered medical insurance to full time workers. About two-thirds of respondents in Merrimack County made the same offer, the fourth highest share.

Over half of New Hampshire's private firms are located in one of these three border counties. One reason for a higher share of firms offering medical insurance in these counties might be because more of the state's larger firms are located there. Additional reasons might be more densely concentrated businesses and a closer proximity to the Boston metropolitan area.

The three counties with the smallest share of private firms were less likely to offer medical insurance to full time workers. Just over half the respondents in Carroll and Sullivan counties, and just under half of those in Coös County, offered coverage to full time workers. These three counties are home to just nine percent of all private firms in New Hampshire.

Regardless of location, part time employees were less likely to be offered medical insurance. Firms in Rockingham, Hillsborough and Merrimack counties were most likely to offer medical insurance to their part timers, though only about one in nine did so.

### Employees offered medical insurance coverage

In each of the counties, among firms that had medical insurance available, at least 90 percent of full time employees were offered medical insurance coverage. Almost all full time workers in Merrimack, Grafton and Sullivan, and nine of every ten in Rockingham and Strafford counties, were offered medical insurance.

Part time workers were far less likely to be offered medical insurance coverage, when considering only firms making insurance available. The highest share of respondents making the offer were in Hillsborough and Grafton counties, where four of every five part timers had access to medical insurance.

## Health Insurance

### Waiting period

It was fairly common for firms to have a required waiting period before employees could enroll in medical insurance coverage. There was little geographic association between the counties and the waiting period requirement. Roughly four out of five firms in Coös and Merrimack counties reported a waiting period for full time employees; in Rockingham County, three out of five firms required full time employees to wait prior to enrollment.

### Employees enrolled in medical insurance

There was very little geographic distinction for enrollment of eligible full time or part time employees among firms offering medical coverage. In Belknap and Sullivan counties, roughly three-quarters of full time employees were enrolled. Belknap also had the largest share of part time workers enrolled in medical insurance.

### Single medical insurance coverage\*

Among firms offering medical insurance, almost two-thirds of eligible full time employees in Carroll County were enrolled in a single plan. This was the highest share among all counties. Seven other counties had over half of the eligible full time employees enrolled in single coverage. At the other end of the scale, Merrimack and Rockingham counties each had about 45 percent of eligible full time workers enrolled in a single plan.

Among the small share of respondents that offered medical insurance to part time employees, the highest enrollments were in Cheshire and Strafford counties. In those two counties, over two-thirds of eligible part time workers at those firms were enrolled in single plans.

\* Survey instructions were to include “employee and dependent” coverage with “family” coverage. Because not all firms did that, the combination of “single” and “family” plans may not equal 100 percent.

It is not clear if the high ratio of firms with single plans is due to that type being the only plan available, or because it was cost prohibitive for employees to enroll in family coverage. Also, the results may be biased in some counties because the majority of responses were from smaller firms.

### Payment of single medical insurance premiums

More consideration is being given to the portion of medical insurance premiums paid by the employer. For many workers, the portion of the insurance premium paid by employers can influence the type of coverage in which the worker enrolls. Among firms offering medical insurance to full time employees, about two-thirds of premiums for single plans were paid by the employer, regardless of location. This share includes one of every six firms that did not contribute to the cost of insurance premiums.

To better reflect the true portion of premium paid by employers, firms that did not contribute were removed from the calculation. This recalculation showed that, among the firms that do contribute to the cost of medical insurance premiums, the portion paid is substantial. In three counties the portion paid toward single plan premiums for full time workers increased to over 80 percent and to over 70 percent in the remaining counties.

Among the few respondents that had medical insurance coverage available to part time employees, this made an even greater difference. When including firms that do not contribute to insurance premiums, about one-third or less was paid by the employer. After eliminating the majority of firms that did not contribute to premiums in each county, the share of medical premiums paid by employers more than doubled, and in some cases was over four times higher.

## Health Insurance

Though excluding employers who do not contribute to medical insurance premiums made a significant difference in the average amount paid by employers, there were no significant differences based on the employer's geographic location.

### Family medical insurance coverage

Among firms offering medical insurance, over three-quarters of responding firms in each county offered family plans. The highest shares were among counties that border Massachusetts. Close to 90 percent of respondents in Hillsborough, Rockingham, Cheshire, and Merrimack counties offered family plans to full time employees.

Part time employees were far less likely to be offered family plan medical insurance. Only a small share of respondents offered medical insurance to part time workers. Availability of medical insurance for part timers may have been influenced by the small share of respondents, firm location, or firm size and type. No one factor was apparent as the cause.

### Employees enrolled in family medical insurance\*

For family medical plan enrollments, there was some differentiation among counties. The highest share was slightly below half of eligible full time workers enrolled in Rockingham County and the lowest in Belknap County, where less than a third enrolled in a family plan. When analyzing survey results, it was presumed that each employee enrolled in medical insurance was enrolled in either a single plan or a family plan, and not both. Carroll County held the highest share of part time workers enrolled in family plans, with two-thirds of eligible employees.

\* Survey instructions were to include "employee and dependent" coverage with "family" coverage. Because not all firms did that, the combination of "single" and "family" plans may not equal 100 percent.

### Payment of family medical insurance premiums

The portion of family medical premiums paid by employers for full time employees also varied between the counties. Employers in Rockingham County contributed the most, about half of the cost, and those in Carroll County the least, about a third of the cost.

For part time workers, the total average portion of family medical premiums paid by firms was even smaller. Employers in Belknap County contributed the most, about a third of the cost, and those in Sullivan County contributed just ten percent of the cost for part timers.

To more accurately reflect the amount paid by employers, those firms that did not contribute to the cost of family medical premiums were removed from the calculations. Two of every five firms made no contributions to family premiums for full time workers and almost two of every three did not pay anything for part time workers.

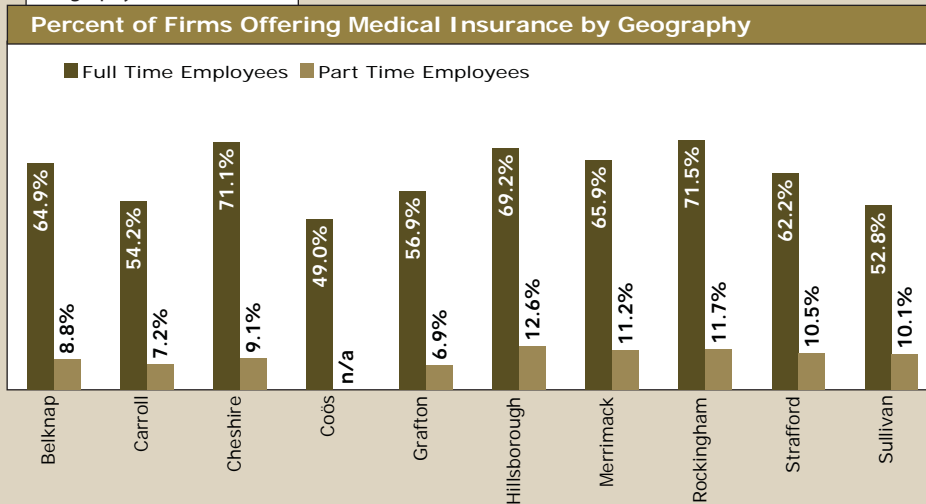
This recalculation increased the share of family plan premiums paid by employers in all counties. Employers paid an average of 72 to 85 percent of the cost for full time worker family medical plans. Though the share of part time workers with family plan insurance available was considerably smaller, the amount paid by contributing employers was generous, with employers in most counties paying over 70 percent of the premium costs.

## Health Insurance

### Medical Insurance by Geography

County	Full Time Employees					Part Time Employees				
	Offered Medical		Enrolled in Medical			Offered Medical		Enrolled in Medical		
	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan
Belknap	64.9%	95.5%	77.6%	50.6%	30.7%	8.8%	55.2%	85.7%	42.7%	49.3%
Carroll	54.2%	92.4%	68.4%	63.5%	31.4%	7.2%	66.7%	45.0%	33.3%	66.7%
Cheshire	71.1%	93.2%	62.8%	51.3%	42.8%	9.1%	62.4%	7.1%	71.4%	14.3%
Coös	49.0%	92.6%	70.3%	52.7%	34.1%	1.3%	32.5%	n/a	n/a	n/a
Grafton	56.9%	98.5%	71.4%	54.9%	35.5%	6.9%	80.0%	37.5%	18.2%	45.5%
Hillsborough	69.2%	94.3%	70.4%	52.8%	39.1%	12.6%	81.0%	30.9%	42.9%	52.4%
Merrimack	65.9%	97.8%	72.8%	44.9%	41.4%	11.2%	48.2%	32.9%	53.8%	38.5%
Rockingham	71.5%	89.7%	67.5%	46.0%	45.9%	11.9%	61.1%	54.5%	55.6%	33.3%
Strafford	62.2%	91.0%	70.1%	56.7%	36.7%	10.5%	59.1%	14.1%	66.7%	33.3%
Sullivan	52.8%	99.0%	74.8%	52.3%	40.4%	10.1%	50.7%	40.5%	53.3%	20.0%

Geography: Chart 1.a



### Medical Insurance Waiting Period by Geography

County	Waiting Period	
	Full Time	Part Time
Belknap	67.6%	66.7%
Carroll	71.1%	41.7%
Cheshire	76.7%	64.7%
Coös	80.3%	50.0%
Grafton	73.7%	66.7%
Hillsborough	75.5%	70.0%
Merrimack	78.8%	50.0%
Rockingham	62.2%	43.8%
Strafford	72.0%	72.2%
Sullivan	74.5%	72.2%

**Health Insurance**

**Medical Insurance Premiums by Geography - Single Coverage**

County	Full Time Employees			Part Time Employees		
	Share of firms with zero contributions	Premiums Paid		Share of firms with zero contributions	Premiums Paid	
		Average paid excluding zero contributors	Average of all firms		Average paid excluding zero contributors	Average of all firms
Belknap	19.8%	82.4%	66.1%	46.7%	93.8%	50.0%
Carroll	16.9%	84.9%	70.6%	75.0%	80.0%	20.0%
Cheshire	17.3%	78.2%	64.7%	52.9%	76.9%	36.2%
Coös	14.5%	74.1%	62.4%	n/a	n/a	n/a
Grafton	10.1%	81.8%	73.5%	33.3%	72.5%	48.3%
Hillsborough	13.8%	74.1%	64.2%	55.0%	63.7%	28.7%
Merrimack	14.5%	76.7%	65.6%	55.0%	78.6%	35.4%
Rockingham	15.5%	72.7%	61.5%	50.0%	73.1%	36.6%
Strafford	20.8%	76.0%	60.2%	50.0%	59.4%	29.7%
Sullivan	17.0%	74.9%	61.4%	50.0%	74.0%	37.0%

**Medical Insurance Premiums by Geography - Family Coverage**

County	Full Time Employees			Part Time Employees		
	Share of firms with zero contributions	Premiums Paid		Share of firms with zero contributions	Premiums Paid	
		Average paid excluding zero contributors	Average of all firms		Average paid excluding zero contributors	Average of all firms
Belknap	46.4%	69.6%	37.3%	57.1%	86.7%	37.1%
Carroll	58.0%	79.8%	33.6%	66.7%	67.3%	22.4%
Cheshire	36.4%	73.2%	46.6%	76.5%	77.5%	18.2%
Coös	46.1%	66.8%	36.0%	n/a	n/a	n/a
Grafton	44.4%	71.3%	39.6%	75.0%	51.0%	12.8%
Hillsborough	33.3%	64.6%	43.1%	55.0%	58.3%	26.3%
Merrimack	35.9%	69.9%	44.8%	55.0%	65.8%	29.6%
Rockingham	30.2%	75.5%	52.7%	56.3%	75.0%	32.8%
Strafford	45.8%	65.2%	35.4%	61.1%	63.9%	24.8%
Sullivan	33.7%	67.6%	44.8%	72.2%	37.2%	10.3%



## Health Insurance

### Dental Insurance

Firms in the southern part of the state were slightly more likely to offer dental insurance to full time employees. It was offered by about one of every three responding firms in six counties, mostly from the southern and central part of the state.

Conversely, barely one of every six firms in Carroll and Coös counties offered dental insurance to full time employees.

Part time employees were far less likely to be offered dental insurance. Only Hillsborough and Rockingham counties had close to ten percent of firms with dental insurance available to part time workers.

### Employees offered dental insurance coverage

Looking at only those firms offering dental insurance, Sullivan County employers offered dental insurance to less than 80 percent of full time employees. Firms in Belknap, Carroll, Cheshire, Coös, Grafton, and Merrimack counties offered dental insurance to over 90 percent of full time workers. Among the small share of firms with dental insurance available to part time workers, over 80 percent of part time workers in Rockingham and Cheshire counties were offered dental insurance.

### Employees enrolled in dental insurance

Just because workers were offered dental insurance does not necessarily mean they enrolled. In most counties however, two-thirds of full time workers (with dental insurance available) enrolled in the coverage. More than three-quarters of full time employees in Merrimack and Coös counties enrolled. Cheshire and Carroll were the only two counties with less than 60 percent of eligible full time workers enrolled.

Firms responding from Belknap and Grafton counties had the highest shares of eligible part time employees enrolled in dental insurance with over 80 percent. The share of eligible part time workers is much smaller because the share of firms offering dental insurance to part time workers is small.

There is no specific evidence that the share of either full time or part time workers enrolled in dental insurance was affected by either the employer's geographic location or number of employees.

### Single dental insurance coverage\*

Among firms offering dental insurance, about half of eligible full time employees enrolled in a single plan. Merrimack County had the smallest share of full time workers, about two of every five, enrolled in a single plan. The largest shares of part time workers enrolled in single dental plans worked in Hillsborough, Sullivan, and Cheshire counties, where more than three of every five eligible part timers were enrolled.

### Payment of single dental insurance premiums

Payment of single dental insurance premiums was split fairly evenly between those firms that paid the entire cost and those that shared the cost with employees. About one of every three firms in each county paid the entire cost for full time employees. Likewise, about one of every three firms shared the cost. Exceptions were firms in three counties — Rockingham, Strafford, and Sullivan — with a significantly higher portion of firms sharing the cost with workers.

Among firms with eligible part time workers, at least one of every five respondents in each county paid the entire cost of single dental insurance.

\* Because of a flaw in the "skip instructions" on the survey instrument, the shares of single dental insurance enrollment and share of family dental insurance enrollment may not add to 100 percent.

## Health Insurance

### Family dental insurance coverage

Most firms responded that family dental insurance coverage was available for both full time and part time employees. About 85 percent of firms in most counties offered family dental insurance to full time and part time employees. The exception was Carroll County, where just over three-quarters of firms offered it to full timers.

### Employees enrolled in family dental insurance\*

Close to two of every five eligible full time workers were enrolled in a family dental insurance plan with enrollment being fairly consistent among the counties. Exceptions for part time enrollment were in Hillsborough, Sullivan and Cheshire counties, which had substantially lower family dental plan enrollment.

### Payment of family dental insurance premiums

About one of every three firms passed the entire cost of family dental insurance to full time employees, and about half that share paid the entire premium for full time workers.

### Vision Insurance

The chances of a firm making vision insurance available to full time employees increased with proximity to the state's southern border. At least one of every five firms in Rockingham, Hillsborough, Cheshire, Strafford, Merrimack and Belknap counties offered vision insurance to full time employees, and about one of every six firms in the remaining counties. The share of part time workers offered vision insurance followed this same pattern.

Among responding firms making vision insurance available, over half of the eligible full time employees enrolled for coverage in most counties. There were insufficient responses to evaluate shares for part time employees.

Vision insurance premiums for full time workers were fully paid by almost half of firms in most areas. Close to two of every five firms shared the cost with employees, while about one of five firms did not contribute to premiums.

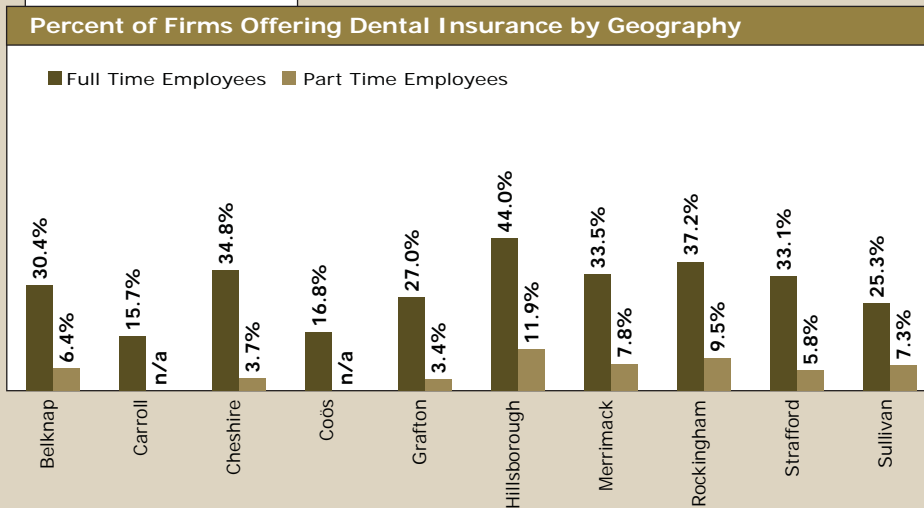
\* Because of a flaw in the "skip instructions" on the survey instrument, the shares of single dental insurance enrollment and share of family dental insurance enrollment may not add to 100 percent.

Health Insurance

Dental Insurance by Geography

County	Full Time Employees					Part Time Employees				
	Offered Dental		Enrolled in Dental			Offered Dental		Enrolled in Dental		
	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan
Belknap	30.4%	98.6%	69.4%	52.1%	27.1%	6.4%	53.5%	95.8%	48.8%	51.1%
Carroll	15.7%	95.1%	43.3%	54.9%	43.8%	n/a	n/a	n/a	n/a	n/a
Cheshire	34.8%	94.6%	55.5%	53.5%	40.0%	3.8%	79.2%	6.0%	60.0%	20.0%
Coös	16.9%	92.2%	75.5%	51.6%	46.6%	1.3%	n/a	n/a	n/a	n/a
Grafton	27.0%	96.9%	64.0%	48.8%	41.1%	3.4%	42.9%	83.3%	40.0%	60.0%
Hillsborough	44.0%	84.9%	69.5%	48.2%	43.0%	12.0%	53.6%	34.3%	68.0%	28.0%
Merrimack	33.5%	97.7%	75.8%	39.4%	46.1%	7.9%	44.3%	31.1%	42.9%	42.9%
Rockingham	37.5%	84.5%	68.4%	49.1%	47.7%	9.7%	96.8%	14.8%	44.4%	55.6%
Strafford	33.1%	83.8%	65.7%	53.2%	36.0%	5.8%	40.6%	20.0%	30.3%	30.3%
Sullivan	25.3%	72.3%	67.3%	52.0%	46.6%	7.3%	40.6%	34.6%	66.7%	33.3%

Geography: Chart 1.b



Insurance

Paid Leave

Retirement & Other

## Health Insurance

### Dental Insurance Premiums by Geography — Single Coverage

County	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Belknap	37.2%	32.6%	30.2%	71.4%	14.3%	14.3%
Carroll	31.6%	47.4%	21.1%	n/a	n/a	n/a
Cheshire	31.1%	36.1%	32.8%	0.0%	50.0%	50.0%
Coös	32.0%	36.0%	32.0%	50.0%	50.0%	0.0%
Grafton	34.9%	25.6%	39.5%	40.0%	40.0%	20.0%
Hillsborough	36.1%	31.1%	32.8%	26.7%	26.7%	46.7%
Merrimack	35.2%	29.6%	35.2%	20.0%	40.0%	40.0%
Rockingham	27.0%	18.9%	54.1%	20.0%	20.0%	60.0%
Strafford	26.5%	30.6%	42.9%	28.6%	42.9%	28.6%
Sullivan	30.0%	27.5%	42.5%	22.2%	33.3%	44.4%

### Dental Insurance Premiums by Geography — Family Coverage

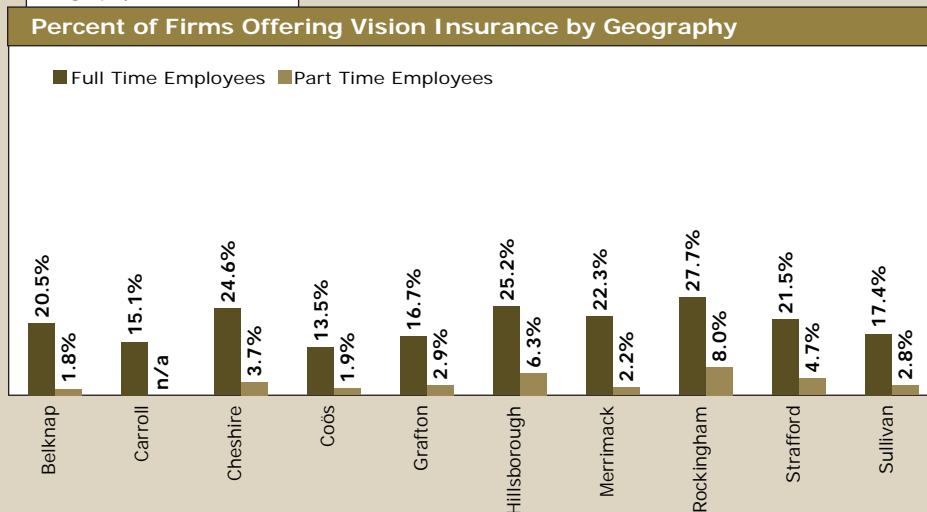
County	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Belknap	10.5%	39.5%	50.0%	30.0%	20.0%	50.0%
Carroll	23.5%	58.8%	17.6%	n/a	n/a	n/a
Cheshire	25.0%	37.5%	37.5%	0.0%	50.0%	50.0%
Coös	26.3%	36.8%	36.8%	100.0%	0.0%	0.0%
Grafton	24.3%	27.0%	48.6%	0.0%	50.0%	50.0%
Hillsborough	16.4%	32.7%	50.9%	7.1%	35.7%	57.1%
Merrimack	15.7%	35.3%	49.0%	9.1%	36.4%	54.5%
Rockingham	21.6%	18.9%	59.5%	0.0%	22.2%	77.8%
Strafford	15.9%	34.1%	50.0%	16.7%	50.0%	33.3%
Sullivan	26.3%	28.9%	44.7%	25.0%	37.5%	37.5%

## Health Insurance

### Vision Insurance by Geography

County	Full Time Employees			Part Time Employees		
	Offered Vision		Enrolled in Vision	Offered Vision		Enrolled in Vision
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
Belknap	20.5%	26.2%	52.5%	1.8%	33.3%	n/a
Carroll	15.1%	37.2%	29.7%	1.2%	0.0%	0.0%
Cheshire	24.6%	43.0%	31.0%	3.8%	8.0%	n/a
Coös	13.5%	15.0%	64.2%	1.9%	0.0%	0.0%
Grafton	16.7%	36.9%	67.3%	2.9%	7.7%	n/a
Hillsborough	25.2%	63.0%	51.5%	6.3%	79.6%	n/a
Merrimack	22.3%	72.7%	84.3%	2.2%	14.4%	n/a
Rockingham	27.7%	68.3%	82.5%	8.2%	21.4%	n/a
Strafford	21.5%	17.1%	43.5%	4.7%	7.2%	n/a
Sullivan	17.4%	48.3%	79.3%	2.8%	70.0%	n/a

Geography: Chart 1.c



### Vision Insurance Premiums by Geography

County	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Belknap	36.4%	27.3%	36.4%	n/a	n/a	n/a
Carroll	54.5%	27.3%	18.2%	n/a	n/a	n/a
Cheshire	30.8%	30.8%	38.5%	n/a	n/a	n/a
Coös	14.3%	28.6%	57.1%	n/a	n/a	n/a
Grafton	63.6%	0.0%	36.4%	n/a	n/a	n/a
Hillsborough	27.8%	22.2%	50.0%	n/a	n/a	n/a
Merrimack	33.3%	25.0%	41.7%	n/a	n/a	n/a
Rockingham	50.0%	16.7%	33.3%	n/a	n/a	n/a
Strafford	27.3%	18.2%	54.5%	n/a	n/a	n/a
Sullivan	63.6%	0.0%	36.4%	n/a	n/a	n/a

## Other Insurance

Many times businesses attract workers with benefits packages that include additional insurance providing financial security to individuals in the event of an extended illness or injury. To that end, the survey asked firms about the availability of life insurance, and short-term and long-term disability insurance.

### Life Insurance

Firms in all counties offered life insurance coverage to full time employees. One of every three firms in the southern tier — Rockingham, Hillsborough, Cheshire, Merrimack and Strafford counties — offered life insurance to full time workers. They were closely followed by firms in each of the remaining counties, except Carroll County where only one of every six responding firms offered this benefit. The highest share of firms offering insurance to part timers were in Hillsborough and Rockingham counties at around ten percent.

Life insurance was offered to over 90 percent of full time employees in each county although the share of part time employees offered this coverage was not as consistent. Over two-thirds of eligible full time employees enrolled in life insurance. The variation in enrollment shares among the counties had no significant geographic connection.

At least 70 percent of firms in each county paid the entire life insurance premium for full time employees, and a majority of firms also paid premiums for part time employees. Premiums paid for life insurance by firms on behalf of part time employees varied among the counties with no discernable geographic pattern.

### Short-Term Disability Insurance

Not including worker’s compensation, one of every four firms across all counties offered short-term disability insurance to full time employees. The five counties closest to the southern border had the highest concentration of firms offering short-term disability to full time employees, nearing 30 percent of firms. In all but Hillsborough, Rockingham and Sullivan counties, less than one of every eighteen firms offered short-term disability insurance to part time employees.

Across all counties, most full time workers were offered short-term disability insurance. At least three of every five eligible full time workers enrolled in each county. Over half of eligible part time employees were offered short-term disability insurance in all but Merrimack County, and enrollment varied across the counties.

The percentage of firms paying the entire short-term disability premium for full time employees was distinctly higher in most southern counties—about two of every three. The smallest shares, roughly one of every three firms, were in Carroll, Coös and Belknap counties. In Belknap, Carroll, Hillsborough, Merrimack, and Strafford counties, over half of responding firms handed part time employees the entire responsibility for short-term disability insurance premium.

## Other Insurance

### Long-Term Disability Insurance

In most counties, at least one of every five firms offered long-term disability insurance to full time employees. Much smaller shares of firms offered it to part time employees. Hillsborough County had the largest share of firms offering long-term disability insurance coverage to full time workers, over a third, and just shy of ten percent to part time workers.

In most counties, firms making long-term disability insurance available did so for almost all full time employees. Coös County had the smallest share with just over half of full time workers offered long-term disability insurance. A majority of part time employees were offered long-term disability insurance regardless of location.

Roughly three-quarters of eligible full time and about two of every five part time employees enrolled in long-term disability coverage.

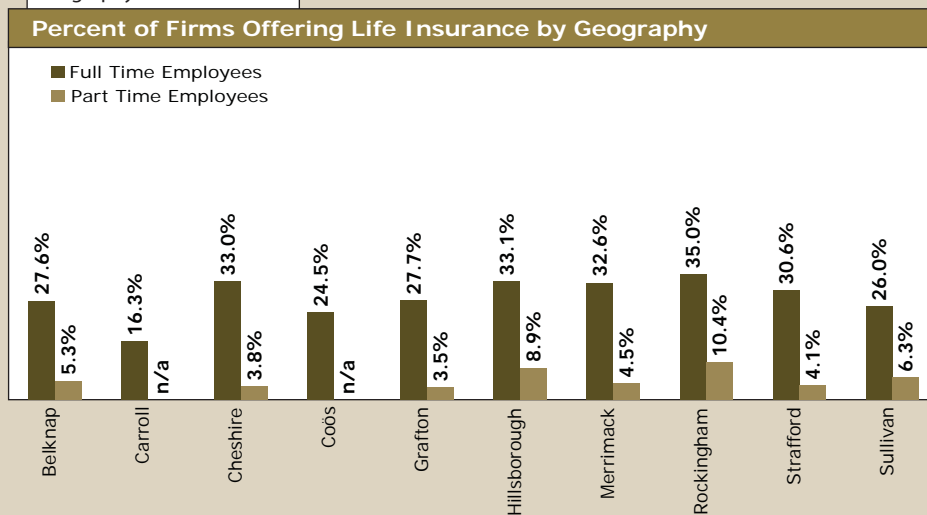
In a reversal of the short-term disability results, at least half the responding firms in most counties paid the entire premium of long-term disability insurance for full time employees. And roughly one in three firms required that the employee pay the entire expense, whether full or part time.

Other Insurance

Life Insurance by Geography

County	Full Time Employees			Part Time Employees		
	Offered Life		Enrolled in Life	Offered Life		Enrolled in Life
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
Belknap	27.6%	92.9%	85.9%	5.3%	58.2%	98.9%
Carroll	16.3%	96.7%	67.1%	n/a	n/a	n/a
Cheshire	33.0%	93.9%	73.7%	3.8%	79.2%	17.9%
Coös	24.5%	93.2%	71.0%	1.3%	36.7%	n/a
Grafton	27.7%	92.4%	89.1%	3.5%	82.4%	42.9%
Hillsborough	33.1%	90.4%	89.2%	8.9%	84.9%	41.8%
Merrimack	32.6%	99.4%	70.2%	4.5%	17.6%	17.6%
Rockingham	35.0%	93.8%	62.3%	10.4%	88.7%	36.4%
Strafford	30.6%	98.7%	81.5%	4.1%	46.8%	42.5%
Sullivan	26.0%	99.8%	95.1%	6.3%	70.7%	48.3%

Geography: Chart 1.d



Life Insurance Premiums by Geography

County	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Belknap	76.7%	16.3%	7.0%	88.9%	11.1%	0.0%
Carroll	69.2%	23.1%	7.7%	n/a	n/a	n/a
Cheshire	83.9%	14.3%	1.8%	80.0%	20.0%	0.0%
Coös	72.2%	11.1%	16.7%	n/a	n/a	n/a
Grafton	80.0%	8.9%	11.1%	33.3%	50.0%	16.7%
Hillsborough	83.3%	8.3%	8.3%	75.0%	25.0%	0.0%
Merrimack	75.0%	16.1%	8.9%	71.4%	28.6%	0.0%
Rockingham	70.5%	15.9%	13.6%	58.3%	25.0%	16.7%
Strafford	71.7%	19.6%	8.7%	40.0%	40.0%	20.0%
Sullivan	84.4%	8.9%	6.7%	88.9%	11.1%	0.0%

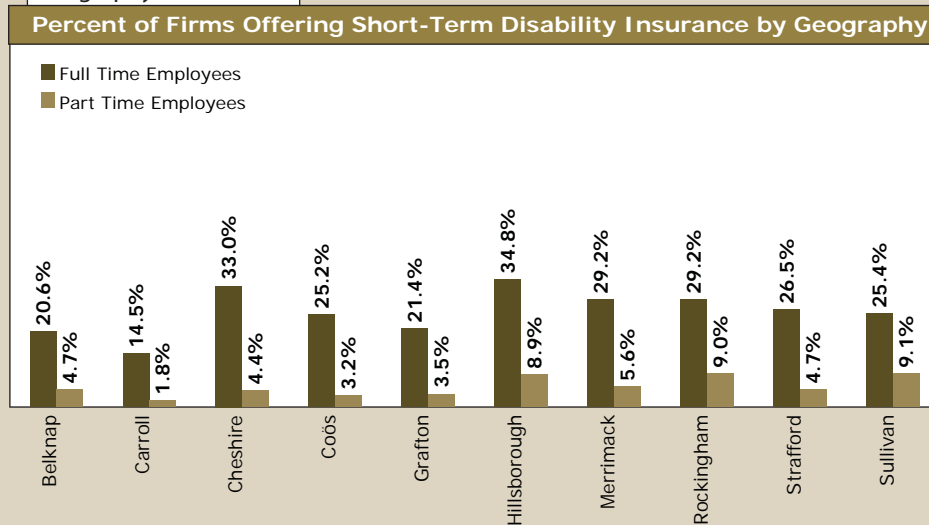


Other Insurance

Short-Term Disability Insurance by Geography

County	Full Time Employees			Part Time Employees		
	Offered Short-Term Disability		Enrolled in Short-Term Disability	Offered Short-Term Disability		Enrolled in Short-Term Disability
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
Belknap	20.6%	86.3%	73.4%	4.7%	58.9%	99.7%
Carroll	14.5%	97.1%	60.4%	1.8%	86.5%	18.2%
Cheshire	33.0%	95.0%	66.7%	4.4%	94.0%	17.6%
Coös	25.2%	84.6%	65.4%	3.2%	86.7%	5.1%
Grafton	21.4%	98.0%	69.2%	3.5%	59.4%	22.2%
Hillsborough	34.8%	91.2%	90.2%	8.9%	59.2%	38.6%
Merrimack	29.2%	98.8%	69.3%	5.6%	25.5%	51.2%
Rockingham	29.2%	94.9%	87.2%	9.0%	54.8%	12.7%
Strafford	26.5%	94.0%	81.9%	4.7%	51.0%	49.5%
Sullivan	25.4%	99.6%	67.8%	9.1%	65.4%	40.7%

Geography: Chart 1.e



Short-Term Disability Insurance Premiums by Geography

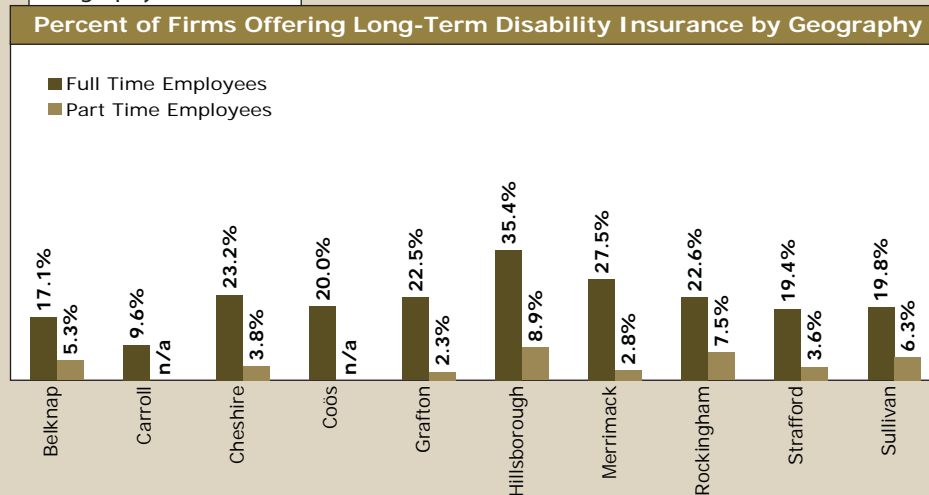
County	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Belknap	39.4%	51.5%	9.1%	57.1%	42.9%	0.0%
Carroll	34.8%	56.5%	8.7%	50.0%	50.0%	0.0%
Cheshire	60.7%	33.9%	5.4%	42.9%	57.1%	0.0%
Coös	36.8%	50.0%	13.2%	20.0%	80.0%	0.0%
Grafton	45.7%	45.7%	8.6%	0.0%	80.0%	20.0%
Hillsborough	66.7%	22.9%	10.4%	63.6%	18.2%	18.2%
Merrimack	55.1%	38.8%	6.1%	66.7%	33.3%	0.0%
Rockingham	44.4%	44.4%	11.1%	22.2%	66.7%	11.1%
Strafford	61.0%	24.4%	14.6%	50.0%	37.5%	12.5%
Sullivan	61.0%	31.7%	7.3%	30.8%	61.5%	7.7%

Other Insurance

Long-Term Disability Insurance by Geography

County	Full Time Employees			Part Time Employees		
	Offered Long-Term Disability		Enrolled in Long-Term Disability	Offered Long-Term Disability		Enrolled in Long-Term Disability
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
Belknap	17.1%	99.8%	82.6%	5.3%	55.1%	99.7%
Carroll	9.6%	96.4%	72.6%	n/a	n/a	n/a
Cheshire	23.2%	97.5%	72.1%	3.8%	97.5%	35.3%
Coös	20.0%	55.3%	45.4%	n/a	n/a	n/a
Grafton	22.5%	93.6%	58.7%	2.3%	75.0%	83.3%
Hillsborough	35.4%	88.4%	78.2%	8.9%	80.3%	40.0%
Merrimack	27.5%	91.5%	87.5%	2.8%	54.5%	31.3%
Rockingham	22.6%	96.4%	85.3%	7.5%	96.2%	28.3%
Strafford	19.4%	86.7%	69.8%	3.6%	91.6%	39.5%
Sullivan	19.8%	97.3%	72.5%	6.3%	70.4%	42.1%

Geography: Chart 1.e



Long-Term Disability Insurance Premiums by Geography

County	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Belknap	57.7%	38.5%	3.8%	85.7%	14.3%	0.0%
Carroll	42.9%	50.0%	7.1%	n/a	n/a	n/a
Cheshire	64.1%	30.8%	5.1%	50.0%	50.0%	0.0%
Coös	32.3%	58.1%	9.7%	n/a	n/a	n/a
Grafton	65.8%	28.9%	5.3%	25.0%	50.0%	25.0%
Hillsborough	62.7%	25.5%	11.8%	50.0%	28.6%	21.4%
Merrimack	66.7%	27.1%	6.3%	75.0%	25.0%	0.0%
Rockingham	51.9%	33.3%	14.8%	50.0%	37.5%	12.5%
Strafford	45.2%	41.9%	12.9%	60.0%	40.0%	0.0%
Sullivan	76.5%	17.6%	5.9%	90.0%	10.0%	0.0%

## Paid Leave

When an employee is away from the workplace during business hours with permission from the employer and still receives a salary, that is considered paid leave. Paid leave can be granted in several manners, including, but not restricted to, holidays, vacation time, and sick time. Typically the amount of paid leave is established based on an employee's longevity with the business.

To better examine this information, the survey asked specifically about the availability of paid vacation, sick leave, holidays and consolidated leave for employees.

### Vacation Time

Over three-quarters of firms in each county offered paid vacation to full time employees, and about one-quarter offered it to part time employees. Strafford and Hillsborough counties stood out with the largest share of firms offering paid vacation time to part timers, almost two of every five. Belknap County had the smallest share, about one of every five firms offering paid vacation to part time employees. It is unclear whether this is more indicative of the industry mix of responding firms in each county, or of some specific geographic difference.

Full time workers with one year of service in Hillsborough, Sullivan, and Merrimack counties averaged over eight days of vacation time, whereas those in Belknap County averaged just shy of seven days. Among the firms offering paid vacation time, part time employees averaged just over six days of vacation after one year of service. Many firms indicated that time paid for part time employees is often prorated according to the number of hours worked.

The accrual of paid vacation time increased as longevity increased. After working three years, there was roughly a three-day increase in paid vacation time regardless of location. The amount of paid vacation for part timers also grew after three years, increasing by more than two days, to 8.5 days on average.

After five years of service, full time employees in Merrimack County could expect to receive 14 vacation days whereas full time employees in Coös County would receive just shy of 12 days. The five-year longevity mark allowed most eligible part time employees to receive just over ten days of paid vacation time.

### Sick Time

More than half of responding firms in Rockingham, Hillsborough, and Strafford counties offered paid sick time to full time employees. Almost half of responding firms in five other counties offered sick time to full time employees. Less than 40 percent of responding firms from Sullivan and Coös counties offered sick time to full time employees. This pattern may be an indicator of the geographic concentration of firms and that more competitive benefit packages are found in counties with higher shares of the state's firms.

The availability of paid sick time was not as prevalent among firms for part time employees. Only about one of every five firms in each of the counties offered this benefit to part time workers.

Full time employees working in firms offering sick time can expect an average of 6.5 paid sick days. Full time workers in Hillsborough and Rockingham counties had the highest average number of paid sick days, over nine and seven days, respectively. Eligible part time workers across the state could expect around five days of paid sick time.

Insurance

## Paid Leave

### Paid Holiday Leave

More than three-quarters of firms in each of the counties have paid holidays for full time employees. The highest shares of firms with paid holidays available for full time employees were in Cheshire, Merrimack and Rockingham counties. Barely over one-third of firms offered paid holidays to part time employees. Exceptions were the more than 40 percent of firms in Sullivan, Rockingham, and Hillsborough counties that have paid holidays available to part time employees.

Among firms that offer paid holidays, full timers averaged roughly 7.5 days compared to 6.6 days for part timers.

### Consolidated Leave

There are multiple forms of consolidated leave, such as a “time bank” or PTO (paid time off). This might be offered as combined leave, where all time off comes out of the same accrual of leave time, or it might be made available in addition to other types of leave. In half of the counties, less than ten percent of firms offered this type of leave to full time employees, and roughly one of eight firms offered it in the remaining counties. Just five percent of firms offered it to part time employees.

Almost one of every six firms in Merrimack County made this leave available to full timers. This was the largest portion of any county. The lack of part time details prevented comparison by geography for those workers.

The average number of consolidated leave time for full time employees was almost 12 days. Part time employees averaged slightly more than ten days.

Paid Leave

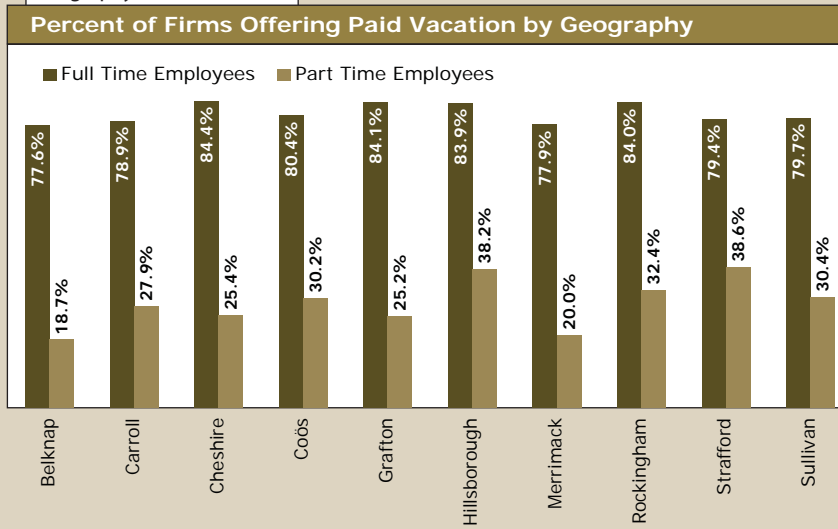
Retirement & Other

**Paid Leave**

**Paid Vacation Leave by Geography**

County	Full Time				Part Time			
	% of Firms	Average Days Offered After			% of Firms	Average Days Offered After		
		1 year	3 years	5 years		1 year	3 years	5 years
Belknap	77.6%	6.9	10.6	13.4	18.7%	5.1	7.1	8.6
Carroll	78.9%	7.0	10.0	13.1	27.9%	6.2	7.8	8.7
Cheshire	84.4%	7.4	10.7	12.8	25.4%	5.4	8.7	10.7
Coös	80.4%	7.1	10.1	11.9	30.2%	5.6	9.0	10.0
Grafton	84.1%	7.7	10.3	12.9	25.2%	6.9	9.0	10.6
Hillsborough	83.9%	8.2	10.9	14.2	38.2%	6.7	9.0	11.9
Merrimack	77.9%	8.4	10.6	13.5	20.0%	5.6	7.4	8.6
Rockingham	84.0%	7.8	10.7	13.6	32.4%	6.3	8.3	10.1
Strafford	79.4%	7.7	10.6	13.0	38.6%	4.9	7.8	8.9
Sullivan	79.7%	8.3	10.5	13.5	30.4%	7.8	9.7	12.0

Geography: Chart 2.a



Insurance

Paid Leave

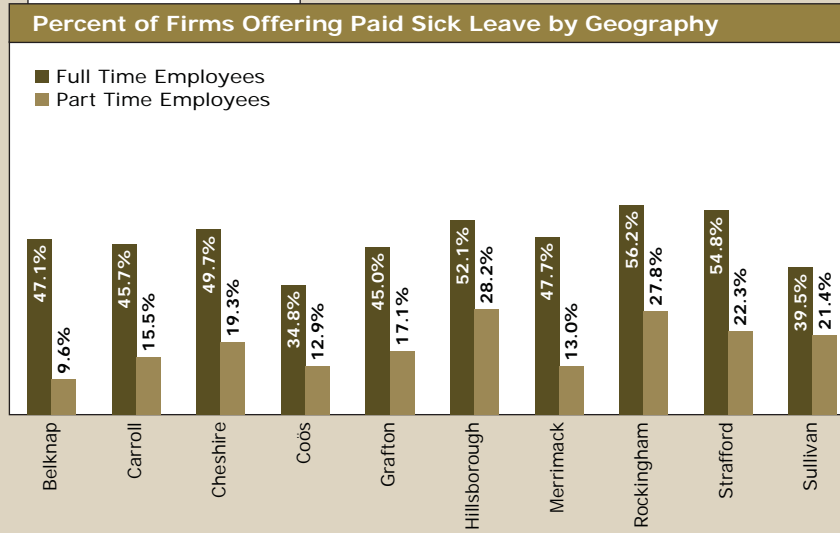
Retirement & Other

**Paid Leave**

**Paid Sick Leave by Geography**

County	Full Time		Part Time	
	% of Firms	Average Days Offered Per Year	% of Firms	Average Days Offered Per Year
Belknap	47.1%	5.6	9.6%	3.5
Carroll	45.7%	6.3	15.5%	6.2
Cheshire	49.7%	5.6	19.3%	4.5
Coös	34.8%	5.7	12.9%	4.1
Grafton	45.0%	6.3	17.1%	4.7
Hillsborough	52.1%	9.6	28.2%	5.0
Merrimack	47.7%	6.7	13.0%	5.3
Rockingham	56.2%	7.2	27.8%	4.8
Strafford	54.8%	5.7	22.3%	4.1
Sullivan	39.5%	5.9	21.4%	5.0

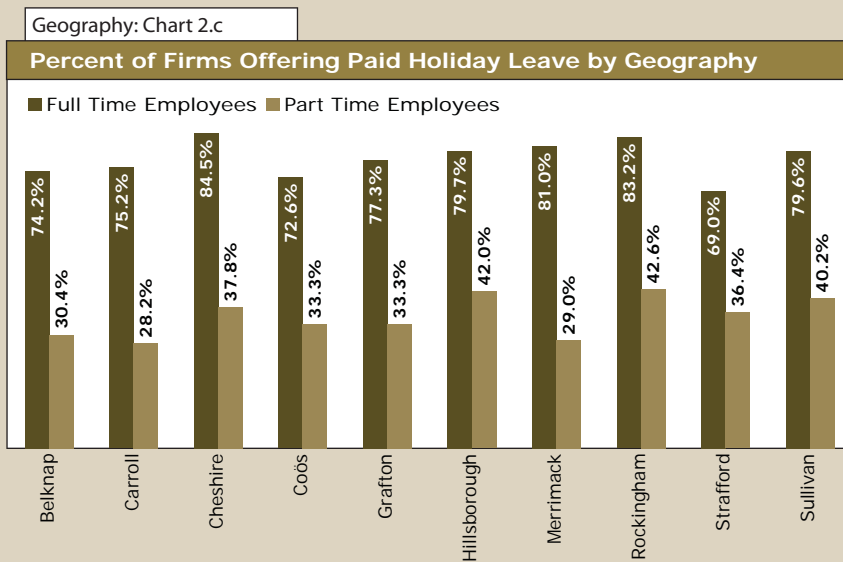
Geography: Chart 2.b



**Paid Leave**

**Paid Holiday Leave by Geography**

County	Full Time		Part Time	
	% of Firms	Average Days Offered Per Year	% of Firms	Average Days Offered Per Year
Belknap	74.2%	7.3	30.4%	5.6
Carroll	75.2%	7.4	28.2%	6.9
Cheshire	84.5%	7.1	37.8%	6.1
Coös	72.6%	6.7	33.3%	5.6
Grafton	77.3%	7.1	33.3%	6.8
Hillsborough	79.7%	7.9	42.0%	6.9
Merrimack	81.0%	7.7	29.0%	6.9
Rockingham	83.2%	8.3	42.6%	7.5
Strafford	69.0%	7.4	36.4%	6.7
Sullivan	79.6%	7.5	40.2%	7.0



Insurance

Paid Leave

Retirement & Other

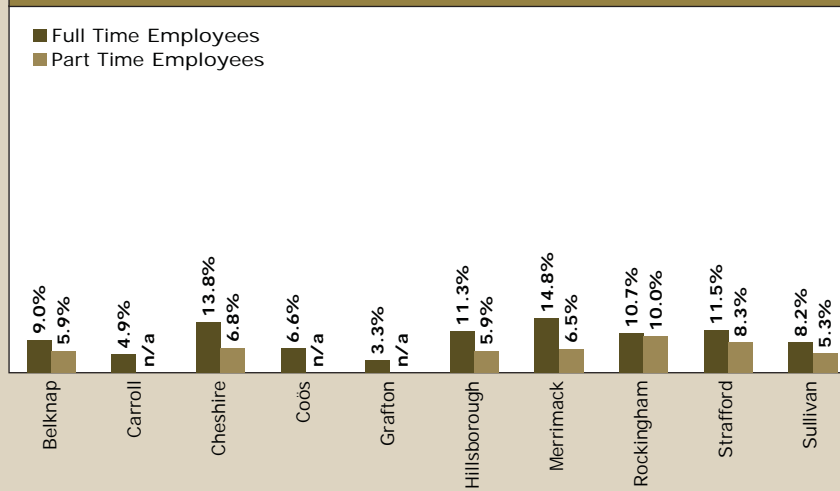
**Paid Leave**

**Paid Consolidated Leave by Geography**

County	Full Time		Part Time	
	% of Firms	Average Days Offered Per Year	% of Firms	Average Days Offered Per Year
Belknap	9.0%	9.4	5.9%	14.6
Carroll	4.9%	7	n/a	n/a
Cheshire	13.8%	16.7	6.8%	5.7
Coös	6.6%	7.3	n/a	n/a
Grafton	3.3%	5	n/a	n/a
Hillsborough	11.3%	10.9	5.9%	10.3
Merrimack	14.8%	14.4	6.5%	15.7
Rockingham	10.7%	13	10.0%	15.7
Strafford	11.5%	9.1	8.3%	5.2
Sullivan	8.2%	12.9	5.3%	8.0

Geography: Chart 2.d

**Percent of Firms Offering Paid Consolidated Leave by Geography**





## Retirement

According to Census estimates from 2007 the median age in New Hampshire was 39.8 years, the fifth highest median age among all states and over three years older than the national average. Five counties — Carroll, Coös, Belknap, Rockingham, and Sullivan — had a median age of 40 years or older. That indicates that a large portion of the population is likely nearing retirement.

The survey asked questions related to employer-based retirement accounts, specifically about the availability and type of retirement plans offered to their employees.

### Retirement Plans

With the exceptions of Carroll and Coös counties, roughly three of every seven responding firms stated that a retirement plan is offered to full time employees. Firms from the southern counties had the higher concentration of firms offering retirement plans to full time workers. Over half of firms in Merrimack and Hillsborough counties had retirement plans available to full timers. The northernmost county, Coös County, had less than two of every five firms offering the benefit to full time workers.

Part time employees had even less access to employer sponsored retirement plans with this benefit offered by around two of every five firms in each county. The lone exception was in Merrimack County with part time workers being offered a retirement plan by one of every three firms.

### Defined Contribution Retirement Plan

A defined contribution retirement plan does not promise a specific amount of benefits at retirement. In these plans, the employee or the employer (or both) contribute to the employee's individual account under the plan and the contributions are generally invested on the employee's behalf. Over time the value of the account fluctuates due to changes in the value of investments. Ultimately, the employee receives the balance in their account, which is based on contributions plus or minus investment gains or losses. Examples of defined contribution plans include 401(k) plans, 403(b)

plans, employee stock ownership plans, and profit-sharing plans.<sup>1</sup>

The defined contribution plan has become more popular among firms that offer retirement plans due to ease of administration and cost structure. About 90 percent of responding firms in most counties offered a defined contribution retirement plan to both full time and part time employees. There were no distinguishable differences between the counties for the availability of these plans.

Among firms with a defined contribution retirement plan available, almost all full time workers were invited to participate in the plan and of those, over two-thirds enrolled. Enrollment of full time employees in a defined contribution plan was fairly uniform among responding firms in the counties

Considering only firms offering a retirement plan to part time employees, more than half of part time workers in most counties were offered participation in the defined contribution retirement plan.

In line with the name of this retirement plan, defined contribution, about seven of every ten firms shared the cost of the retirement plan with both full time and part time workers. Roughly one of every six firms paid the entire cost of the plan while the remaining firms had plans that relied solely on employee contributions.

<sup>1</sup> U.S. Department of Labor. Find It by Topic: Retirement Plans, Benefits & Savings. <[www.dol.gov/dol/topic/retirement/typesofplans.htm](http://www.dol.gov/dol/topic/retirement/typesofplans.htm)> Accessed June 23, 2008.

## Retirement

Insurance

### Defined Benefit Pension Retirement Plan

A defined benefit plan promises a specified monthly benefit at retirement. The plan may state this promised benefit as an exact dollar amount, such as \$100 per month at retirement. More commonly, it may calculate a benefit through a plan formula that considers such factors as salary and service — for example, one percent of average salary for the last five years of employment multiplied by years of service with the employer. The benefits in most traditional defined benefit pension plans are protected, within certain limits, by federal insurance provided through the Pension Benefit Guaranty Corporation (PBGC).<sup>2</sup>

Paid Leave

Traditional pensions were this type of plan. After a length of service, workers expected a guaranteed pension amount upon retirement. Because a defined benefit retirement plan requires an administrator, this plan is more expensive to maintain. That cost, combined with recent publicity revolving around abuse of funds by designated administrators, has deterred companies from starting or continuing to offer this type of retirement plan.

Barely one of every nine firms with a retirement plan available offered the defined benefit pension retirement plan to both full time and part time employees. Though substantially fewer firms offered a defined benefit pension plan than those offering a defined contribution plan, a pension plan may not have been the sole type of retirement plan offered.

Considering only firms offering a defined benefit pension plan, over 90 percent of full time workers were eligible. Some firms may have converted from a defined benefit pension plan to a defined contribution retirement plan, then maintain the pension plan only for established employees, and accept no new enrollees. That may be one explanation why firms in some counties had smaller shares of full time employees enrolled in the pension plan. Survey results did not provide enough detail for additional analysis of part time employees enrolled in a defined benefit pension plan.

Primary financial responsibility for supporting a defined benefit pension plan rests on the employer, although some employers either allow or require additional contributions from workers. Among firms that have a defined benefit pension plan, over three-quarters of firms with full time employees and four-fifths of firms with part time employees paid the entire cost. The remaining firms shared the expense with workers.

Retirement &amp; Other

<sup>2</sup> Ibid.

Retirement

Insurance

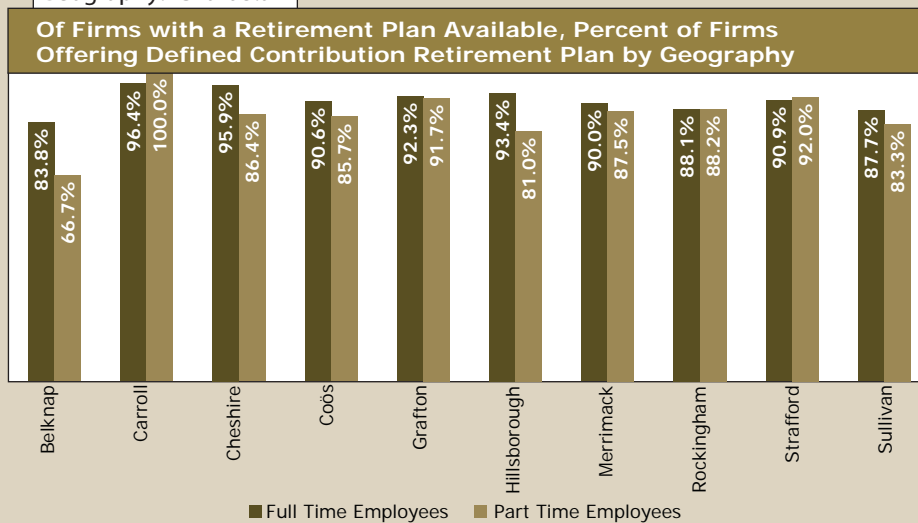
Paid Leave

Retirement & Other

Defined Contribution Retirement Plan by Geography

County	Full Time Employees				Part Time Employees			
	% of Firms Offer Retirement	Offered Def ned Contribution		% of Eligible Employees Enrolled in Plan	% of Firms offer Retirement	Offered Def ned Contribution		% of Eligible Employees Enrolled in Plan
		% of Firms	Eligible Employees			% of Firms	Eligible Employees	
Belknap	43.7%	83.8%	97.0%	70.3%	22.9%	66.7%	47.6%	61.7%
Carroll	38.9%	96.4%	92.5%	73.6%	14.9%	100.0%	82.3%	23.1%
Cheshire	47.8%	95.9%	96.6%	66.2%	19.5%	86.4%	36.8%	36.6%
Coös	39.1%	90.6%	92.7%	62.6%	15.1%	85.7%	51.0%	92.7%
Grafton	42.8%	92.3%	96.9%	76.7%	22.9%	91.7%	58.2%	71.1%
Hillsborough	53.5%	93.4%	97.7%	65.5%	25.6%	81.0%	64.7%	75.0%
Merrimack	58.0%	90.0%	94.9%	71.6%	35.4%	87.5%	50.8%	76.1%
Rockingham	46.2%	88.1%	95.2%	64.6%	24.6%	88.2%	95.4%	35.5%
Strafford	42.4%	90.9%	94.6%	65.8%	22.3%	92.0%	91.4%	8.5%
Sullivan	43.6%	87.7%	93.4%	66.2%	22.8%	83.3%	73.4%	65.2%

Geography: Chart 3.a



Defined Contribution Retirement Funding by Geography

County	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Belknap	7.8%	11.8%	80.4%	15.4%	23.1%	61.5%
Carroll	20.0%	6.0%	74.0%	18.2%	9.1%	72.7%
Cheshire	10.4%	14.9%	74.6%	7.1%	14.3%	78.6%
Coös	13.0%	19.6%	67.4%	10.0%	0.0%	90.0%
Grafton	19.6%	8.9%	71.4%	17.6%	5.9%	76.5%
Hillsborough	14.3%	12.7%	73.0%	15.4%	23.1%	61.5%
Merrimack	17.1%	9.2%	73.7%	25.9%	11.1%	63.0%
Rockingham	18.2%	18.2%	63.6%	8.3%	25.0%	66.7%
Strafford	10.9%	12.7%	76.4%	11.8%	11.8%	76.5%
Sullivan	13.0%	11.1%	75.9%	20.0%	13.3%	66.7%

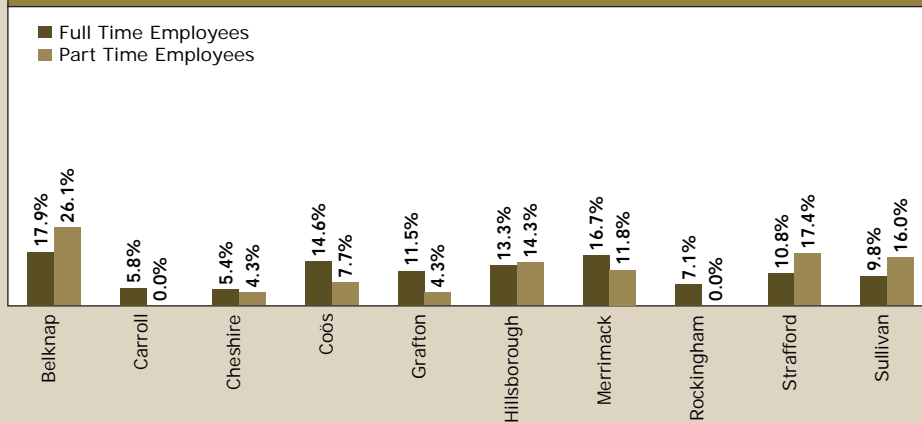
Retirement

Defined Benefit Pension Retirement Plan by Geography

County	Full Time Employees				Part Time Employees			
	% of Firms offer Retirement	Offered Pension		% of Eligible Employees Enrolled in Plan	% of Firms offer Retirement	Offered Pension		% of Eligible Employees Enrolled in Plan
		% of Firms	Eligible Employees			% of Firms	Eligible Employees	
Belknap	43.7%	17.9%	99.5%	99.5%	22.9%	26.1%	n/a	n/a
Carroll	38.9%	5.8%	66.7%	100.0%	14.9%	n/a	n/a	n/a
Cheshire	47.8%	5.4%	81.5%	80.5%	19.5%	4.3%	n/a	n/a
Coös	39.1%	14.6%	89.7%	99.6%	15.1%	7.7%	n/a	n/a
Grafton	42.8%	11.5%	82.1%	90.8%	22.9%	4.3%	n/a	n/a
Hillsborough	53.5%	13.3%	99.2%	67.8%	25.6%	14.3%	n/a	n/a
Merrimack	58.0%	16.7%	75.3%	91.6%	35.4%	11.8%	n/a	n/a
Rockingham	46.2%	7.1%	100.0%	85.7%	24.6%	n/a	n/a	n/a
Strafford	42.4%	10.8%	96.6%	90.3%	22.3%	17.4%	n/a	n/a
Sullivan	43.6%	9.8%	93.0%	74.5%	22.8%	16.0%	n/a	n/a

Geography: Chart 3.b

Of Firms with a Retirement Plan Available, Percent of Firms Offering Defined Benefit Pension Plan by Geography



Defined Benefit Pension Retirement Funding by Geography

County	Full Time Employees		Part Time Employees	
	Premiums Paid		Premiums Paid	
	100% Firm	Jointly Paid	100% Firm	Jointly Paid
Belknap	75.0%	25.0%	n/a	n/a
Carroll	100.0%	0.0%	n/a	n/a
Cheshire	100.0%	0.0%	n/a	n/a
Coös	85.7%	14.3%	n/a	n/a
Grafton	60.0%	40.0%	n/a	n/a
Hillsborough	75.0%	25.0%	n/a	n/a
Merrimack	75.0%	25.0%	n/a	n/a
Rockingham	50.0%	50.0%	n/a	n/a
Strafford	60.0%	40.0%	n/a	n/a
Sullivan	80.0%	20.0%	n/a	n/a

## Other Benefits

Competition for workers, either due to a concentration of firms in an area or proximity to larger metropolitan areas like Boston, raises some interest in the relationship between benefits packages and worker recruitment and retention. New Hampshire's geographic composition lends itself to determining if availability of benefits other than medical, leave time, and retirement is related to geographic location. The availability of other benefits can be a strong influence on attracting skilled workers to a work location.

In addition to information on standard benefits such as health insurance and paid leave, the survey asked if any other benefits were offered to workers. These less common benefits include child care, tuition assistance, bonus pay, flexible spending accounts, and shift differentials.

### Child Care

For working parents, reliable child care is a vital element in keeping them in the workforce. Availability of employer-sponsored child care, whether an on-site facility or voucher program, differed little between the counties. Only around three percent of responding firms offered some kind of child care benefit to either full time or part time workers. The highest concentrations of firms, just one of every twenty, with a child care benefit available for full time employees were found in Merrimack and Hillsborough counties.

### Tuition/Education Assistance

The value of education is evident in New Hampshire. Continuing or professional education programs, a common description given to postsecondary education for students beyond the traditional undergraduate age, are available at over 20 state-sponsored colleges and universities.

One employer incentive is to provide continuing education tuition assistance to workers. About one of every four firms in most counties offered tuition assistance to full time employees and one of every six firms offered it to part time employees. The six counties toward the western side of the state, Grafton, Sullivan, Merrimack, Belknap, Hillsborough, and Cheshire, had higher concentrations of firms offering tuition assistance

to full time employees. Five of those six counties also had the highest shares of firms offering tuition assistance to part time employees.

### Bonus Pay

Bonus pay is cash compensation not directly related to worker output, such as new hire bonuses, year-end bonuses, attendance bonuses, or holiday bonuses. One of every three firms offered bonus pay to full time employees. Firms in Hillsborough County held the highest share among the counties, with two of every five firms offering some type of bonus pay to full time workers. Part time workers were less likely to get bonus pay, with only one of every four firms offering bonuses.

### Flexible Spending Accounts

A flexible spending account allows employees to pay for eligible out-of-pocket health care and dependent care expenses using pre-tax dollars. This benefit was most prevalent at firms in Hillsborough County, where over a quarter of respondents offered flexible spending accounts to full time employees. The lowest shares of firms offering this benefit were in Belknap, Carroll, and Coös counties, where just over one of every ten firms offered flexible spending accounts.

## Other Benefits

### Operate on Shifts

Shift work at a firm is influenced by firm size, geography and industry. Not all companies or locations can support a 24/7 operation, or even two shifts per day, but for some businesses it is a necessity. Almost 20 percent of firms in Strafford County responded that they operate on shifts and that the option is available to both full and part

time workers. Otherwise, roughly one of every eight firms in each of the counties offered shift work to both full and part time employees.

Among the firms that have shift work available, over half of the firms have a shift pay differential for full time employees, and over 40 percent make the same offer to part time workers.

Other Benefits

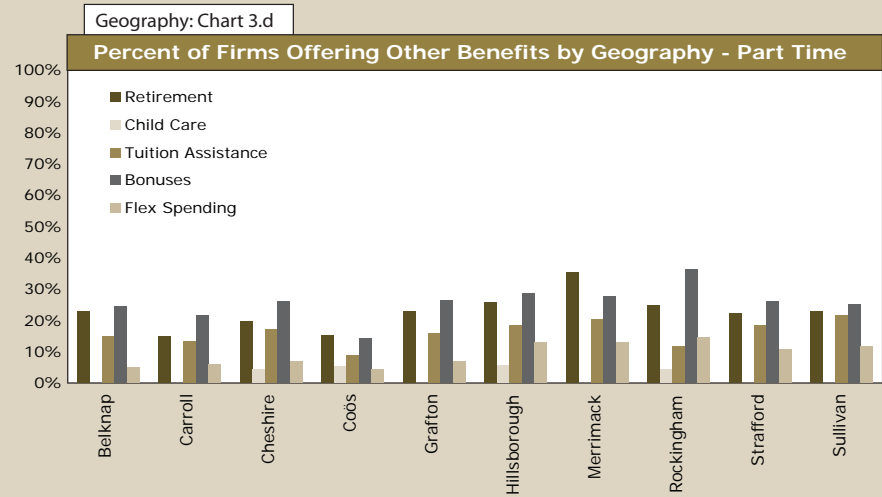
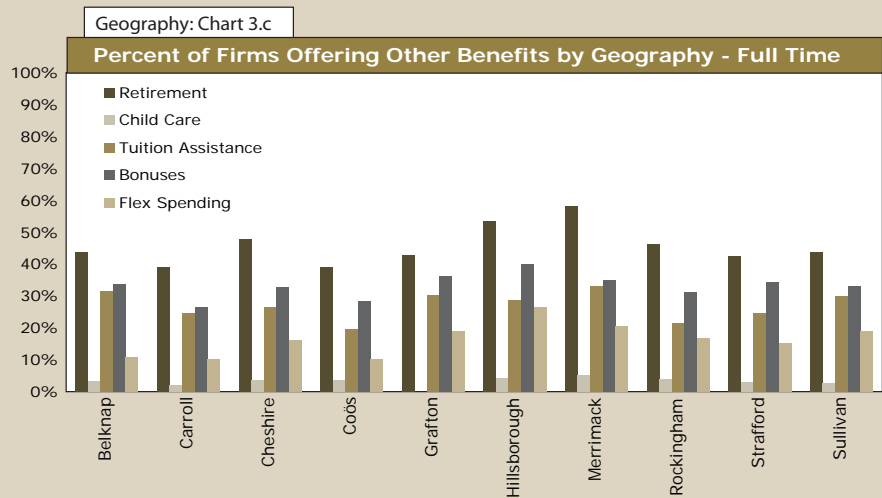
Insurance

Paid Leave

Retirement & Other

Other Benefits by Geography

County	Full Time Employees				Part Time Employees			
	% of Firms				% of Firms			
	Child Care	Tuition Assistance	Bonuses	Flexible Spending	Child Care	Tuition Assistance	Bonuses	Flexible Spending
Belknap	3.2%	31.4%	33.8%	10.8%	1.9%	14.9%	24.5%	4.9%
Carroll	2.1%	24.7%	26.4%	10.3%	2.4%	13.1%	21.7%	6.0%
Cheshire	3.7%	26.5%	32.7%	16.0%	4.3%	17.2%	26.1%	7.0%
Coös	3.6%	19.7%	28.5%	10.1%	5.4%	8.8%	14.3%	4.3%
Grafton	1.3%	30.3%	36.2%	19.1%	1.0%	15.8%	26.3%	6.9%
Hillsborough	4.1%	28.7%	40.1%	26.6%	5.7%	18.4%	28.7%	12.8%
Merrimack	5.1%	33.1%	35.0%	20.4%	2.2%	20.4%	27.7%	12.8%
Rockingham	3.8%	21.4%	31.3%	16.8%	4.3%	11.6%	36.2%	14.5%
Strafford	3.1%	24.5%	34.4%	15.2%	1.8%	18.3%	26.1%	10.6%
Sullivan	2.6%	30.0%	33.1%	19.1%	1.8%	21.6%	25.0%	11.5%



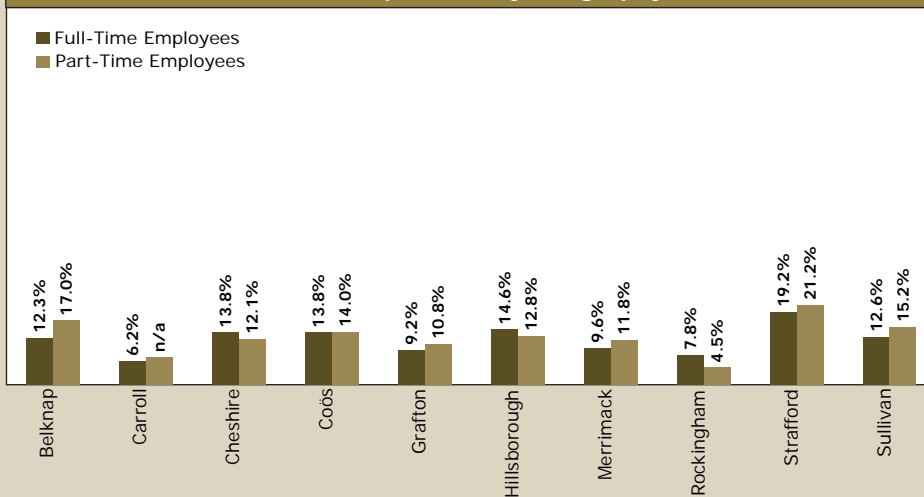
Other Benefits

Shift Operation by Geography

County	Full Time Employees		Part Time Employees	
	% of Firms	% Offering Differential	% of Firms	% Offering Differential
Belknap	12.3%	56.3%	17.0%	50.0%
Carroll	6.2%	50.0%	7.2%	50.0%
Cheshire	13.8%	52.4%	12.1%	42.9%
Coös	13.8%	35.3%	14.0%	33.3%
Grafton	9.2%	50.0%	10.8%	27.3%
Hillsborough	14.6%	45.0%	12.8%	36.4%
Merrimack	9.6%	57.1%	11.8%	54.5%
Rockingham	7.8%	66.7%	4.5%	66.7%
Strafford	19.2%	44.4%	21.2%	36.4%
Sullivan	12.6%	50.0%	15.2%	46.7%

Geography: Chart 3.e

Percent of Firms with Shift Operation by Geography





## Health Insurance

The availability of health insurance may be dependent on the type of business industry. Survey results indicated a positive relationship between those industries with a higher average weekly wage and the frequency of that industry offering benefits.

Something to keep in mind is that firms in this survey were selected from privately-owned companies that are covered by unemployment compensation insurance. This means that government-owned facilities in *Educational services* and *Health care and social assistance* are not represented in these survey results. Additionally, employment that is not covered by unemployment compensation insurance because either workers are paid only by commission or the establishment is operated primarily for religious purposes may also not be totally represented. Some industries employing workers not covered by unemployment compensation include *Real estate, rental and leasing*, *Finance and insurance* and *Other services*. Therefore, survey results for those industries only reflect responses provided by privately owned companies.

Key name	Industry Sector Title
<i>Lodging/food services</i>	Accommodation and food services
<i>Administrative services</i>	Administrative and support and waste management and remediation services
<i>Arts and entertainment</i>	Arts, entertainment, and recreation
<i>Construction</i>	Construction and Mining
<i>Education</i>	Educational services
<i>Finance</i>	Finance and insurance
<i>Health/social services</i>	Health care and social assistance
<i>Information</i>	Information
<i>Management companies</i>	Management of companies and enterprises
<i>Manufacturing</i>	Manufacturing
<i>Other services</i>	Other services (except Public administration)
<i>Professional services</i>	Professional, scientific, and technical services
<i>Real estate</i>	Real estate and rental and leasing
<i>Retail</i>	Retail trade
<i>Transportation</i>	Transportation and warehousing
<i>Utilities</i>	Utilities
<i>Wholesale</i>	Wholesale trade

## Medical Insurance

Survey results showed a slight relationship between the availability of medical insurance benefits and the average weekly wage. The four industries with the highest average weekly wage<sup>1</sup> were also the four industries with the highest share of firms that offered medical insurance coverage to full time employees. Over 80 percent of firms in *Management companies*, *Utilities*, *Wholesale* and *Finance* offered medical insurance to workers. *Manufacturing*, with the seventh highest average weekly wage, was the only other industry with over

80 percent of firms offering medical insurance to full time employees.

At the other end of the scale, barely half of firms in *Lodging/food services*, *Other services*, *Real estate*, and *Arts and entertainment* offered medical insurance to full time employees. These industries were among the six industry sectors with the lowest average weekly wage.

About one of every five firms in *Health/social services* offered medical insurance to part time employees. That industry sector had the highest share of firms offering medical insurance to part time workers among all industries. Other industries had one of every eight firms or fewer offering medical insurance to part timers.

<sup>1</sup> Based on *Firms by Size — Statewide, New Hampshire*, First Quarter 2007, New Hampshire Employment Security, Economic and Labor Market Information Bureau, because that was the universe from which the survey sample was selected. <[www.nh.gov/nhes/elmi/pdfzip/econstat/covempwag/FBS/fbs\\_State\\_nh0701.xls](http://www.nh.gov/nhes/elmi/pdfzip/econstat/covempwag/FBS/fbs_State_nh0701.xls)>. Accessed August 21, 2008.

## Health Insurance

### Employees offered medical insurance coverage

Among firms with medical insurance available, most industries offered coverage to about 90 percent of full time employees. Firms in *Arts and entertainment* were the only exception, with medical insurance offered to four of every five full time employees.

In eight industry sectors, though less than ten percent of firms made insurance available to part time workers, at least three-quarters of part time workers were offered medical insurance. Two of the three industries with the smallest share of part time employees offered medical coverage — *Arts and entertainment* and *Lodging/food services* — are more likely to have seasonal employment. Part time workers in those industries may not be year-round employees, thus have a lower probability of being offered insurance.

### Waiting period

A majority of firms had a required waiting period for full time employees to become eligible for medical insurance. The exception was firms in *Education*, with slightly more than a third of firms requiring a waiting period for full time workers to be eligible for coverage.

Firms in most industries also had a waiting period for part time employees to be eligible for medical insurance. There was no evident relationship between industry and waiting periods for part time versus full time employees. It is unclear if the concentration of part time employees in specific industries had an effect on a waiting period requirement.

### Employees enrolled in medical insurance

From the eligible employees (those offered medical insurance), enrolled employees are those who then signed up for the insurance coverage. At least two-

thirds of eligible full time employees enrolled in medical insurance coverage in all but one industry sector. The *Lodging/food services* industry enrolled less than half of the eligible full time employees, as well as the smallest share, less than ten percent, of part time employees.

Less than half of eligible part time employees enrolled in medical coverage at firms in all but two industries. More than three-quarters of part time employees at *Wholesale* and *Real estate* firms enrolled in coverage.

### Single medical insurance coverage\*

Over half of the full time employees in 12 of the 17 industry sectors were enrolled in a single medical insurance plan. The *Lodging/food services* industry had the highest share, almost three-quarters, of full time employees enrolled in a single medical plan. The fact that less than half of the eligible full time employees offered insurance actually enrolled in the coverage in this industry may be dependent on who pays the premiums for coverage.

Though offered by a very small share of firms, all of the eligible part time workers in *Real estate* and *Lodging/food services* industries enrolled in single medical insurance coverage. On the other end of the scale, about one-third of part time workers in *Management companies* and *Wholesale* were enrolled in a single insurance plan. Larger shares of eligible part time workers enrolled in a single medical plan than eligible full timers did.

### Payment of single medical insurance premiums

For some businesses, payment of medical insurance premiums provides a competitive edge in recruitment of qualified employees.

\* Survey instructions were to include “employee and dependent” coverage with “family” coverage. Because not all firms did so, the combination of “single” and “family” plans may not equal 100 percent.

## Health Insurance

Survey results were examined using two different perspectives on the share of medical premium costs paid by employers. The original concept was a calculation of the average portion of a single insurance premium paid by all employers that offer single insurance plans. The second concept was to recalculate the average portion paid excluding firms that do not make a financial contribution toward the premium. In the second calculation, the resulting average should more closely represent the portion paid by firms that do contribute to premiums.

Among firms in all industries offering single medical insurance plans to full time employees regardless of their financial contribution, most paid close to two-thirds of the premium. The *Utilities* industry was the sole sector to fall shy of the halfway mark, with firms paying an average of 41 percent of premiums..

The story of the amount firms paid for part time single medical premiums was quite the opposite. Responding firms in 13 sectors paid less than half of the premium. Firms in four of those industries paid less than 20 percent, including responding firms in *Retail* that paid an average of just ten percent of single plan premiums.

After re-examining the portion paid excluding firms that made no financial contribution to premiums, the average amount paid rose in all industries for both full time and part time workers. For instance, the overall average portion paid for single medical coverage by firms in *Administrative services* for full time workers was less than 60 percent. But, almost one of every five firms did not pay anything toward the premium. After removing the nearly 20 percent of firms not contributing to premiums, the result reflects an average portion of premium paid for full time employees of nearly three-quarters of the premium for a single plan.

Revising the average portion paid for part time employees toward single medical plan premiums allowed for a much more accurate comparison. For example, the overall average portion paid by firms in *Retail* toward single plan premiums was a mere ten percent. That was skewed by the almost 90 percent of responding firms that do not make a contribution to medical insurance premiums. After recalculating the average portion paid without the non-contributing firms, the average paid by firms that do contribute for a single plan skyrocketed to 90 percent of the premium for part timers.

### Family medical insurance coverage

Among firms that offered medical insurance, over three-quarters of firms across almost all the industries offered a family plan to full time employees. Only firms in the *Lodging/food services* industry fell shy of that share, with 70 percent of firms offering a family plan to full time employees.

Over two-thirds of firms in a majority of industries offered family medical insurance to part time employees. Responding firms in four industry sectors — *Transportation*, *Lodging/food services*, *Construction*, and *Utilities* — had smaller shares of firms with family plans available.

### Employees enrolled in family medical insurance\*

Firms in most industries had smaller shares of full time employees enrolled in family plans than in single plans, with the exception of *Education*, *Manufacturing*, and *Utilities*. Ideally the enrollment in family plans plus enrollment for single medical plans would equal all enrollment (100 percent). But because some firms did not include “employee and dependent” coverage with family plan the totals may not balance.

\* Survey instructions were to include “employee and dependent” coverage with “family” coverage. Because not all firms did that, the combination of “single” and “family” plans may not equal 100 percent.

## Health Insurance

The comparison of enrollment was similar for eligible part time employees, except that firms in *Management companies* and *Wholesale* had higher shares of part timers enrolled in family plans than single plans.

### Payment of family medical insurance premiums

When averaging the share of premium costs paid by all firms offering family medical insurance plans, 12 of the 17 industries paid between 40 and 50 percent of the premium cost for full time employees. All responding firms in industries, with the exception of those in *Finance*, reported paying one-third or less of family medical premiums for part time workers.

As with single medical plans, the average paid was recalculated to exclude those firms that do not contribute to insurance premiums. A higher share of firms make no financial contribution toward premiums for family medical plans than single plans, even for full time employees. Over a third of responding firms in all but four industries

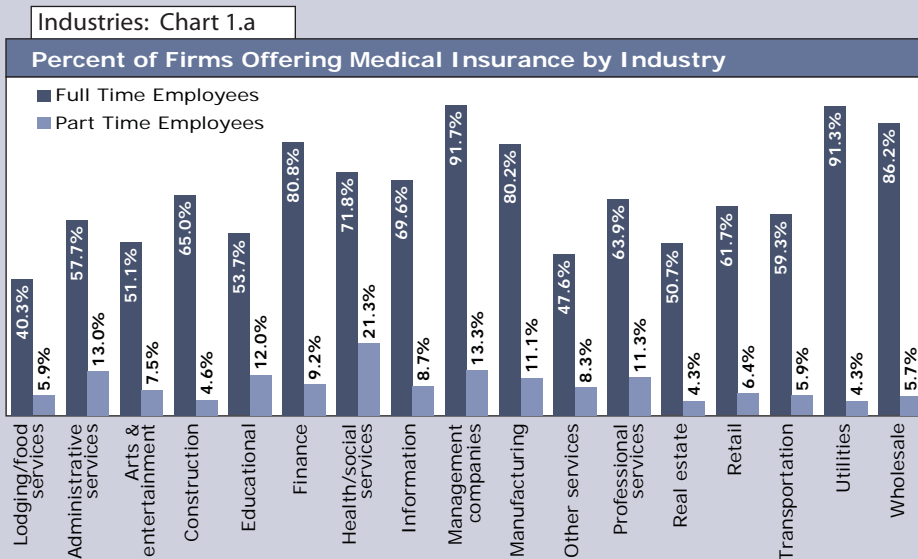
(*Manufacturing, Education, Management companies, and Utilities*) did not contribute to family medical premiums for full time employees. Only *Finance* and *Management companies* reported less than half of firms making no contribution to family plan premiums for part time employees.

After elimination of the non-contributing firms, the average share more closely represents the amount paid by firms who do contribute to premiums. Firms in *Professional services* paid over 80 percent of family medical premiums for full time workers. That industry paid the largest portion of premiums among the industries, for both single and family medical coverage, for full time workers.

# Health Insurance

## Medical Insurance by Industry

Industry	Full Time Employees					Part Time Employees				
	Offered Medical		Enrolled in Medical			Offered Medical		Enrolled in Medical		
	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan
Lodging/food services	40.3%	88.1%	47.3%	71.0%	22.8%	5.9%	42.4%	7.2%	100.0%	0.0%
Administrative services	57.7%	95.2%	66.8%	52.3%	39.6%	13.0%	64.0%	25.0%	50.0%	37.5%
Arts and entertainment	51.1%	82.8%	66.5%	60.8%	34.6%	7.5%	44.8%	17.9%	75.0%	25.0%
Construction	65.0%	91.2%	67.4%	49.0%	40.8%	4.6%	86.0%	48.6%	68.4%	15.8%
Education	53.7%	99.5%	84.5%	43.7%	51.3%	12.0%	70.7%	44.7%	51.1%	48.9%
Finance	80.8%	91.6%	77.3%	53.6%	37.9%	9.2%	78.3%	38.9%	71.4%	28.6%
Health/social services	71.8%	96.2%	66.3%	64.8%	29.7%	21.3%	63.9%	41.7%	59.7%	38.7%
Information	69.6%	98.1%	70.7%	52.6%	46.5%	8.7%	93.1%	37.0%	50.0%	50.0%
Management companies	91.7%	98.0%	67.4%	43.0%	37.4%	13.3%	39.8%	35.3%	27.8%	38.9%
Manufacturing	80.2%	94.5%	74.1%	44.7%	47.2%	11.1%	85.5%	40.0%	46.2%	19.2%
Other services	47.6%	94.5%	68.2%	62.2%	28.5%	8.3%	85.1%	28.1%	68.7%	31.3%
Professional services	63.9%	97.3%	71.9%	53.4%	39.9%	11.3%	76.9%	48.0%	60.0%	36.0%
Real estate	50.7%	93.2%	76.8%	64.3%	28.1%	4.3%	42.9%	83.3%	100.0%	0.0%
Retail	61.7%	93.7%	65.5%	59.2%	34.6%	6.4%	97.1%	49.0%	72.0%	28.0%
Transportation	59.3%	87.1%	76.1%	52.7%	40.4%	5.9%	91.3%	39.7%	56.5%	43.5%
Utilities	91.3%	97.7%	83.2%	28.6%	69.3%	4.3%	n/a	n/a	n/a	n/a
Wholesale	86.2%	98.7%	71.5%	42.4%	41.8%	5.7%	50.0%	75.0%	33.3%	66.7%



Insurance

Paid Leave

Retirement & Other

**Health Insurance**

**Medical Insurance Waiting Period by Industry**

Industry	Waiting Period	
	Full Time	Part Time
Lodging/food services	91.7%	57.1%
Administrative services	71.8%	62.5%
Arts and entertainment	57.4%	90.0%
Construction	78.7%	70.0%
Education	37.9%	46.2%
Finance	75.3%	63.6%
Health/social services	70.3%	65.1%
Information	60.4%	66.7%
Management companies	78.2%	87.5%
Manufacturing	83.1%	87.0%
Other services	54.9%	50.0%
Professional services	55.7%	56.5%
Real estate	67.1%	33.3%
Retail	85.1%	77.8%
Transportation	73.8%	50.0%
Utilities	71.4%	n/a
Wholesale	60.0%	40.0%

## Health Insurance

## Medical Insurance Premiums by Industry - Single Coverage

Industry	Full Time Employees			Part Time Employees		
	Share of firms with zero contributions	Premiums Paid		Share of firms with zero contributions	Premiums Paid	
		Average paid excluding zero contributors	Average of all firms		Average paid excluding zero contributors	Average of all firms
Lodging/food services	12.5%	61.7%	54.0%	71.4%	50.0%	14.3%
Administrative services	19.7%	72.8%	58.4%	68.8%	68.0%	21.3%
Arts and entertainment	19.4%	84.4%	68.0%	60.0%	76.3%	30.5%
Construction	17.0%	74.2%	61.5%	10.0%	74.4%	67.0%
Education	24.1%	82.8%	62.8%	61.5%	60.5%	23.3%
Finance	12.5%	81.6%	71.4%	45.5%	90.5%	49.4%
Health/social services	12.4%	79.4%	69.5%	37.2%	81.0%	50.9%
Information	10.4%	80.8%	72.4%	33.3%	81.5%	54.3%
Management companies	7.3%	71.8%	66.6%	25.0%	54.8%	41.1%
Manufacturing	12.0%	74.0%	65.0%	43.5%	75.8%	42.8%
Other services	15.4%	80.5%	68.1%	37.5%	76.6%	47.9%
Professional services	17.6%	89.7%	73.9%	39.1%	81.4%	49.6%
Real estate	26.1%	82.9%	61.3%	50.0%	83.3%	41.7%
Retail	14.9%	71.8%	61.1%	88.9%	90.0%	10.0%
Transportation	13.8%	77.6%	66.9%	75.0%	64.5%	16.1%
Utilities	23.8%	54.5%	41.5%	n/a	n/a	n/a
Wholesale	24.0%	80.3%	61.0%	60.0%	48.5%	19.4%

## Medical Insurance Premiums by Industry - Family Coverage

Industry	Full Time Employees			Part Time Employees		
	Share of firms with zero contributions	Premiums Paid		Share of firms with zero contributions	Premiums Paid	
		Average paid excluding zero contributors	Average of all firms		Average paid excluding zero contributors	Average of all firms
Lodging/food services	43.8%	64.2%	36.1%	71.4%	50.0%	14.3%
Administrative services	53.5%	68.1%	31.7%	81.3%	56.7%	10.6%
Arts and entertainment	38.8%	70.7%	43.3%	80.0%	40.0%	8.0%
Construction	45.4%	67.0%	36.6%	50.0%	58.8%	29.4%
Education	29.3%	71.4%	50.5%	76.9%	65.3%	15.1%
Finance	37.5%	71.6%	44.7%	45.5%	82.2%	44.8%
Health/social services	48.6%	71.1%	36.6%	51.2%	63.9%	31.2%
Information	33.3%	68.5%	45.7%	50.0%	54.7%	27.3%
Management companies	25.5%	65.6%	48.9%	25.0%	44.7%	33.5%
Manufacturing	29.5%	67.5%	47.5%	52.2%	72.8%	34.8%
Other services	52.7%	77.3%	36.5%	75.0%	54.0%	13.5%
Professional services	40.0%	81.0%	48.6%	73.9%	69.2%	18.0%
Real estate	47.1%	74.7%	39.5%	83.3%	100.0%	16.7%
Retail	36.0%	61.2%	39.2%	88.9%	90.0%	10.0%
Transportation	33.8%	67.0%	44.4%	62.5%	58.7%	22.0%
Utilities	19.0%	57.7%	46.7%	n/a	n/a	n/a
Wholesale	34.7%	73.1%	47.8%	60.0%	44.5%	17.8%

Insurance

Paid Leave

Retirement &amp; Other

## Health Insurance

### Dental Insurance

At least three of every five firms in *Utilities*, *Management companies*, and *Finance* offered dental insurance to full time employees. In contrast, less than one-third of firms in 10 of the 17 industry sectors offered dental insurance to full time employees. *Professional services* had the smallest share of firms making dental insurance available to full time workers. *Other services*, *Lodging/food services* and *Real estate* industries also had small shares of firms making dental insurance available. These small shares could be related to the fact that three of these four sectors have the highest concentrations of firms with less than 50 workers in the state. The fourth, *Lodging/food services*, is commonly seasonal business activity with more temporary employees that may not be eligible for benefits.

*Health/social services* and *Management companies* each had 15 percent of firms offering dental insurance to part time employees. All other industries had less than ten percent of firms making dental insurance available to part time workers.

### Employees offered dental insurance coverage

Among firms that have dental insurance available, most industries offered it to nine of every ten full time employees. Exceptions were *Utilities* and *Wholesale*, which only offered 57 percent of full time workers dental insurance coverage. Seven industry sectors — *Arts and entertainment*, *Other services*, *Transportation*, *Health/social services*, *Management companies*, *Wholesale*, and *Lodging/food services* — offered dental insurance to less than half of part time workers. On the other end of the scale, *Retail* and *Information* offered dental insurance to 95 percent of part time employees.

### Employees enrolled in dental insurance

In a majority of industries, roughly two-thirds of eligible full time employees enrolled in dental

insurance coverage. The highest share of full time workers enrolled in dental insurance was in *Finance*, with over 80 percent, and the lowest was in *Lodging/food service*, with barely 40 percent.

In five industries, more than half of eligible part time employees enrolled in dental insurance. The lowest share was in *Finance*, where barely ten percent of part time workers were enrolled in dental insurance. This was the complete opposite of enrollment levels for full timers in that industry.

### Single dental insurance coverage\*

The four industries with lower average weekly wages, *Lodging/food services*, *Arts and entertainment*, *Real estate*, and *Other services*, had the highest shares of full time workers enrolled in single dental coverage. To some degree, these same industries are more likely to have seasonal business activity.

Lack of survey data made accurate assessment of information for part time workers difficult. From the available data, *Professional services*, *Lodging/food services*, and *Retail* were the leaders in single coverage plan enrollment, with almost three-quarters of part timers enrolled.

### Payment of single dental insurance premiums

It appears that firms in industries with higher average weekly wages were more willing to assume the financial responsibility for payment of premiums for both full time and part time employees. The four industries with the highest share of firms paying the full dental insurance premium for full time workers were among the five industries highest average weekly wage.

\* Because of a flaw in the “skip instructions” on the survey instrument, the shares of single dental insurance enrollment and share of family dental insurance enrollment may not add to 100 percent.



## Health Insurance

About a third of responding firms in *Manufacturing* paid the entire premium of single dental coverage for both full timers and part timers. Less than ten percent of firms required part time employees to pay the entire cost. Over half the responding firms in *Transportation* required full time workers to pay the entire premium for single dental coverage, and another third shared the expense with both full timers and part timers.

### Family dental insurance coverage

All but two industries had four of every five responding firms with family dental available to full time employees. *Lodging/food services* had just over three-quarters of firms offering family plans and *Utilities* had three of every five responding firms making family dental available to full time workers.

Among firms offering dental insurance, all responding firms in *Lodging/food services* offered family dental to part time employees. Barely a third of the firms in *Transportation* offered family dental insurance.

### Employees enrolled in family dental insurance\*

Over half of full time employees in responding firms from *Manufacturing, Education, Information* and *Utilities* were enrolled in family dental plans. A far lower share of full time workers in *Lodging/food service, Real estate, Other services* and *Art and entertainment* were enrolled in family dental, with less than one-third of eligible employees.

About half of the eligible part time workers in *Other services, Administrative services, Arts and Entertainment, and Education* were enrolled in family dental coverage.

### Payment of family dental insurance premiums

In most industries, the majority of responding firms shared the cost of family dental with their full time employees. Over a third of the firms in *Professional services, Information, and Utilities* pay the entire premium for family dental coverage for full time employees.

Though far fewer firms offered family dental to part time workers, a majority of those that did either shared the cost with employees or required employees to pay the entire premium. Very few responding firms paid the entire cost for part time employees.

\* Because of a flaw in the “skip instructions” on the survey instrument, the shares of single dental insurance enrollment and share of family dental insurance enrollment may not add to 100 percent.

## Health Insurance

### Vision Insurance

Three of every five firms in *Utilities* offered vision insurance to full time workers. That was the highest share among the industries. The next closest shares were among five industries — *Wholesale, Finance, Information, Manufacturing, and Management companies* — with around one-third of firms offering vision insurance to full time employees. Among those offering vision coverage, about 70 percent of full time employees in *Administrative services, Education, and Professional services* were eligible to enroll.

The availability of vision insurance was not as common for part time employees. Just over seven percent of firms in *Health/social services* offered vision insurance to part timers; five percent or less of firms in all other industries did so.

Though offered by a relatively small portion of firms, around 70 percent of full time workers in *Administrative services* and *Education* were offered vision insurance coverage. In a majority of industries making the offer, about half of eligible full time employees enrolled in vision insurance. Three-fourths or more of eligible full time employees in *Arts and entertainment, Education, Professional services, and Real Estate* were enrolled in coverage. There were insufficient survey responses to analyze vision insurance enrollment data for part time workers.

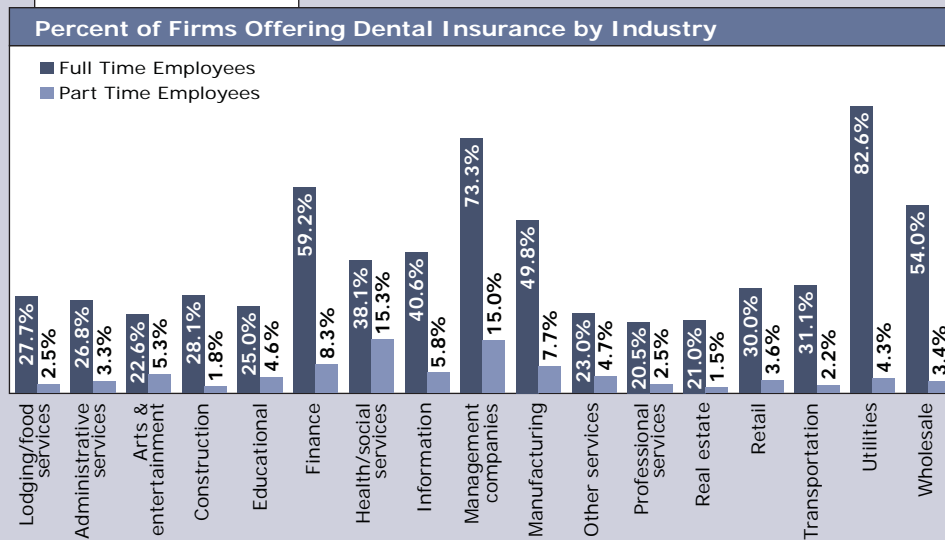
More than half of firms in all industries either shared the cost of vision insurance premiums with workers or passed the full cost to workers. About a third of responding firms in *Arts and entertainment, Finance, Health/social services, Information, Construction, and Wholesale* paid the entire cost of vision insurance for full time employees.

# Health Insurance

## Dental Insurance by Industry

Industry	Full Time Employees					Part Time Employees				
	Offered Dental		Enrolled in Dental			Offered Dental		Enrolled in Dental		
	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan	% of Firms	Eligible Employees	% of Eligible Employees	Single Plan	Family Plan
Lodging/food services	27.7%	85.2%	41.6%	68.4%	24.7%	2.5%	17.5%	36.0%	72.7%	27.3%
Administrative services	26.8%	93.1%	67.5%	44.2%	47.4%	3.3%	79.3%	26.1%	37.5%	50.0%
Arts and entertainment	22.6%	97.1%	63.8%	66.8%	31.8%	5.3%	48.1%	13.4%	50.0%	50.0%
Construction	28.1%	91.2%	59.9%	46.9%	45.9%	1.8%	85.7%	33.3%	n/a	n/a
Education	25.0%	99.8%	64.1%	42.7%	53.2%	4.6%	82.8%	34.2%	50.8%	49.2%
Finance	59.2%	98.2%	83.6%	54.7%	36.4%	8.3%	76.9%	10.0%	n/a	n/a
Health/social services	38.1%	93.9%	60.9%	59.3%	37.3%	15.3%	41.4%	49.2%	55.1%	44.9%
Information	40.6%	98.9%	61.9%	46.8%	52.6%	5.8%	95.0%	15.8%	n/a	n/a
Management companies	73.3%	90.7%	60.2%	49.4%	32.2%	15.0%	33.6%	50.0%	25.0%	29.2%
Manufacturing	49.8%	91.2%	70.0%	36.8%	53.8%	7.7%	88.6%	61.3%	47.4%	36.8%
Other services	23.0%	94.0%	59.7%	62.3%	29.8%	4.7%	46.5%	25.0%	40.0%	60.0%
Professional services	20.5%	95.8%	75.9%	49.6%	44.5%	2.5%	81.3%	69.2%	77.8%	22.2%
Real estate	21.0%	98.2%	71.5%	66.5%	25.0%	1.5%	n/a	n/a	n/a	n/a
Retail	30.0%	86.1%	70.6%	51.0%	43.1%	3.6%	95.3%	64.2%	71.2%	26.9%
Transportation	31.1%	90.8%	70.1%	51.9%	45.7%	2.2%	46.5%	n/a	n/a	n/a
Utilities	82.6%	57.6%	67.0%	44.3%	50.8%	4.3%	n/a	n/a	n/a	n/a
Wholesale	54.0%	57.1%	57.1%	46.5%	46.0%	3.4%	33.3%	n/a	n/a	n/a

Industries: Chart 1.b



Insurance

Paid Leave

Retirement & Other

## Health Insurance

### Dental Insurance Premiums by Industry — Single Coverage

Industry	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Lodging/food services	17.2%	24.1%	58.6%	0.0%	66.7%	33.3%
Administrative services	19.4%	35.5%	45.2%	0.0%	66.7%	33.3%
Arts and entertainment	28.6%	21.4%	50.0%	16.7%	33.3%	50.0%
Construction	34.7%	40.8%	24.5%	0.0%	50.0%	50.0%
Education	27.3%	22.7%	50.0%	0.0%	66.7%	33.3%
Finance	40.0%	24.6%	35.4%	14.3%	42.9%	42.9%
Health/social services	34.7%	25.0%	40.3%	29.2%	45.8%	25.0%
Information	46.2%	19.2%	34.6%	50.0%	50.0%	0.0%
Management companies	20.0%	37.5%	42.5%	33.3%	33.3%	33.3%
Manufacturing	27.8%	23.3%	48.9%	35.7%	7.1%	57.1%
Other services	39.4%	39.4%	21.2%	20.0%	60.0%	20.0%
Professional services	54.3%	20.0%	25.7%	50.0%	50.0%	0.0%
Real estate	33.3%	16.7%	50.0%	100.0%	0.0%	0.0%
Retail	22.5%	37.5%	40.0%	0.0%	33.3%	66.7%
Transportation	11.8%	55.9%	32.4%	0.0%	0.0%	100.0%
Utilities	44.4%	22.2%	33.3%	n/a	n/a	n/a
Wholesale	20.0%	27.5%	52.5%	0.0%	0.0%	100.0%

### Dental Insurance Premiums by Industry — Family Coverage

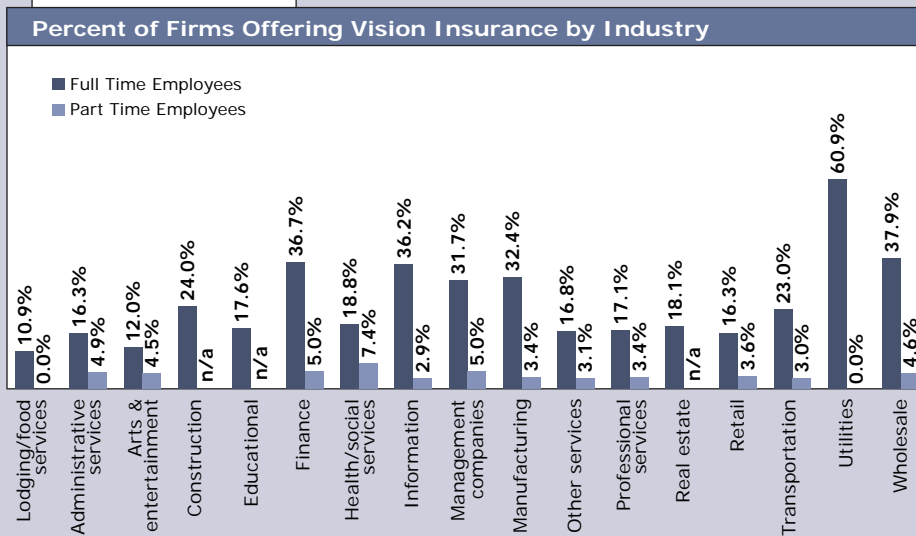
Industry	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Lodging/food services	17.4%	21.7%	60.9%	0.0%	50.0%	50.0%
Administrative services	11.1%	40.7%	48.1%	0.0%	66.7%	33.3%
Arts and entertainment	26.9%	19.2%	53.8%	20.0%	20.0%	60.0%
Construction	26.7%	40.0%	33.3%	n/a	n/a	n/a
Education	9.1%	18.2%	72.7%	0.0%	50.0%	50.0%
Finance	20.0%	20.0%	60.0%	0.0%	20.0%	80.0%
Health/social services	13.8%	31.0%	55.2%	8.7%	47.8%	43.5%
Information	33.3%	18.5%	48.1%	66.7%	33.3%	0.0%
Management companies	17.1%	39.0%	43.9%	16.7%	50.0%	33.3%
Manufacturing	15.7%	25.3%	59.0%	23.1%	15.4%	61.5%
Other services	21.4%	35.7%	42.9%	25.0%	50.0%	25.0%
Professional services	48.5%	21.2%	30.3%	33.3%	33.3%	33.3%
Real estate	27.3%	22.7%	50.0%	n/a	n/a	n/a
Retail	13.5%	32.4%	54.1%	0.0%	0.0%	100.0%
Transportation	16.1%	54.8%	29.0%	n/a	n/a	n/a
Utilities	44.4%	44.4%	11.1%	n/a	n/a	n/a
Wholesale	20.5%	30.8%	48.7%	n/a	n/a	n/a

# Health Insurance

## Vision Insurance by Industry

Industry	Full Time Employees			Part Time Employees		
	Offered Vision		Enrolled in Vision	Offered Vision		Enrolled in Vision
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
Lodging/food services	10.9%	63.6%	42.9%	0.0%	n/a	n/a
Administrative services	16.3%	72.8%	49.7%	4.9%	n/a	n/a
Arts and entertainment	12.0%	58.1%	87.0%	4.5%	n/a	n/a
Construction	24.0%	34.5%	38.1%	n/a	n/a	n/a
Education	17.6%	70.5%	83.4%	n/a	n/a	n/a
Finance	36.7%	54.3%	61.5%	5.0%	n/a	n/a
Health/social services	18.8%	56.4%	30.0%	7.4%	n/a	n/a
Information	36.2%	53.4%	46.4%	2.9%	n/a	n/a
Management companies	31.7%	22.8%	38.0%	5.0%	n/a	n/a
Manufacturing	32.4%	52.0%	71.6%	3.4%	n/a	n/a
Other services	16.8%	20.1%	44.7%	3.1%	n/a	n/a
Professional services	17.1%	68.0%	74.4%	3.4%	n/a	n/a
Real estate	18.1%	49.3%	90.9%	n/a	n/a	n/a
Retail	16.3%	41.7%	71.6%	3.6%	n/a	n/a
Transportation	23.0%	23.9%	50.3%	3.0%	n/a	n/a
Utilities	60.9%	21.0%	65.4%	0.0%	n/a	n/a
Wholesale	37.9%	22.1%	66.3%	4.6%	n/a	n/a

Industries: Chart 1.c



Insurance

Paid Leave

Retirement & Other

**Health Insurance**

**Vision Insurance Premiums by Industry**

Industry	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Lodging/food services	14.3%	28.6%	57.1%	n/a	n/a	n/a
Administrative services	14.2%	42.9%	42.9%	n/a	n/a	n/a
Arts and entertainment	42.8%	28.6%	28.6%	n/a	n/a	n/a
Construction	35.7%	50.0%	14.3%	n/a	n/a	n/a
Education	12.5%	0.0%	87.5%	n/a	n/a	n/a
Finance	39.1%	26.1%	34.8%	n/a	n/a	n/a
Health/social services	36.8%	26.3%	36.8%	n/a	n/a	n/a
Information	33.3%	33.3%	33.3%	n/a	n/a	n/a
Management companies	14.3%	14.3%	71.4%	n/a	n/a	n/a
Manufacturing	26.1%	30.4%	43.5%	n/a	n/a	n/a
Other services	22.2%	33.3%	44.4%	n/a	n/a	n/a
Professional services	28.6%	7.1%	64.3%	n/a	n/a	n/a
Real estate	27.3%	9.1%	63.6%	n/a	n/a	n/a
Retail	12.5%	25.0%	62.5%	n/a	n/a	n/a
Transportation	16.7%	25.0%	58.3%	n/a	n/a	n/a
Utilities	0.0%	0.0%	100.0%	n/a	n/a	n/a
Wholesale	35.3%	23.5%	41.2%	n/a	n/a	n/a

## Other Insurance

For many people, the decision to accept or remain in a job is influenced by available benefits in addition to monetary compensation. Many businesses include in their benefits packages insurance that offers financial security to individuals and their families in the event of an extended illness or injury. The survey asked about the availability of life insurance, and short-term and long-term disability insurance.

### Life Insurance

Four out of five industries — *Management companies*, *Manufacturing*, *Finance*, and *Wholesale* — with the largest share of firms offering life insurance to full time employees also held the largest share of firms making the same offer to part time employees. *Management companies* had the highest share of firms offering life insurance to both full time and part time employees, with 70 percent and 15 percent of firms, respectively. *Utilities* had the second-highest share of firms (69.9 percent) making life insurance available to full time employees, but less than five percent did so for part time workers.

Almost all full time workers were offered life insurance in all industries, except *Wholesale* where about 85 percent were offered the benefit. About four of every five of those eligible workers enrolled in life insurance in most industries. *Lodging/food services* and *Information* were the two exceptions, with about three of every five eligible full time employees enrolled in life insurance.

Close to two-thirds or more of firms in each industry offering life insurance paid the entire premium for full time workers. Almost all firms in *Professional services* paid the entire premium for life insurance for both full time and part time employees. About one of every five firms in *Construction*, *Administrative services*, and *Other services* expected full time employees to carry the entire financial burden of life insurance costs.

### Short-Term Disability Insurance

Firms were asked if short-term disability insurance other than worker's compensation was available to employees. About half of firms in *Management companies* and *Manufacturing* offered short-term disability insurance to full time workers. *Health/social services* and *Management companies* had the highest share of firms offering short-term disability to part time workers, though barely over ten percent did so.

Just about all full time workers had access to short-term disability insurance in firms that offered this benefit, and generally over two-thirds of them enrolled in most industries. The clear outlier was *Lodging/food services* with slightly over two of every five full time workers enrolled in short-term disability insurance.

Over two-thirds of firms in *Utilities*, *Manufacturing*, and *Education* paid the entire cost of short-term disability insurance for full time employees. Firms in *Professional services* paid the largest share of short-term disability insurance, with nearly seven of every eight survey respondents covering the cost for full time employees, and all respondents paying the entire premium for part time employees.

### Long-Term Disability Insurance

The six industries with the largest share of firms offering long-term disability insurance were among the top seven industries with the highest average weekly wage. Conversely, three of the four industries with the smallest share of firms with long-term disability insurance available to full time workers were also the industries with the lowest average

## Other Insurance

weekly wage. Overall, firms in *Utilities* were most likely to offer long-term disability insurance, with more a little over half making the insurance available. Responding firms in *Health/social services* and *Management companies* had the largest share of firms making long-term disability insurance available to part time employees, though ten percent or less did so.

At least four of every five full time employees were eligible for long-term disability insurance in all but three industry sectors. Ninety percent or more of

eligible full time workers in eight industry sectors enrolled in long-term disability insurance.

Over two-thirds of responding firms in ten industry sectors assumed the total financial obligation of long-term disability insurance for full time employees. At least one-third of responding firms in the other seven industry sectors also covered the entire cost of long-term disability for full time workers.

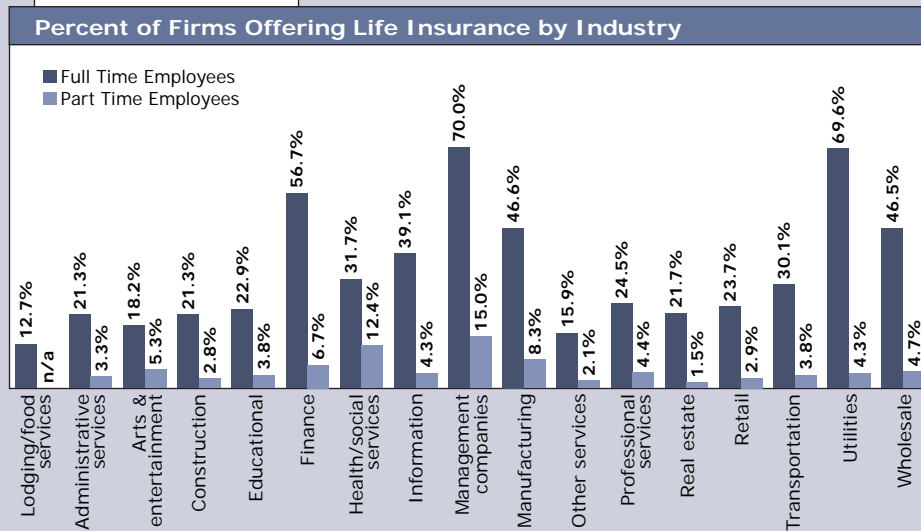


Other Insurance

Life Insurance by Industry

Industry	Full Time Employees			Part Time Employees		
	Offered Life		Enrolled in Life	Offered Life		Enrolled in Life
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
Lodging/food services	12.7%	90.8%	58.5%	n/a	n/a	n/a
Administrative services	21.3%	90.1%	91.6%	3.3%	55.8%	41.7%
Arts and entertainment	18.2%	95.1%	87.3%	5.3%	60.6%	61.5%
Construction	21.3%	92.7%	82.0%	2.8%	85.7%	50.0%
Education	22.9%	98.3%	97.6%	3.8%	80.7%	94.9%
Finance	56.7%	91.9%	91.2%	6.7%	72.7%	56.3%
Health/social services	31.7%	98.7%	80.7%	12.4%	58.6%	84.3%
Information	39.1%	99.8%	64.0%	4.3%	n/a	n/a
Management companies	70.0%	97.2%	82.4%	15.0%	23.5%	46.8%
Manufacturing	46.6%	96.5%	89.7%	8.3%	44.2%	87.0%
Other services	15.9%	92.4%	78.5%	2.1%	60.0%	91.7%
Professional services	24.5%	93.5%	97.1%	4.4%	74.2%	87.0%
Real estate	21.7%	99.4%	85.9%	1.5%	n/a	n/a
Retail	23.7%	90.9%	78.7%	2.9%	97.7%	71.4%
Transportation	30.1%	91.2%	91.0%	3.8%	99.1%	96.2%
Utilities	69.6%	98.1%	98.7%	4.3%	n/a	n/a
Wholesale	46.5%	84.1%	93.7%	4.7%	70.0%	85.7%

Industries: Chart 1.d



Insurance

Paid Leave

Retirement & Other

## Other Insurance

## Life Insurance Premiums by Industry

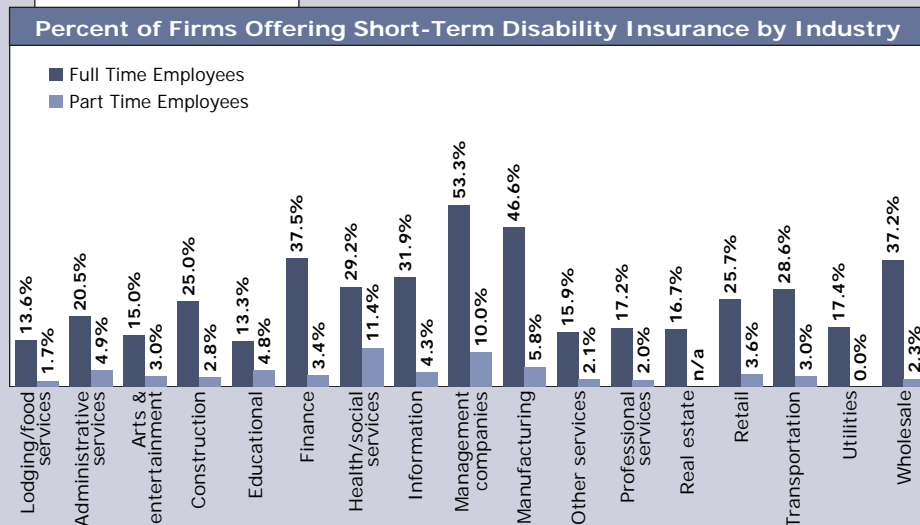
Industry	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Lodging/food services	85.7%	14.3%	0.0%	n/a	n/a	n/a
Administrative services	66.7%	20.8%	12.5%	50.0%	50.0%	0.0%
Arts and entertainment	90.9%	9.1%	0.0%	85.7%	14.3%	0.0%
Construction	65.8%	28.9%	5.3%	83.3%	16.7%	0.0%
Education	90.5%	0.0%	9.5%	66.7%	0.0%	33.3%
Finance	81.5%	7.7%	10.8%	85.7%	14.3%	0.0%
Health/social services	88.5%	6.6%	4.9%	72.7%	18.2%	9.1%
Information	70.8%	16.7%	12.5%	66.7%	33.3%	0.0%
Management companies	85.7%	7.1%	7.1%	57.1%	28.6%	14.3%
Manufacturing	78.9%	8.9%	12.2%	85.7%	0.0%	14.3%
Other services	63.0%	18.5%	18.5%	75.0%	25.0%	0.0%
Professional services	97.8%	2.2%	0.0%	100.0%	0.0%	0.0%
Real estate	77.8%	11.1%	11.1%	50.0%	0.0%	50.0%
Retail	73.3%	16.7%	10.0%	33.3%	33.3%	33.3%
Transportation	81.1%	13.5%	5.4%	100.0%	0.0%	0.0%
Utilities	85.7%	0.0%	14.3%	n/a	n/a	n/a
Wholesale	76.5%	14.7%	8.8%	25.0%	50.0%	25.0%

Other Insurance

Short-Term Disability Insurance by Industry

Industry	Full Time Employees			Part Time Employees		
	Offered Short-Term Disability		Enrolled in Short-Term Disability	Offered Short-Term Disability		Enrolled in Short-Term Disability
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
Lodging/food services	13.6%	93.7%	42.3%	1.7%	n/a	n/a
Administrative services	20.5%	95.0%	83.2%	4.9%	56.1%	6.3%
Arts and entertainment	15.0%	96.7%	57.2%	3.0%	68.4%	15.4%
Construction	25.0%	98.4%	71.1%	2.8%	85.7%	40.0%
Education	13.3%	92.7%	96.9%	4.8%	84.9%	97.8%
Finance	37.5%	96.7%	93.3%	3.4%	60.0%	n/a
Health/social services	29.2%	95.5%	64.2%	11.4%	50.2%	63.9%
Information	31.9%	99.5%	72.9%	4.3%	n/a	n/a
Management companies	53.3%	96.7%	62.8%	10.0%	39.7%	45.5%
Manufacturing	46.6%	96.8%	95.5%	5.8%	36.0%	88.2%
Other services	15.9%	93.1%	84.1%	2.1%	66.7%	66.7%
Professional services	17.2%	96.4%	97.1%	2.0%	83.3%	90.0%
Real estate	16.7%	99.6%	79.1%	n/a	n/a	n/a
Retail	25.7%	88.3%	73.9%	3.6%	100.0%	83.3%
Transportation	28.6%	88.3%	80.9%	3.0%	44.0%	18.2%
Utilities	17.4%	100.0%	97.7%	n/a	n/a	n/a
Wholesale	37.2%	86.5%	86.0%	2.3%	66.7%	50.0%

Industries: Chart 1.e



Insurance

Paid Leave

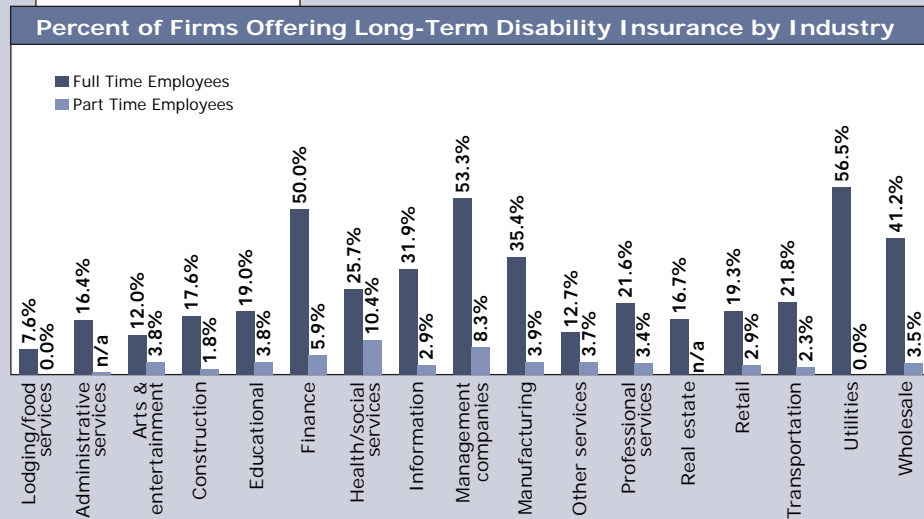
Retirement & Other

Other Insurance

Long-Term Disability Insurance by Industry

Industry	Full Time Employees			Part Time Employees		
	Offered Long-Term Disability		Enrolled in Long-Term Disability	Offered Long-Term Disability		Enrolled in Long-Term Disability
	% of Firms	Eligible Employees	% of Eligible Employees	% of Firms	Eligible Employees	% of Eligible Employees
Lodging/food services	7.6%	57.1%	59.6%	0.0%	n/a	n/a
Administrative services	16.4%	89.0%	93.5%	n/a	n/a	n/a
Arts and entertainment	12.0%	86.1%	60.6%	3.8%	35.8%	21.4%
Construction	17.6%	97.9%	55.1%	1.8%	n/a	n/a
Education	19.0%	93.5%	99.7%	3.8%	76.1%	97.3%
Finance	50.0%	98.8%	98.0%	5.9%	90.0%	77.8%
Health/social services	25.7%	96.2%	83.6%	10.4%	37.1%	76.3%
Information	31.9%	99.2%	80.4%	2.9%	n/a	n/a
Management companies	53.3%	97.1%	71.7%	8.3%	21.4%	95.2%
Manufacturing	35.4%	72.1%	90.7%	3.9%	38.5%	78.6%
Other services	12.7%	89.7%	79.3%	3.7%	62.5%	85.7%
Professional services	21.6%	99.3%	97.7%	3.4%	78.6%	95.5%
Real estate	16.7%	99.5%	90.5%	n/a	n/a	n/a
Retail	19.3%	83.0%	73.5%	2.9%	97.7%	72.0%
Transportation	21.8%	95.8%	42.4%	2.3%	100.0%	60.0%
Utilities	56.5%	100.0%	99.3%	n/a	n/a	n/a
Wholesale	41.2%	59.8%	90.8%	3.5%	75.0%	83.3%

Industries: Chart 1.f



## Other Insurance

## Short-Term Disability Insurance Premiums by Industry

Industry	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Lodging/food services	40.0%	40.0%	20.0%	n/a	n/a	n/a
Administrative services	52.2%	39.1%	8.7%	50.0%	0.0%	50.0%
Arts and entertainment	61.1%	33.3%	5.6%	50.0%	50.0%	0.0%
Construction	45.7%	45.7%	8.7%	66.7%	33.3%	0.0%
Education	71.4%	21.4%	7.1%	60.0%	40.0%	0.0%
Finance	58.1%	34.9%	7.0%	50.0%	50.0%	0.0%
Health/social services	46.4%	41.1%	12.5%	25.0%	60.0%	15.0%
Information	58.8%	29.4%	11.8%	50.0%	50.0%	0.0%
Management companies	54.8%	29.0%	16.1%	0.0%	80.0%	20.0%
Manufacturing	70.7%	18.5%	10.9%	50.0%	30.0%	20.0%
Other services	61.5%	26.9%	11.5%	75.0%	25.0%	0.0%
Professional services	84.8%	9.1%	6.1%	100.0%	0.0%	0.0%
Real estate	55.0%	20.0%	25.0%	n/a	n/a	n/a
Retail	45.5%	42.4%	12.1%	50.0%	50.0%	0.0%
Transportation	42.4%	42.4%	15.2%	50.0%	50.0%	0.0%
Utilities	66.7%	0.0%	33.3%	n/a	n/a	n/a
Wholesale	62.1%	24.1%	13.8%	0.0%	100.0%	0.0%

## Long-Term Disability Insurance Premiums by Industry

Industry	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Lodging/food services	66.7%	11.1%	22.2%	n/a	n/a	n/a
Administrative services	55.6%	33.3%	11.1%	n/a	n/a	n/a
Arts and entertainment	66.7%	26.7%	6.6%	60.0%	0.0%	40.0%
Construction	33.3%	63.3%	3.3%	100.0%	0.0%	0.0%
Education	78.9%	5.3%	15.8%	50.0%	25.0%	25.0%
Finance	74.1%	20.7%	5.2%	57.1%	0.0%	42.9%
Health/social services	77.1%	10.4%	12.5%	76.2%	4.8%	19.0%
Information	55.0%	35.0%	10.0%	100.0%	0.0%	0.0%
Management companies	66.6%	16.7%	16.7%	80.0%	20.0%	0.0%
Manufacturing	68.1%	20.8%	11.1%	50.0%	12.5%	37.5%
Other services	50.0%	33.3%	16.7%	71.4%	14.3%	14.3%
Professional services	93.2%	4.5%	2.3%	100.0%	0.0%	0.0%
Real estate	47.6%	42.9%	9.5%	n/a	n/a	n/a
Retail	44.0%	48.0%	8.0%	0.0%	50.0%	50.0%
Transportation	37.0%	44.4%	18.5%	66.7%	0.0%	33.3%
Utilities	75.0%	16.7%	8.3%	n/a	n/a	n/a
Wholesale	63.6%	21.2%	15.2%	33.3%	33.3%	33.3%

Insurance

Paid Leave

Retirement &amp; Other

## Paid Leave

Expectations for paid time off are different for different industry groups. Whether an employee has paid holidays is often dependent on what kind of company they work for. Considering this, the survey asked specifically about the availability of paid vacation, sick time, holiday and consolidated leave for employees.

### Vacation Time

Overall, roughly 80 percent of firms offer vacation time to full time employees. *Manufacturing, Management companies, Finance, and Professional services* had the highest share of firms offering vacation time to both full time and part time employees. Only two industry sectors, *Health/social services* and *Professional services*, had more than half of firms offering vacation time to part time employees.

Typically the amount of vacation time available is dependent on length of service with an organization. Firms in *Education* had the highest average number of days available after one year of service for both full time and part time employees, 10.2 days and 9.7 days, respectively. Days for part time workers generally are smaller because many companies prorate time according the number of hours worked.

After three years of service, average vacation time increased by almost three days in most industries for full time workers and by about two days for part time employees. The number of days available seems to be related to the seasonality of the industry. For example, full time workers in *Construction* have the smallest number of days available after three years, barely nine days. This may be related to the shortened work year that is usually associated with the *Construction* industry.

Firms in *Finance, Professional services, Information, and Arts and entertainment* had an average of over 15 vacation days available to full time employees after five years of service. The highest average for part time workers was over 12 days, from responding firms in *Education, Health/social services, and Professional services*.

### Sick Time

Similar to the results from the Firms by Size stratification, slightly more than half of firms offered sick time to full time employees. More than three of every five firms in the seven top industries — *Professional services, Finance, Utilities, Information, Management companies, Wholesale, and Health/social services* — offered sick time to full time workers. Those same industries, except *Utilities* (because there were no reported part time workers in responding firms), also had the highest share of firms, at least one of every five firms, with sick time available to part time employees.

Paid sick time available to full time workers ranged from an average of just under 12 days in *Utilities* to a little more than four days in *Construction*. Time allowed to part time employees was slightly lower, just over six days in *Information, Health/social services* and *Professional services*, to two-and-a-half days in *Lodging/food services*.

### Paid Holiday Leave

Three-fourths or more of firms in 13 of 17 industry sectors offered paid holidays to full time workers. The smallest shares were in *Lodging/food services*, where just two of every seven firms offered paid holidays to full time workers and less than ten percent of firms offered paid holiday to part time workers.

The number of holidays were fairly even between full time and part time employees considering that for most part timers, days were prorated by time worked. For most industries, the average number of paid holidays for full time workers was about one day more than for part time workers.

## Paid Leave

### Consolidated Leave

Consolidated leave is frequently referred to as a “time bank,” earned time, or Paid Time Off (PTO). This type of leave may be offered in place of, or in addition to, other types of paid leave. Consolidated leave is not as commonly offered as other types of paid leave at New Hampshire companies.

*Health/social services, Finance, and Management companies* were three of four industries with the

highest shares of firms with consolidated leave for full time, and the three with the highest shares offering to part time employees. About a quarter of responding firms in *Health/social services* offered this type of leave to full time workers, and one of every five offered it to part timers. *Health/social services* and *Management companies* led all other industries with an average of more than 18 days per year offered to full time workers and a little more than 17 days for part time employees.

Insurance

Paid Leave

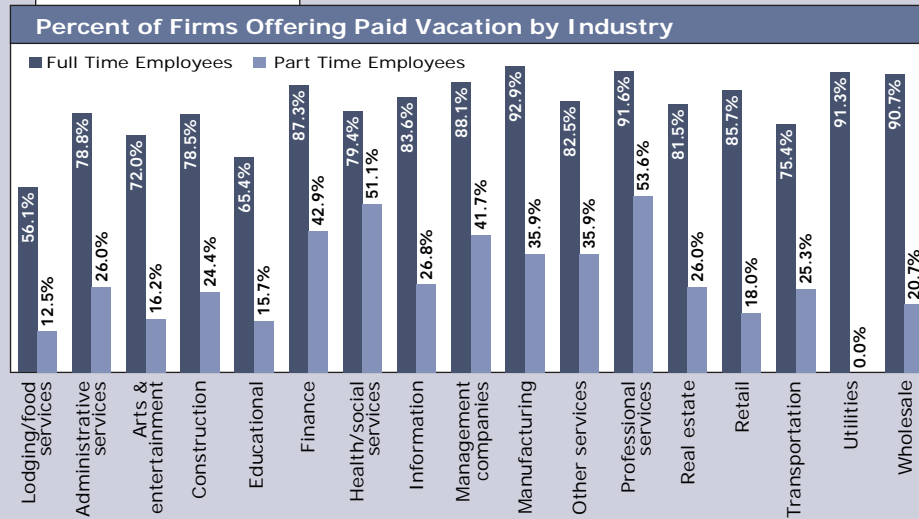
Retirement & Other

**Paid Leave**

**Paid Vacation Leave by Industry**

Industry	Full Time				Part Time			
	% of Firms	Average Days Offered After			% of Firms	Average Days Offered After		
		1 year	3 years	5 years		1 year	3 years	5 years
Lodging/food services	56.1%	6.6	10.3	12.7	12.5%	5.6	7.9	8.6
Administrative services	78.8%	7.5	10.5	14.2	26.0%	5.2	6.3	6.9
Arts and entertainment	72.0%	8.7	11.6	15.1	16.2%	4.8	5.8	7.8
Construction	78.5%	6.1	9.1	11.5	24.4%	4.4	6.9	8.7
Education	65.4%	10.2	12.2	15.6	15.7%	9.7	11.6	13.9
Finance	87.3%	10.0	11.9	16.2	42.9%	7.6	8.4	11.0
Health/social services	79.4%	8.6	12.1	14.9	51.1%	7.2	10.0	12.3
Information	83.6%	9.6	12.2	15.7	26.8%	6.5	7.7	9.7
Management companies	88.1%	8.8	11.1	14.2	41.7%	8.7	9.6	10.7
Manufacturing	92.9%	8.0	10.3	12.8	35.9%	5.2	7.1	8.1
Other services	82.5%	7.3	10.5	13.5	35.9%	5.9	9.0	10.4
Professional services	91.6%	9.4	12.3	16.1	53.6%	7.9	10.3	12.2
Real estate	81.5%	8.4	11.0	13.8	26.0%	6.4	8.1	9.8
Retail	85.7%	6.9	10.3	12.7	18.0%	4.0	6.9	9.4
Transportation	75.4%	6.4	10.1	12.0	25.3%	5.4	7.2	7.8
Utilities	91.3%	9.3	11.6	13.8	0.0%	n/a	n/a	n/a
Wholesale	90.7%	8.9	11.1	13.2	20.7%	7.5	9.5	10.2

Industries: Chart 2.a



Insurance

Paid Leave

Retirement & Other

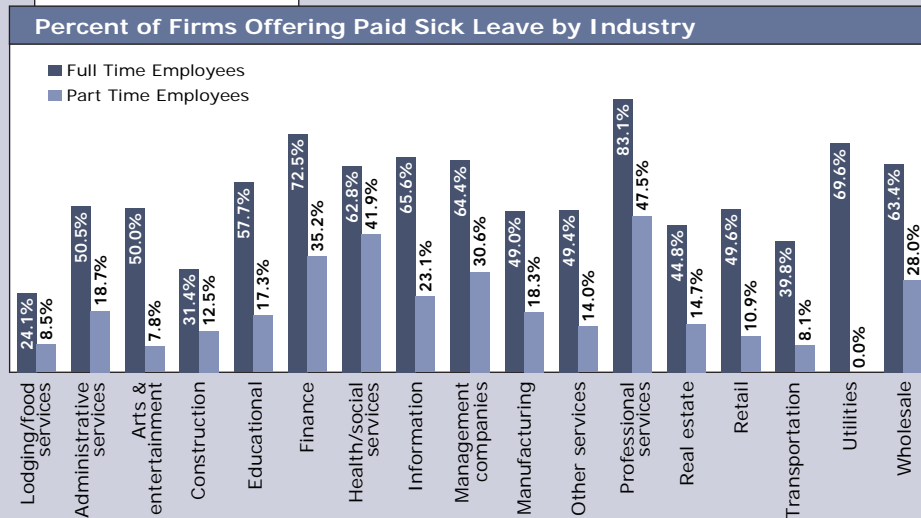


**Paid Leave**

**Paid Sick Leave by Industry**

Industry	Full Time		Part Time	
	% of Firms	Average Days Offered Per Year	% of Firms	Average Days Offered Per Year
Lodging/food services	24.1%	4.6	8.5%	2.4
Administrative services	50.5%	5.2	18.7%	4.3
Arts and entertainment	50.0%	5.7	7.8%	4.8
Construction	31.4%	4.3	12.5%	3.1
Education	57.7%	8.5	17.3%	4.9
Finance	72.5%	7.4	35.2%	4.7
Health/social services	62.8%	7.7	41.9%	6.3
Information	65.6%	6.9	23.1%	6.3
Management companies	64.4%	6.0	30.6%	5.4
Manufacturing	49.0%	6.8	18.3%	3.4
Other services	49.4%	6.2	14.0%	5.7
Professional services	83.1%	7.6	47.5%	6.1
Real estate	44.8%	5.1	14.7%	4.2
Retail	49.6%	4.8	10.9%	4.0
Transportation	39.8%	7.2	8.1%	2.9
Utilities	69.6%	11.9	0.0%	n/a
Wholesale	63.4%	5.8	28.0%	5.8

Industries: Chart 2.b



Insurance

Paid Leave

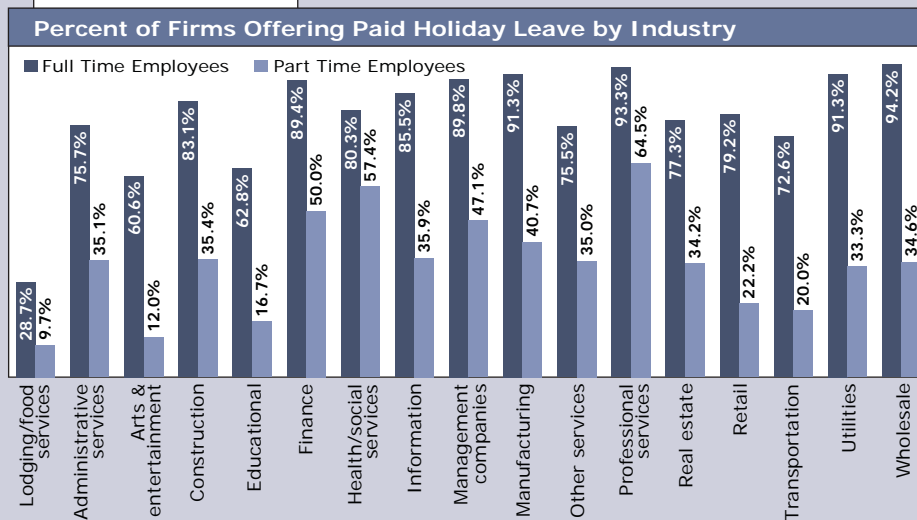
Retirement & Other

**Paid Leave**

**Paid Holiday Leave by Industry**

Industry	Full Time		Part Time	
	% of Firms	Average Days Offered Per Year	% of Firms	Average Days Offered Per Year
Lodging/food services	28.7%	4.4	9.7%	3.6
Administrative services	75.7%	7.4	35.1%	7.1
Arts and entertainment	60.6%	7.1	12.0%	6.9
Construction	83.1%	6.7	35.4%	5.7
Education	62.8%	9.9	16.7%	9.4
Finance	89.4%	9.3	50.0%	8.4
Health/social services	80.3%	8.1	57.4%	7.6
Information	85.5%	8.7	35.9%	8.4
Management companies	89.8%	7.7	47.1%	7.9
Manufacturing	91.3%	8.7	40.7%	7.1
Other services	75.5%	7.2	35.0%	6.7
Professional services	93.3%	10.0	64.5%	9.2
Real estate	77.3%	7.8	34.2%	6.9
Retail	79.2%	7.1	22.2%	9.2
Transportation	72.6%	7.0	20.0%	6.8
Utilities	91.3%	8.2	33.3%	6.5
Wholesale	94.2%	8.8	34.6%	6.5

Industries: Chart 2.c



Insurance

Paid Leave

Retirement & Other

**Paid Leave**

**Paid Consolidated Leave by Industry**

Industry	Full Time		Part Time	
	% of Firms	Average Days Offered Per Year	% of Firms	Average Days Offered Per Year
Lodging/food services	4.6%	4.7	0.0%	n/a
Administrative services	7.8%	15.5	5.2%	13.3
Arts and entertainment	8.1%	9.4	1.0%	10.0
Construction	8.3%	7.8	2.5%	3.0
Education	16.5%	11.8	5.0%	11.3
Finance	15.0%	9.9	11.1%	6.6
Health/social services	24.9%	18.7	19.0%	17.4
Information	9.8%	7.0	5.1%	11.5
Management companies	16.9%	18.4	10.8%	17.0
Manufacturing	12.8%	8.7	8.3%	4.5
Other services	6.3%	6.5	1.8%	2.8
Professional services	11.2%	8.2	4.1%	6.3
Real estate	10.8%	5.5	1.4%	1.8
Retail	8.0%	6.1	1.9%	2.0
Transportation	6.7%	10.0	4.0%	7.5
Utilities	4.3%	6.0	0.0%	n/a
Wholesale	11.8%	5.1	4.3%	n/a

Industries: Chart 2.d



Insurance

Paid Leave

Retirement & Other

## Retirement

Insurance

Recent discussions have been directed toward the difficulties in some industries to replace the loss of skilled workers that are leaving, mostly from retirement. Additionally, investment markets have been rapidly changing as the state's population continues to age with the baby boomer cohort. In New Hampshire, do these concerns have more impact on one industry or another? And if they do, are retirement options more accessible for employees of one industry than another?

The survey asked employers questions related to employer-based retirement accounts, including the availability and type of retirement plans offered to their employees.

### Retirement Plans

About three of every four firms in *Management companies*, *Utilities*, and *Finance* offered a retirement plan to full time employees. These three industries have the highest average weekly wage. The shares slid to about one of every three firms with a retirement plan available to full time workers in *Lodging/food services*, *Arts and entertainment*, and *Other services*. Those industries also happen to be three of the four industries with the lowest average weekly wage in the state.

Industries were less likely to offer retirement plans to part time workers, with roughly 20 percent fewer firms making any type of retirement plan available.

### Defined Contribution Retirement Plan

A defined contribution retirement plan does not promise a specific amount of benefits at retirement. In these plans, the employee or the employer (or both) contribute to the employee's individual account under the plan. These contributions generally are invested on the employee's behalf. The employee receives the balance in their account, which is based on contributions plus or minus investment gains or losses. The value of the account fluctuates due to the changes in the value of investments. Examples of defined contribution plans include 401(k) plans, 403(b) plans, employee stock ownership plans, and profit-sharing plans.<sup>2</sup>

<sup>2</sup> U.S. Department of Labor. Find It by Topic: Retirement Plans, Benefits & Savings. <[www.dol.gov/dol/topic/retirement/typesofplans.htm](http://www.dol.gov/dol/topic/retirement/typesofplans.htm)> Accessed June 23, 2008.

This type of plan has become more popular among firms that have a retirement plan available based on its ease of administration and cost structure.

Among the firms that had a retirement plan available, over 85 percent of firms in each industry offered a defined contribution retirement plan to full time employees. These firms made the defined contribution plan available to almost all full time employees. Nine of every ten eligible full time employees in *Professional services*, *Utilities*, and *Education* enrolled in the defined contribution retirement plan.

Considering only the firms that offered a retirement plan to part time employees, at least four out of five firms in all industries offered the defined contribution plan, except in two industries. *Administrative services* and *Wholesale* had slightly less than two-thirds of firms offering this type of plan to part time employees. Four of every five part time employees in *Information*, *Finance*, *Real estate*, and *Professional services* and *Retail* were eligible for the defined contribution plan. At least half of eligible part time workers in eight industry sectors and at least a quarter of eligible workers in another four sectors were enrolled.

Related to the "contribution" part of this retirement plan name, at least two-thirds of firms in all but *Education* and *Real estate* shared the expense of the defined contribution retirement plan with full time

Paid Leave

Retirement &amp; Other

## Retirement

employees. A majority of firms in all industries offering a plan to part timers also shared the expense with workers.

### Defined Benefit Pension Retirement Plan

A defined benefit plan promises a specified monthly benefit at retirement. The plan may state this promised benefit as an exact dollar amount, such as \$100 per month at retirement. Or, more commonly, it may calculate a benefit through a plan formula that considers such factors as salary and service — for example, one percent of average salary for the last five years of employment to be paid for every year of service with an employer. The benefits in most traditional defined benefit pension plans are protected, within certain limitations, by federal insurance provided through the Pension Benefit Guaranty Corporation (PBGC).<sup>3</sup>

Traditional pensions were this type of plan. After a length of service, workers expected a guaranteed pension amount upon retirement. Because a defined benefit retirement plan requires an administrator, this plan is more expensive to maintain. That cost, combined with recent publicity revolving around abuse of funds by designated administrators, has deterred companies from starting or continuing to offer this type of retirement plan.

Firms in *Utilities* were most likely to have a defined benefit pension retirement plan available to full time employees. Over half of responding firms in this industry offered a defined benefits plan to all full time employees. Not only were all full time workers in *Utilities* offered a pension plan, all eligible employees enrolled in the plan. *Health/social services* and *Finance* had the next highest shares of firms offering a defined benefit pension retirement plan to full time workers.

Among firms with a retirement plan available, there were seven different industries that did not have any firms with a defined benefit retirement plan available to part time employees. Responding firms in *Real estate*, *Health/social services* and *Finance* were the top three industries with this retirement plan available to part time workers.

The structure of this type of plan requires that the employer be the originating source of funding, so none were solely paid by the employee. A majority of responding firms in all industries assumed the entire financial responsibility of the defined benefit pension retirement plan.

<sup>3</sup> Ibid.

**Retirement**

**Defined Contribution Retirement Plan by Industry**

Industry	Full Time Employees				Part Time Employees			
	% of Firms Offer Retirement	Offered Def ned Contribution		Enrolled in Contribution Plan	% of Firms Offer Retirement	Offered Def ned Contribution		Enrolled in Contribution Plan
		% of Firms	Eligible Employees	% of Eligible Employees		% of Firms	Eligible Employees	% of Eligible Employees
Lodging/food services	18.2%	100.0%	95.1%	49.1%	12.2%	90.9%	62.5%	2.8%
Administrative services	39.4%	95.1%	87.9%	58.4%	17.5%	64.3%	58.1%	20.0%
Arts and entertainment	32.0%	90.6%	98.9%	51.9%	13.3%	100.0%	59.5%	17.9%
Construction	37.1%	93.2%	94.3%	62.8%	16.5%	100.0%	64.3%	87.5%
Education	48.8%	92.1%	89.1%	91.1%	22.0%	94.4%	65.4%	11.9%
Finance	70.8%	87.3%	97.8%	80.4%	51.7%	83.3%	85.7%	42.0%
Health/social services	67.8%	86.8%	99.8%	61.4%	40.8%	83.9%	68.8%	51.4%
Information	54.8%	85.3%	99.6%	57.3%	35.0%	100.0%	85.7%	27.8%
Management companies	76.3%	100.0%	98.1%	69.4%	57.9%	100.0%	53.2%	53.3%
Manufacturing	58.6%	99.1%	96.6%	67.5%	36.0%	94.7%	49.4%	53.5%
Other services	33.1%	92.3%	95.8%	70.4%	17.2%	94.7%	63.9%	52.8%
Professional services	61.1%	86.1%	97.7%	92.2%	39.7%	84.1%	80.0%	89.3%
Real estate	35.8%	85.7%	96.5%	67.5%	10.1%	85.7%	80.0%	25.0%
Retail	40.0%	91.8%	96.1%	57.4%	16.5%	88.2%	79.2%	39.3%
Transportation	37.8%	91.1%	88.6%	50.6%	21.1%	81.3%	31.6%	15.8%
Utilities	72.7%	87.5%	99.2%	90.4%	28.6%	100.0%	66.7%	50.0%
Wholesale	56.5%	89.6%	98.8%	71.6%	26.9%	57.1%	77.8%	66.7%

**Defined Contribution Retirement Funding by Industry**

Industry	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Lodging/food services	5.6%	27.8%	66.7%	0.0%	25.0%	75.0%
Administrative services	7.9%	13.2%	78.9%	0.0%	25.0%	75.0%
Arts and entertainment	12.0%	20.0%	68.0%	9.1%	27.3%	63.6%
Construction	12.7%	20.6%	66.7%	12.5%	12.5%	75.0%
Education	26.5%	17.6%	55.9%	29.4%	23.5%	47.1%
Finance	9.0%	16.4%	74.6%	16.7%	20.8%	62.5%
Health/social services	27.4%	10.7%	61.9%	30.8%	17.9%	51.3%
Information	17.9%	17.9%	64.3%	0.0%	30.0%	70.0%
Management companies	4.7%	14.0%	81.4%	5.0%	15.0%	80.0%
Manufacturing	12.0%	11.1%	76.9%	10.3%	10.3%	79.3%
Other services	22.7%	9.1%	68.2%	17.6%	11.8%	70.6%
Professional services	25.6%	11.1%	63.3%	32.4%	5.9%	61.8%
Real estate	28.6%	25.7%	45.7%	16.7%	33.3%	50.0%
Retail	4.8%	16.7%	78.6%	8.3%	16.7%	75.0%
Transportation	7.3%	19.5%	73.2%	0.0%	16.7%	83.3%
Utilities	7.7%	0.0%	92.3%	0.0%	0.0%	100.0%
Wholesale	10.5%	21.1%	68.4%	0.0%	25.0%	75.0%

Insurance

Paid Leave

Retirement & Other

**Retirement**

**Defined Benefit Pension Retirement Plan by Industry**

Industry	Full Time Employees				Part Time Employees			
	% of Firms Offer Retirement	Offered Pension		Enrolled in Pension	% of Firms Offer Retirement	Offered Pension		Enrolled in Pension
		% of Firms	Eligible Employees	% of Eligible Employees		% of Firms	Eligible Employees	% of Eligible Employees
Lodging/food services	18.2%	0.0%	n/a	n/a	12.2%	0.0%	n/a	n/a
Administrative services	39.4%	7.7%	100.0%	100.0%	17.5%	14.3%	n/a	n/a
Arts and entertainment	32.0%	6.3%	10.4%	100.0%	13.3%	0.0%	n/a	n/a
Construction	37.1%	7.1%	91.3%	95.2%	16.5%	0.0%	n/a	n/a
Education	48.8%	5.3%	15.2%	99.8%	22.0%	0.0%	n/a	n/a
Finance	70.8%	16.5%	91.4%	89.0%	51.7%	17.2%	n/a	n/a
Health/social services	67.8%	23.7%	96.6%	88.6%	40.8%	21.8%	n/a	n/a
Information	54.8%	6.3%	100.0%	100.0%	35.0%	0.0%	n/a	n/a
Management companies	76.3%	7.0%	74.2%	100.0%	57.9%	14.3%	n/a	n/a
Manufacturing	58.6%	6.2%	70.7%	85.7%	36.0%	2.8%	n/a	n/a
Other services	33.1%	5.9%	94.4%	100.0%	17.2%	0.0%	n/a	n/a
Professional services	61.1%	13.6%	98.8%	98.8%	39.7%	13.6%	n/a	n/a
Real estate	35.8%	11.9%	80.0%	91.7%	10.1%	28.6%	n/a	n/a
Retail	40.0%	2.2%	71.4%	66.7%	16.5%	6.3%	n/a	n/a
Transportation	37.8%	9.1%	96.7%	98.3%	21.1%	6.3%	n/a	n/a
Utilities	72.7%	53.3%	100.0%	100.0%	28.6%	0.0%	n/a	n/a
Wholesale	56.5%	12.8%	97.4%	90.0%	26.9%	14.3%	n/a	n/a

**Defined Benefit Pension Retirement Funding by Industry**

Industry	Full Time Employees		Part Time Employees	
	Premiums Paid		Premiums Paid	
	100% Firm	Jointly Paid	100% Firm	Jointly Paid
Lodging/food services	n/a	n/a	n/a	n/a
Administrative services	66.7%	33.3%	100.0%	0.0%
Arts and entertainment	100.0%	0.0%	n/a	n/a
Construction	100.0%	0.0%	n/a	n/a
Education	50.0%	50.0%	n/a	n/a
Finance	92.3%	7.7%	100.0%	0.0%
Health/social services	87.0%	13.0%	100.0%	0.0%
Information	100.0%	0.0%	n/a	n/a
Management companies	100.0%	0.0%	100.0%	0.0%
Manufacturing	100.0%	0.0%	100.0%	0.0%
Other services	66.7%	33.3%	n/a	n/a
Professional services	92.3%	7.7%	100.0%	0.0%
Real estate	100.0%	0.0%	100.0%	0.0%
Retail	50.0%	50.0%	100.0%	0.0%
Transportation	66.7%	33.3%	100.0%	0.0%
Utilities	87.5%	12.5%	n/a	n/a
Wholesale	60.0%	40.0%	n/a	n/a

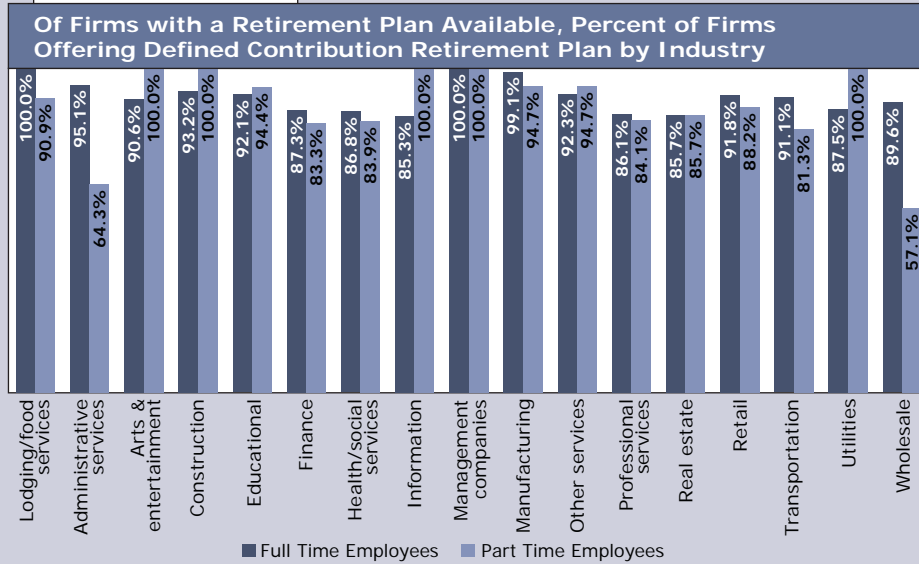
Insurance

Paid Leave

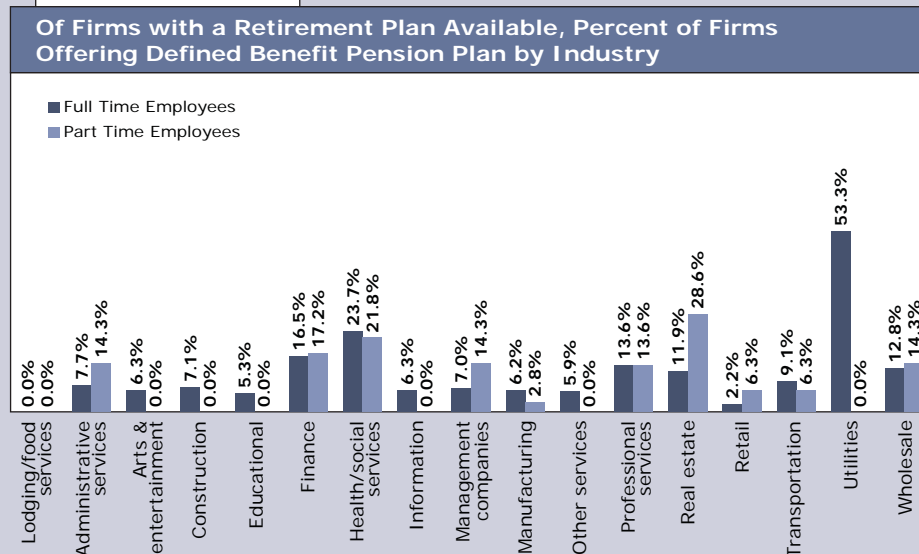
Retirement & Other

Retirement

Industries: Chart 3.a



Industries: Chart 3.b





## Other Benefits

One way businesses compete in recruiting and retaining a skilled workforce is by offering extra benefits. The availability of other benefits can be a strong influence on bringing skilled workers to the industry.

In addition to information on standard benefits such as health insurance and paid leave, the survey asked about other benefits offered to workers. These less common benefits include child care, tuition assistance, bonus pay, flexible spending accounts, and shift differentials.

### Child Care

Overall, the availability of child care, including on-site and off-site facilities, reimbursements and vouchers, is not prevalent among firms in New Hampshire. There was some industry connection in the availability of child care for full time and part time employees.

*Health/social services* was the sole industry with a double digit share of firms offering child care to both full time and part time employees. Roughly one of every seven firms in the industry offered the benefit to full time workers and one of every ten firms offered child care to part time workers. *Education* and *Management companies* had the second and third highest shares for full time workers. Five percent or less of firms in all other industries made child care available to either full time or part time employees.

### Tuition/Education Assistance

In some industries, continuing education is a requirement for employees who must maintain a professional license or certification. One benefit firms may offer is tuition assistance, either for employees who require classes for licensure or those who wish to expand their skills. Over half the firms in *Utilities*, *Finance*, and *Health/social services* offer tuition assistance to full time employees, and close to one of every three to part time employees. Over two of every five responding firms in *Education* offered tuition assistance to full time employees and just over one of five to part time employees.

### Bonus Pay

Bonus pay is cash compensation not directly related to worker output, such as new hire bonuses, year-end bonuses, attendance bonuses, or holiday bonuses. About one of every four firms offered some type of bonus in each industry. Nearly half the firms in *Professional services* and *Finance* offer some type of bonus to both full time and part time employees.

### Flexible Spending Accounts

A flexible spending account allows employees to pay for eligible out-of-pocket health care and dependent care expenses using pre-tax dollars. Half of the responding firms in *Utilities* offered flexible spending accounts to full time employees. About a third of responding firms in *Management companies*, *Finance*, and *Health/social services* offered flexible spending to full time workers. These three industries also had the highest shares of firms offering flexible spending accounts to part time employees.

### Operate on Shifts

Many factors determine the hours that companies establish to run a business. The five industries with the highest share of responding firms offering shift work to full time employees were also the same five industries with the highest shares offering shift work to part time employees — *Lodging/food services*, *Manufacturing*, *Management companies*, *Health/social services*, and *Transportation*.

## Other Benefits

Insurance

Firms least likely to have shift work were in the *Wholesale, Retail, Real estate, Education, Wholesale, Administrative services, Construction* and *Finance* industries, with ten percent or less operating on shifts for both full time and part time employees.

Although very few firms in *Education* had shift work, all firms in that industry offered a shift pay differential for full time employees. The same held true for all responding firms in *Construction*, which offered a shift pay differential to both full time and part time employees.

Paid Leave

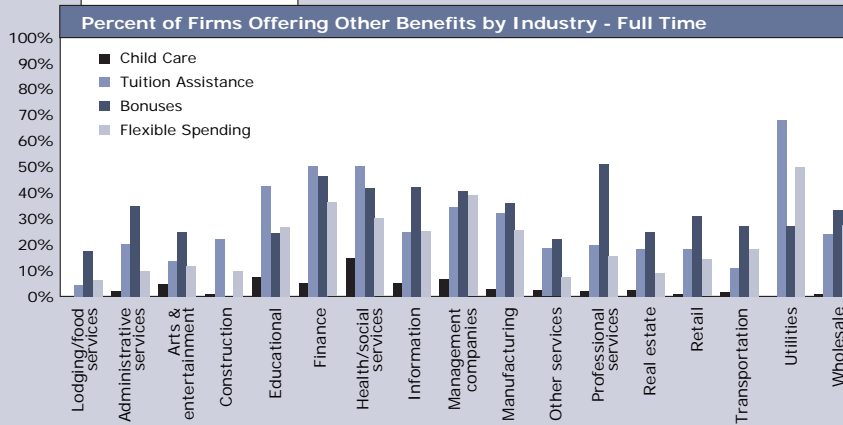
Retirement & Other

Other Benefit

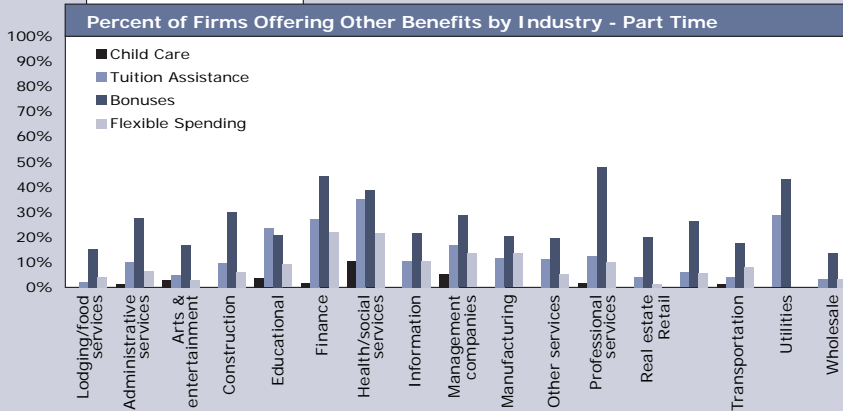
Other Benefits by Industry

Industry	Full Time Employees				Part Time Employees			
	% of Firms				% of Firms			
	Child Care	Tuition Assistance	Bonuses	Flexible Spending	Child Care	Tuition Assistance	Bonuses	Flexible Spending
Lodging/food services	0.0%	4.5%	17.4%	6.3%	0.0%	2.1%	15.1%	4.2%
Administrative services	2.0%	20.4%	35.0%	9.7%	1.3%	10.0%	27.5%	6.3%
Arts and entertainment	4.8%	13.6%	24.8%	11.7%	2.9%	4.9%	16.8%	2.9%
Construction	1.0%	22.1%	38.2%	9.8%	0.0%	9.8%	30.1%	6.0%
Education	7.3%	42.7%	24.4%	26.8%	3.8%	23.4%	20.8%	9.1%
Finance	5.3%	50.4%	46.4%	36.3%	1.7%	27.1%	44.1%	22.0%
Health/social services	14.8%	50.3%	41.8%	30.1%	10.5%	35.2%	38.5%	21.5%
Information	5.0%	25.0%	42.4%	25.4%	0.0%	10.5%	21.6%	10.5%
Management companies	6.8%	34.5%	40.7%	39.0%	5.4%	16.7%	28.6%	13.5%
Manufacturing	3.0%	32.3%	36.2%	25.8%	0.0%	11.6%	20.2%	13.5%
Other services	2.4%	18.5%	22.0%	7.4%	2.6%	11.4%	19.5%	5.3%
Professional services	2.2%	20.0%	51.1%	15.5%	1.7%	12.5%	47.9%	10.0%
Real estate	2.5%	18.2%	25.0%	9.0%	0.0%	4.0%	20.0%	1.3%
Retail	0.8%	18.4%	31.0%	14.2%	0.0%	5.9%	26.2%	5.8%
Transportation	1.7%	10.9%	27.1%	18.3%	1.4%	4.1%	17.6%	8.0%
Utilities	0.0%	68.2%	27.3%	50.0%	0.0%	28.6%	42.9%	0.0%
Wholesale	1.0%	24.1%	33.3%	27.7%	0.0%	3.4%	13.8%	3.4%

Industries: Chart 3.c



Industries: Chart 3.d



Insurance

Paid Leave

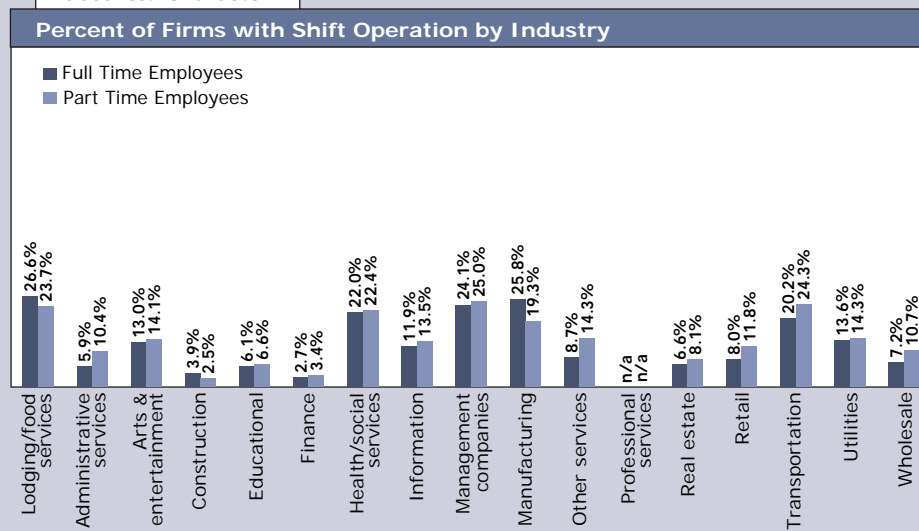
Retirement & Other

Other Benefit

Shift Operation by Industry

Industry	Full Time Employees		Part Time Employees	
	% of Firms	% Offering Differential	% of Firms	% Offering Differential
Lodging/food services	26.6%	29.6%	23.7%	25.0%
Administrative services	5.9%	16.7%	10.4%	28.6%
Arts and entertainment	13.0%	18.2%	14.1%	0.0%
Construction	3.9%	100.0%	2.5%	100.0%
Education	6.1%	100.0%	6.6%	80.0%
Finance	2.7%	66.7%	3.4%	50.0%
Health/social services	22.0%	81.6%	22.4%	73.3%
Information	11.9%	14.3%	13.5%	20.0%
Management companies	24.1%	50.0%	25.0%	44.4%
Manufacturing	25.8%	84.4%	19.3%	85.0%
Other services	8.7%	7.7%	14.3%	7.1%
Professional services	0.6%	n/a	0.8%	n/a
Real estate	6.6%	14.3%	8.1%	16.7%
Retail	8.0%	20.0%	11.8%	16.7%
Transportation	20.2%	41.7%	24.3%	38.9%
Utilities	13.6%	66.7%	14.3%	100.0%
Wholesale	7.2%	80.0%	10.7%	66.7%

Industries: Chart 3.e



## Methodology

In September 2007, 15,196 surveys were mailed to privately owned businesses with New Hampshire employees. The universe was selected to represent three different populations: firm size, industry, and geography. The intended response rate was 50 percent in order to achieve a 95 percent confidence level (+/- 3% MOE). No second mailing of surveys was done, only reminder postcards. A total of 4,029 completed surveys were returned. Actual response rates were 23.9 percent for the industry population, 23.0 percent for the firm sizes, and 25.4 percent for the geographic areas. A 90 percent confidence level was reached for each stratification (+/- 8 to 10% MOE).

Confidence levels were established according to the stratification being represented. The presence of full time and part time employees was not included. Because of this some subsets of responses that were dependent on having employees in the specific category were not publishable.

### Sample Selection

The total population of firms in New Hampshire was stratified three separate ways. The first stratification was by firm size. The universe was divided into six size categories based on the number of employees. These groups were then treated as individual populations and random selections were drawn on each.

The second stratification was geography. Businesses were selected to represent each of the ten counties in the state, each county was treated as a separate population and random selections were drawn. There was no weighting of units in the sample, therefore, especially in the geography stratification, there may be bias toward small firm responses.

The third stratification was by industry. The entire universe was separated into 17 NAICS sectors and each group was treated as a separate population and random selections were made. In the industry stratification there may be some under representation in some industries due to ownership, i.e. a majority of *Education* is government owned and operated so it is not part of the survey population.

### Analysis

Main questions were evaluated regardless of whether the company had full time or part time employees. Details for follow-up questions were dependent on the company having employees in a particular category (i.e. employees offered and employees enrolled). Some responses may have a lower confidence level because of the drilldown of subset questions.

# Survey Instrument

## New Hampshire Benefits 2007 Survey Form



### Instructions

- For accurate and complete results, it is important that you fill out and return this survey even if your organization offers no benefits.
- If possible, please provide information only for the establishment and location listed on the address label of this survey. If this is not possible, please answer questions for the employees in **New Hampshire** only.
- Please provide the most current information available.
- Please respond by **October 05, 2007**
- Several questions on this survey refer to the benefit offered to the "majority of employees." If more than two plans are offered and no one plan covers more than 50% of employees, please report benefits offered to the largest group of employees, i.e. the most typical or common plan offered.
- If you have any questions about the survey, please call **Anita Josten** at (603) 228-4173 or email: [ajosten@nhes.nh.gov](mailto:ajosten@nhes.nh.gov)
- Please mail the complete survey in the postage-paid envelope or fax it to (603) 228-4172.
- All information provided will remain strictly confidential. Results will be presented in aggregate so that no individual response will be identifiable in any published results.
- Go to [www.nhes.state.nh.us/elmi/](http://www.nhes.state.nh.us/elmi/) for more detailed instructions on filling out the survey. You will find a list of frequently asked questions and answers.

### Contact Information

Contact Person: \_\_\_\_\_ Title: \_\_\_\_\_ Phone: ( ) \_\_\_\_\_

(Contact information is requested in case clarification is needed about the responses to the survey.)

Check here if you would like a complimentary copy of the survey results.

### Employment

1. How many workers are currently employed at the establishment and location? \_\_\_\_\_ employees  
 If zero employees, please check here and return the survey form.

Based on your organization's definition of full-time and part-time, of the employees reported in question #1:

2. How many are full-time? \_\_\_\_\_ **Full-time** employees
3. How many are part-time? \_\_\_\_\_ **Part-time** employees

Please answer the remainder of the questions on the survey for the employees reported in this section.



# Survey Instrument

<b>Insurance: Medical, Dental, Vision, Disability, Life</b>	<b>Full-time Employees</b>	<b>Part-time Employees</b>
4. Does your organization offer medical insurance? <i>(If no, please check "no" and skip to question #7.)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. Of the employees reported in question #2 and #3, how many are <i>offered</i> medical insurance coverage?	_____employees	_____employees
b. For the majority of employees, is there a waiting period for medical insurance coverage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Of the employees reported in question #4a, how many are <i>enrolled</i> in medical insurance coverage?	_____employees	_____employees
a. Of the employees reported in question #5, how many are <i>enrolled</i> in <i>single</i> medical insurance coverage?	_____employees	_____employees
b. For the majority of employees, what percentage of single medical insurance premiums is <i>employer</i> paid?	_____%	_____%
6. Does your organization offer <i>family</i> * medical insurance coverage? <i>(If no, please check "no" and skip to question #7.)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. Of the employees reported in question # 5, how many are <i>enrolled</i> in <i>family</i> medical insurance coverage?	_____employees	_____employees
b. For the majority of employees, what percentage of family medical insurance premiums is <i>employer</i> paid?	_____%	_____%
7. Does your organization offer dental insurance coverage? <i>(If included as part of a medical insurance plan, please check "yes" and skip to question #9. If no, check "no" and skip to question #10.)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. Of the employees reported in question #2 and #3, how many are <i>offered</i> dental insurance coverage?	_____employees	_____employees
8. Of the employees reported in question #7a, how many are <i>enrolled</i> in dental insurance coverage?	_____employees	_____employees
a. Of the employees reported in question #8, how many are <i>enrolled</i> in <i>single</i> dental insurance coverage?	_____employees	_____employees
b. For the majority of employees, are <i>single</i> dental insurance premiums: <i>(paid by)</i>	<input type="checkbox"/> 100% employer <input type="checkbox"/> 100% employee <input type="checkbox"/> Jointly paid	<input type="checkbox"/> 100% employer <input type="checkbox"/> 100% employee <input type="checkbox"/> Jointly paid
9. Does your organization offer <i>family</i> * dental insurance coverage? <i>(If no, please check "no" and skip to question #10.)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. Of the employees reported in question #8, how many are <i>enrolled</i> in <i>family</i> dental insurance coverage?	_____employees	_____employees
b. For the majority of employees, are <i>family</i> dental insurance premiums: <i>(paid by)</i>	<input type="checkbox"/> 100% employer <input type="checkbox"/> 100% employee <input type="checkbox"/> Jointly paid	<input type="checkbox"/> 100% employer <input type="checkbox"/> 100% employee <input type="checkbox"/> Jointly paid
10. Does your organization offer vision insurance? <i>(If included as part of a medical insurance plan, check "yes" and skip to question #11. If no, please check "no" and skip to question #12)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. Of the employees reported in question #2 and #3, how many are <i>offered</i> vision insurance?	_____employees	_____employees
b. Of the employees reported in question #10a, how many are <i>enrolled</i> in vision insurance coverage?	_____employees	_____employees
c. For the majority of employees, are vision insurance premiums: <i>(paid by)</i>	<input type="checkbox"/> 100% employer <input type="checkbox"/> 100% employee <input type="checkbox"/> Jointly paid	<input type="checkbox"/> 100% employer <input type="checkbox"/> 100% employee <input type="checkbox"/> Jointly paid
* Family coverage is defined as employee <i>plus</i> other(s) such as spouse, children, dependents, etc.		

# Survey Instrument

	Full-time Employees	Part-time Employees
<p>11. Does your organization offer life insurance? (If no, please check "no" and skip to question #12.)</p> <p>a. Of the employees reported in question #2 and #3, how many are <i>offered</i> life insurance coverage?</p> <p>b. Of the employees reported in question #11a, how many are <i>enrolled</i> in life insurance coverage?</p> <p>c. For the majority of employees, is life insurance: (<i>paid by</i>)</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No  _____employees  _____employees <input type="checkbox"/> 100% employer <input type="checkbox"/> 100% employee <input type="checkbox"/> Jointly paid	<input type="checkbox"/> Yes <input type="checkbox"/> No  _____employees  _____employees <input type="checkbox"/> 100% employer <input type="checkbox"/> 100% employee <input type="checkbox"/> Jointly paid
<p>12. Does your organization offer short-term disability insurance (separate from workers' compensation)? (If no, please check "no" and skip to question #13.)</p> <p>a. Of the employees reported in question #2 and #3, how many are <i>offered</i> short-term disability insurance coverage?</p> <p>b. Of the employees reported in question #12a, how many are <i>enrolled</i> in short-term disability insurance coverage?</p> <p>c. For the majority of employees, is short-term disability insurance: (<i>paid by</i>)</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No  _____employees  _____employees <input type="checkbox"/> 100% employer <input type="checkbox"/> 100% employee <input type="checkbox"/> Jointly paid	<input type="checkbox"/> Yes <input type="checkbox"/> No  _____employees  _____employees <input type="checkbox"/> 100% employer <input type="checkbox"/> 100% employee <input type="checkbox"/> Jointly paid
<p>13. Does your organization offer long-term disability insurance (separate from workers' compensation)? (If no, please check "no" and skip to question #14.)</p> <p>a. Of the employees reported in question #2 and #3, how many are <i>offered</i> long-term disability insurance coverage?</p> <p>b. Of the employees reported in question #13a, how many are <i>enrolled</i> in long-term disability insurance coverage?</p> <p>c. For the majority of employees, is long-term disability insurance: (<i>paid by</i>)</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No  _____employees  _____employees <input type="checkbox"/> 100% employer <input type="checkbox"/> 100% employee <input type="checkbox"/> Jointly paid	<input type="checkbox"/> Yes <input type="checkbox"/> No  _____employees  _____employees <input type="checkbox"/> 100% employer <input type="checkbox"/> 100% employee <input type="checkbox"/> Jointly paid
<p><b>Paid Leave: Vacation, Sick, Holiday, Consolidated</b></p>		
<p>14. Does your organization offer paid vacation leave? If paid vacation is offered as a separate benefit, how many days of paid vacation are offered to the majority of employees:</p> <p>a. After 1 year of employment?</p> <p>b. After 3 years of employment?</p> <p>c. After 5 years of employment?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No  _____days  _____days _____days	<input type="checkbox"/> Yes <input type="checkbox"/> No  _____days  _____days _____days
<p>15. Does your organization offer paid sick leave ?</p> <p>a. If paid sick leave is offered as a separate benefit, how many days of paid sick leave are offered per year to the majority of employees?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No  _____days	<input type="checkbox"/> Yes <input type="checkbox"/> No  _____days
<p>16. Does your organization offer paid holiday leave ?</p> <p>a. If paid holidays are offered as a separate benefit, how many days are provided each year to the majority of employees?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No  _____days	<input type="checkbox"/> Yes <input type="checkbox"/> No  _____days
<p>17. Does your organization offer consolidated leave? (<i>Consolidated leave may be referred to as a "Time Bank", "PTO (Paid Time Off)" etc. This leave may be offered in addition to other types of paid leave or may be offered in place of separate paid leave.</i>)</p> <p>a. If yes, how many days are provided per year to the majority of employees?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No  _____days	<input type="checkbox"/> Yes <input type="checkbox"/> No  _____days
<p>New Hampshire Employment Security</p>		<p>3</p>



# Survey Instrument

Retirement	Full-time Employees	Part-time Employees
18. Does your organization offer a retirement plan? <i>(If no, please check "no" and skip to question #21.)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
19. Does your organization offer a <i>defined contribution retirement</i> plan? (401k, saving & thrift, deferred profit sharing, etc.) <i>(If no, please check "no" and skip to question #20.)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. Of the employees reported in question #2 and #3, how many are <i>offered</i> a defined contribution retirement plan?	_____employees	_____employees
b. Of the employee's reported in question #19a, how many are <i>enrolled</i> in the defined contribution retirement plan?	_____employees	_____employees
	<input type="checkbox"/> 100% employer <input type="checkbox"/> 100% employee <input type="checkbox"/> Jointly paid	<input type="checkbox"/> 100% employer <input type="checkbox"/> 100% employee <input type="checkbox"/> Jointly paid
c. Is the defined contribution retirement plan: ( <i>paid by</i> )		
20. Does your organization offer a <i>defined benefit pension retirement</i> plan? (uses a specific, pre-determined formula to calculate an employee's future benefit) <i>(If no, please check "no" and skip to question #21.)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. Of the employees reported in question #2 and #3, how many are <i>offered</i> a defined benefit pension plan?	_____employees	_____employees
b. Of the employees reported in question #20a, how many are <i>enrolled</i> in the defined benefit pension plan?	_____employees	_____employees
	<input type="checkbox"/> 100% employer <input type="checkbox"/> 100% employee <input type="checkbox"/> Jointly paid	<input type="checkbox"/> 100% employer <input type="checkbox"/> 100% employee <input type="checkbox"/> Jointly paid
c. Is the defined benefit pension plan: ( <i>paid by</i> )		
<b>Other Benefits</b>		
21. Does your organization offer child care benefits (including on-site or off-site child care, reimbursements, vouchers)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
22. Does your organization offer tuition/educational assistance or reimbursement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
23. Does your organization offer non-production bonuses (e.g. hiring, signing, year-end, attendance, holiday)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
24. Does your organization offer flexible spending accounts (accounts allowing employees to set aside money out of their paycheck pre-tax to pay qualified expenses)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
25. Does your organization operate on shifts)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. If yes, does your organization offer shift differentials?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Cost of Benefits</b>		
For the cost questions below, please provide the most recent 12-month figures available. Include employer contributions only for insurance and retirement costs. Please exclude costs for retirees and COBRA participants.		
26. How much did your organization spend on each of the following components of compensation?	Annual Expenditures	
a. Wages & salaries (straight time only)	\$ _____	
b. Insurance (include only medical, dental, and vision insurance)	\$ _____	
c. Retirement plans	\$ _____	
d. What was the average employment for the same 12 month period of the costs reported in questions 26a - 26c?	_____employees	
<p><b>Thank you for taking the time to complete this survey! Please make any comments or clarifications to specific survey questions on a separate sheet of paper.</b></p> <p>4</p>		