

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.

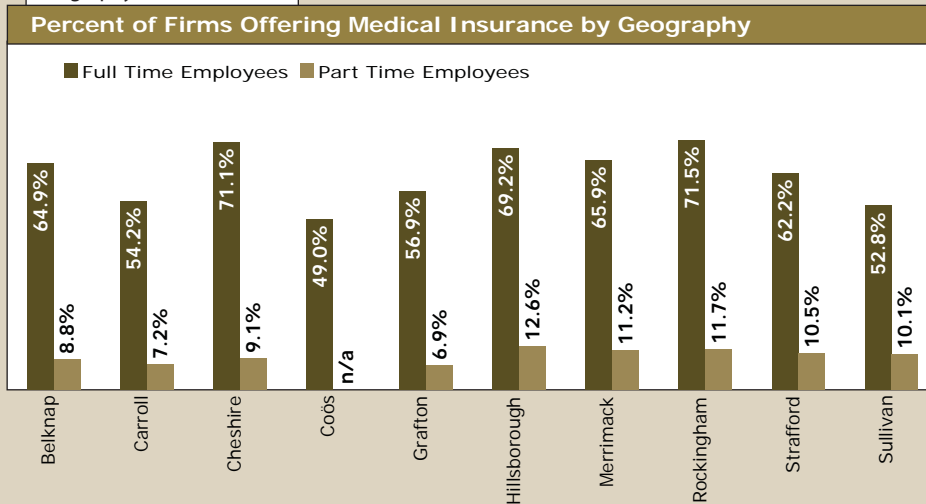
This recalculation increased the share of family plan premiums paid by employers in all counties. Employers paid an average of 72 to 85 percent of the cost for full time worker family medical plans. Though the share of part time workers with family plan insurance available was considerably smaller, the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

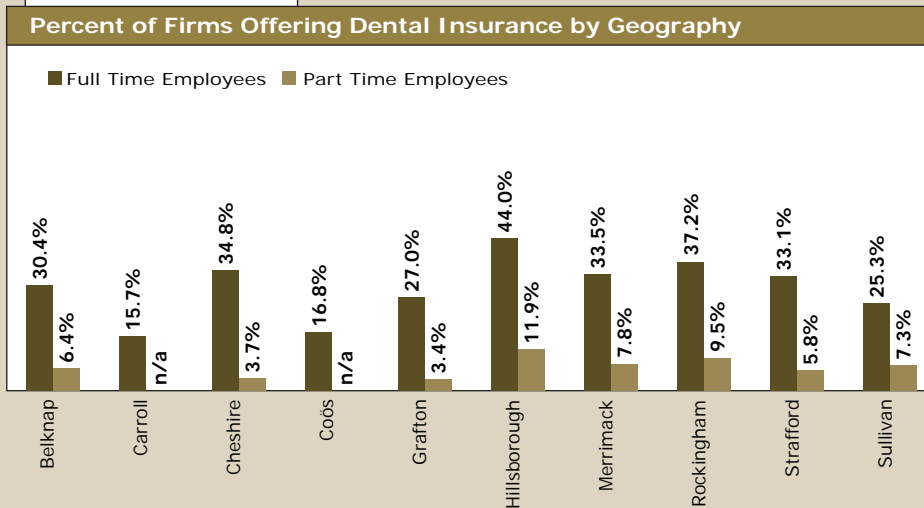
* Because of a flaw in the "skip instructions" on the survey instrument, the shares of single dental insurance enrollment and share of family dental insurance enrollment may not add to 100 percent.

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

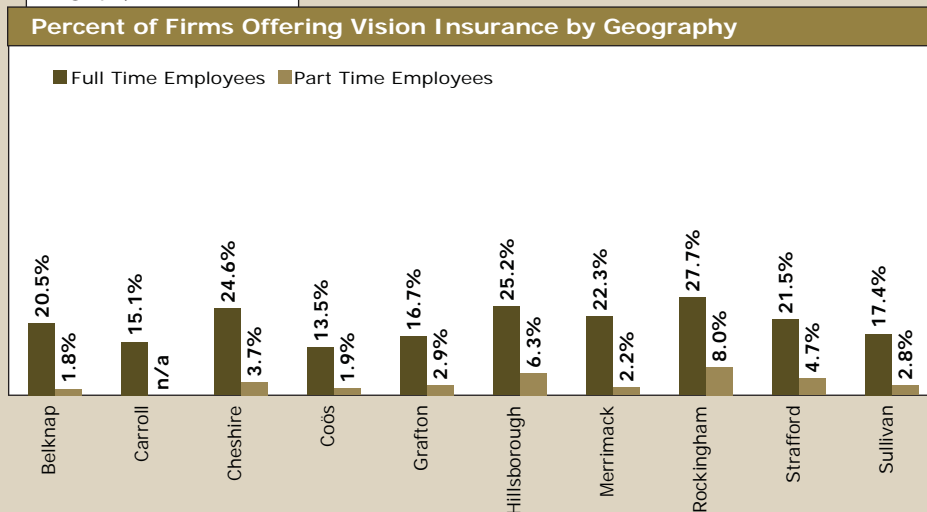
County	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Belknap	10.5%	39.5%	50.0%	30.0%	20.0%	50.0%
Carroll	23.5%	58.8%	17.6%	n/a	n/a	n/a
Cheshire	25.0%	37.5%	37.5%	0.0%	50.0%	50.0%
Coös	26.3%	36.8%	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

Insurance

Paid Leave

Retirement & Other

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.

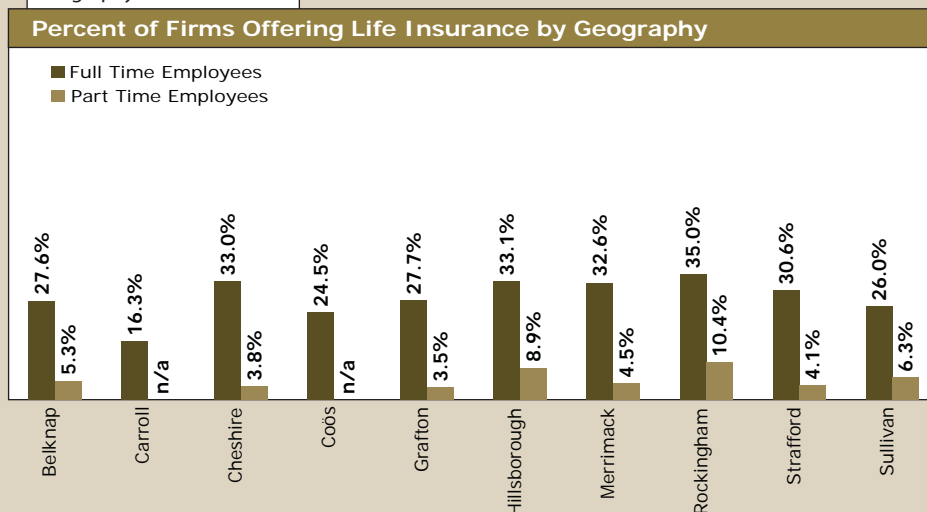
In a reversal of the short-term disability results, at least half the responding firms in most counties paid the entire premium of long-term disability insurance for full time employees. And roughly one in three firms required that the employee pay the entire expense, whether full or part time.

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

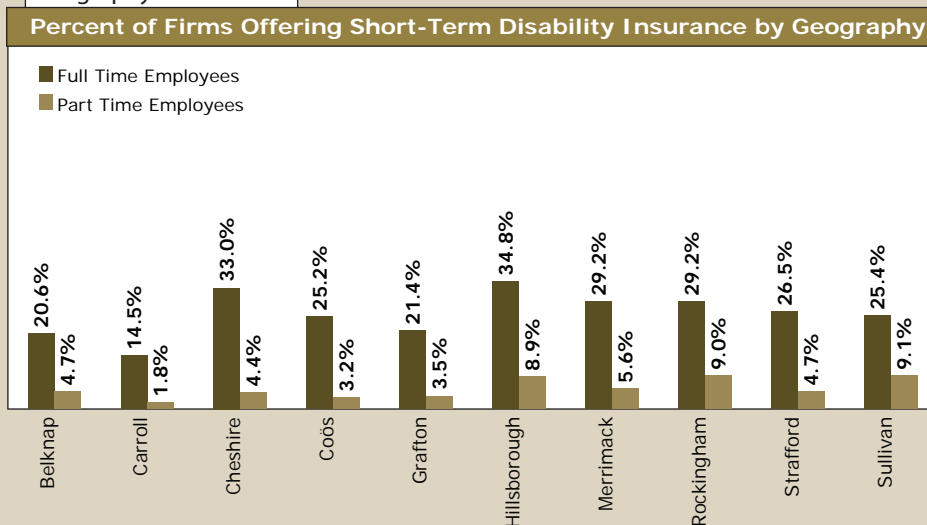
County	Full Time Employees			Part Time Employees		
	Premiums Paid			Premiums Paid		
	100% Firm	100% Employee	Jointly Paid	100% Firm	100% Employee	Jointly Paid
Belknap	76.7%	16.3%	7.0%	88.9%	11.1%	0.0%
Carroll	69.2%	23.1%	7.7%	n/a	n/a	n/a
Cheshire	83.9%	14.3%	1.8%	80.0%	20.0%	0.0%
Coös	72.2%	11.1%	16.7%	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%

Insurance

Paid Leave

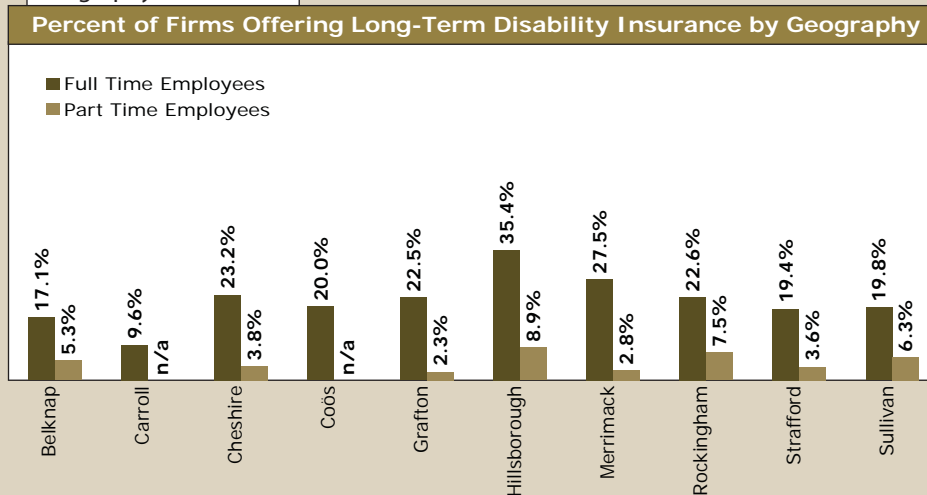
Retirement & Other

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

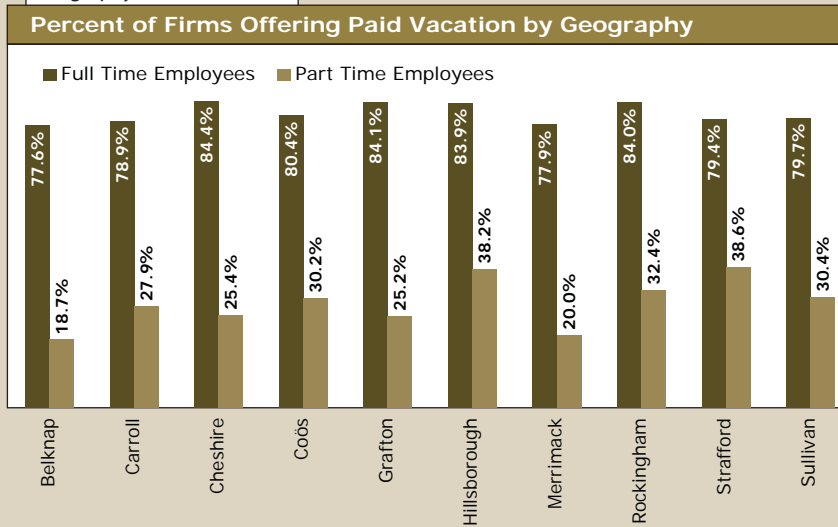
Retirement & Other

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

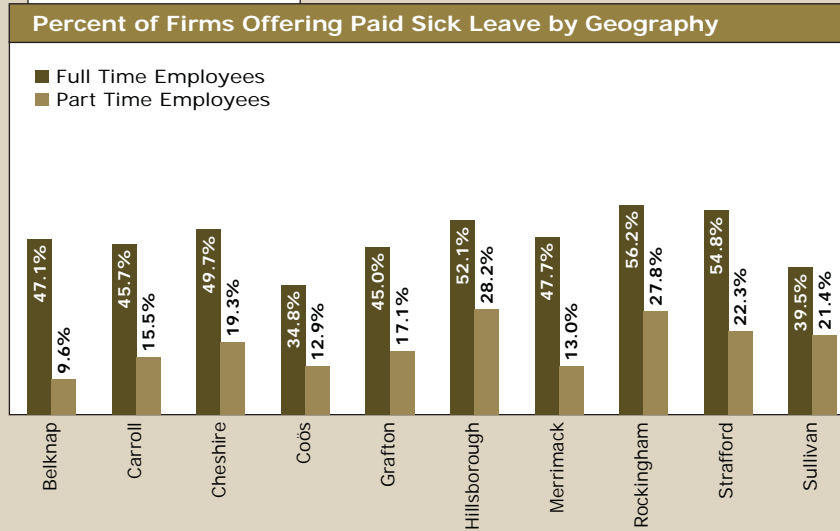
Retirement & Other

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

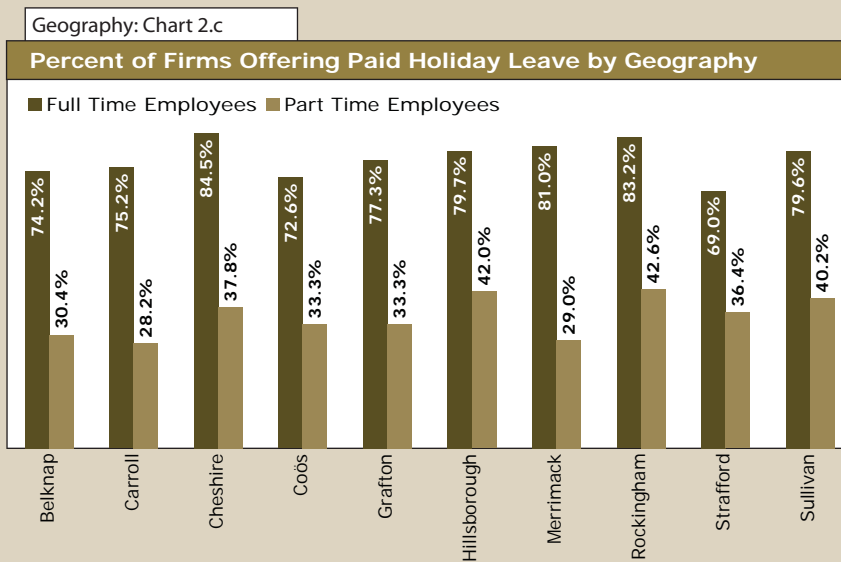
Geography: Chart 2.b



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

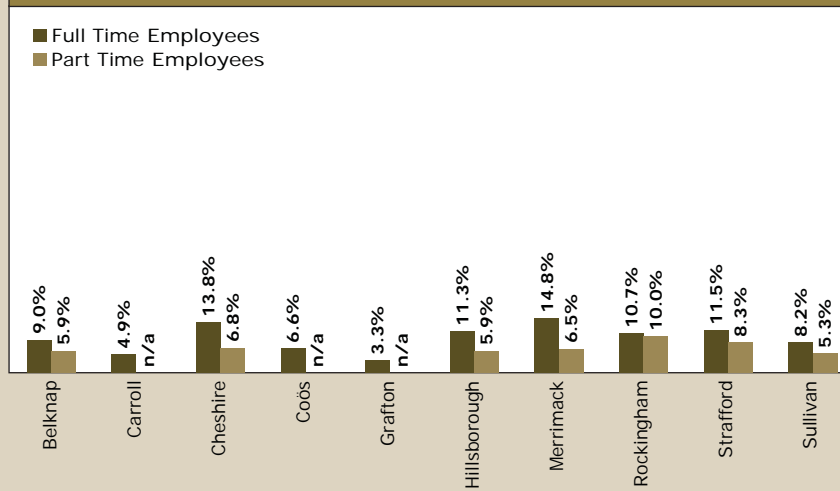
Paid Leave

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.¹

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.

¹ U.S. Department of Labor. Find It by Topic: Retirement Plans, Benefits & Savings. <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).²

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 & Other

² Ibid.

Retirement

Insurance

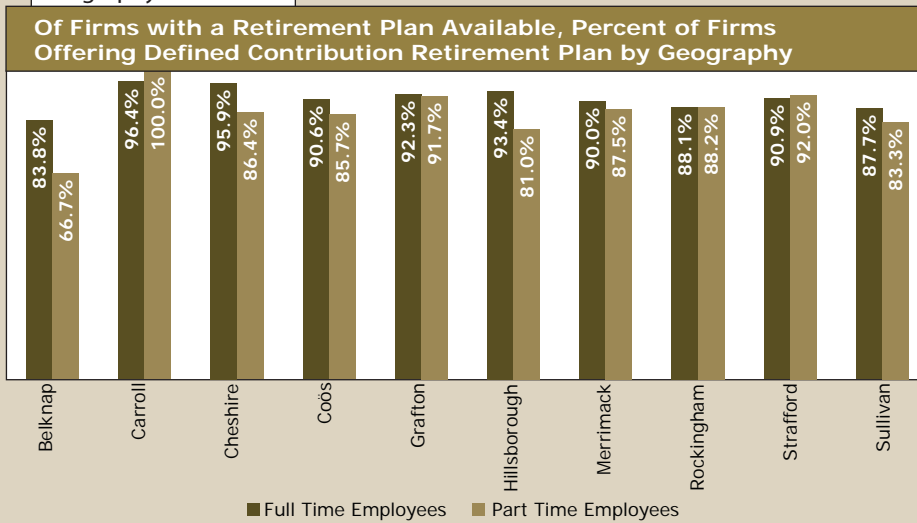
Paid Leave

Retirement & Other

Defined Contribution Retirement Plan by Geography

County	Full Time Employees				Part Time Employees			
	% of Firms Offer Retirement	Offered Defined Contribution		% of Eligible Employees Enrolled in Plan	% of Firms offer Retirement	Offered Defined 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%

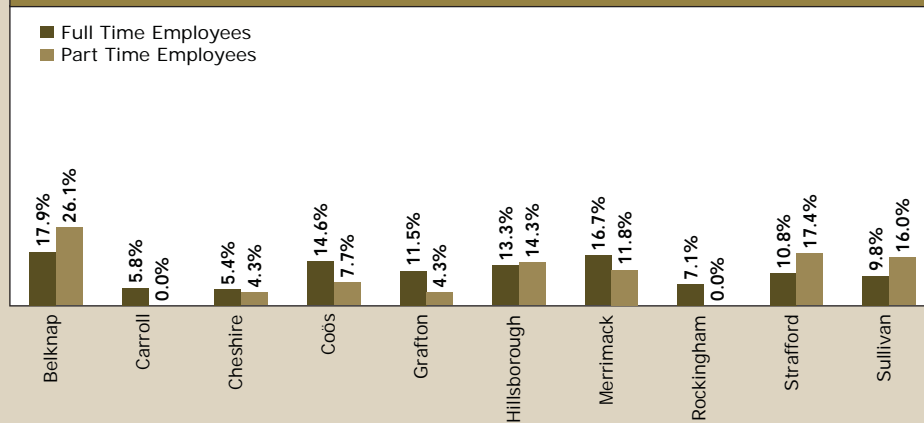
Retirement

Defined Benefit Pension Retirement Plan by Geography

County	Full Time Employees				Part Time Employees			
	% of Firms offer Retirement	Offered Defined Contribution		% of Eligible Employees Enrolled in Plan	% of Firms offer Retirement	Offered Defined Contribution		% 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

Insurance

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.

Paid Leave

Retirement & Other

Other Benefits

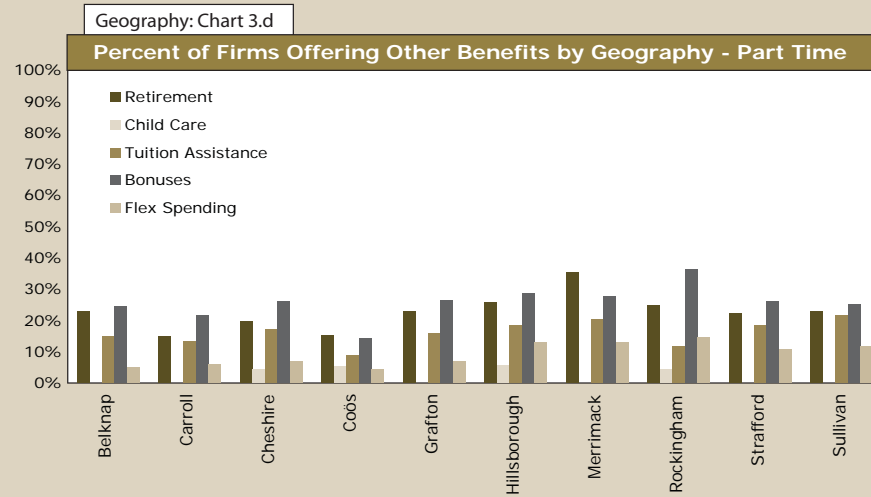
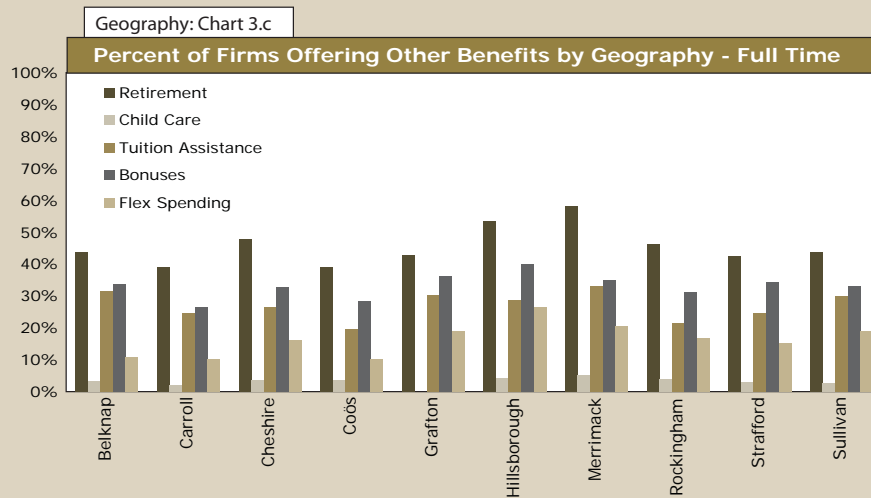
Insurance

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

