

# 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  
Richard S. Brothers, *Commissioner*

Economic and Labor Market Information Bureau  
Richard Ricker, *Director*

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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.