

Wyoming Benefits Survey 2010



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Research & Planning**



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Wyoming Department of Employment

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Wyoming Benefits Survey

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Introduction

Health insurance and retirement benefits have long been important tools for employers in recruiting and retaining workers, but access and costs for workers, especially for health insurance, vary based on the industries in which they work and what they earn. According to the Bureau of Labor Statistics (BLS; July 2010), approximately 64% of America's civilian work force has access to both health and retirement benefits and 20% of workers have access to neither through their place of work. Nationally, full-time employees are more likely to have access to retirement and insurance benefits (77%) than part-time employees (20%). Workers in large firms (more than 50 employees) are more likely to have access to both benefits (86%) than those working in small firms (1-49 employees).

Recent research shows that access to benefits and the costs associated with them also depend on the employee's wages. Employees who earn higher wages have more access to defined-contribution retirement packages (68%), defined-benefit retirement packages (54%), and health insurance (92%). Conversely, only 31% of low-wage workers have access to defined-contribution retirement plans, 6% have access to defined-benefit plans, and 26% have access to health insurance. Similar patterns are evident in the proportion of workers in each wage group who participate in each benefit (BLS, February 2010). Income also affects the costs of benefits, particularly health insurance, for employees. Data shows that higher paid

employees pay a smaller part of their overall health coverage costs compared to lower-wage workers (BLS; February 2010).

Although the BLS collects and reports on benefits data at the national level, it is important to collect and analyze this data at the state level for two reasons. First, national data tend to focus on who has access to health insurance and retirement plans. This publication provides detailed information on which workers have access to these two benefits based on characteristics such as full- and part-time employment status, industry of employment, and employer size, but also includes data on which employers are offering these benefits based on the size class, industry, and full- or part-time work. In addition, detailed information is provided by the state benefits survey for a wide variety of other benefits such as dental and vision insurance, paid time off, disability insurance, and child care.

Second, Wyoming's economy is different from that of the United States, which can affect how benefits are distributed. Harris (2002) found that although the state's economic structure had become more like the nation's by 2000, there were still significant differences. For example, mining and government made up a larger part of the state's industry mix compared to the nation as a whole. As this publication shows, employers in these industries are more likely to offer benefits to their employees.

Wyoming also differs from the rest of the nation in terms of the unemployment rate. As shown in Figure 1 (see page 2), the state's unemployment rate stayed relatively stable

through the end of 2008 while the unemployment rate for the U.S. was increasing. Although the unemployment rate for the state increased markedly in 2009, it did not reach the same levels as the nation as a whole. By December 2009 the seasonally adjusted unemployment rate for the U.S. was 10.0% while in Wyoming it was 7.5%. Although the state's unemployment rate did not reach the same levels as that of the nation, the state's economy was still hard hit. According to Wen (2010), there were record numbers of unemployment insurance claimants during this time as well as record UI benefit expenses, which refers to the money paid out to UI claimants. These UI claimants were found in every industry and in every region of the state.

This publication is arranged into three major components. First is a discussion of methodology and response rates. This is followed by a detailed analysis and comparison of the survey results based on full- and part-time employment status, industry, and employer size-class, followed by a summary of the major findings. The data reported in this analysis

are based on a sample and are therefore estimates of the number and proportion of employees receiving benefits or the number and proportion of employers offering benefits.

The *Wyoming Benefits Survey 2010* serves several purposes. First, it allows changes in the way businesses offer benefits to be measured over time using a standardized methodology. It also allows for a way to measure trends in which types of employers offer benefits and to whom benefits are offered. Finally, it can be used for research and policy analysis purposes (Levit & Wiatrowski, 2001).

Methodology

For a complete explanation of methodology, see Hauf, Knapp, and Leonard (2006). Additional methodology can be found in Appendix A.

Response Rates

In 2009, benefits survey questionnaires were mailed to 2,844 Wyoming employers (see Table 1, page 3), which is approximately one-tenth of Wyoming employers. These employers were randomly selected and

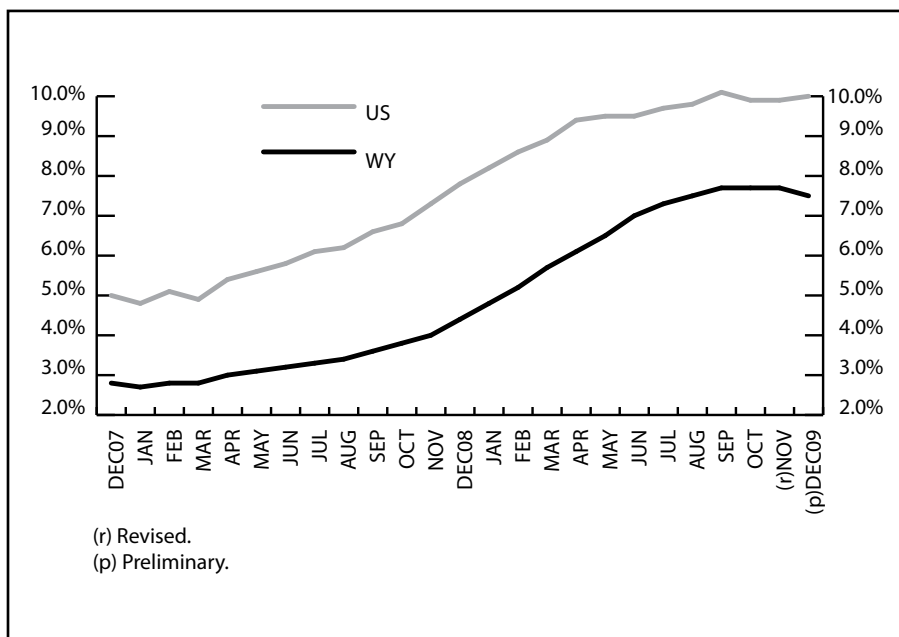


Figure 1: U.S. and Wyoming Unemployment Rates, December 2007 to December 2009

were stratified by industry, class size, and region. The questionnaires went to employers in the private sector as well as in state and local government. Of employers who received questionnaires, 2,169 (76.3%) completed and returned them. There were 159 employers (5.6%) who refused to participate, 60 (2.1%) who were temporarily closed, 155 (5.5%) who were permanently out of business, 48 (1.7%) with insufficient address information, and 22 (0.8%) that reported having zero employees during the survey reference period. Refusals, employers who were out of business, had no employees, or could not be contacted were removed from the initial number of questionnaires sent out because no valid data could be obtained. This left a net total of 2,400 useable questionnaires and an overall net useable response rate of 90.4% (completed questionnaires/net useable questionnaires). During the four quarters of 2009, the net useable response rate ranged from a high of 93.2% in fourth

quarter to a low of 88.5% in second quarter.

Survey Results

The BLS defines full-time employees as anyone working 35 hours or more in a week; anyone working fewer than 35 hours is defined as part-time. However, for the purposes of this survey, full- and part-time status are not defined by the BLS standard; rather, the questionnaire asked employers for their definition of part-time. Figure 2 (see page 4) shows that in 2009 more than three-quarters of Wyoming workers (76.7%) were considered by their employers to be full-time workers while the rest (23.3%) were part-time.

Total compensation refers to the amount of money an employer spends on

Table 1: Response Rates by Survey Quarter, 2009

Response Type	Survey Quarter					Total				
	2009Q1		2009Q2		2009Q3		2009Q4			
	N	% (Gross)	N	% (Gross)	N		% (Gross)	N	% (Gross)	
Total Surveys	685		670		748		741		2,844	
Responded - Operating (Gross Response Rate)	544	79.4%	516	77.0%	529	70.7%	580	78.3%	2,169	76.3%
Insufficient Address Information	12	1.8%	12	1.8%	13	1.7%	11	1.5%	48	1.7%
Refused	25	3.6%	36	5.4%	49	6.6%	49	6.6%	159	5.6%
Temporarily Closed	16	2.3%	13	1.9%	17	2.3%	14	1.9%	60	2.1%
Permanently Out of Business	24	3.5%	21	3.1%	68	9.1%	42	5.7%	155	5.5%
No Employees Working During Reference Period	6	0.9%	5	0.7%	8	1.1%	3	0.4%	22	0.8%

Net Usable Response Rates by Survey Quarter

Response Type	Survey Quarter					Total				
	2009Q1		2009Q2		2009Q3		2009Q4			
	N	% (Net)	N	% (Net)	N		% (Net)	N	% (Net)	
Net Useable Surveys and Response Rate	602	90.4%	583	88.5%	593	89.2%	622	93.2%	2,400	90.4%

wages combined with the amount spent on benefits. Contributions to insurance plans and retirement plans represent the majority of compensation other than wages. In Wyoming during 2009, 4.6% of total compensation consisted of contributions to defined-benefit and defined-contribution retirement plans and 12.6% went to medical, dental, and vision insurance plans (see Figure 3).

Table 2 (see page 5) shows the proportion of employers who offered selected benefits to their employees by full- and part-time work status. Paid vacation (56.0%) and paid holidays (54.7%) were the benefits offered most often by employers to their full-time employees. An estimated 44.1% of employers offered health insurance to full-time workers and 31.0% offered retirement benefits. In comparison, the benefits employers most often offered to part-time employees were paid holidays (17.4%) and paid vacation (11.9%). Only 6.1% of employers offered health insurance to part-time employees and 6.6% offered retirement benefits.

The number and

proportion of employees offered benefits varied widely by firm size. Table 3a (see page 6) shows the number of full- and part-time employees who were

offered benefits. More workers in firms with 50 or more employees were offered all benefits than those in smaller firms. This was also true for individual benefits.

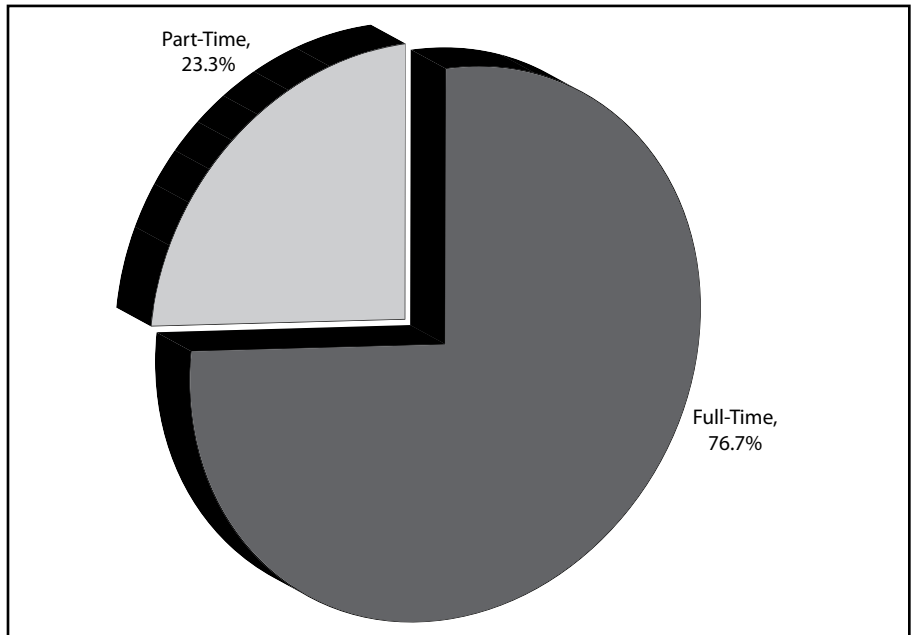


Figure 2: Percentage of Employees in Wyoming by Full- and Part-Time Employment Status, 2009

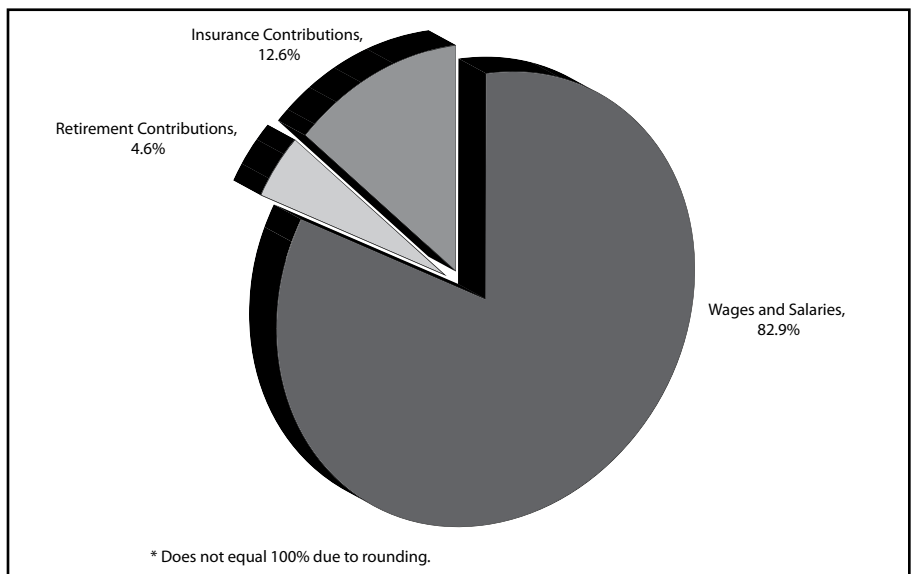


Figure 3: Wyoming Compensation Costs as a Percentage of Total Compensation Paid, 2009

For example, 115,540 full-time employees in firms with 50 or more workers were offered health insurance compared to 5,037 full-time employees working for firms with 1-4 employees. Of the 160,397 full-time employees who were offered retirement plans during 2009, 118,128 of them worked for the state’s largest employers.

A greater number of part-time employees working for larger companies were offered benefits compared to those working for smaller companies. Of the 12,372 part-time employees who were offered health insurance benefits in 2009, 10,093 worked for companies with 50 or more employees, 1,161 worked for firms with 20-49 employees, 614

worked for firms with 10-19 employees, 232 worked for firms with 5-9 employees, and 273 employees who worked for companies with 1-4 employees were offered this benefit. Of the 20,418 part-time employees who were offered retirement benefits, the majority (17,195) worked for companies with 50 or more employees and the remainder worked for smaller companies.

Table 3b (see page 7) shows the percentage of full- and part-time employees offered benefits by number of employees per firm. In general, as the size of the company increased so did the proportion of full-time employees who were offered benefits. For example, 21.1% of full-time workers in companies with 1-4 employees were offered a dental plan compared to 43.5% of those in firms with 10-19 employees and 88.8% of those in firms of 50 or more employees.

Both the percentage of employers offering health insurance benefits and the percentage of employees offered the benefit increased as firm size increased (see Figure 4, page 8). For firms with 1-4 employees, 36.1% of employers offered health insurance and 38.2% of employees were offered the benefit. In comparison, 90.2% of employers in firms of 50 or more employees offered health insurance and 93.1% of employees in those firms were offered the benefit.

A similar pattern occurred for retirement benefits (see Figure 5, page 9). Only 20.0% of employers in the smallest firms offered retirement benefits to their workers and only 25.8% of workers in those firms were offered the benefit. In comparison, 86.3% of employers with 50 or more employees offered

(Text continued on page 7)

Table 2: Percentage of Employers Offering Selected Benefits to Their Full- and Part-Time Employees in Wyoming, 2009

Benefit Type	Full-Time	Part-Time
Child Care	1.7%	1.0%
Dental Plan	28.2%	4.1%
Dependent Health Ins.	35.9%	4.8%
Educational/Tuition Assist.	21.8%	7.4%
Flexible Spending Account	11.7%	2.0%
Health Insurance	44.1%	6.1%
Hiring Bonus	6.2%	1.1%
Life Insurance	28.0%	4.1%
Long-Term Disability	12.4%	1.6%
Paid Holidays	54.7%	17.4%
Paid Personal Leave	30.6%	6.8%
Paid Sick Leave	28.7%	6.7%
Paid Vacation	56.0%	11.9%
Retirement Plan	31.0%	6.6%
Operate in Shifts	31.0%	5.8%
Shift Differentials	30.2%	30.3%
Short-Term Disability	12.0%	1.7%
Vision Plan	16.6%	2.3%

Table 3a: Number of Full- and Part-Time Employees Offered Selected Benefits in Wyoming by Number of Employees Per Firm, 2009

Benefit Type	Full-Time Employees					Part-Time Employees					Total of Full- & Part-Time Employees							
	Number of Employees Per Company					Number of Employees per Company					Number of Employees per Company							
	1-4	5-9	10-19	20-49	50+	Total	1-4	5-9	10-19	20-49	50+	Total	1-4	5-9	10-19	20-49	50+	Total
Total Employees	13,180	16,985	22,400	28,835	124,075	205,475	6,142	7,770	9,121	11,415	27,936	62,384	19,322	24,756	31,521	40,250	152,011	267,859
Child Care	178	273	203	1,293	4,031	5,978	39	89	62	247	543	980	217	362	265	1,541	4,574	6,958
Dental Plan	2,780	5,620	9,755	18,611	110,235	147,001	150	98	714	581	9,893	11,436	2,930	5,718	10,468	19,192	120,128	158,436
Dependent Health Ins.	3,793	6,845	11,817	21,398	114,721	158,574	203	125	614	963	10,018	11,923	3,996	6,970	12,431	22,361	124,739	170,497
Educational/Tuition Assist.	2,681	3,753	5,201	8,714	86,795	107,143	340	393	689	776	13,956	16,153	3,021	4,145	5,889	9,490	100,750	123,296
Flexible Spending Account	1,433	2,327	3,908	8,748	93,383	109,800	97	112	255	507	12,519	13,491	1,531	2,439	4,163	9,255	105,903	123,291
Health Insurance	5,037	8,575	13,095	22,341	115,540	164,587	273	232	614	1,161	10,093	12,372	5,310	8,807	13,709	23,501	125,633	176,960
Hiring Bonus	665	1,049	1,840	4,403	46,939	54,896	35	89	104	449	3,225	3,902	699	1,138	1,944	4,853	50,164	58,797
Life Insurance	2,749	4,936	10,366	17,807	110,851	146,709	168	78	319	635	7,472	8,672	2,917	5,014	10,685	18,442	118,323	155,382
Long-Term Disability	1,326	1,998	3,087	8,876	89,040	104,327	57	23	65	359	5,305	5,808	1,382	2,020	3,152	9,235	94,345	110,135
Operate in Shifts	691	1,749	2,284	6,860	65,555	77,138	212	679	1,247	2,799	6,411	11,347	903	2,428	3,531	9,659	71,965	88,485
Shift Differentials	271	461	504	2,070	40,322	43,628	76	26	122	1,171	3,296	4,691	347	488	625	3,241	43,618	48,320
Paid Holidays	7,521	10,073	14,809	20,265	111,724	164,392	867	730	1,036	1,753	15,289	19,677	8,389	10,803	15,845	22,018	127,014	184,068
Paid Personal Leave	4,178	5,520	7,860	11,583	71,261	100,401	343	474	333	808	10,763	12,721	4,522	5,993	8,193	12,391	82,024	113,122
Paid Sick Leave	4,005	4,815	6,633	8,603	80,147	104,202	293	328	452	639	9,633	11,345	4,298	5,143	7,084	9,242	89,780	115,548
Paid Vacation	7,137	10,017	15,990	20,183	101,512	154,840	520	723	1,181	1,733	7,367	11,524	7,657	10,741	17,171	21,916	108,879	166,363
Retirement Plan	3,398	7,775	11,436	19,659	118,128	160,397	423	773	491	1,537	17,195	20,418	3,821	8,548	11,926	21,196	135,323	180,815
Short-Term Disability	1,182	1,820	3,750	8,548	59,857	75,156	62	33	135	230	5,541	6,003	1,244	1,853	3,885	8,778	65,399	81,159
Vision Plan	1,500	3,168	6,652	12,068	88,184	111,572	42	124	565	595	8,521	9,847	1,542	3,292	7,217	12,663	96,705	121,419

Table 3b: Percentage of Full- and Part-Time Employees Offered Selected Benefits in Wyoming by Number of Employees Per Firm, 2009

Benefit Type	Number of Employees				
	1-4	5-9	10-19	20-49	50+
Full-Time Employees					
Child Care	1.4%	1.6%	0.9%	4.5%	3.2%
Dental Plan	21.1%	33.1%	43.5%	64.5%	88.8%
Dependent Health Ins.	28.8%	40.3%	52.8%	74.2%	92.5%
Educational/Tuition Assist.	20.3%	22.1%	23.2%	30.2%	70.0%
Flex. Spending Account	10.9%	13.7%	17.4%	30.3%	75.3%
Health Insurance	38.2%	50.5%	58.5%	77.5%	93.1%
Hiring Bonus	5.0%	6.2%	8.2%	15.3%	37.8%
Life Insurance	20.9%	29.1%	46.3%	61.8%	89.3%
Long-Term Disability	10.1%	11.8%	13.8%	30.8%	71.8%
Operate in Shifts	5.2%	10.3%	10.2%	23.8%	52.8%
Shift Differentials	39.3%	26.4%	22.0%	30.2%	61.5%
Paid Holidays	57.1%	59.3%	66.1%	70.3%	90.0%
Paid Personal Leave	31.7%	32.5%	35.1%	40.2%	57.4%
Paid Sick Leave	30.4%	28.3%	29.6%	29.8%	64.6%
Paid Vacation	54.2%	59.0%	71.4%	70.0%	81.8%
Retirement Plan	25.8%	45.8%	51.1%	68.2%	95.2%
Short-Term Disability	9.0%	10.7%	16.7%	29.6%	48.2%
Vision Plan	11.4%	18.7%	29.7%	41.9%	71.1%
Part-Time Employees					
Child Care	0.6%	1.1%	0.7%	2.2%	1.9%
Dental Plan	2.4%	1.3%	7.8%	5.1%	35.4%
Dependent Health Ins.	3.3%	1.6%	6.7%	8.4%	35.9%
Educational/Tuition Assist.	5.5%	5.1%	7.6%	6.8%	50.0%
Flex. Spending Account	1.6%	1.4%	2.8%	4.4%	44.8%
Health Insurance	4.4%	3.0%	6.7%	10.2%	36.1%
Hiring Bonus	0.6%	1.1%	1.1%	3.9%	11.5%
Life Insurance	2.7%	1.0%	3.5%	5.6%	26.7%
Long-Term Disability	0.9%	0.3%	0.7%	3.1%	19.0%
Operate in Shifts	3.4%	8.7%	13.7%	24.5%	22.9%
Shift Differentials	35.9%	3.9%	9.8%	41.8%	51.4%
Paid Holidays	14.1%	9.4%	11.4%	15.4%	54.7%
Paid Personal Leave	5.6%	6.1%	3.7%	7.1%	38.5%
Paid Sick Leave	4.8%	4.2%	5.0%	5.6%	34.5%
Paid Vacation	8.5%	9.3%	12.9%	15.2%	26.4%
Retirement Plan	6.9%	9.9%	5.4%	13.5%	61.5%
Short-Term Disability	1.0%	0.4%	1.5%	2.0%	19.8%
Vision Plan	0.7%	1.6%	6.2%	5.2%	30.5%

(Text continued from page 5)

retirement benefits and it was offered to 95.2% of workers.

In 2009 the benefit offered to the greatest percentage of full-time employees was health insurance (80.2%; see Table 4, page 10) followed closely by paid holidays (80.0%) and retirement plans (78.3%). The two benefits offered to the greatest proportion of part-time employees were retirement plans (32.4%) and paid holidays (31.5%).

Table 4 also shows trends over time in the percentage of full- and part-time employees who were offered benefits. As noted earlier, the method of creating estimates was changed this year, and the results from both methods of estimation are shown for 2008. Overall, for most benefits, this new methodology resulted in small decreases in the proportion of both full- and part-time employees who were offered benefits.

In 2009, the percentage of full-time employees who were offered benefits increased for most benefits compared to the new estimates for 2008. Five

benefits did not show increases: child care, health insurance, life insurance, shift differentials, and retirement plans. Similarly, there were increases in the percentage of part-time employees who were offered benefits for all but two benefits: child care and retirement plans.

As Figure 6 (see page 11) shows, the estimated proportion of full-time employees who were offered health insurance in 2009 declined slightly from the previous year while the proportion of full-time employees who were offered dependent health insurance increased slightly. However, these changes may simply be due to changes in methodology that were implemented in 2009.

The number and proportion of employers that offered benefits to full-time employees increased with firm size (see Table 5, page 12). For example, 19.1% of firms with 1-4 employees offered dental benefits compared to 37.4% of those with 10-19 employees and 83.6% of those with 50 or more employees. This was also the case for part-time employees. Only 2.3% of the smallest employers offered dental benefits to their part-time workers compared to 5.2% of employers with 10-19 workers and 23.2% of the largest employers.

The number and percentage of all employees offered health insurance varied widely by industry (see Figure 7, page 13). In the natural resources & mining

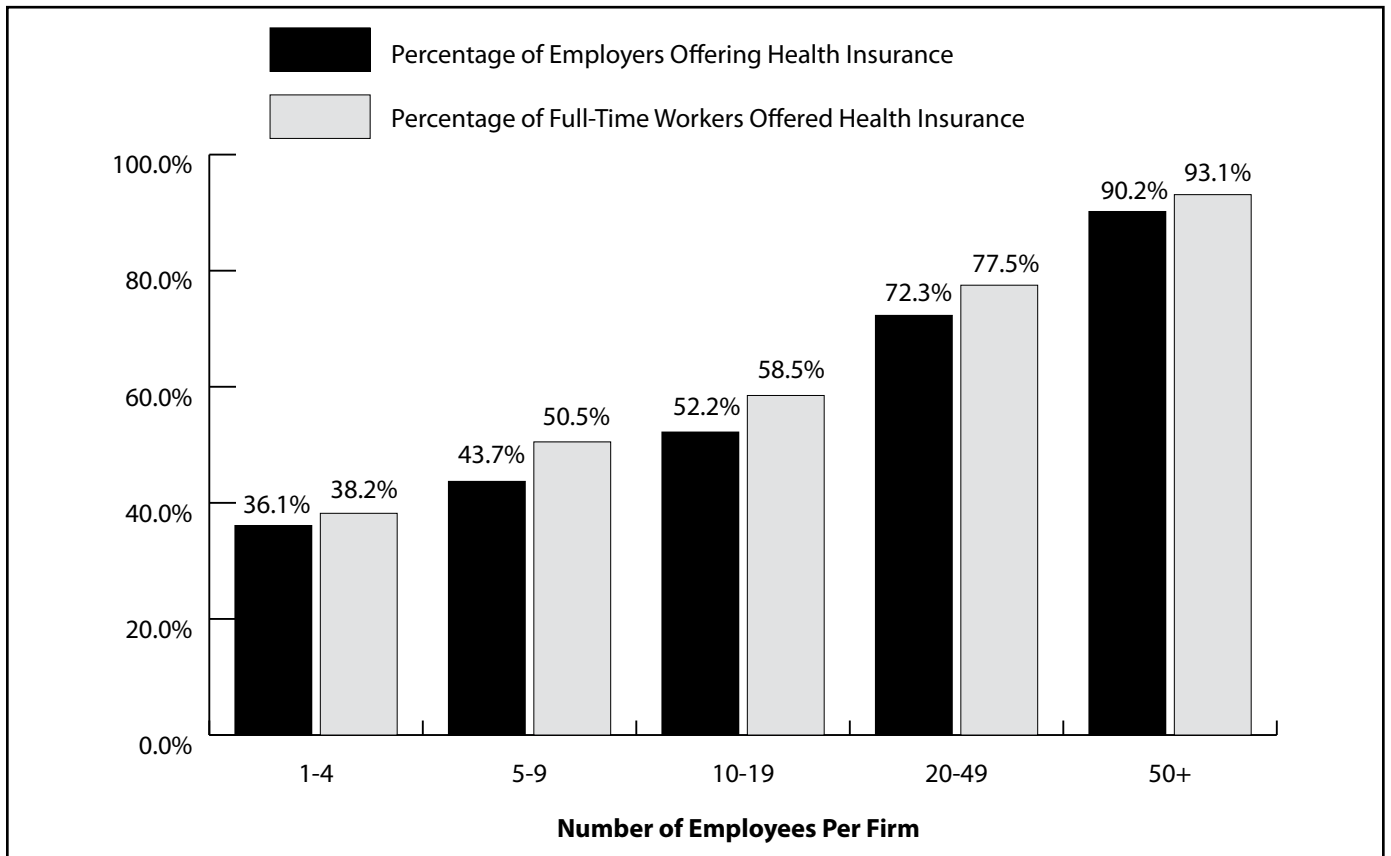


Figure 4: Percentage of Employers in Wyoming Offering and Percentage of Full-Time Workers Offered Health Insurance by Employer Size, 2009

industry, 92.7% (23,557) of employees were offered health insurance. In the educational & health services industry an estimated 43,354 employees (75.1%) were offered health insurance. In the leisure & hospitality industry, only 5,691 employees (27.5%) were offered health insurance.

The estimated percentage of full- and part-time workers who were offered benefits varied by industry and benefit (see Table 6, page 14). Overall, 80.1% of full-time employees, regardless of industry, were offered health insurance, 71.5% were offered a dental plan, 78.1% were offered a retirement plan, 75.4% were offered paid vacation, and 50.7% were offered paid sick leave. In comparison, 19.8% of part-

time workers in all industries were offered health insurance, 18.3% were offered dental insurance, 32.7% were offered a retirement plan, 18.5% were offered paid vacation, and 18.2% were offered paid sick leave.

Firms in natural resources & mining offered a greater proportion of full-time employees most benefits compared to the average for all industries. The only exception was child care (natural resources & mining, 1.9%; all industries, 2.9%). Nearly all employees in this industry were offered health insurance (91.8%) and paid vacation (93.0%), and more than three-quarters were offered dental plans (85.1%), dependent health insurance (90.7%),

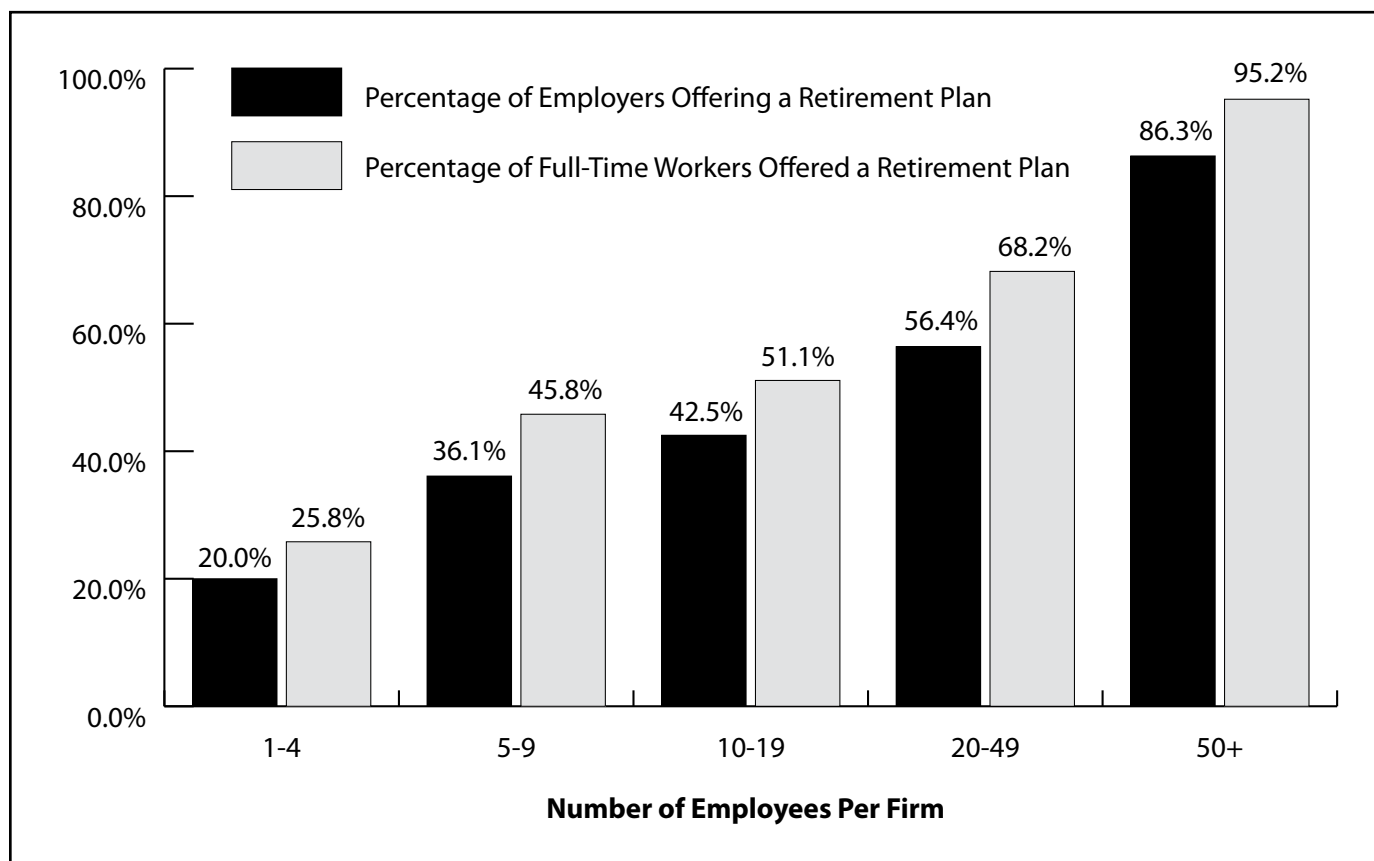


Figure 5: Percentage of Employers in Wyoming Offering and Percentage of Full-Time Workers Offered a Retirement Plan by Employer Size, 2009

flexible spending accounts (74.7%), life insurance (87.5%), long-term disability (79.2%), shift differentials (89.5%), retirement plans (90.2%), and vision plans (78.2%).

The proportion of employees in the construction industry who were offered benefits was lower than that for all workers for most benefits. Approximately 63.3% of construction employees were offered health insurance compared to the average of 80.1% for all employees. Similarly, only 55.0% of workers in construction were offered paid vacation compared to 75.4% of all workers.

Across all industries, an average of 78.1% of workers were offered retirement benefits but in the construction industry 56.9% of employees were offered the benefit.

A greater proportion of workers in manufacturing was offered health insurance (84.7%) and paid vacation (82.7%), and approximately the same proportion of these workers were offered retirement benefits (78.4%) compared to the average for all employees. Firms in this industry offered 70.9% of employees dental insurance, and 81.6% of employees were offered dependent health insurance. Firms

Table 4: Percentage of Full- and Part-Time Employees Offered Selected Benefits in Wyoming, 2004-2009

Benefit Type	2005*		2006*		2007*		2008*		2008		2009	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Child Care	5.7%	0.4%	6.0%	1.6%	5.7%	4.8%	14.3%	4.4%	14.0%	4.3%	2.9%	1.6%
Dental Plan	67.8%	9.4%	69.7%	11.2%	65.3%	11.9%	68.5%	9.4%	68.4%	9.8%	71.7%	18.3%
Dependent Health Insurance	74.4%	9.6%	74.9%	11.0%	72.8%	11.6%	77.0%	8.2%	76.9%	8.6%	77.3%	19.1%
Educational/Tuition Assist.	46.6%	24.7%	47.6%	20.7%	49.6%	20.9%	49.4%	20.1%	49.0%	19.9%	52.3%	25.9%
Flexible Spending Account	45.5%	17.7%	47.5%	18.8%	45.6%	17.9%	50.7%	13.4%	50.2%	13.4%	53.6%	21.6%
Health Insurance	78.0%	11.3%	79.2%	12.1%	76.3%	13.4%	80.9%	10.1%	80.6%	10.5%	80.2%	19.8%
Hiring Bonus	19.9%	5.4%	22.5%	7.7%	27.1%	8.7%	25.8%	4.7%	25.8%	5.2%	26.8%	6.3%
Life Insurance	66.8%	8.1%	69.7%	8.9%	67.3%	10.0%	72.5%	9.4%	72.0%	9.4%	71.6%	13.9%
Long-Term Disability	45.1%	5.7%	44.1%	6.0%	40.7%	6.2%	43.0%	6.0%	42.4%	6.0%	50.9%	9.3%
Operate in Shifts	44.8%	44.6%	44.5%	40.7%	43.1%	30.4%	36.2%	25.1%	36.3%	24.8%	37.6%	18.2%
Shift Differentials	45.8%	23.0%	49.2%	26.3%	51.6%	22.1%	56.9%	31.5%	60.3%	31.5%	56.5%	41.3%
Paid Holidays	80.6%	25.7%	77.7%	26.4%	73.9%	27.7%	75.5%	18.9%	75.4%	18.9%	80.0%	31.5%
Paid Personal Leave	33.3%	10.2%	38.3%	13.5%	46.6%	20.4%	41.1%	17.1%	40.6%	17.1%	48.9%	20.4%
Paid Sick Leave	51.7%	19.7%	47.0%	17.5%	39.1%	15.1%	43.4%	11.1%	43.3%	11.1%	50.8%	18.2%
Paid Vacation	74.8%	21.3%	76.0%	21.8%	71.8%	28.5%	72.0%	17.4%	72.5%	17.5%	75.3%	18.5%
Retirement Plan	75.2%	28.3%	77.8%	30.8%	75.8%	33.1%	79.0%	33.1%	79.0%	33.1%	78.3%	32.4%
Short-Term Disability	30.8%	1.8%	31.0%	4.0%	29.4%	4.3%	36.1%	3.0%	35.6%	3.0%	36.7%	9.6%
Vision Plan	39.3%	4.4%	44.3%	6.8%	45.9%	9.9%	52.1%	7.3%	51.8%	7.7%	54.4%	15.8%

*Indicates estimates produced using prior methodologies.

in this industry also offered 91.9% of their employees paid holidays.

Included in the trade, transportation, & utilities industry are a variety of firms such as retail stores, trucking companies, and electrical power plants. In 2009, 78.0% of employees in these companies were offered health insurance and 73.9% were offered retirement plans. Also, 68.0% of employees were offered dental plans, 74.6% were offered dependent health coverage, 76.0% were offered paid vacation, and 77.0% were offered paid holidays.

A greater proportion of employees in the information industry were offered health

insurance (85.3%) and retirement plans (81.2%) than average. Of the workers in this industry, 84.6% were offered dental insurance, 83.6% were offered dependent health insurance, 87.8% were offered paid vacation, and 91.1% were offered paid holidays.

Compared to the average for workers in all industries, a greater proportion of employees in the financial activities industry were offered most benefits. The exceptions were tuition assistance (44.8%), hiring bonuses (15.1%), shift differentials (25.8%), and paid vacation (74.1%). Of

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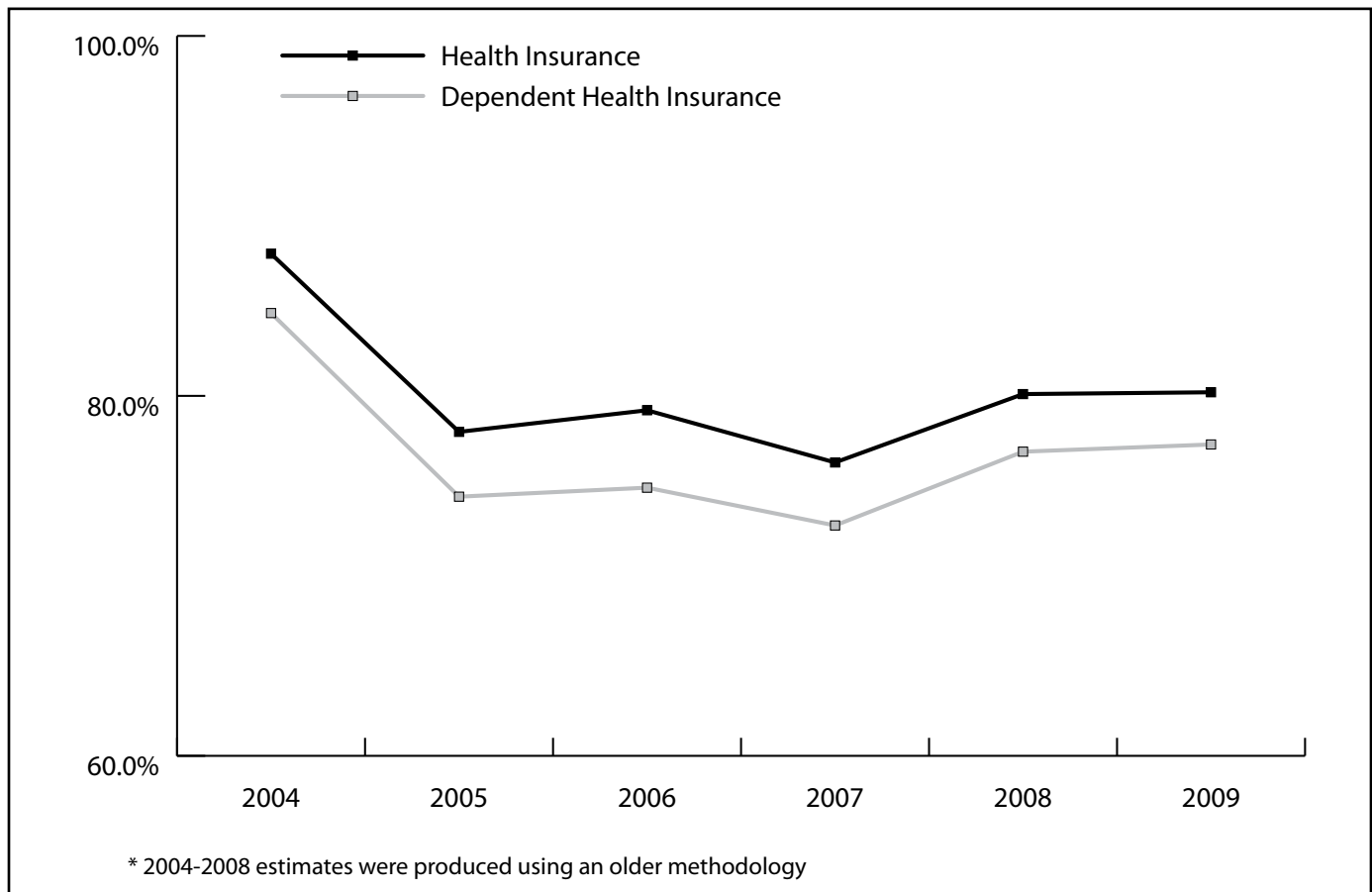


Figure 6: Percentage of Full-Time Employees in Wyoming Offered Health Insurance and Dependent Health Insurance, 2004-2009

Table 5: Number and Percentage of Wyoming Employers Offering Selected Benefits to Their Full- and Part-Time Employees in Wyoming by Number of Employees Per Firm, 2009

Benefit Type	Number of Employees										Total Offering Benefits	% of All Employees
	1-4		5-9		10-19		20-49		50+			
	n	%	n	%	n	%	n	%	n	%		
Total Full-Time Employees	n	%	n	%	n	%	n	%	n	%		
Child Care	147	1.3%	81	2.0%	29	1.2%	48	3.5%	43	5.2%	347	1.7%
Dental Plan	2,248	19.1%	1,164	28.5%	908	37.4%	775	56.3%	683	83.6%	5,778	28.2%
Dependent Health Ins.	3,132	26.6%	1,453	35.6%	1,118	46.1%	923	67.0%	729	89.3%	7,355	35.9%
Educational/Tuition Assist.	2,388	20.3%	761	18.7%	533	22.0%	374	27.1%	417	51.1%	4,474	21.8%
Flexible Spending Account	1,075	9.1%	367	9.0%	279	11.5%	293	21.3%	390	47.7%	2,403	11.7%
Health Insurance	4,250	36.1%	1,781	43.7%	1,267	52.2%	995	72.3%	737	90.2%	9,031	44.1%
Hiring Bonus	514	4.4%	201	4.9%	170	7.0%	186	13.5%	201	24.6%	1,273	6.2%
Life Insurance	2,396	20.3%	987	24.2%	955	39.3%	742	53.9%	647	79.2%	5,727	28.0%
Long-Term Disability	1,114	9.5%	359	8.8%	302	12.4%	331	24.0%	443	54.2%	2,549	12.4%
Operate in Shifts	517	4.4%	447	11.0%	301	12.4%	404	29.3%	378	46.2%	2,047	10.0%
Shift Differentials	231	44.6%	83	2.0%	41	1.7%	108	7.8%	156	19.1%	618	30.2%
Paid Holidays	6,043	51.3%	2,210	54.2%	1,414	58.3%	868	63.1%	662	81.0%	11,197	54.7%
Paid Personal Leave	3,404	28.9%	1,263	31.0%	777	32.0%	495	35.9%	329	40.3%	6,269	30.6%
Paid Sick Leave	3,340	28.3%	1,061	26.0%	668	27.5%	404	29.3%	414	50.7%	5,886	28.7%
Paid Vacation	5,941	50.4%	2,311	56.7%	1,626	67.0%	922	66.9%	673	82.4%	11,472	56.0%
Retirement Plan	2,359	20.0%	1,472	36.1%	1,030	42.5%	777	56.4%	705	86.3%	6,343	31.0%
Short-Term Disability	1,072	9.1%	330	8.1%	346	14.3%	323	23.4%	388	47.5%	2,459	12.0%
Vision Plan	1,188	10.1%	615	15.1%	605	24.9%	492	35.7%	507	62.1%	3,407	16.6%
Total Part-Time Employees	n	%	n	%	n	%	n	%	n	%		
Child Care	87	0.7%	64	0.5%	10	1.8%	29	2.0%	24	4.2%	214	1.0%
Dental Plan	277	2.3%	123	3.3%	178	5.2%	86	8.6%	167	23.2%	831	4.1%
Dependent Health Ins.	435	3.7%	119	1.9%	156	3.3%	122	5.5%	151	21.8%	984	4.8%
Educational/Tuition Assist.	772	6.5%	249	11.3%	184	11.1%	142	11.5%	178	28.5%	1,524	7.4%
Flexible Spending Account	147	1.2%	72	2.2%	50	2.3%	30	7.1%	114	21.2%	412	2.0%
Health Insurance	602	5.1%	198	5.9%	156	7.6%	130	7.4%	161	23.4%	1,248	6.1%
Hiring Bonus	63	0.5%	36	1.0%	24	2.1%	48	4.9%	48	7.3%	220	1.1%
Life Insurance	355	3.0%	103	2.6%	145	4.8%	85	9.4%	148	21.5%	836	4.1%
Long-Term Disability	112	1.0%	31	1.3%	53	2.7%	37	3.0%	100	15.7%	333	1.6%
Operate in Shifts	348	2.9%	246	12.0%	186	11.4%	209	14.9%	197	27.9%	1,185	5.8%
Shift Differentials	160	46.0%	28	10.9%	17	26.8%	83	30.9%	71	52.0%	359	1.8%
Paid Holidays	1,915	16.2%	658	21.7%	485	20.4%	256	17.1%	255	26.0%	3,569	17.4%
Paid Personal Leave	629	6.4%	375	6.9%	160	7.9%	88	7.3%	137	20.5%	1,389	6.8%
Paid Sick Leave	689	4.5%	245	6.4%	191	5.9%	100	6.9%	141	17.1%	1,367	6.7%
Paid Vacation	1,160	11.6%	482	14.9%	394	16.2%	201	13.9%	197	20.8%	2,435	11.9%
Retirement Plan	434	9.5%	351	11.4%	155	19.8%	172	25.7%	245	43.8%	1,356	6.6%
Short-Term Disability	124	0.3%	59	1.9%	36	3.5%	32	2.9%	104	11.0%	354	1.7%
Vision Plan	62	0.1%	72	2.3%	118	1.5%	84	4.9%	137	20.7%	473	2.3%

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these employees, 86.3% were offered health insurance and 80.2% were offered retirement benefits. Dental coverage was offered to 80.5% of these employees, dependent health insurance was offered to 84.3%, and paid holidays were offered to 93.3%.

The professional & business services sector includes a wide range of firms such as temporary help agencies, engineering firms, landscaping and snow removal services, and law offices. Overall, employees in this industry were somewhat less likely to be offered benefits compared to the average for all workers. Of these workers, 76.1% were offered health insurance and 67.3% were

offered retirement benefits. Just over half of these employees (57.0%) were offered dental insurance, two-thirds (66.6%) were offered dependent health insurance, and 78.2% were offered paid holidays. Nearly two-thirds of these employees (60.6%) were offered paid vacation.

The educational & health services sector includes both private and public employers such as school districts, hospitals, doctor's offices, and colleges and universities. They include a full range of employer sizes, from the very small to the very large. Overall, full-time employees in this sector were more likely to be offered

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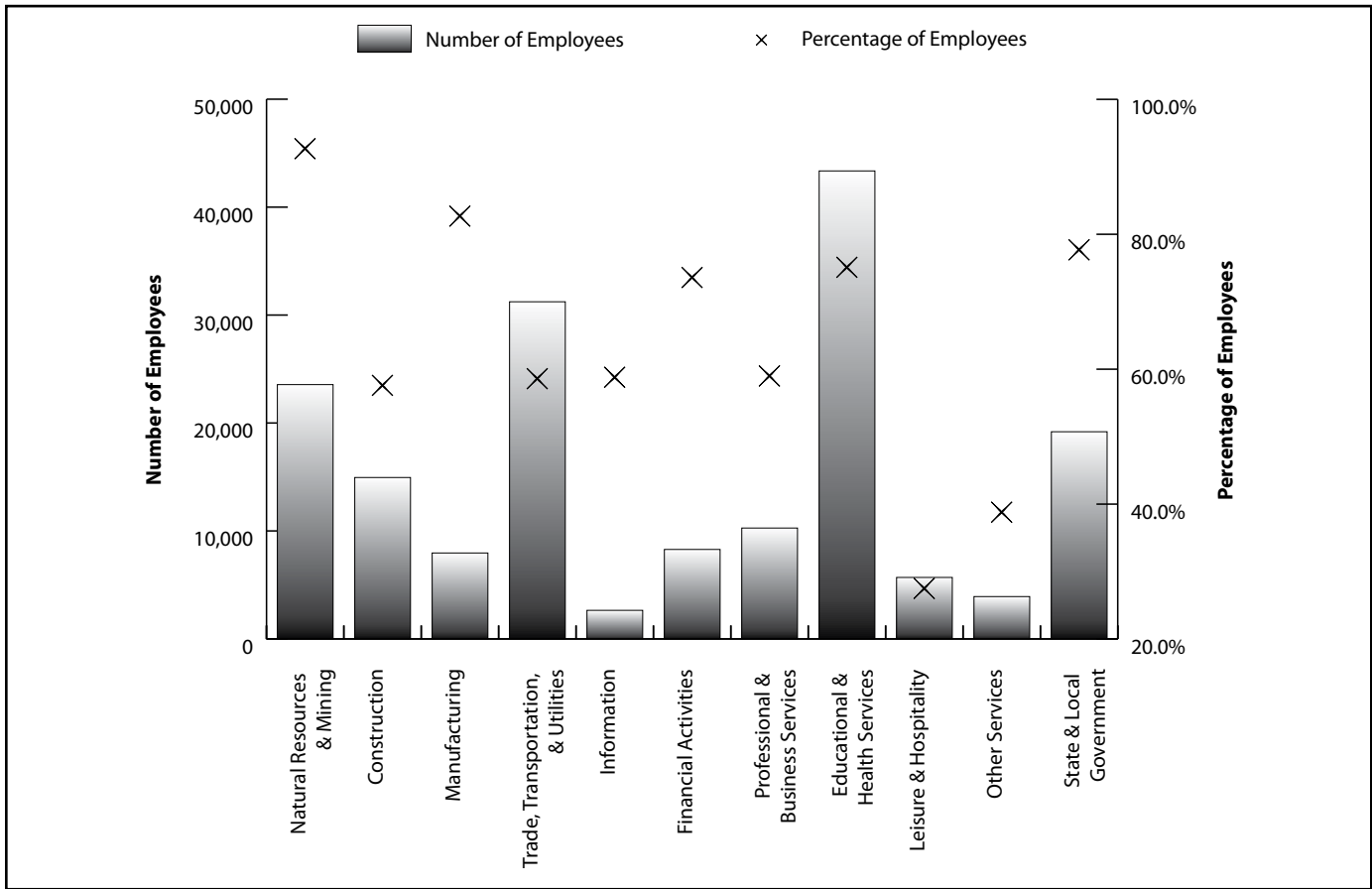


Figure 7: Number and Percentage of Employees (Full- and Part-Time) in Wyoming Offered Health Insurance by Industry, 2009

Table 6: Percentage of Full- and Part-Time Employees Offered Selected Benefits in Wyoming by Industry, 2009

Benefit Type	All Industries	Natural Resources & Mining	Construction	Manufacturing	Trade, Transp., & Utilities	Information	Financial Activities	Professional & Business Services	Educational & Health Services	Leisure & Hospitality	Other Services	State & Local Government
Full-Time Employees												
Child Care	2.9%	1.9%	8.6%	1.3%	1.4%	2.9%	4.1%	3.9%	3.7%	0.2%	0.7%	0.7%
Dental Plan	71.5%	85.1%	47.5%	70.9%	68.0%	84.6%	80.5%	57.0%	85.8%	33.1%	50.4%	97.2%
Dependent Health Insurance	77.2%	90.7%	59.5%	81.6%	74.6%	83.6%	84.3%	66.6%	89.2%	32.6%	59.6%	98.0%
Educational/Tuition Assistance	52.1%	68.2%	34.5%	58.8%	39.3%	70.4%	44.8%	46.8%	74.9%	37.6%	33.7%	44.1%
Flexible Spending Account	53.4%	74.7%	19.7%	62.0%	38.3%	74.9%	59.8%	31.3%	76.0%	35.2%	15.1%	76.3%
Health Insurance	80.1%	91.8%	63.3%	84.7%	78.0%	85.3%	86.3%	76.1%	91.6%	33.9%	65.1%	99.0%
Hiring Bonus	26.7%	62.9%	17.2%	39.8%	19.5%	41.8%	15.1%	16.2%	31.8%	14.4%	16.5%	9.2%
Life Insurance	71.4%	87.5%	52.0%	77.2%	64.7%	79.5%	75.3%	56.0%	87.8%	24.7%	45.6%	97.6%
Long-Term Disability	50.8%	79.2%	11.2%	42.6%	34.5%	77.4%	62.8%	31.7%	78.4%	15.3%	29.9%	71.7%
Operate in Shifts	37.5%	70.0%	10.5%	64.1%	28.1%	41.0%	7.5%	18.5%	28.8%	67.3%	20.8%	65.0%
Shift Differentials	56.6%	89.5%	77.5%	84.2%	56.5%	79.3%	25.8%	6.4%	84.2%	8.3%	47.3%	9.7%
Paid Holidays	80.0%	86.4%	61.3%	91.9%	77.0%	91.1%	93.3%	78.2%	89.6%	38.8%	69.2%	99.9%
Paid Personal Leave	48.9%	63.5%	38.9%	32.4%	30.0%	32.7%	54.1%	52.2%	81.6%	16.3%	29.1%	40.8%
Paid Sick Leave	50.7%	71.6%	18.5%	50.1%	28.4%	65.2%	65.5%	33.7%	65.4%	31.9%	28.2%	98.9%
Paid Vacation	75.4%	93.0%	55.0%	82.7%	76.0%	87.8%	74.1%	60.6%	70.4%	63.8%	80.7%	99.5%
Retirement Plan	78.1%	90.2%	56.9%	78.4%	73.9%	81.2%	80.2%	67.3%	89.2%	56.4%	59.7%	98.8%
Short-Term Disability	36.6%	47.2%	18.9%	52.3%	34.9%	36.1%	57.3%	32.3%	46.6%	13.3%	29.1%	28.9%
Vision Plan	54.3%	78.2%	30.5%	47.9%	42.7%	80.9%	71.6%	41.3%	60.0%	31.0%	28.2%	87.7%
Part-Time Employees												
Child Care	1.6%	0.0%	2.2%	0.0%	0.1%	0.1%	0.1%	0.0%	4.1%	1.4%	0.0%	1.7%
Dental Plan	18.3%	0.7%	8.1%	1.0%	29.3%	3.6%	7.1%	3.7%	26.0%	15.4%	4.1%	13.0%
Dependent Health Insurance	19.1%	1.3%	9.3%	1.0%	32.0%	2.3%	7.9%	2.9%	26.4%	16.0%	4.1%	13.0%
Educational/Tuition Assistance	25.9%	3.3%	2.7%	2.6%	32.9%	7.0%	5.7%	12.3%	52.0%	15.2%	9.1%	17.5%
Flexible Spending Account	19.8%	0.0%	2.2%	0.3%	28.6%	6.6%	8.9%	4.4%	54.5%	1.6%	2.4%	29.0%
Health Insurance	19.8%	1.3%	10.6%	2.0%	32.5%	2.3%	9.2%	3.2%	27.3%	16.8%	5.0%	13.3%
Hiring Bonus	6.3%	0.0%	1.8%	0.0%	0.5%	2.8%	0.0%	9.0%	20.7%	2.4%	0.0%	0.7%
Life Insurance	13.9%	1.3%	4.9%	1.0%	29.7%	4.0%	8.5%	3.1%	24.7%	1.7%	3.7%	12.9%
Long-Term Disability	9.3%	0.0%	0.0%	0.3%	17.1%	5.9%	0.9%	2.0%	22.5%	0.0%	2.6%	5.3%
Operate in Shifts	18.2%	5.1%	0.6%	14.8%	14.6%	22.1%	3.9%	10.6%	25.8%	22.1%	11.6%	12.9%
Shift Differentials	41.3%	55.6%	0.0%	66.5%	18.1%	17.0%	3.7%	29.5%	88.3%	19.4%	0.0%	8.4%
Paid Holidays	31.5%	6.7%	17.5%	10.1%	37.8%	15.0%	19.9%	22.7%	50.2%	15.9%	12.6%	58.1%
Paid Personal Leave	20.4%	1.9%	1.7%	0.8%	2.9%	12.7%	7.4%	8.7%	59.4%	14.9%	4.8%	8.3%
Paid Sick Leave	18.2%	3.0%	4.2%	4.2%	28.2%	5.9%	6.7%	5.2%	39.6%	0.0%	5.2%	33.0%
Paid Vacation	18.5%	7.6%	7.3%	3.2%	30.8%	17.6%	9.4%	21.1%	18.8%	8.9%	17.3%	33.7%
Retirement Plan	32.7%	12.5%	9.9%	2.6%	36.1%	10.9%	16.3%	10.5%	64.2%	19.4%	4.9%	40.1%
Short-Term Disability	9.6%	2.3%	0.6%	0.3%	25.6%	3.7%	1.3%	1.7%	14.3%	1.8%	2.9%	3.9%
Vision Plan	15.8%	0.0%	1.0%	1.0%	29.2%	3.3%	4.8%	2.6%	19.4%	15.4%	2.3%	4.6%

(Text continued from page 13)

health insurance than average (91.6%), and more likely than average to be offered retirement benefits (89.2%). They were also more likely than average to be offered dental benefits (85.8%), dependent health insurance (89.2%), and paid holidays (89.6%). A smaller proportion (70.4%) than the average were offered paid vacation. However, 81.6% were offered paid personal leave.

Leisure & hospitality is a highly seasonal industry that includes hotels, restaurants, and museums. Compared to other industries, leisure & hospitality had the smallest proportion of employees who were offered any benefit. Of these employees, 33.9% were offered health insurance and 56.4% were offered retirement plans. Additionally, 33.1% of the full-time employees were offered dental coverage, 38.8% were offered

dependent health insurance, 16.3% were offered paid holidays, and 63.8% were offered paid vacation.

The other services industry includes businesses such as automotive repair services, hair salons, membership organizations, and commercial laundries. Only 65.1% of employees in this industry were offered health insurance and 59.7% were offered retirement benefits. Approximately half of those employees were offered dental plans, 59.6% were offered dependent health coverage, 69.2% were offered paid holidays, and 80.7% were offered paid vacation.

Full-time employees working in state & local government were very likely to be offered all benefits. In 2009, 99.0% of these employees were offered health insurance and 98.8% were offered retirement plans. Similarly, 97.2% of these employees were offered dental plans, 98.0% were offered dependent health insurance, 99.9% were offered paid holidays, and 99.5% were offered paid vacation time.

Figures 8 and 9 (see page 16) show the percentage of employers that offered health

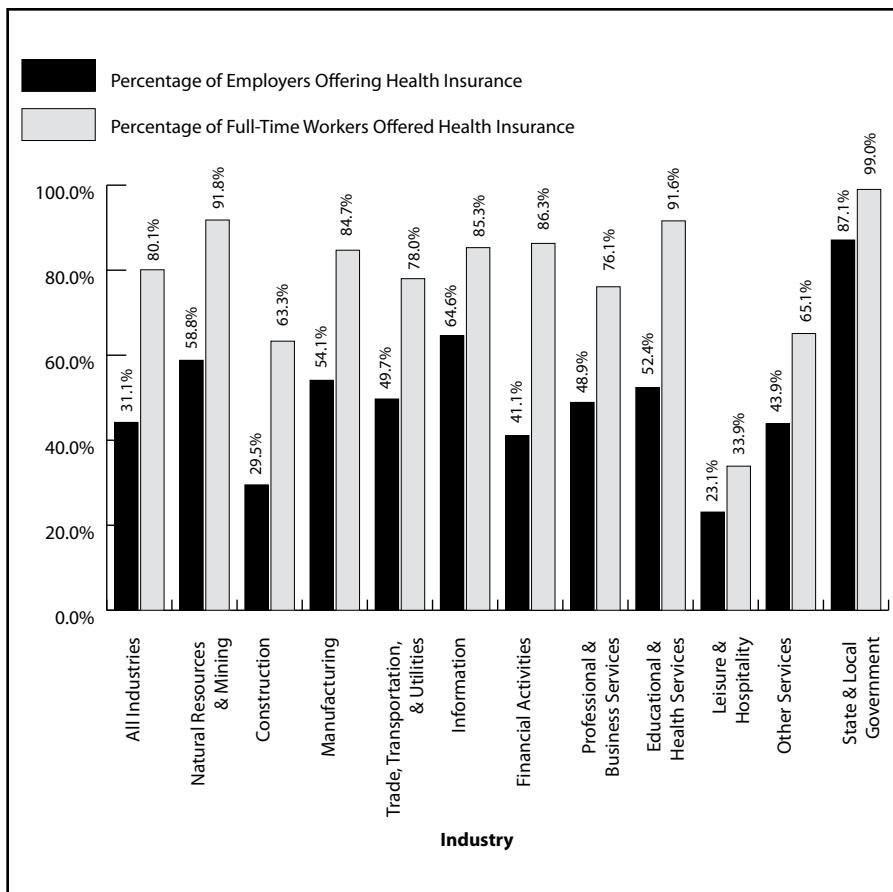


Figure 8: Percentage of Wyoming Employers Offering and Percentage of Full-Time Workers Offered Health Insurance by Industry, 2009

and retirement benefits in 2009 and the percentage of full-time employees who were offered those benefits by industry. Natural resources & mining (91.8%), education & health services (91.6%), and state & local government (99.0%) had the highest proportion of workers offered health insurance. However, just over half of the employers in natural resources & mining (58.8%) and in educational & health services (52.4%) offered this benefit. Nearly 9 out of 10 (87.1%) of workers in state & local government were offered health insurance.

Natural resources & mining (90.2%), education & health services (89.2%), and state & local government (98.8%) were also the industries with the largest proportion of workers offered retirement benefits. Information (64.6%) and state & local government (87.1%) had the largest percentage of employers offering the benefit.

Table 7 (see page 17) provides details on the types of retirement plans offered by employers. There are two basic types of retirement plans: defined-contribution and defined-benefit. In a defined-contribution plan, employees and/or employers

make specific contributions, such as a certain percentage of wages from each pay period. Benefits from this type of account typically depend on the amount contributed and the investment's performance. Defined-contribution plans are generally designed to be flexible and portable. An example of this type of account is a 401K account. In contrast, defined-benefit plans provide a set amount of benefits after retirement based on a set formula.

Defined-benefit plans include pension plans where the benefits are related to the employee's years of service and highest salary. Sometimes employers offer both a defined-benefit plan and a defined-contribution plan.

Defined-contribution plans were offered to a larger estimated proportion of full-time employees than were defined-benefit plans. In all industries, 91.2% of full-time employees were

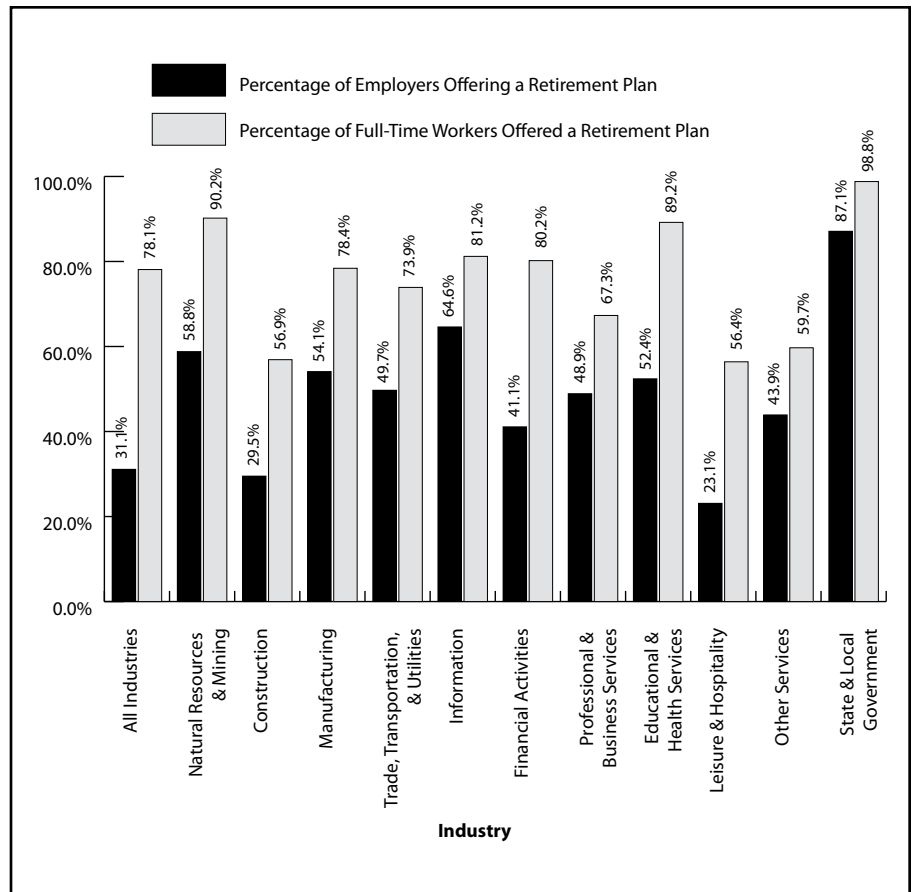


Figure 9: Percentage of Wyoming Employers Offering and Percentage of Full-Time Workers Offered a Retirement Plan by Industry, 2009

offered defined-contribution plans compared to 28.3% of employees who were offered defined-benefit plans. Defined-contribution plans were overwhelmingly paid for jointly by both the employee and the employer (71.8%) while the majority of defined-benefit plans were paid solely by the employer. Similarly, a large proportion of part-time employees in all industries were offered defined-contribution plans (86.9%) but only 13.7% were offered defined-benefit plans.

A greater estimated proportion of employees in firms with 50 or more employees were offered defined-benefit retirement plans (34.6%; see Table 8, page 18) than in firms with fewer workers. Only 12.5% of employees in firms with 1-4 employees and 5.8% of employees in firms with 10-19 employees were offered this type of retirement plan. Nine out of ten full-time employees in each size class were offered defined-contribution plans.

Table 7: Of Employees Offered a Retirement Plan, Percentage of Employees Offered a Defined-Contribution or Defined-Benefit Retirement Plan in Wyoming by Industry, 2009

Retirement Plan Type	All Industries	Natural Resources & Mining	Construction	Manufacturing	Trade, Transp., & Utilities	Information	Financial Activities	Professional & Business Services	Educational & Health Services	Leisure & Hospitality	Other Services	State & Local Government
Full-Time Employees												
Defined-Contribution Plan	91.2%	97.7%	97.1%	96.7%	96.0%	91.7%	98.2%	95.3%	90.3%	100.0%	91.5%	86.9%
Employer Paid Only	10.4%	7.5%	2.8%	3.0%	5.5%	31.7%	15.3%	5.1%	20.8%	1.5%	12.4%	9.1%
Employee Paid Only	17.8%	3.3%	3.1%	4.5%	15.3%	19.3%	5.0%	9.3%	19.7%	14.2%	6.0%	69.2%
Paid Jointly	71.8%	89.2%	94.1%	92.5%	79.2%	49.1%	79.7%	85.6%	59.5%	84.3%	81.6%	21.7%
Defined-Benefit Plan	28.3%	38.4%	2.9%	28.3%	7.0%	31.0%	5.7%	4.7%	38.1%	0.0%	8.5%	83.6%
Employer Paid Only	77.3%	100.0%	100.0%	100.0%	86.1%	100.0%	100.0%	86.3%	93.8%	0.0%	62.6%	41.9%
Employee Paid Only	0.6%	0.0%	0.0%	0.0%	10.5%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.2%
Paid Jointly	22.1%	0.0%	0.0%	0.0%	3.4%	0.0%	0.0%	13.7%	5.9%	0.0%	37.4%	58.0%
Part-Time Employees												
Defined-Contribution Plan	86.9%	100.0%	100.0%	100.0%	100.0%	100.0%	98.5%	100.0%	78.4%	100.0%	78.4%	57.2%
Employer Paid Only	19.5%	58.1%	6.4%	0.0%	2.3%	56.6%	14.1%	11.6%	40.6%	1.3%	0.0%	14.7%
Employee Paid Only	14.7%	0.0%	40.7%	0.0%	3.7%	0.0%	0.0%	9.3%	20.0%	0.0%	0.0%	85.3%
Paid Jointly	65.8%	41.9%	52.9%	100.0%	94.0%	43.4%	85.9%	79.0%	39.4%	98.7%	100.0%	0.0%
Defined-Benefit Plan	13.7%	0.0%	0.0%	0.0%	0.0%	0.0%	1.5%	0.0%	21.6%	0.0%	21.6%	42.8%
Employer Paid Only	92.5%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	100.0%	0.0%	0.0%	76.3%
Employee Paid Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Paid Jointly	7.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	23.7%

Note: Percentages may not add to 100.0% due to rounding.

As shown in Figure 10 (see page 19) among all size classes, more than 90% of employees were offered a defined-contribution retirement plan, which was offered to more than 90% of full-time employees. Conversely, less than a quarter of employers offered a defined-benefit plan regardless of size class, and less than half of full-time employees were offered the plan.

Table 9 (see page 19) shows the average percentage of full- and part-time employees who were offered insurance and retirement benefits and chose to enroll. Just over half (53.9%) of full-time employees enrolled in defined-contribution retirement plans while nearly all (98.3%) enrolled in defined-benefit plans. Employees are typically enrolled in

defined-benefit plans automatically by their employers. Nearly three out of four full-time employees enrolled in health insurance plans (73.2%), and 72.8% chose to enroll in dental plans.

As shown in Figure 11 (see page 20), enrollment rates between 2008 and 2009 for full-time employees who were offered benefits slightly increased for dental plans, dependent health insurance, health insurance, short-term disability coverage, and defined-contribution retirement plans. Enrollment rates decreased slightly for life insurance, long-term disability coverage, and defined-benefit plans.

Figure 12a (see page 21) shows the

Table 8: Of Employees Offered a Retirement Plan, Percentage of Employees Offered a Defined-Contribution or Defined-Benefit Retirement Plan in Wyoming by Number of Employees Per Firm, 2009

Retirement Plan Type	Number of Employees					
	Total	1-4	5-9	10-19	20-49	50+
Full-Time Employees						
Defined-Contribution Plan	91.2%	89.7%	90.8%	94.2%	90.2%	91.2%
Employer Paid Only	10.4%	19.9%	14.3%	10.5%	9.1%	10.1%
Employee Paid Only	17.8%	12.4%	9.8%	10.3%	12.8%	20.1%
Paid Jointly	71.8%	67.8%	75.9%	79.1%	78.1%	69.8%
Defined-Benefit Plan	28.3%	12.5%	9.2%	5.8%	14.2%	34.6%
Employer Paid Only	77.3%	82.4%	61.4%	77.8%	73.4%	77.8%
Employee Paid Only	0.6%	5.5%	0.0%	0.0%	9.1%	0.0%
Paid Jointly	22.1%	12.1%	38.6%	22.2%	17.5%	22.2%
Part-Time Employees						
Defined-Contribution Plan	86.9%	98.8%	95.4%	100.0%	74.1%	86.3%
Employer Paid Only	19.5%	21.9%	19.9%	12.3%	20.3%	19.6%
Employee Paid Only	14.7%	12.9%	6.1%	8.1%	3.3%	16.4%
Paid Jointly	65.8%	65.2%	74.0%	79.6%	76.4%	64.0%
Defined-Benefit Plan	13.7%	1.2%	4.6%	0.0%	25.9%	13.7%
Employer Paid Only	92.5%	0.0%	29.7%	0.0%	81.3%	95.6%
Employee Paid Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Paid Jointly	7.5%	100.0%	70.3%	0.0%	18.7%	4.4%

Note: Totals may not add to 100.0% due to rounding.

Table 9: Average Percentage of Wyoming Employees Offered Insurance and Retirement Plans and Chose to Enroll, 2009

Enrolled Benefit	Full-Time Mean	Part-Time Mean
Dental Plan	72.8%	35.6%
Dependent Health Insurance	43.4%	20.5%
Health Insurance	73.2%	32.7%
Life Insurance	87.2%	71.7%
Long-term Disability	73.7%	48.1%
Retirement		
Defined-Contribution	53.9%	35.7%
Defined-Benefit	98.3%	88.6%
Short-term Disability	66.9%	30.3%
Vision Plan	60.7%	39.8%

proportions of full-time employees who were offered selected benefits in 2009, 2008 (using both old and new methodologies, see methods section), and 2007 (using the old methodology). The proportion of employees who were offered and chose to enroll in benefits decreased between 2009 and 2008 (using the new methodology) for all benefits except vision plans and defined-benefit retirement plans. Figure 12b (see page 22) shows the same information for part-time employees. The proportion of these employees who were offered benefits and chose to enroll in them between 2009 and 2008 (using the new methodology) increased for health insurance, dependent health insurance,

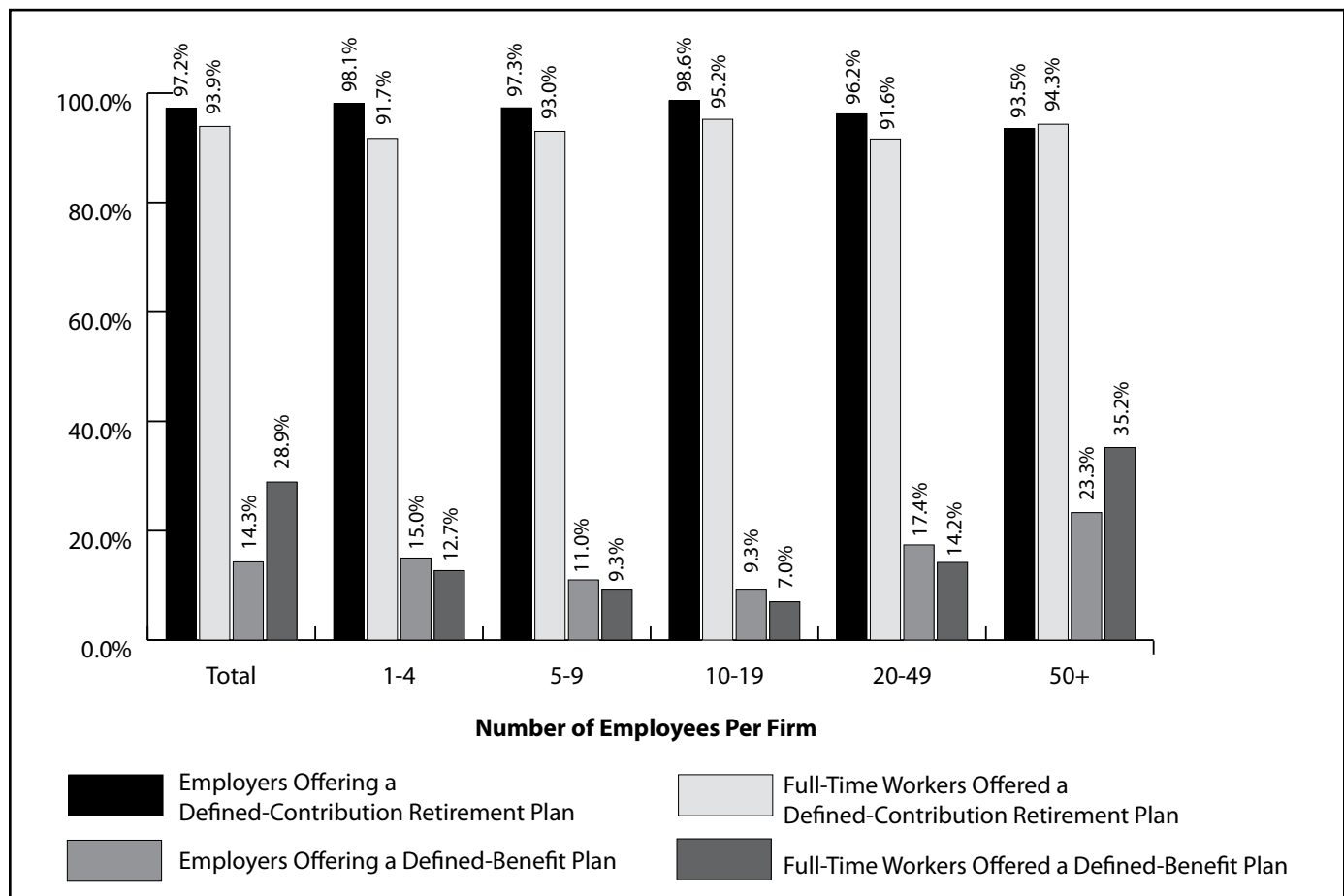


Figure 10: Percentage of Wyoming Employers Offering and Percentage of Full-Time Workers Offered a Retirement Plan by Size Class in Wyoming, 2009

dental plans, vision plans, life insurance, and long-term disability coverage.

Table 10 (see page 23) shows how benefits are paid. Just over half (51.3%) of employers paid all of their employees' health insurance costs while 2.4% of employees were responsible for the costs of the benefit and 46.3% of employers split the costs with their employees. Nearly three-quarters of employers (73.8%) fully paid for life insurance and nearly 6 out of 10 fully funded the payments for long-term disability (58.8%) and short-term disability (57.1%).

Full- and part-time employees received similar days of paid holiday (7.2 and 7.1 days,

respectively; see Table 11, page 23). Full-time employees were offered an average of 7.7 days of sick leave and part-time employees were offered an average of 6.9 days. After 10 years, full-time employees were offered an average of 14.0 days of paid vacation compared to 11.0 days for part-time workers.

Summary

The likelihood of being offered benefits in Wyoming depends largely on work status, company size, and industry. Full-time workers were offered benefits at a greater rate than part-time workers. Workers in

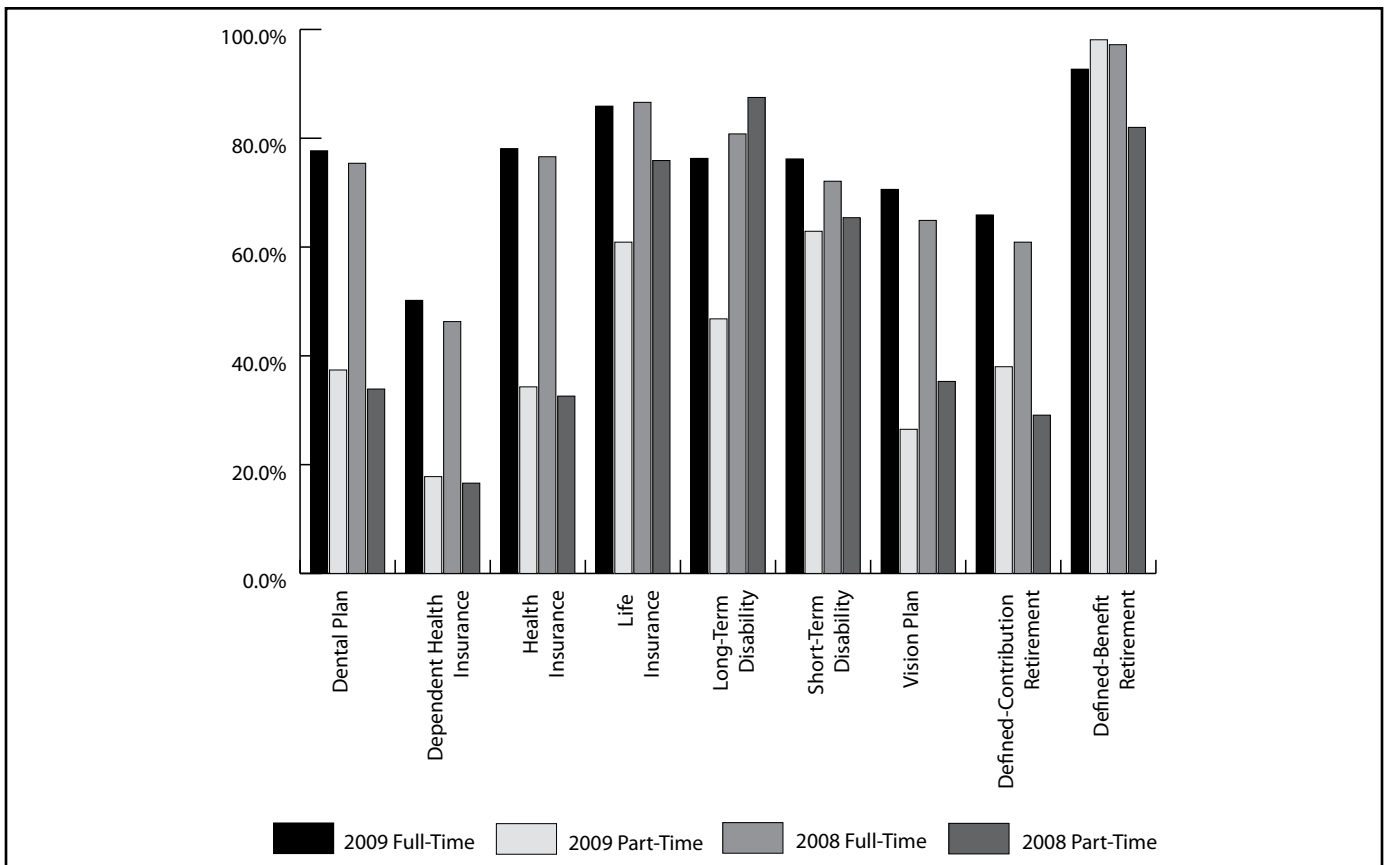


Figure 11: Average Percentage of Wyoming Employees Who Were Offered Insurance and Retirement Plans, and Who Chose to Enroll, 2008 and 2009

larger firms were offered benefits more often than those in smaller firms. Larger proportions of workers in natural resources & mining, educational & health services, information, and state & local government were offered benefits than workers in other industries.

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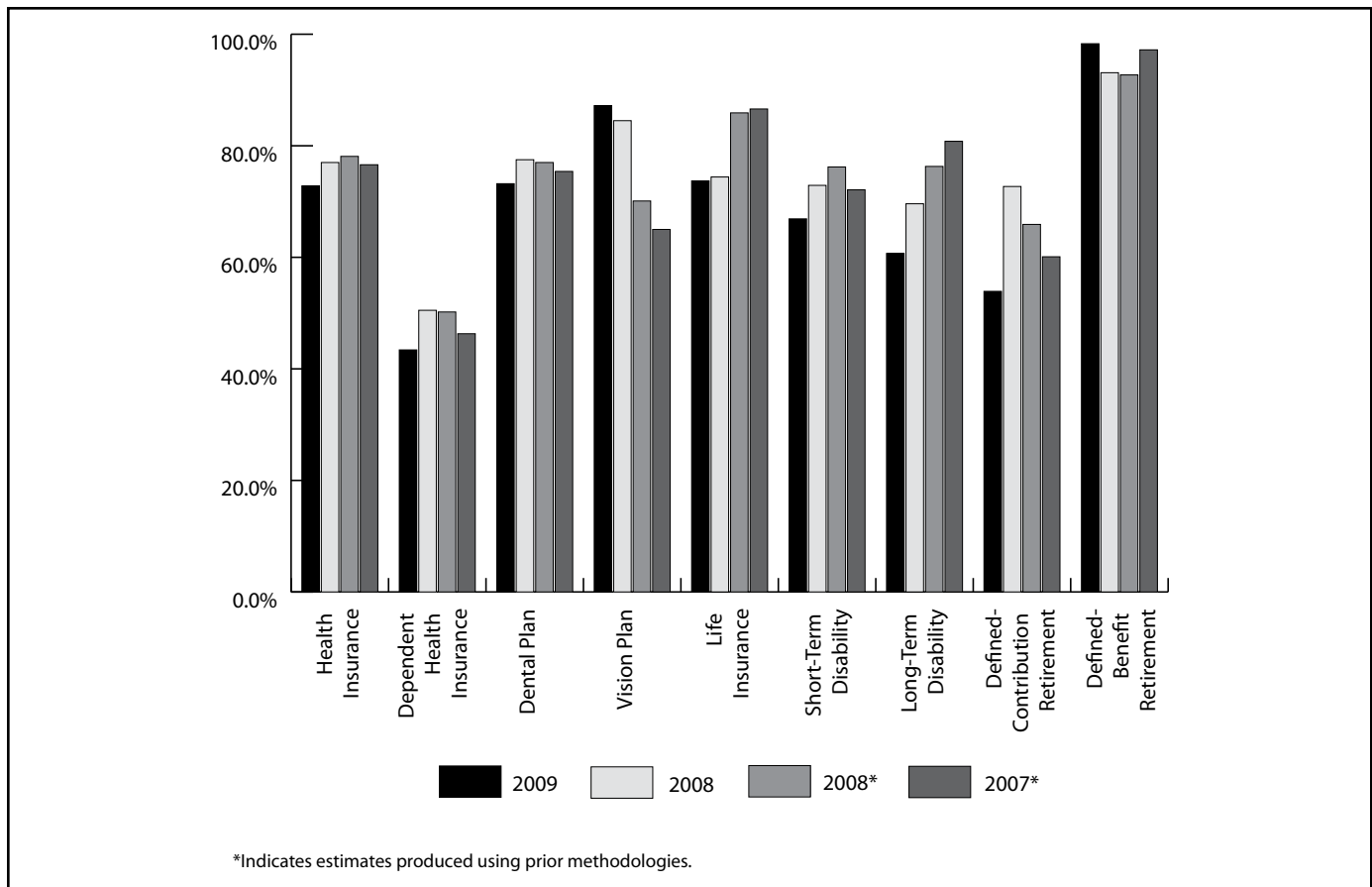


Figure 12a: Proportions of Full-Time Employees Offered Selected Benefits and Who Chose to Enroll, 2009

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[bls.gov/opub/perspectives/program_perspectives_vol2_issue4_11x17.pdf](http://www.bls.gov/opub/perspectives/program_perspectives_vol2_issue4_11x17.pdf)

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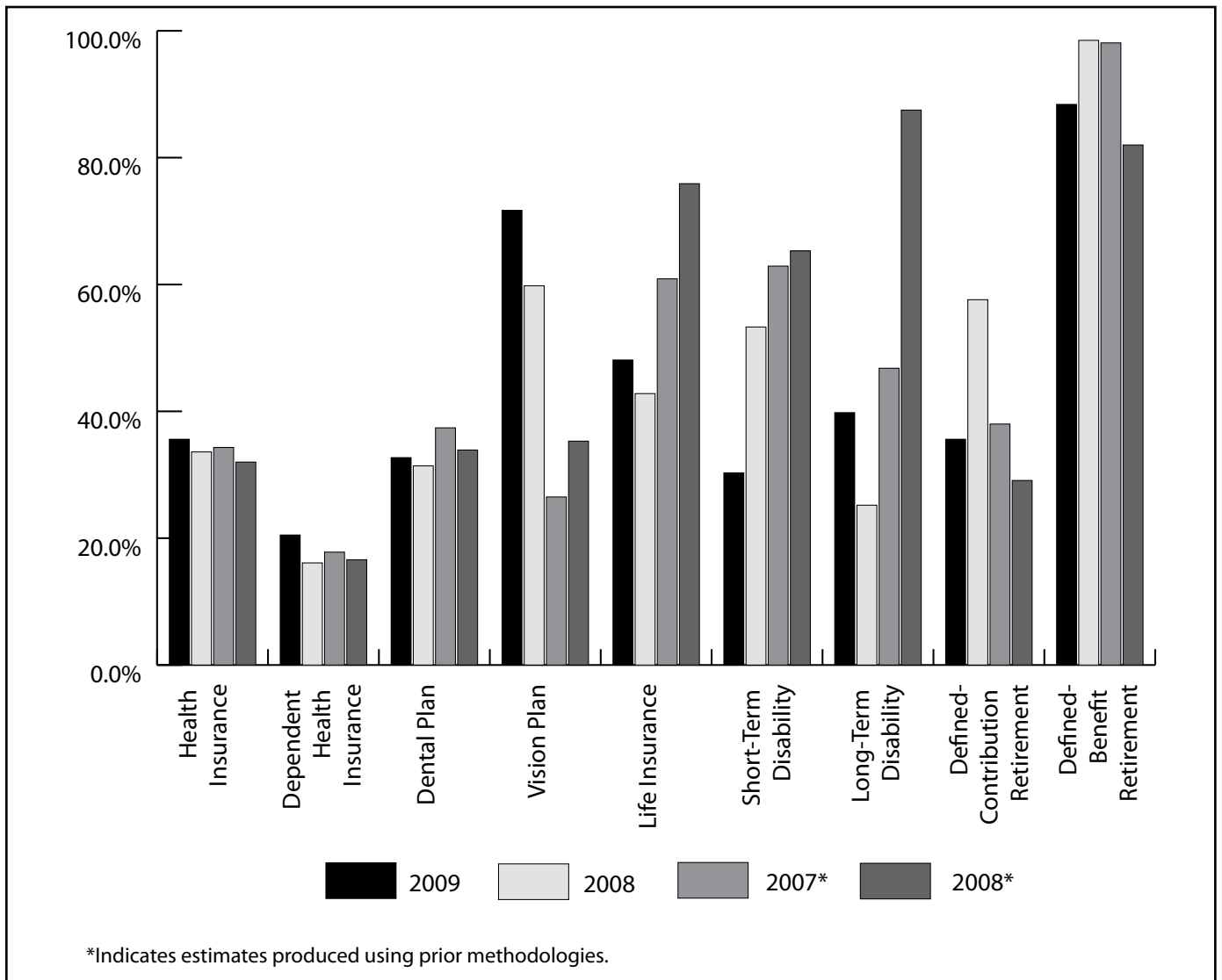


Figure 12b: Proportions of Part-Time Employees Offered Selected Benefits and Who Chose to Enroll, 2009

Table 10: Amount Paid for Benefits by Employers for Wyoming Employees, 2009

Benefit Type	Employer-Paid		Employee-Paid		Jointly Paid	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Dental Plan	40.2%	36.3%	16.4%	32.6%	43.5%	31.1%
Dependent Health Insurance	25.5%	6.0%	29.1%	57.0%	45.4%	37.0%
Health Insurance	51.3%	33.9%	2.4%	20.1%	46.3%	46.1%
Life Insurance	73.8%	74.2%	5.8%	16.8%	20.4%	9.1%
Long-Term Disability	58.8%	63.0%	25.7%	18.2%	15.4%	18.8%
Short-Term Disability	57.1%	58.3%	27.6%	34.0%	15.3%	7.7%
Vision Plan	32.8%	35.2%	19.9%	30.3%	47.2%	34.5%

Table 11: Average Number of Days of Leave Benefits for Wyoming Employees, 2009

Type of Leave	Number of Days			
	Full-Time		Part-Time	
	Mean	Mode	Mean	Mode
Paid Holidays	7.2	6	7.1	6
Paid Sick Leave	7.7	5	6.9	5
Paid Vacation (After 1 Year)	7.5	5	6.6	5
Paid Vacation (After 5 Years)	11.8	10	9.5	10
Paid Vacation (After 10 Years)	14.0	15	11.0	15
Paid Personal Leave (After 1 Year)	8.0	5	6.2	5
Paid Personal Leave (After 5 Years)	11.1	10	8.8	2
Paid Personal Leave (After 10 Years)	12.9	10	10.0	10

**For more information on benefits in Wyoming,
see Research & Planning's Benefits Website:
<http://doe.state.wy.us/LMI/benefits.htm>**

Methodological Updates to the Wyoming Benefits Survey

Several methodological enhancements were developed for the most recent iteration of the Wyoming Benefits Survey. While most enhancements produced only small changes in the estimated values, others produced changes which are more noticeable. We are confident these changes increase the accuracy and reliability of the data and provide for better longitudinal analysis of results in the future. The primary focus of this round of updates was to address questionnaire item non-response. Note that our only interest is in *filling missing responses where a question should have been answered and was not answered*. All imputation and adjustment procedures are performed at the employer size and industry level (e.g., stratum, see Appendix B for details).

The major methodology enhancements are detailed below:

Notes on Data Imputation Algorithms

Item non-response can be problematic because respondents who did not answer questions may have different answer patterns than those who did. During prior survey analysis rounds analysts removed returned questionnaires with missing data from the analysis completely (list wise deletion) or only analyzed those returned questionnaires with valid responses to the questions of interest (pair wise deletion). Where pair wise deletion is concerned, analysts would use all available complete responses for a question rather than deleting the entire response thus increasing the amount of data available. Both of these methods can introduce substantial bias into estimates as they assume the response patterns of the missing data would have been identical to the known data.

To address the missing data issue, Research & Planning applied some previously developed methods (see *Private Sector Employee Access to Health Insurance and the Potential Wyo-Care Market*: <http://doe.state.wy.us/lmi/HCCFinal.htm> for details), in addition to new methods of dealing with missing data. Data imputation was a multi-step process because some responses are dependent on responses to a prior question. As an example, if a respondent offers retirement benefits to full-time employees, then the respondent is asked what type of retirement benefits are offered and subsequently who provides the contributions for those benefits.

Data imputation and adjustment methods were only used to correct and/or adjust for item non-response on returned questionnaires. No imputation was performed on unreturned questionnaires.

Survey Data Benchmarking

APPENDIX A

Some data items reported in the Wyoming Benefits Survey are benchmarked¹ to administrative data to increase estimates accuracy.² In this case, reported total employment and total wages paid are benchmarked to the QCEW. The benchmarking process is as follows:

1. Survey responses are checked to see if either of the following two conditions are true:
 - a. The employment as reported on the questionnaire (see Appendix C, question 1) is more than 50% greater than the amount reported in the QCEW or less than one-half of the amount reported in the QCEW.
 - b. The annual wages paid by the company (as reported in Appendix C question 24 “Cost of Benefits”) are more than 50% greater than the amount reported in the QCEW or less than one-half the amount reported in the QCEW.
2. Questionnaire responses meeting either the criteria (1a & 1b) are set aside for further analysis.
3. Two adjustment factors are calculated for each questionnaire:
 - a. Employment: the ratio of questionnaire employment to the QCEW-reported value.
 - b. Wages: the ratio of questionnaire-reported wages to the QCEW-reported value.
4. The mean and median adjustment factors (for all respondents) by employer industry and size are calculated excluding those with calculated adjustments of 1.0. Any questionnaire value involving a quantity (e.g., how much, how many) is adjusted. This is done to keep the proportions of respondents the same while accounting for differences between the employment and wages reported for tax purposes and the wages and employment reported on questionnaires by survey respondents. This method forces total employment and wages to be at or near those reported for tax purposes since they are the official record of employment and wages.
5. If the employment adjustment factor for the record is greater than ten times the median value for the stratum (see Appendix A for details), the employment adjustment factor is set to the median value. We use median values because they are not influenced by extreme observations (either large or small). Using median values ensures we do not introduce bias into the estimates. The ratio of 10:1 was chosen based upon a visual inspection of both 2008 and 2009 data. The purpose is to adjust outliers which may unduly influence the estimates. Other values were left as reported.
6. Employment and wage adjustment factors (see above for definition) were used as the imputation steps described in subsequent sections:
 - a. All employment in addition to workers offered and enrolled in benefits are multiplied by the employment adjustment factor.
 - b. All reported wage responses (from the questionnaire) are multiplied by the wage adjustment factor.

Of the 2,401 questionnaires used in the 2009 analysis, 550 required a wage and/or an employment adjustment. In the past all adjustments were performed manually and at the sole

¹ Survey respondents (employers) report total employment during the reference period and total wages paid during the prior year. These responses are checked against what was reported administratively through the Quarterly Census of Employment and Wages program (QCEW) for unemployment insurance (UI) tax purposes.

² Accuracy is defined in this case as how closely the employment and wage data from the survey responses match those officially reported for tax purposes.

discretion of the analyst. While the analyst retains the option to intervene in the adjustment process under the new methodology, the rules for adjusting the data are more standardized, which should yield more consistent results.

“Yes” and “No” Response Questions

“Yes” and “No” Responses were imputed at the “highest” level in the survey first and then iteratively to successor questions using the following method³:

1. Counting all the surveys in which the question of interest was answered, then count all the “yes” responses and divide the second quantity by the first quantity by industry and employer size. We call this quantity P_{Yes} or the probability of a “yes” response.
2. For each record where a missing response occurs, calculate a random probability from the uniform distribution ($P_{Critical}$). This is done using a random number generating function contained in our statistical analysis package.
3. If $P_{Critical} \leq P_{Yes}$ then set the missing value to “Yes”, otherwise set it to “No”.
4. Repeat at subsequent levels until all questions which should have been answered contain a response, whether actual or imputed.
5. If the imputed response is a “No” then the numbers offered and enrolled in that benefit are set to zero.

A different random number function was used for each question to maintain independence among all calculations involving $P_{Critical}$ values.

Number Offered and Enrolled in Benefits

Once the missing “Yes” and “No” responses were filled, questions related to how many workers are offered and enrolled in certain benefits are imputed in the following manner:

1. Calculate the mean proportions offered and enrolled for each stratum (employer industry and size, see Appendix C for details).
2. If the imputed value is a “Yes”, multiply the number of reported full- or part-time workers by the appropriate ratio. The number offered is calculated first, and then the number enrolled.

Who Pays for or Contributes to Those Benefits?

³ Benefits survey questions often occur in a hierarchy. For example, if a respondent answers “yes” to the question, “Does your company offer retirement benefits to full-time workers?” (see Appendix C, question 16), then respondents are also asked what kind of retirement benefits are offered (e.g., defined benefit or defined contribution, Appendix C, question 17). Once those questions are answered, then respondents are asked how many workers are offered and enrolled in those benefit programs. If data imputation takes place, we first decide whether the missing response for the first question was a “yes” or a “no” then we determine the same for the underlying questions in the order they were asked. Doing so retains data integrity when missing responses are filled.

APPENDIX A

Imputing responses involving who funds certain benefits is more complex because three possible outcomes are involved, “Employer Paid”, “Employee Paid” and “Jointly Paid”. These responses were imputed as follows:

1. We calculate the outcome probabilities for each stratum (see Appendix A for details) and benefit (count of each kind of response divided by the total respondents who answered).
2. Within each stratum (employer industry and size, see Appendix A for details), place the values in descending order by calculated probability value.
3. Calculate a cumulative probability for each outcome. For example:
 - a. Probability of “Employer Paid” is 20% (P_{Employer}), the probability of “Employee Paid” is 35% (P_{Employee}) and the probability of “Jointly Paid” is 45% (P_{Jointly}).
 - b. The cumulative probability for P_{Jointly} is 0.45 since it is the largest in this case.
 - c. The cumulative probability for P_{Employee} is 0.80 ($0.45 + 0.35$) since it is the second largest.
 - d. The cumulative probability for P_{Employer} is 1.00 ($0.45 + 0.35 + 0.20$) since it is the smallest.
 - i. If the P_{Critical} value is ≤ 0.45 the imputed value is set to “Jointly Paid”.
 - ii. If $0.45 < P_{\text{Critical}} \leq 0.80$ the imputed value is set to “Employee Paid”.
 - iii. If $P_{\text{Critical}} > 0.80$ the imputed value is set to “Employer Paid”.
4. The cumulative probabilities are calculated for each benefit by stratum (employer industry and size, see Appendix A for details), so the order of the categories can and does change.

Paid Personal, Vacation, Holiday and Sick Leave Benefits (Appendix C, Questions 12 - 15)

The amounts of these benefits reported by respondents are continuous values (number of days). In the case of paid personal and vacation leave, respondents report the number of annual days for full- and part-time workers with one, five and ten years of seniority. Median values were imputed for these questions so as not to introduce statistical outliers into the estimates. Since the amounts of leave are successor questions to the “Do you offer...” questions for each benefit, those responses (if missing) are imputed first. Missing responses are imputed as follows:

1. Calculate the median value (50th percentile) offered for each benefit by stratum (employer industry and size, see Appendix A for details).
2. If the benefit value is missing, impute the median value.

Appendix B – Strata Used in Imputation and Analysis

Industries:

Natural Resources & Mining

Construction

Manufacturing

Trade, Transportation, Warehousing & Utilities

Information

Financial Activities

Professional & Business Services

Educational & Health Services

Leisure & Hospitality

Other Services

Public Administration (State & Local Government)

Employer Size:

1 – 4 Employees

5 – 9 Employees

10 – 19 Employees

20 – 49 Employees

50+ Employees

There are eleven (11) industries and five (5) size classes for a total of 55 (11 x 5) strata combinations.

APPENDIX C

Appendix C: Benefits Survey Questionnaire



Division 2, October 11, 2010
**Wyoming Department of Employment
 Research & Planning**
 PO Box 2760
 Casper, WY 82602
 Tel: (307) 473-3811

Research & Planning
 Wyoming DOE

APPENDIX C

Rev. 1/04

Please respond by October 07, 2010

2010Q3-0000

2010 Employee Benefits Survey

ABC Company
 123 Main Street
 Anywhere, WY 82999-9999

<p>Instructions:</p> <ul style="list-style-type: none"> • For accurate results, it is important that you fill out and return this survey even if your organization offers no benefits. • If possible, please provide information for your Wyoming employees only. • Answer all questions for the pay period that included August 12, 2010 • If you have any questions about the survey, please call Doug Leonard at (307) 473-3811 or email dleona1@state.wy.us. • Please mail the completed survey in the postage-paid envelope or fax it to (307) 473-3834. • Your response to this survey is crucial to ensure the results obtained are accurate and complete. All information provided will remain strictly confidential. Results will be presented in aggregate form so that no individual response will be identifiable in any published results. 	
<p>Which of the following options describes the status of your Wyoming operations during the pay period that included August 12, 2010?</p> <p><input type="checkbox"/> Operating: Continue with the survey.</p> <p><input type="checkbox"/> Temporarily closed during this period: Please return the form to the address at the top of the page.</p> <p><input type="checkbox"/> Permanently out of business: Please return the form to the address at the top of the page.</p>	
<p>Contact Information</p> <p>Contact Person: _____ Title: _____ Phone: (____) _____</p> <p>(contact information is needed in case clarification is needed about responses to the survey)</p> <p><input type="checkbox"/> Check here if you would like an electronic copy of the results emailed to you.</p> <p>Email address: _____</p>	
<p>Employment</p> <p>1. How many workers does your company currently employ in Wyoming? _____ employees</p> <p>If zero employees, please <input type="checkbox"/> check here and return the survey form.</p> <p>Based on your organization's classification of full-time and part-time:</p> <p>2. How many employees are considered full-time? _____ employees</p> <p>3. How many employees are considered part-time? _____ employees</p> <p>a. How many hours must your employees work each week to be considered full-time? _____ hours</p> <p>4. Is the information provided in questions 1 through 3: <input type="checkbox"/> For Wyoming locations only <input type="checkbox"/> For Wyoming and other locations (regional, nationwide, etc.)</p>	
<p>For your responses to be interpreted properly, please answer the remainder of the questions on the survey for the location(s) included in your answers to questions 1 through 3.</p>	

APPENDIX C

Please answer the following questions for full- and part-time employees separately. Record information for **full-time** employees in **column 1**; if you have no full-time employees, leave column 1 blank. Record information for **part-time** employees in **column 2**; if you have no part-time employees, leave column 2 blank.

Insurance	Column 1	Column 2
2010Q3-7512	Full-time	Part-time
5. Does your organization offer medical insurance? <i>(if no, please skip to question #7)</i> a. How many employees are offered medical insurance coverage for themselves? b. How many employees are enrolled in medical insurance coverage for themselves? c. For the majority of employees, are medical insurance premiums:	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees <input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees <input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid
6. Does your organization offer medical insurance for employees' spouses or dependents? <i>(if no, please skip to question #7)</i> a. How many employees are offered medical insurance coverage for their spouses or dependents? b. How many employees enroll their spouses or dependents in medical insurance coverage? c. For the majority of employees, are medical insurance premiums for employees' spouses or dependents:	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees <input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees <input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid
7. Does your organization offer dental insurance? <i>(if no, please skip to question #8)</i> a. How many employees are offered dental insurance? b. How many employees are enrolled in dental insurance? c. For the majority of employees, are dental insurance premiums:	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees <input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees <input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid
8. Does your organization offer vision insurance? <i>(if no, please skip to question #9)</i> a. How many employees are offered vision insurance? b. How many employees are enrolled in vision insurance coverage? c. For the majority of employees, are vision insurance premiums:	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees <input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees <input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid
9. Does your organization offer life insurance? <i>(if no, please skip to question #10)</i> a. How many employees are offered life insurance? b. How many employees are enrolled in life insurance? c. For the majority of employees, are life insurance premiums:	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees <input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees <input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid

Insurance cont.	Column 1	Column 2
	Full-time	Part-time
10. Does your organization offer short-term disability insurance? <i>(if no, please skip to question #11)</i> a. How many employees are offered short-term disability insurance? b. How many employees are enrolled in short-term disability insurance? c. For the majority of employees, are short-term disability insurance premiums:	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees <input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees <input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid
11. Does your organization offer long-term disability insurance? <i>(if no, please skip to question #12)</i> a. How many employees are offered long-term disability insurance? b. How many employees are enrolled in long-term disability insurance? c. For the majority of employees, are long-term disability insurance premiums:	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees <input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ employees _____ employees <input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid
Paid Leave		
12. Do you offer paid personal leave ? <i>(Includes sick leave and paid vacation if your company does not differentiate between these types of leave.) (if no, please skip to question #13)</i> If yes, how many days of paid personal leave are offered: a. At 1 year of employment? b. At 5 years of employment? c. At 10 years of employment?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ days _____ days _____ days	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ days _____ days _____ days
13. Does your organization offer paid vacation leave? <i>(if no, please skip to question #14)</i> If yes, how many days of paid vacation are offered: a. At 1 year of employment? b. At 5 years of employment? c. At 10 years of employment?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ days _____ days _____ days	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ days _____ days _____ days
14. Does your organization offer paid sick leave? <i>(if no, please skip to question #15)</i> a. If yes, how many days of paid sick leave are offered per year?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ days	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ days
15. Does your organization offer paid holidays? <i>(For example: New Year's Day, Martin Luther King/Equality Day, President's Day, Good Friday, Easter, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving, Christmas....) (if no, please skip to question #16)</i> a. If yes, how many paid holidays are offered to employees each year?	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ days	<input type="checkbox"/> Yes <input type="checkbox"/> No _____ days

APPENDIX C

Retirement	Column 1	Column 2
	Full-time	Part-time
16. Does your organization offer a retirement plan to employees? <i>(if no, please skip to question #19)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
17. Does your organization offer a defined contribution retirement plan? (<i>401k, IRA, savings & thrift, deferred profit sharing, etc.</i>)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. How many employees are offered a defined contribution retirement plan?	_____ employees	_____ employees
b. How many employees are enrolled in the defined contribution retirement plan?	_____ employees	_____ employees
c. Is the defined contribution retirement plan:	<input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid	<input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid
d. How many years does it take for employees to be fully vested in the defined contribution retirement plan?	_____ years	_____ years
18. Does your organization offer a defined benefit pension retirement plan? (<i>uses a specific, pre-determined formula to calculate an employees' future benefit</i>)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. How many employees are offered a defined benefit pension plan?	_____ employees	_____ employees
b. How many employees are enrolled in the defined benefit pension plan?	_____ employees	_____ employees
c. Is the defined benefit pension plan:	<input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid	<input type="checkbox"/> 100% employer paid <input type="checkbox"/> 100% employee paid <input type="checkbox"/> Jointly paid
d. How many years does it take for employees to be fully vested in the defined benefit pension plan?	_____ years	_____ years
Miscellaneous Benefits		
19. Does your organization offer child care benefits? (including on-site child care, reimbursements, vouchers, etc)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
20. 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
21. Does your organization offer hiring bonuses?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
22. Does your organization offer flexible spending accounts? (accounts allowing employees to set aside money out of their paycheck pre-tax to pay insurance or medical premiums)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
23. 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
Cost of Benefits		
How much did your organization spend on each of the following components of compensation in 2009?	Annual Expenditures for 2009	
a. Wages & salaries	\$ _____	
b. Insurance (employer contributions for medical, dental, & vision)	\$ _____	
c. Retirement plans (employer contributions only)	\$ _____	
Thank you for taking the time to complete this survey!		
Please make any comments or clarifications to specific survey questions in the space below.		