



**PRIVATE SECTOR EMPLOYEE ACCESS  
TO HEALTH INSURANCE AND THE  
POTENTIAL WYO-CARE MARKET**



# **Private Sector Employee Access to Health Insurance and the Potential Wyo-Care Market**

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# **Introduction**

**by: Tom Gallagher, Manager**

The Wyoming Healthcare Commission Wyo-Care proposal represents a fundamental intervention into the structure of compensation through an innovative program whose primary goal is the expansion of employer-provided health coverage for employees.

The purpose of this report is to provide information on the feasibility of the proposed program. It presents an analysis of the structure of Wyoming's labor market and is intended to contribute to a determination of whether or not the Wyo-Care proposal is viewed by private sector employers as a viable proposal.

The research represents a cross section in time and was conducted between May and September 2004. The report is presented in three sections. Section 1 follows the Introduction and Results in Brief. It is a narrative and graphic presentation of employer-employee compensation relationships for the state as a whole and industry sectors. Previous versions of this report focused primarily on three industries having characteristics that most clearly illustrate the findings (Leisure & Hospitality, Retail Trade, and Mining). For this final version of the report, we include a brief narrative and figures for each of the remaining industry sectors. Section 2 presents the background and findings for six employer focus group sessions.

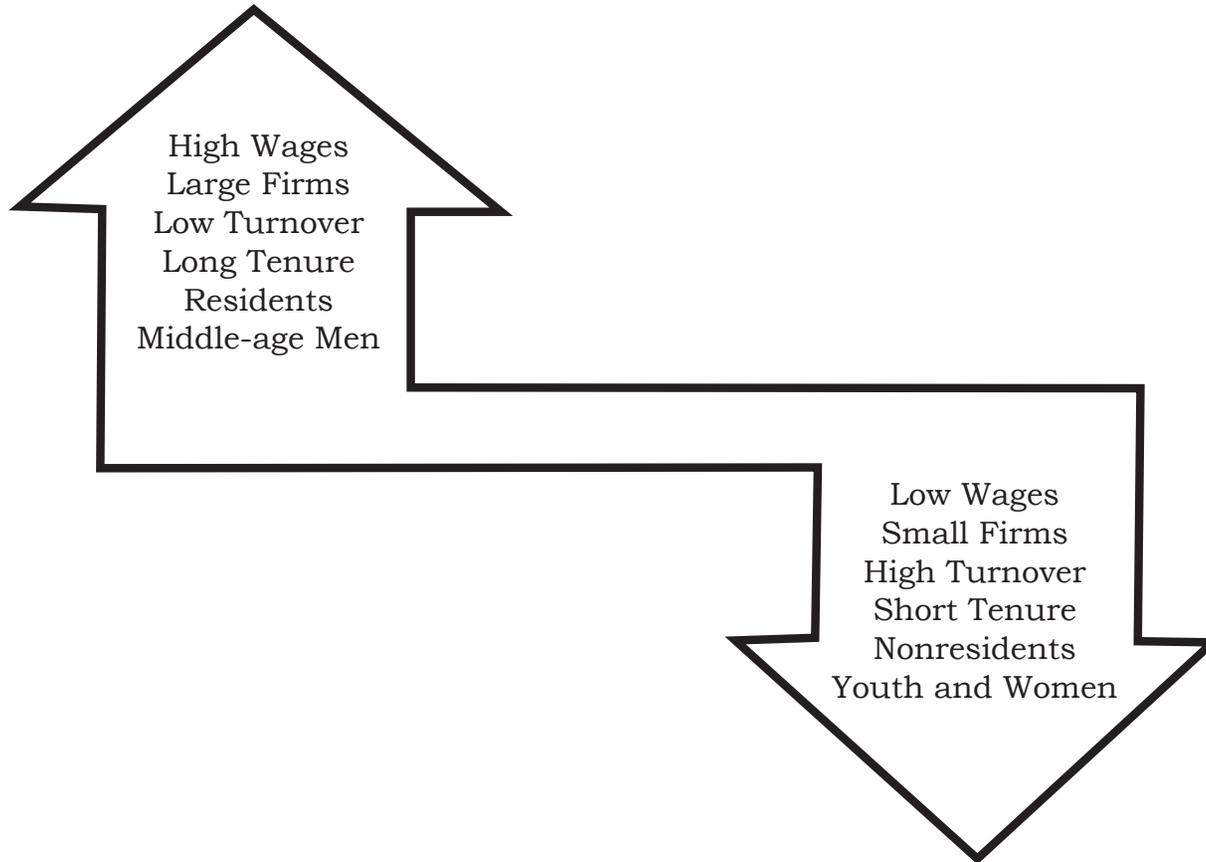
As a follow up to the focus group sessions, a random stratified mail survey of employers was conducted to verify the findings and themes of the group sessions. We conducted a survey of 651 randomly selected firms from the Unemployment Insurance accounting system with a response rate of 73.1 percent. The results from the mail survey are presented in Section 3. This Section also includes an extensive discussion of some of the findings unique to the mail survey.

Finally, a series of Appendixes includes estimates of the availability of employer-provided health insurance by firm type and full- and part-time employment. The Appendixes also include the demographics and earnings of all persons who worked in the private sector at any time in Wyoming during 2002 and related statistical information. Also included is the survey instrument used by the focus groups and the mail survey and additional tables created with survey data not shown previously in this report.



## Results in Brief

### Greater Access to Employer-Provided Health Insurance



### Lesser Access to Employer-Provided Health Insurance

**Introduction:** The Wyoming Healthcare Commission requested an analysis of the employer health benefits market in conjunction with efforts to reduce the number of uninsured in the state. With funding from the Health Resources and Services Administration’s State Planning Grant Program, the Wyoming Healthcare Commission partnered with the Wyoming Department of Health and the Wyoming Department of Employment, Research & Planning Section. Employer education, focus groups, and surveys were conducted in 2004 to assess what the issues are behind the reduction of health benefits provision and the potential for a “Wyo-Care” personal health care savings account model to be accepted and utilized.

**The Context:** Employer-provided benefits represents a key component of employee compensation. During the summer of 2004, unemployment in the state reached historic lows, while employment is growing at a rate faster than can be sustained by the resident workforce. Wyoming’s favorable labor market conditions take place in a regional context where the competition for labor, and related pressure on compensation, may be changing course as the jobless recovery from the national recession improves. If we are to understand the pressures on compensation in Wyoming, we need to understand the economic and demographic context within which employers and workers establish mutually beneficial relationships.

An objective of the research is to focus on the potential Wyo-Care market within the context of the structure of compensation and employer/worker relationships. While some of the data may seem dated, structural conditions of employment and compensation tend to persist over time and change only slowly. Industries that have seasonal employment patterns at the beginning of the decade, like Leisure & Hospitality, are highly likely to have seasonal patterns of employment for the indefinite future.

## **Primary Findings**

- Wyo-Care is envisioned as being a small employer/low income employee health care coverage and a cost sharing vehicle. Wyo-Care is still under development by the Wyoming Healthcare Commission to assure that the product created maximizes the dollars contributed by employers; employees; and, perhaps, Medicaid and lowers the number of uninsured in the state.
- This report was produced at the request of the Wyoming Health Care Commission.
- There does not appear to be a comprehensive or firmly grounded consensus among employers regarding the reasons for either current prices or rising costs for health insurance. But there is a strong sense that something is very, very wrong.

- A significant segment of private sector employers are changing their compensation strategies and searching for alternatives to their current arrangements with health insurance companies.
- At the core of Wyoming's private sector workforce is a stable segment of the population that is highly tenured (working for the same employer), paid an average of \$8,000 per quarter, and has access to health insurance. Outside of this core, however, the worker/employer relationship becomes much more tenuous. Major dividing lines between stable, full-time work, with access to health insurance are associated with industry of employment, firm size, residency, age and gender of the workforce, turnover, and part-time work.
- Rapidly increasing benefits costs appear to constrain salary growth. Not only is a larger proportion of compensation dedicated to paying health care premiums but there also appear to be long-term effects on worker retirement income and employer profitability.
- An estimated 34,832 (19.0%) full-time and 49,018 (88.0%) part-time workers were not offered health benefits in 2002. These workers may benefit from Wyo-Care.
- It appears that the Wyo-Care program may have a niche in Wyoming's labor market. Because compensation tends to increase with firm size, an estimated 2,301 firms with an average size of 10-19 employees and the 1,438 firms with 20-49 employees in low-turnover industries (Manufacturing, Wholesale Trade, Financial Activities, and Education & Health Care) may prove the most promising candidates for the Wyo-Care program.
- Nearly one-quarter of the employers with 10 to 19 employees indicated they would be willing to contribute additional funds for uncovered employees ... almost 80 percent of employers of this size indicated cost was the primary barrier to offering insurance ... the Wyo-Care proposal appears ideal for firms of this size.
- For selected industries (e.g. Construction and Leisure & Hospitality) the Wyo-Care proposal as a strategy to address insurance costs may have limited appeal.
- The Wyo-Care proposal is being put forth as an answer to a problem faced by uncovered employees. However, if employer participation is going to be generated, it needs to be presented to employers in a manner that clearly demonstrates a business advantage to participation.

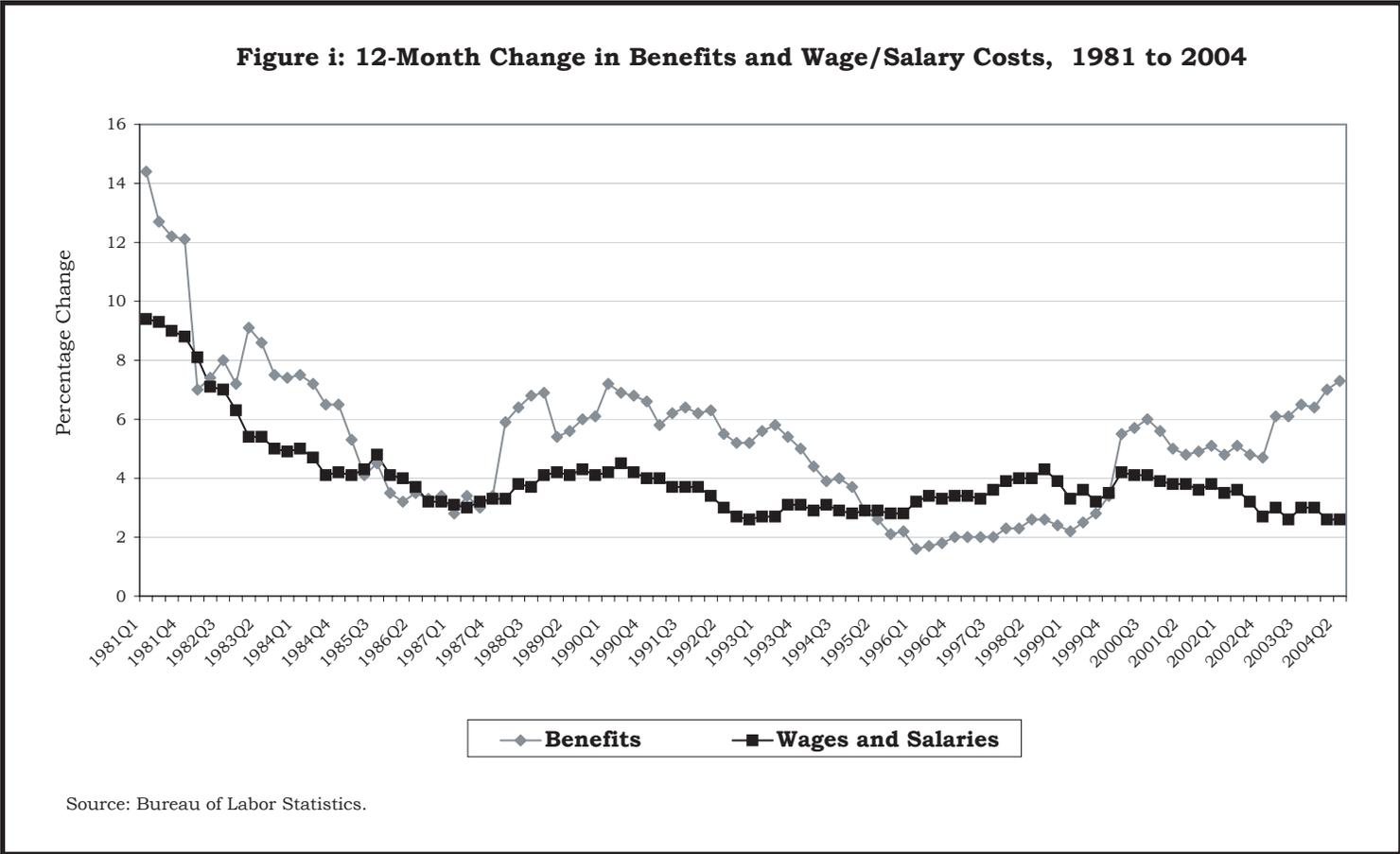
## **Other Findings**

- Nonresident workers, a growing share of Wyoming's workforce, lack tenure with their employers and are often ineligible for health insurance.
- An additional consideration for the Wyo-Care proposal is the potential for employee contributions. The resident workforce in Manufacturing, Wholesale Trade, Financial Activities, and Education & Health Care tends to earn slightly more than the state average.
- The lack of detailed knowledge, especially among small firms, reinforces the idea that more education is needed to inform employers about how a program like Wyo-Care would work and how it could benefit them.
- Employers express interest in Wyo-Care for both their covered and uncovered employees. Extension of the Wyo-Care proposal to covered employees may help solve a number of existing problems.
- More than a third (35.3%) of all employer comments to an open-ended question asking for suggested solutions to the healthcare/coverage problem involve solutions based on greater governmental involvement.

# Section 1: Structure of Compensation and the Potential Wyo-Care Market

by: Douglas Leonard, Senior Research Analyst

Benefits are becoming a larger portion of workers' total compensation and the rate of growth is increasing. As shown in Figure i (Bureau of Labor Statistics, 2004), wages and salaries tend to rise more slowly during periods of accelerated benefits costs. Two such periods occurred during the early to mid 1990s and again at the turn of the century. Rapidly increasing benefits costs appear to constrain salary growth. Not only is a



larger proportion of compensation dedicated to paying health care premiums but there also appears to be long-term effects on worker retirement income and employer profitability.

In order for employers to remain competitive during periods of rapidly rising costs, they may hire fewer workers or reduce benefits to current employees. Nationally, July employment growth estimates fell to 32,000, while spring estimates have been revised downward. Some have interpreted this slower employment growth rate to rising health care costs. "Health insurance...now costs the nation's employers an average of \$3,000 a year" (Porter, 2004).

This section of the report examines employer-provided compensation and focuses on health insurance. Because the provision of health insurance is part of employers' overall compensation plans, health insurance needs to be understood in that context. Employers' plans and compensation strategies are, in part, a function of the economic niche occupied by each industry. We present an overview of statewide compensation strategies followed by a comparison of the strategies of three selected industries: Leisure & Hospitality, Retail Trade, and Mining. Leisure & Hospitality and Retail Trade were chosen because of their relatively large size and their reliance on seasonal labor. Mining was chosen because characteristics such as its worker age and gender distributions, wages, and labor utilization are much different than those of the other two industries. Another reason for choosing these industries is the steady growth all are expected to experience through 2012 (Leonard, 2004). All three industries are expected to expand employment at rates no less than 1.0% annually during the period (compared to 1.5% for all industries).

### **Understanding the Market: The Issues of Residency and Eligibility**

A central theme to understanding benefit access in Wyoming is residency (Jones, 2004). Residency is highly correlated with access to health insurance. Table i (see page 3) illustrates the trends in Wyoming residency since 1992. The Table shows that the proportion of resident workers has declined steadily from 81.5 percent (218,107 workers) in 1992, to 79.0 percent in 2003 (254,743 workers). At the same time, the number of nonresident workers rose from 49,372 to 67,568. In 2003 more than one in five Wyoming workers were nonresidents. Harris (2004) estimated that on an annual average basis 9.4 percent of all UI covered workers had insufficient tenure with an employer to be eligible for health care insurance. However, nonresident workers may access health care resources while working in Wyoming. Consequently, there is a greater probability that they contribute to the cost of uncompensated care.

**Table i: Wyoming Resident and Nonresident Workers Using Current Method of Residency Determination by Year, 1992 to 2003**

Year	Nonresident		Residents		Total
	N	%	N	%	
1992	49,372	18.5	218,107	81.5	267,479
1993	50,164	18.5	221,522	81.5	271,686
1994	53,397	19.0	227,228	81.0	280,625
1995	54,421	19.3	227,069	80.7	281,490
1996	55,262	19.5	228,594	80.5	283,856
1997	55,401	19.3	231,899	80.7	287,300
1998	59,451	20.1	236,354	79.9	295,805
1999	65,653	21.5	240,337	78.5	305,990
2000	63,230	20.5	245,066	79.5	308,296
2001	70,663	21.8	253,219	78.2	323,882
2002	63,860	20.1	254,116	79.9	317,976
2003	67,568	21.0	254,743	79.0	322,311

As we examine in this report, residency and insurance eligibility vary widely by industry. Certain industries exploit a seasonal market and use more temporary or seasonal labor than others.



## Chapter 1: Statewide

*Note: Figures for this chapter are located on pages 11-18.*

Among residents, 7.5 percent of workers are near the traditional retirement age of 65. Most residents are highly tenured (62.8%) and eligible for health insurance (78.5%).

Figure 1.1.1 displays the distribution of private sector Wyoming workers in 2002 by age group and sex. At the far right of the chart, we see that 18.2 percent of workers were classified as having unknown demographics. That is, their gender and age could not be determined. The proportion of unknowns is related to residency and is closely correlated with insurance eligibility.

Men make up a slightly larger proportion of workers than do women, particularly in the 25-34 year-old age group. The picture changes markedly when examining the same distribution for Wyoming residents only (see Figure 1.1.2). The proportion of workers in the Unknown category declines to 2.9 percent when nonresidents are removed. In addition, the proportional difference in 25-34 year-olds between men and women widens to 2.3 percent. The proportions of each age group, by sex, are higher in this figure because of the diminished influence of those in the Unknown category.

Turnover varies considerably when residency is taken into account. Figure 1.1.3 displays the differences in turnover between residents and nonresidents. Nonresidents comprised 23.0 percent of private sector workers in 2002 with a turnover rate of 41.9 percent. The data indicate that nonresidents have less stable employment relationships than do residents. And if working relationships for nonresidents are of short duration, they are less likely to be eligible for insurance benefits than residents, while still requiring some level of health care services.

Figure 1.1.4 supports this observation by comparing the likelihood of benefit offerings for residents and nonresidents. As shown in Figure 1.1.4, 77.5 percent of resident workers were eligible for benefits in 2002Q3 compared to 55.5 percent of nonresident workers. Among resident workers, those who are highly tenured (five or more quarters attached to the same employer), make up three-fifths of the population (see Figure 1.1.5). The next largest group is marginal employees (those attached for short periods with long breaks) at 19.3 percent. Transitioning workers (9.3% of the 2002 total) are in the process of establishing a highly tenured relationship with their employer. Approximately one in ten resident workers were seasonal

employees. Resident workers are more likely to maintain highly tenured relationships with employers. Therefore, they are more likely to be eligible for benefits.

Health insurance is also associated with firm size. The larger the firm, the greater the probability of benefits offering. Figure 1.1.6 shows that 65 percent of workers in 2002 were offered health benefits. The proportion of workers offered benefits climbs steadily from 39 percent to 56 percent as firm size increases from less than 10 employees to 49 employees, with a substantial increase to 81 percent when size increases to 50 or more employees. As shown in Table ii (see page 7), despite the small number of large firms in the state, they employ a large proportion (47.0%) of private sector workers. While the number of workers in the state is concentrated in large (50 or more workers) firms, the number of employers is heavily skewed toward smaller businesses. Table ii shows that more than three-quarters (75.5%) of employers in 2002 averaged less than ten workers, while only 4.1 percent of firms employed 50 or more people.

The ability of workers and employers to pay for health benefits affects the availability of those benefits. Figure 1.1.7 details the relationships between average annual premium costs (paid by employers) and the average quarterly wages by worker tenure. The top bar in Figure 1.1.7 shows the estimated average annual cost of health insurance per worker for all Wyoming workers. During the period for which these estimates were prepared, information regarding the number of workers participating in health insurance was unavailable. Additionally, the capacity to produce cost per participant in health, dependent health, and dental benefits together is under development.

Assuming that workers share at least some of the total premium cost, we see in Figure 1.1.7 that for those in the marginal or seasonal tenure categories, the average annual premium in 2002 (\$2,388) is nearly equal to one quarter's wages (\$2,072 and \$3,230, respectively). The ratio of annual wages to the average annual insurance cost per worker for employers is larger for those either highly tenured or transitioning to highly tenured status, but the average premium still constitutes a substantial proportion of total compensation.

Full-time and part-time worker status also affects the availability of health and other employer-provided benefits. The data in Figure 1.1.8 show not only the differences in benefit offerings between full- and part-time employees, but also how different benefits are made available in the workplace. Whether health, dependent health, or dental, the proportion of full-time workers offered these benefits in each case is much higher than for part-time employees.

**Table ii: Distribution of Wyoming Employers by Industry and Firm Size, 2002**

Industry		Firm Size (Average Annual Employment)				Total
		<10	10 - 19	20 - 49	50+	
Mining	Employers	517	104	80	72	773
	Row %	66.9%	13.5%	10.3%	9.3%	100.0%
Construction	Employers	2,369	364	205	82	3,020
	Row %	78.4%	12.1%	6.8%	2.7%	100.0%
Manufacturing	Employers	432	96	65	49	642
	Row %	67.3%	15.0%	10.1%	7.6%	100.0%
Wholesale Trade, Transportation, & Utilities	Employers	1,408	212	116	58	1,794
	Row %	78.5%	11.8%	6.5%	3.2%	100.0%
Retail Trade	Employers	1,595	372	222	102	2,291
	Row %	69.6%	16.2%	9.7%	4.5%	100.0%
Information	Employers	180	36	38	24	278
	Row %	64.7%	12.9%	13.7%	8.6%	100.0%
Financial Activities	Employers	1,314	103	78	33	1,528
	Row %	86.0%	6.7%	5.1%	2.2%	100.0%
Professional & Business Services	Employers	2,446	263	121	44	2,874
	Row %	85.1%	9.2%	4.2%	1.5%	100.0%
Education & Health Care	Employers	1,027	194	117	94	1,432
	Row %	71.7%	13.5%	8.2%	6.6%	100.0%
Leisure & Hospitality	Employers	1,072	419	365	168	2,024
	Row %	53.0%	20.7%	18.0%	8.3%	100.0%
Other Services	Employers	1,418	138	31	17	1,604
	Row %	88.4%	8.6%	1.9%	1.1%	100.0%
<b>Total</b>	<b>Employers</b>	<b>13,778</b>	<b>2,301</b>	<b>1,438</b>	<b>743</b>	<b>18,260</b>
	<b>Row %</b>	<b>75.5%</b>	<b>12.6%</b>	<b>7.9%</b>	<b>4.1%</b>	<b>100.0%</b>

Offering benefits to more full-time than part-time workers probably reflects employer retention strategies for employees who generate the most perceived value for their firms. Consequently, the proportions of part-time workers offered these benefits is comparatively low, with approximately one in eight (12%) part-time workers offered benefits.

An estimated 34,832 full-time and 49,018 part-time workers were not offered health benefits in 2002 (see Appendix A, pages A5 and A7). Because firm size and compensation are correlated, the 2,301 firms with an average size of 10-19 employees, and the 1,438 firms with 20-49 employees (see Table ii, page 7) in low-turnover industries may prove to be the most promising candidates for the Wyo-Care program. At 17.4 percent, Manufacturing's turnover rate is below the state average of 24.8 percent. Appendix E, page E2 shows that lower turnover levels also characterize Wholesale Trade, Financial Activities, and Education & Health Care. A detailed listing of industry subcategories included within each industry group is located in the Technical Notes on page 130. Appendix A, page A3 reveals that health insurance is not offered to an estimated 7,638 employees in Education & Health Care; 3,738 in Wholesale Trade; 2,955 in Financial Activities; and 1,435 in Manufacturing. The starting point for an insurance initiative could be the almost 16,000 workers not offered health insurance in these four industries, with lower than average turnover.

		<b>Total Employment Estimate</b>	<b>Column %</b>	<b>Full-Time Employment Estimate</b>	<b>Part-Time Employment Estimate</b>	<b>Row %</b>
<b>Industry</b>	Mining	21,195	9.0%	20,155	1,040	4.9%
	Construction	29,195	12.3%	26,064	3,132	10.7%
	Manufacturing	11,780	5.0%	11,075	705	6.0%
	Wholesale Trade, Transportation, & Utilities	18,287	7.7%	16,282	2,006	11.0%
	Retail Trade	37,474	15.8%	27,251	10,223	27.3%
	Information	5,124	2.2%	3,729	1,395	27.2%
	Financial Activities	11,197	4.7%	9,083	2,113	18.9%
	Professional & Business Services	21,151	8.9%	16,819	4,331	20.5%
	Education & Health Care	28,576	12.1%	21,393	7,184	25.1%
	Leisure & Hospitality	43,533	18.4%	23,248	20,285	46.6%
	Other Services	8,921	3.8%	5,663	3,258	36.5%
	<b>Total</b>	<b>236,432</b>	<b>100.0%</b>	<b>180,761</b>	<b>55,671</b>	<b>23.5%</b>
<b>Firm Size</b>	<10 Employees	46,794	19.8%	33,364	13,431	28.7%
	10 - 19 Employees	36,467	15.4%	26,211	10,256	28.1%
	20 - 49 Employees	41,091	17.4%	30,942	10,149	24.7%
	50+ Employees	112,080	47.4%	90,245	21,835	19.5%
	<b>Total</b>	<b>236,432</b>	<b>100.0%</b>	<b>180,761</b>	<b>55,671</b>	<b>23.5%</b>

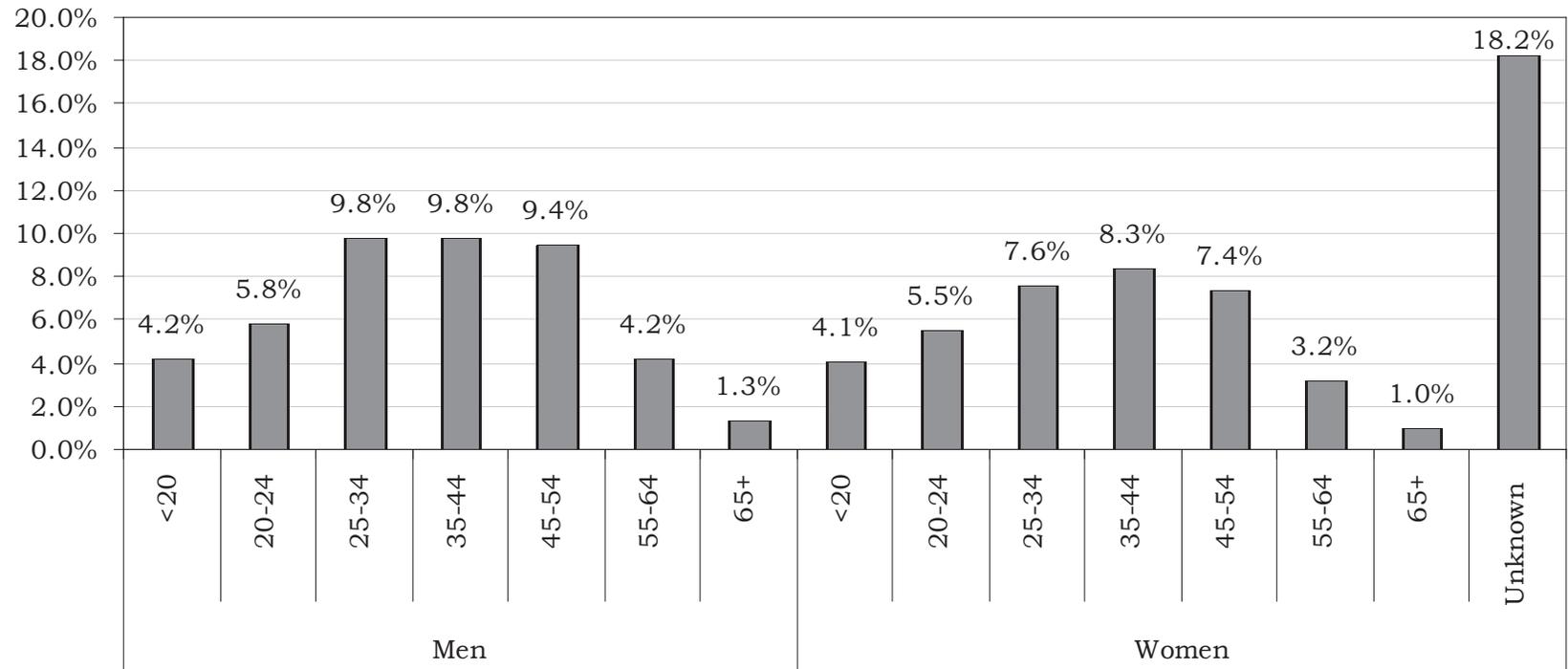
An additional consideration for the Wyo-Care proposal is the potential for employee contributions. As shown in Appendix C, pages C15, C18, C19, C22, and C24, the resident workforce in these industries tends to earn slightly more than the state average. For example, while women age 25-34 earned an average \$15,507 in 2002, they made \$16,869 in Manufacturing and \$19,702 in Financial Activities. However, the available information does not permit a finding regarding employee willingness to make a Wyo-Care contribution.

As shown in Table iii (see page 8), part-time employment makes up nearly half (46.6%) of Leisure & Hospitality's workforce and over one-quarter (27.3%) of Retail Trade's. Leisure & Hospitality and Retail Trade comprise 18.4 and 15.8 percent, respectively of total employment. In addition, they are expanding industries (Leonard, 2003). Given the size of these industries, their projected growth, the large share of part-time employees in Leisure & Hospitality, and the closeness of the distribution of part-time workers in Retail Trade to the state as a whole, these industries are examined in detail. Analysis of the Mining industry is provided for contrast.

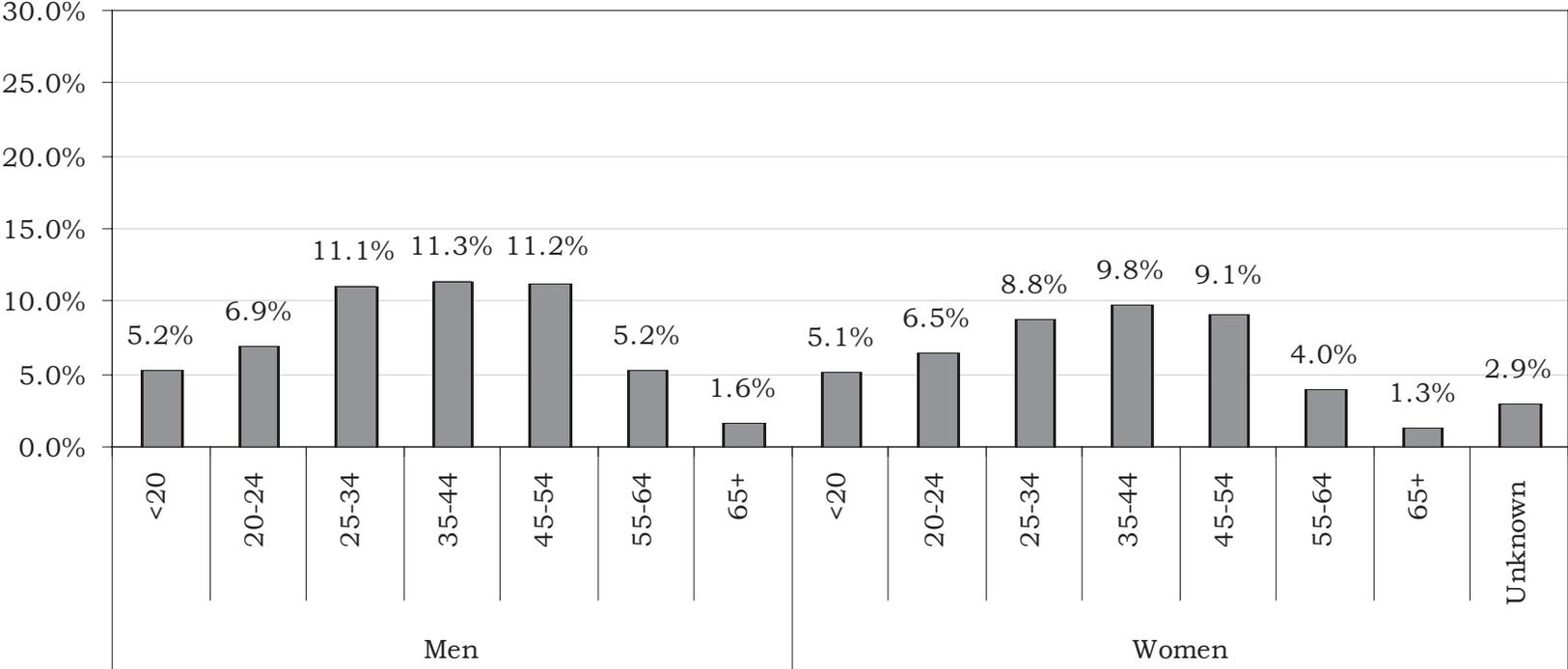


## Statewide Figures

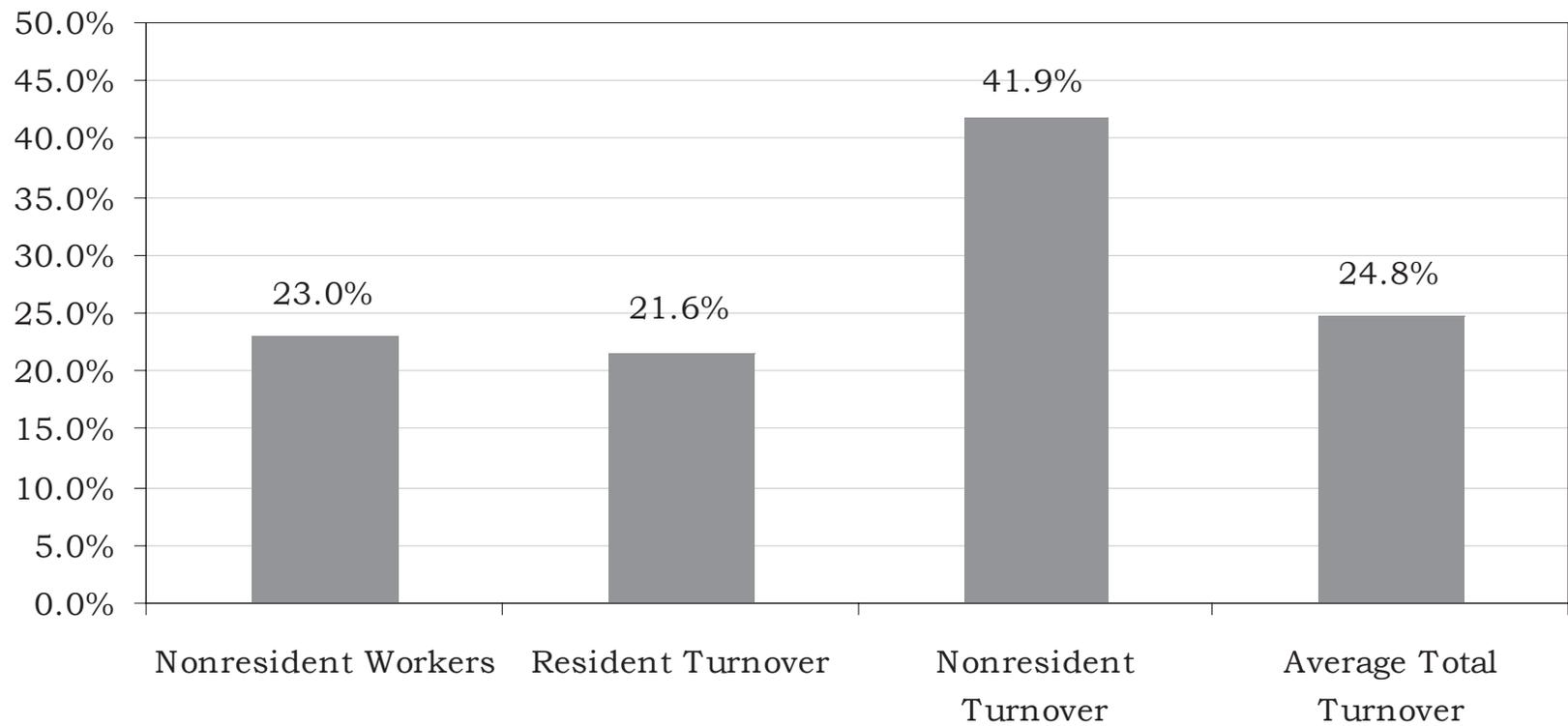
**Figure 1.1.1: Percentage of All Wyoming Workers by Age and Sex, 2002**



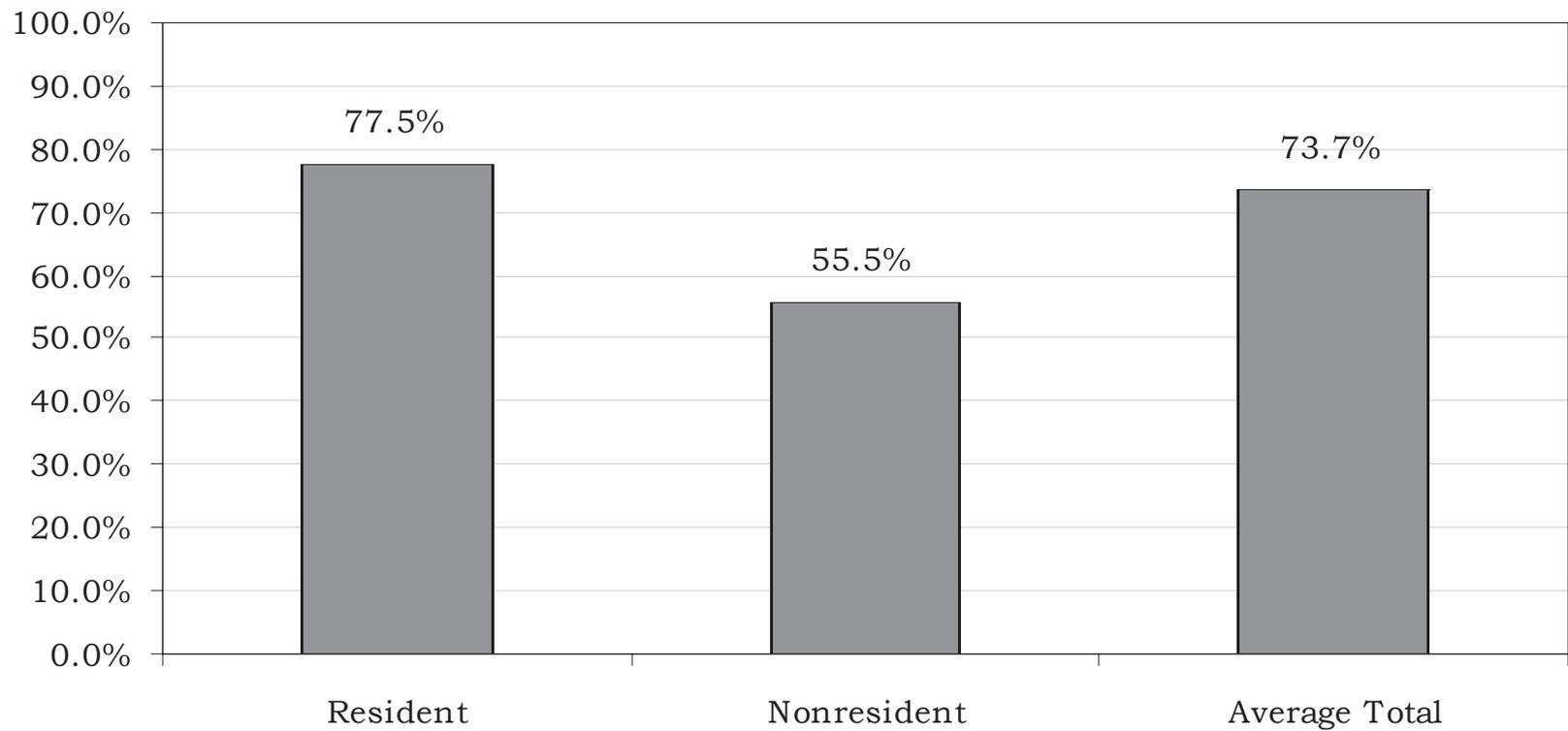
**Figure 1.1.2: Percentage of Resident Wyoming Workers by Age and Sex, 2002**



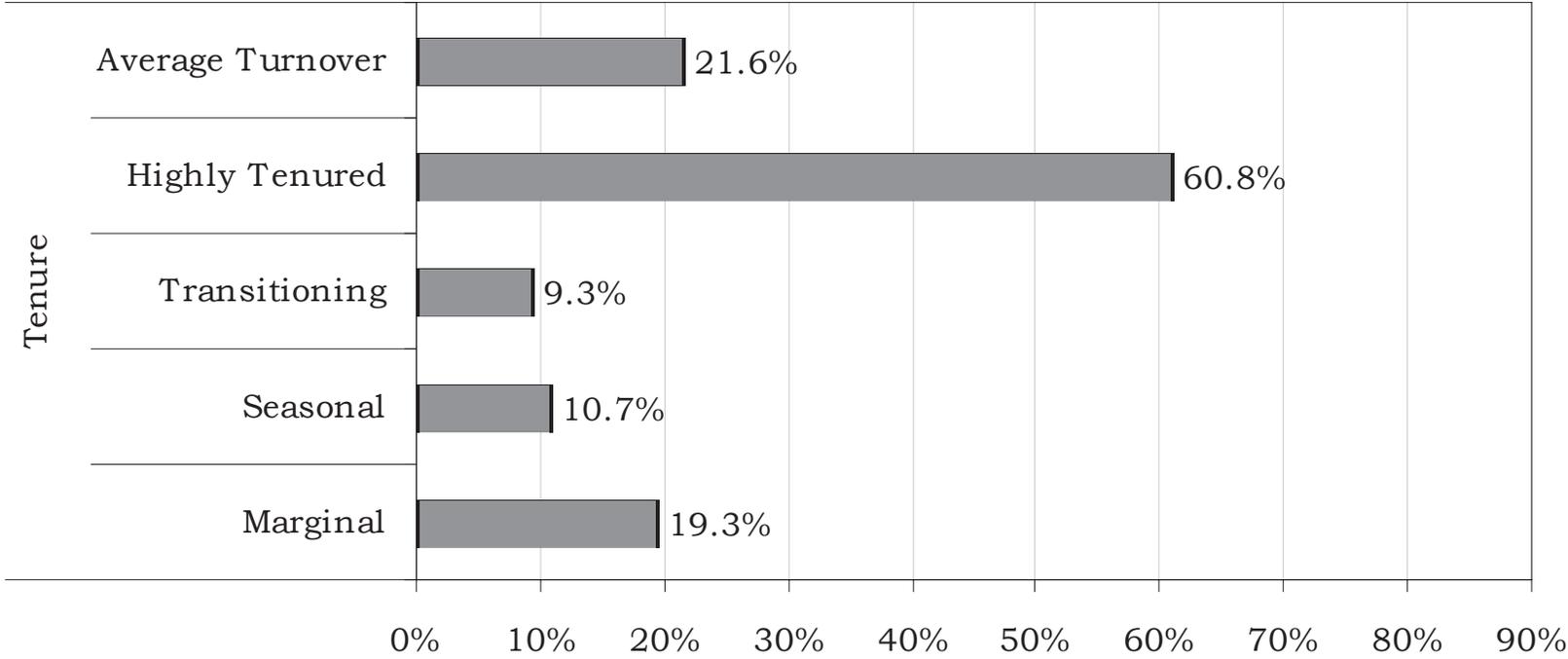
**Figure 1.1.3: Percentage of Nonresident Workers and Turnover Rate of All Wyoming Workers by Residency Status, 2002**



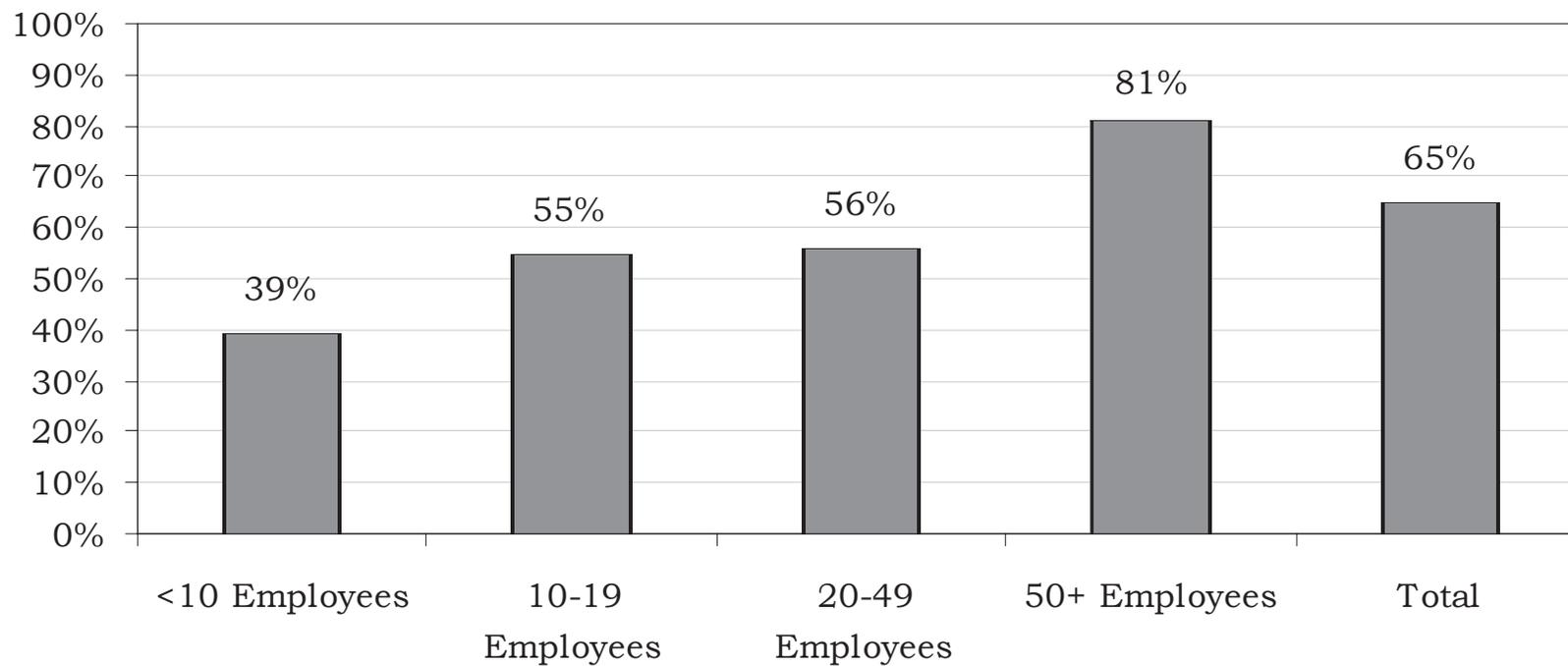
**Figure 1.1.4: Distribution of All Wyoming Workers Eligible to Receive Insurance Benefits by Residency Status, 2002Q3**



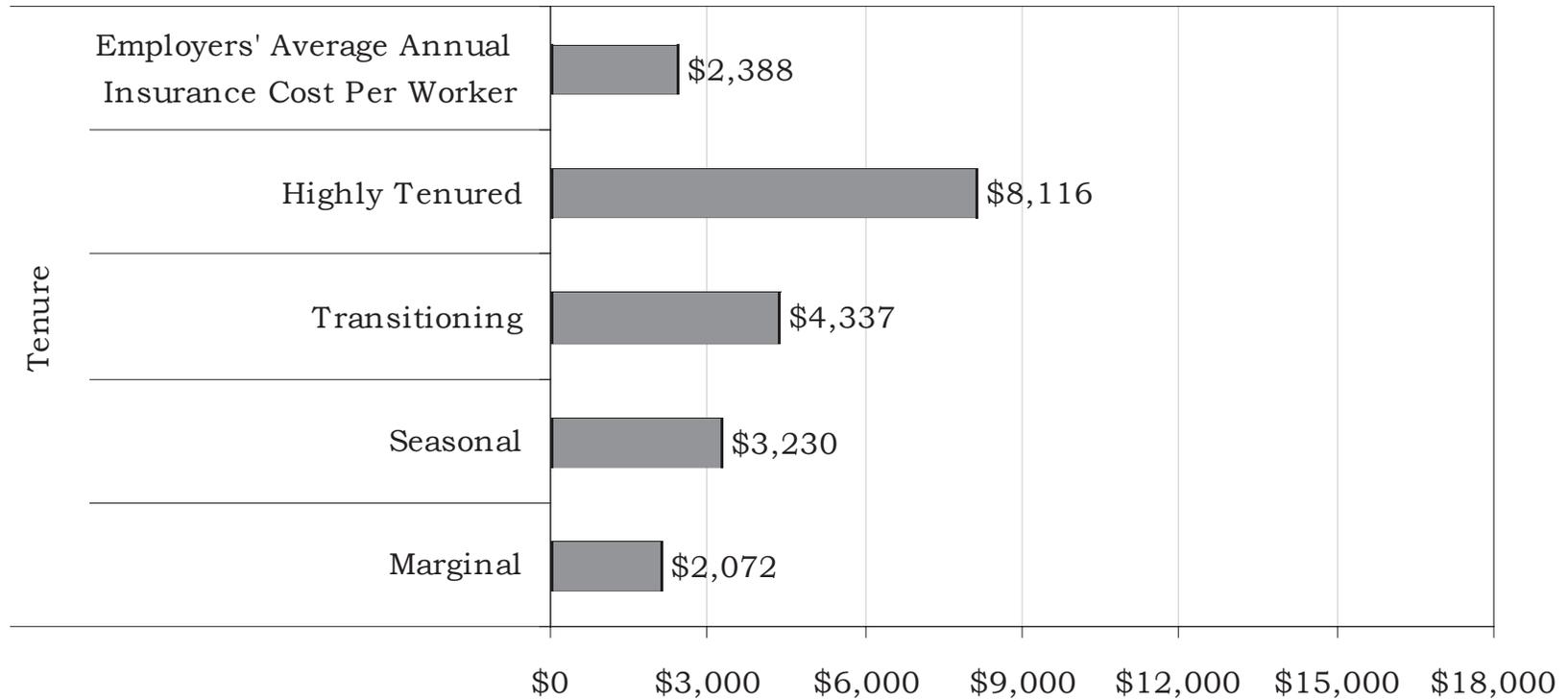
**Figure 1.1.5: Wyoming Resident Worker Average Turnover and Distribution of All Wyoming Resident Workers by Tenure (Worker Attachment to Employer), 2002**



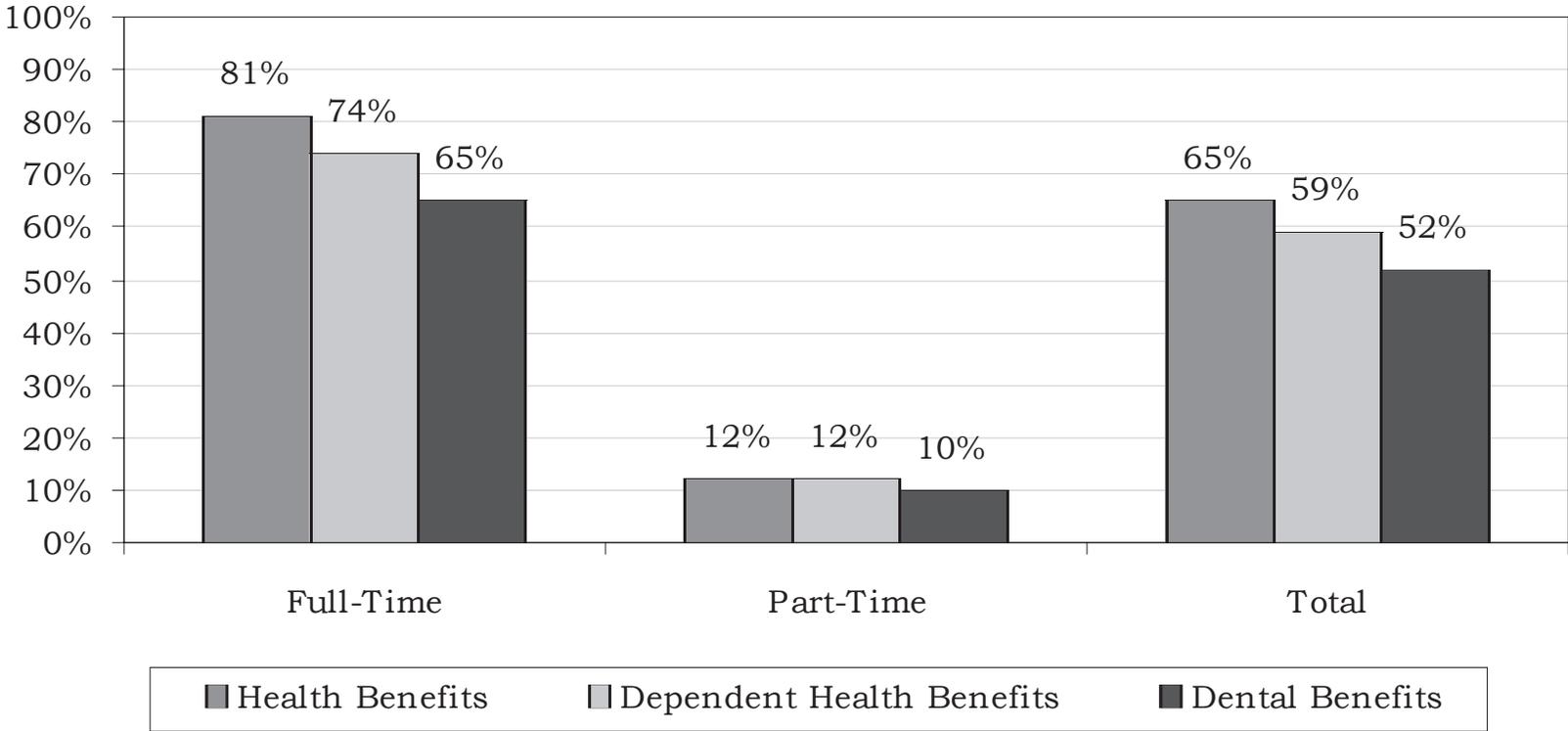
**Figure 1.1.6: Percentage of All Wyoming Workers Offered Benefits by Firm Size, 2002**



**Figure 1.1.7: Average Annual Insurance Cost Per Worker for All Wyoming Employers and Average Quarterly Wage of All Wyoming Workers by Tenure (Worker Attachment to Employer), 2002**



**Figure 1.1.8: Percentage of All Wyoming Workers Offered Selected Benefits by Employment Status, 2002**



## **Chapter 2: Leisure & Hospitality**

*Note: Figures for this chapter are located on pages 21-27.*

In general, workers in this industry are more likely young and female. Turnover is high, while tenure and wages are low. Access to health care is limited. At 36.3 percent (2002Q3), Leisure & Hospitality employs the largest proportion of nonresidents (see Appendix C, page C14).

The age and sex distribution of residents in Leisure & Hospitality (see Figure 1.2.1) is considerably different than the statewide distribution. The proportion of male (12.1%) and female (15.4%) resident workers under age 20 in this industry is much greater than the statewide percentage of all male (5.2%) and female (5.1%) resident workers under age 20.

In Figure 1.2.2, the turnover rates for residents (33.5%) and nonresidents (43.0%) are similarly high. Nonresidents comprise 36.3 percent of workers in this industry compared to the statewide total of 23.0 percent (see Figure 1.1.3, page 13). It is to be expected then, that the proportion of Leisure & Hospitality workers eligible to receive benefits in 2002 is lower than that for all workers (see Appendix B, page B2). Figure 1.2.3 shows that an average 63.4 percent of workers in this industry attain tenure sufficient for benefits eligibility, compared with 73.7 percent for all workers (see Figure 1.1.4, page 14). However, nonresident workers in this industry (60.2%) were more likely to be eligible than nonresidents overall (55.8%). The proportion of highly tenured resident workers (39.8%) is much lower in Leisure & Hospitality than in the state as a whole (60.8%; see Figures 1.2.4, page 24 and 1.1.5, page 15). In contrast to statewide, average tenure is much lower in this industry. It has relatively high proportions of marginal (33.7%) and seasonal (17.2%) workers compared to the statewide averages of 19.3 and 10.7 percent, respectively.

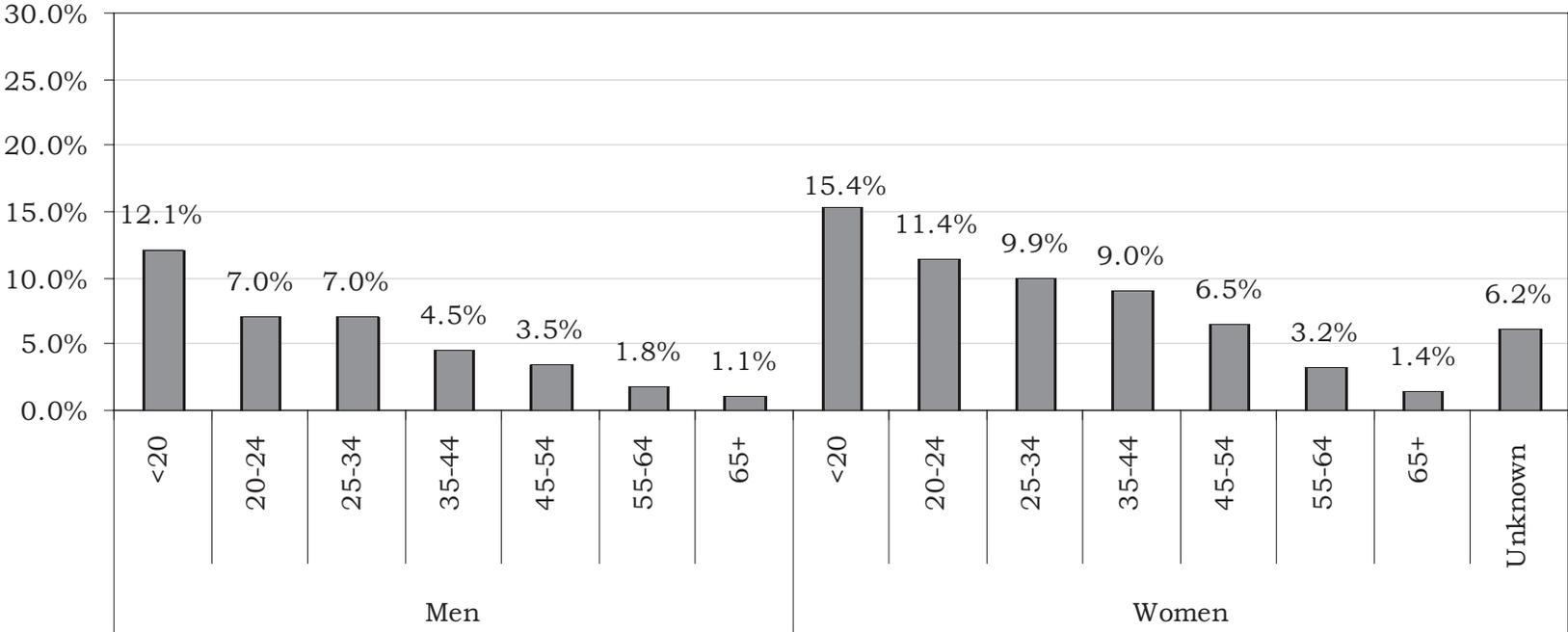
The proportion of workers offered benefits in Leisure & Hospitality (32%) is less than half of the statewide proportion (65%; see Figures 1.2.5, page 25 and 1.1.6, page 16). While approximately half of all workers in larger firms (more than 50 employees) in Leisure & hospitality have benefit access, the proportion drops to 18 percent in firms with 20 to 49 employees and 3 percent for firms with less than 10 employees. Although the percentage offered benefits in Leisure & Hospitality increases with firm size, the 51 percent for firms of 50 or more employees is much lower than the 81 percent for all Wyoming workers with access to benefits in very large firms.

The distribution of employers by size in Leisure & Hospitality also differs from the state as a whole. Table ii (see page 7) shows that only 53.0 percent of businesses in Leisure & Hospitality have less than 10 employees compared to 75.5 percent in the state. In addition, 8.3 percent of Leisure & Hospitality businesses have 50 or more employees compared to the statewide total of 4.1 percent. Although firms in this industry tend to be relatively large, the probability of benefit offerings is lower than that of the state as a whole.

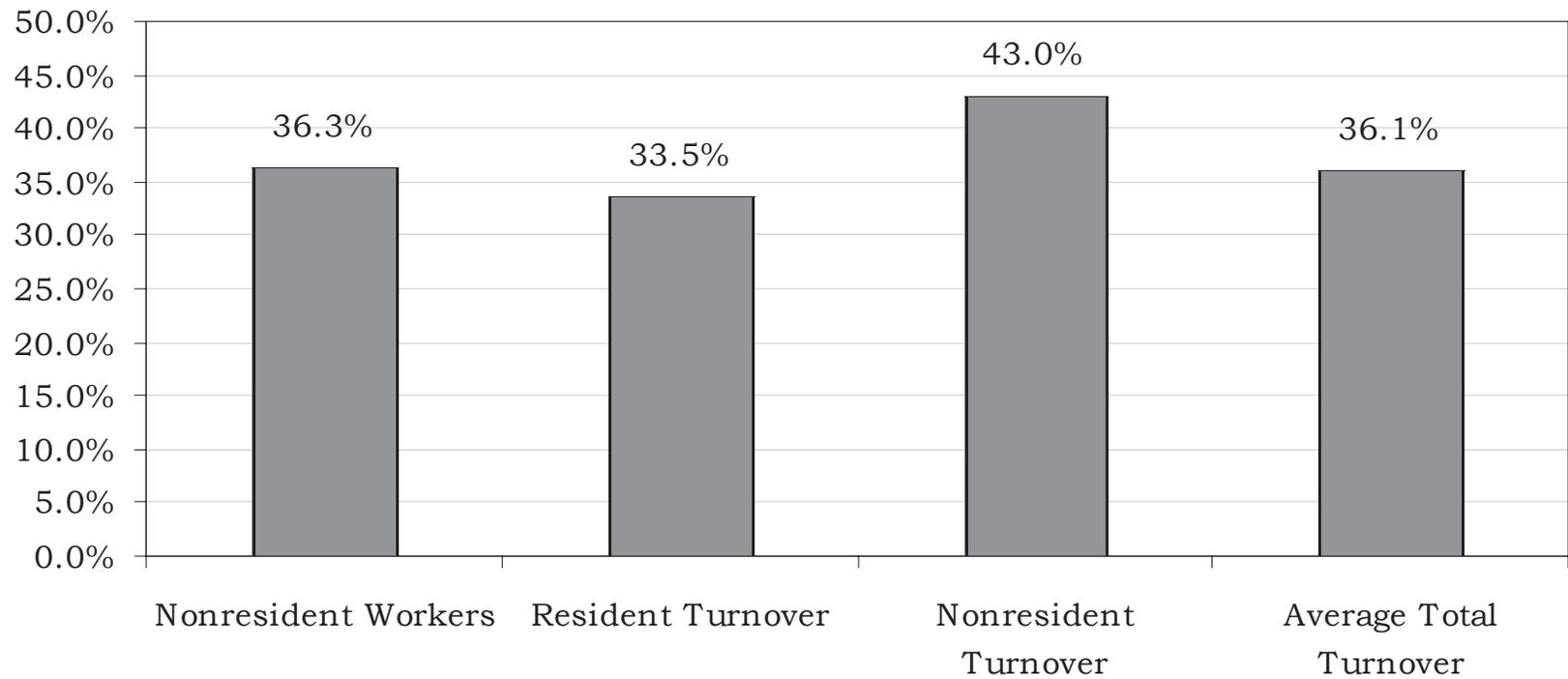
Wages and benefits costs in Leisure & Hospitality are both considerably lower than the statewide averages (see Figures 1.2.6, page 26 and 1.1.7, page 17). Highly tenured employees in Leisure & Hospitality earned an average of \$3,573 per quarter or 44.5 percent of the statewide average (\$8,116). Similar results are observed when comparing the wages of transitioning, seasonal, or marginal workers. The concentration of workers in the marginal and seasonal categories contributes to the relatively low average wages paid in this industry. The average annual employer cost per worker offered benefits is much lower (\$711) than the statewide average (\$2,388). Fewer than one-third of the workers in Leisure & Hospitality have access to benefits (see Figure 1.2.7). The proportion of full-time workers offered health benefits is 55 percent, while dependent health and dental are 53 and 42 percent, respectively. Only 1 in 16 part-time workers is offered health and dependent health benefits. Approximately 1 in 33 part-time workers is offered dental benefits. Consequently, the overall proportions of workers offered benefits in this industry is much lower than the statewide average.

# Leisure & Hospitality Figures

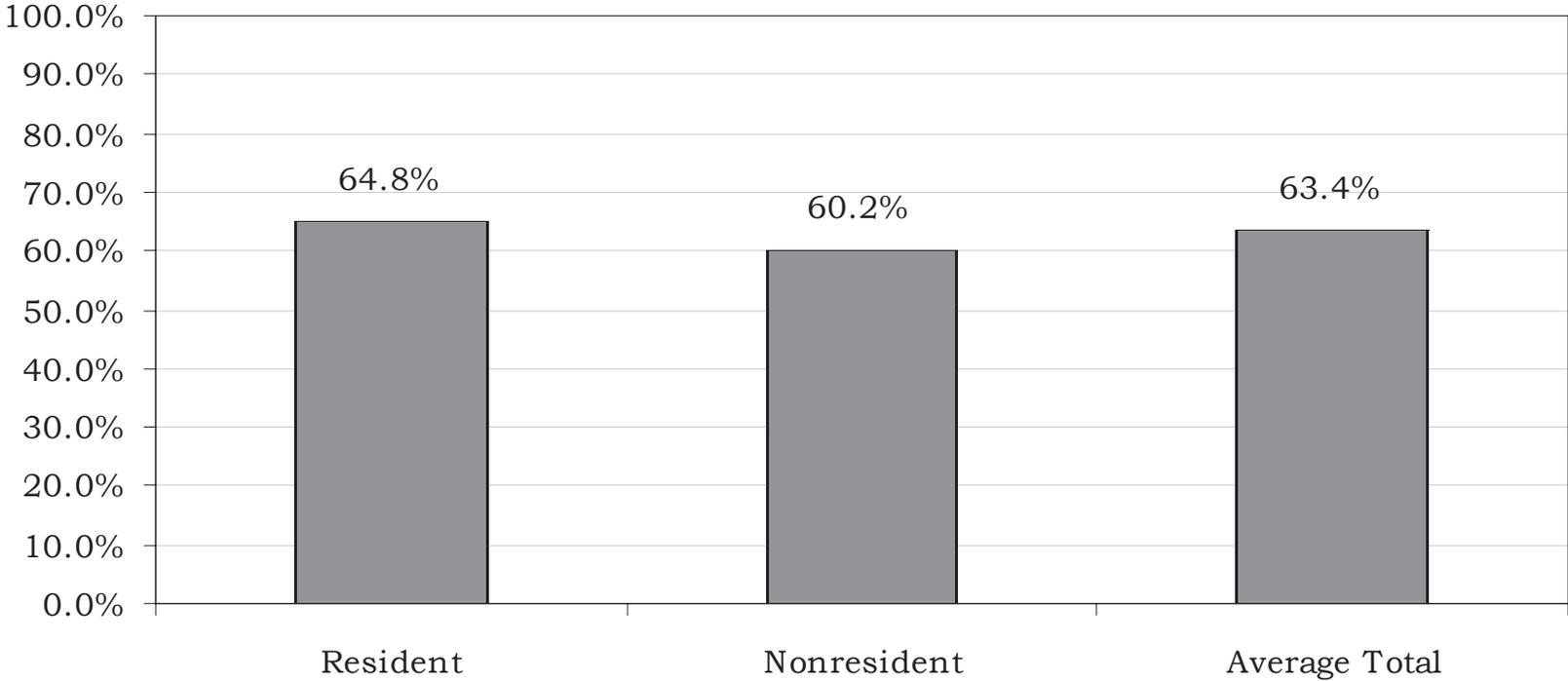
**Figure 1.2.1: Percentage of Resident Wyoming Workers in Leisure & Hospitality by Age and Sex, 2002**



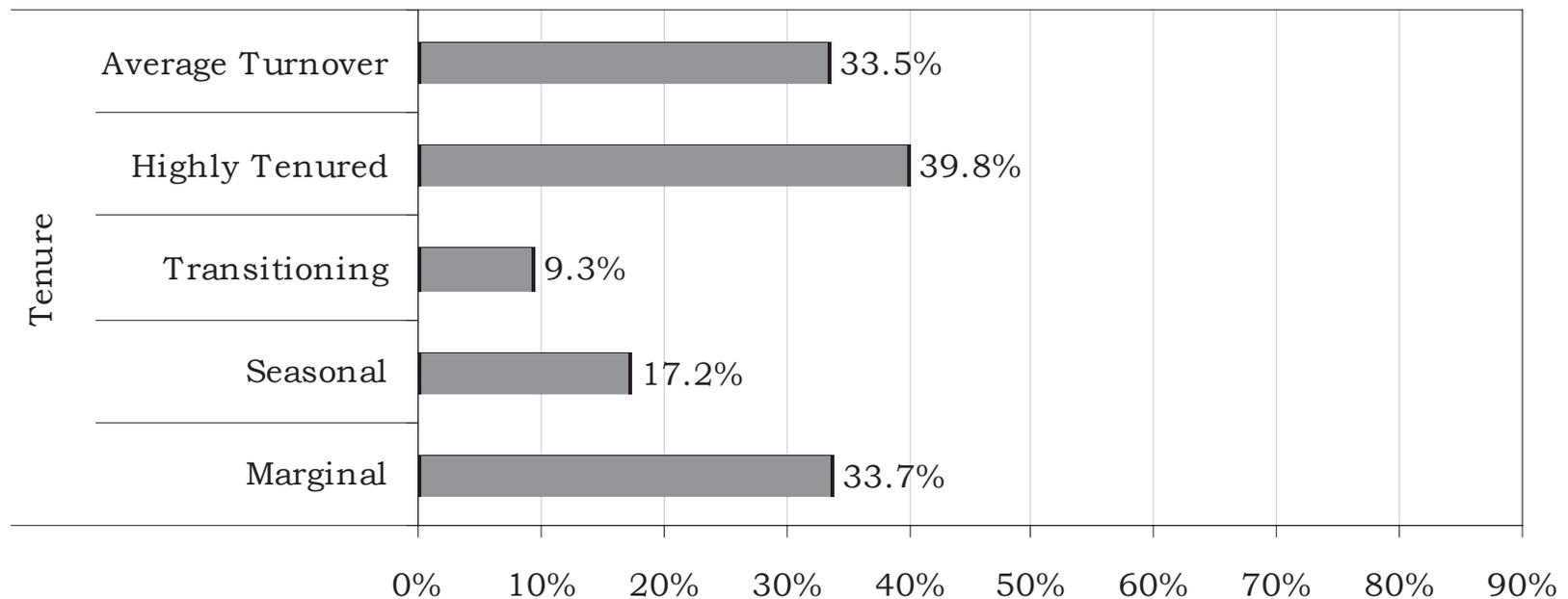
**Figure 1.2.2: Percentage of Nonresident Workers and Turnover Rate of Wyoming Workers in Leisure & Hospitality by Residency Status, 2002**



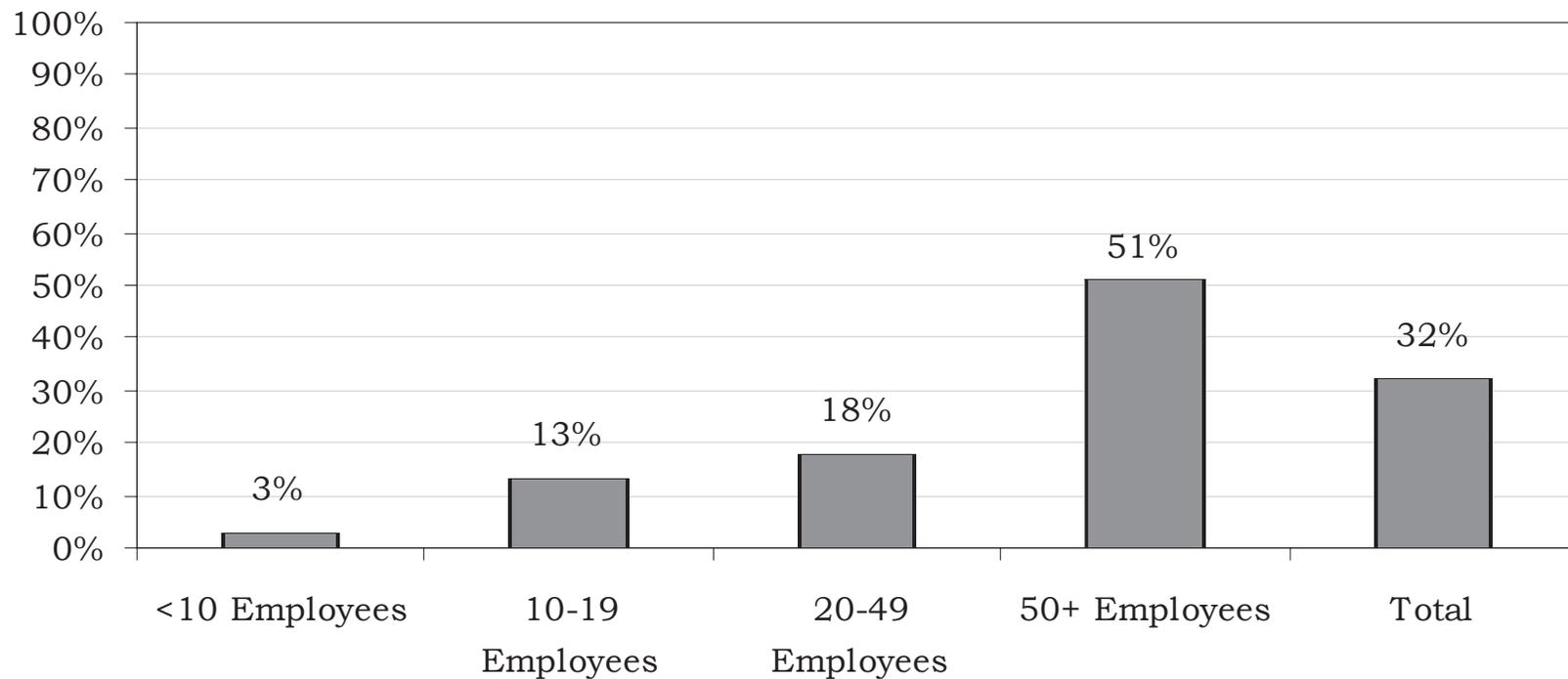
**Figure 1.2.3: Distribution of Wyoming Workers in Leisure & Hospitality Eligible to Receive Insurance Benefits by Residency Status, 2002Q3**



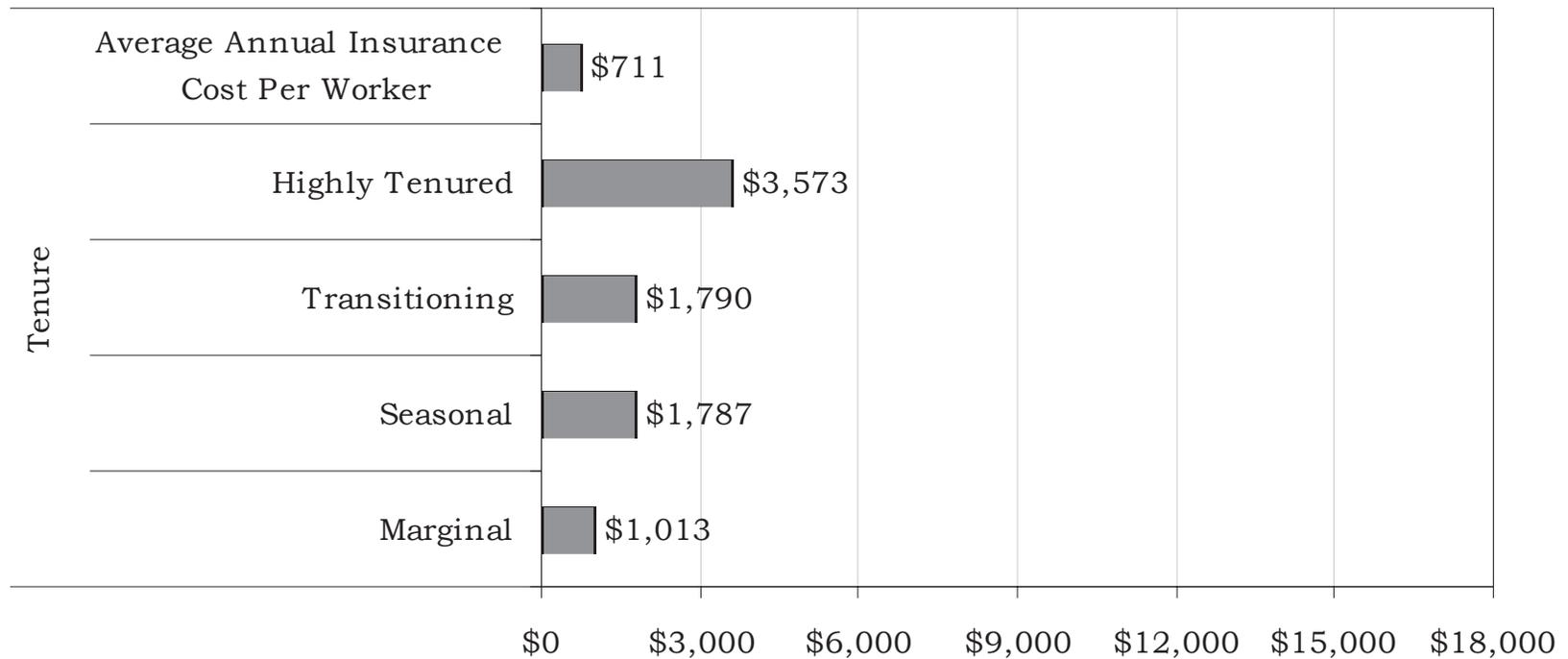
**Figure 1.2.4: Wyoming Resident Worker in Leisure & Hospitality  
Average Turnover and Distribution of Wyoming Resident Workers  
in Leisure & Hospitality by Tenure (Worker Attachment to  
Employer), 2002**



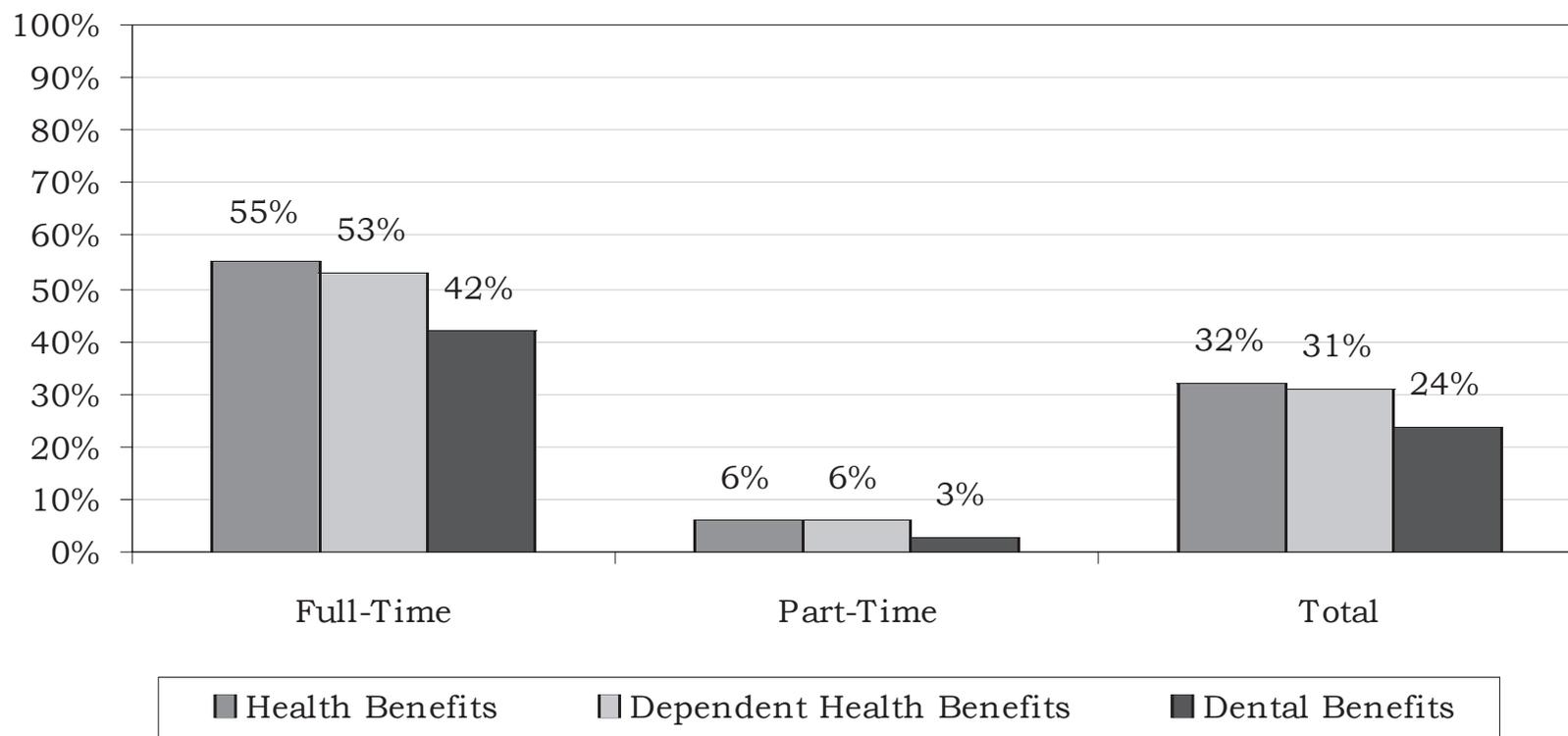
**Figure 1.2.5: Percentage of Wyoming Workers in Leisure & Hospitality Offered Benefits by Firm Size, 2002**



**Figure 1.2.6: Average Annual Insurance Cost Per Worker for Wyoming Employers in Leisure & Hospitality and Average Quarterly Wage of Wyoming Workers in Leisure & Hospitality by Tenure (Worker Attachment to Employer), 2002**



**Figure 1.2.7: Percentage of Wyoming Workers in Leisure & Hospitality Offered Selected Benefits by Employment Status, 2002**





## Chapter 3: Retail Trade

*Note: Figures for this chapter are located on pages 31-37.*

Retail Trade was selected for analysis because in many respects its characteristics are similar to those of the state as a whole. The proportion of resident workers in Retail Trade is only slightly higher than the statewide average.

Data from Appendix C, page C14 show the proportion of residents in this industry is 81.4 percent compared to the statewide average of 77.7 percent. Among resident workers, age and sex distributions in addition to average wages also differ. Figure 1.3.1 and Figure 1.1.2 (see page 12) show the proportion of women in younger age groups (those less than 25 years of age) is much higher than in the statewide resident population. Conversely, the proportion of resident male workers who are less than 20 years of age is lower than the statewide resident population. However, the proportion of male workers between the ages of 25 and 65 is higher than in the statewide resident population. Wages are considerably lower than the statewide average for residents working in Retail Trade. As shown in Appendix C, pages C15 and C20, the average wage in the state was \$23,246 in 2002 compared to \$15,538 in Retail Trade. Wages for resident men statewide were \$30,616 compared to \$20,719 for men in Retail Trade. Similarly, wages for women statewide were \$15,684 while wages for women in Retail Trade were \$12,042. More substantial gaps exist when comparing wages for men and women in similar age groups within the industry.

Figure 1.3.2 and Figure 1.1.3 (see page 13) show the turnover rate for Retail Trade (21.0%) is slightly lower than the statewide average (21.6%). The turnover rate for nonresidents in this industry is 38.9 percent compared to the statewide average of 41.9 percent. However, the turnover rate for residents statewide (21.6%) is slightly higher than that of Retail Trade (21.0%). Given the similarity in characteristics between the state and Retail Trade, it is to be expected that benefits eligibility proportions would be similar as well. Figure 1.3.3 and Figure 1.1.4 (see page 14) show that the differences in eligibility by residency are small. In fact, the proportion eligible for benefits in Retail Trade (77.9%) is only 0.4 percentage points higher than the statewide average. In this industry, it appears that nonresidents (59.9%) may fare better when qualifying for benefits than statewide (55.5%). The benefits eligibility rate for residents is 0.4 percent higher in the statewide workforce than in Retail Trade. The proportion of highly tenured workers in Retail Trade (60.7%; see Figure 1.3.4) is 0.1 percentage points lower than the statewide average (see Figure 1.1.5, page 15). The difference between Retail Trade and the statewide average appears to be marginal workers (19.5% in Retail

Trade compared to the statewide average of 19.3%). The similarity between the key characteristics in this industry and access to health insurance suggests Retail Trade workers are foremost to understanding access to health insurance in general.

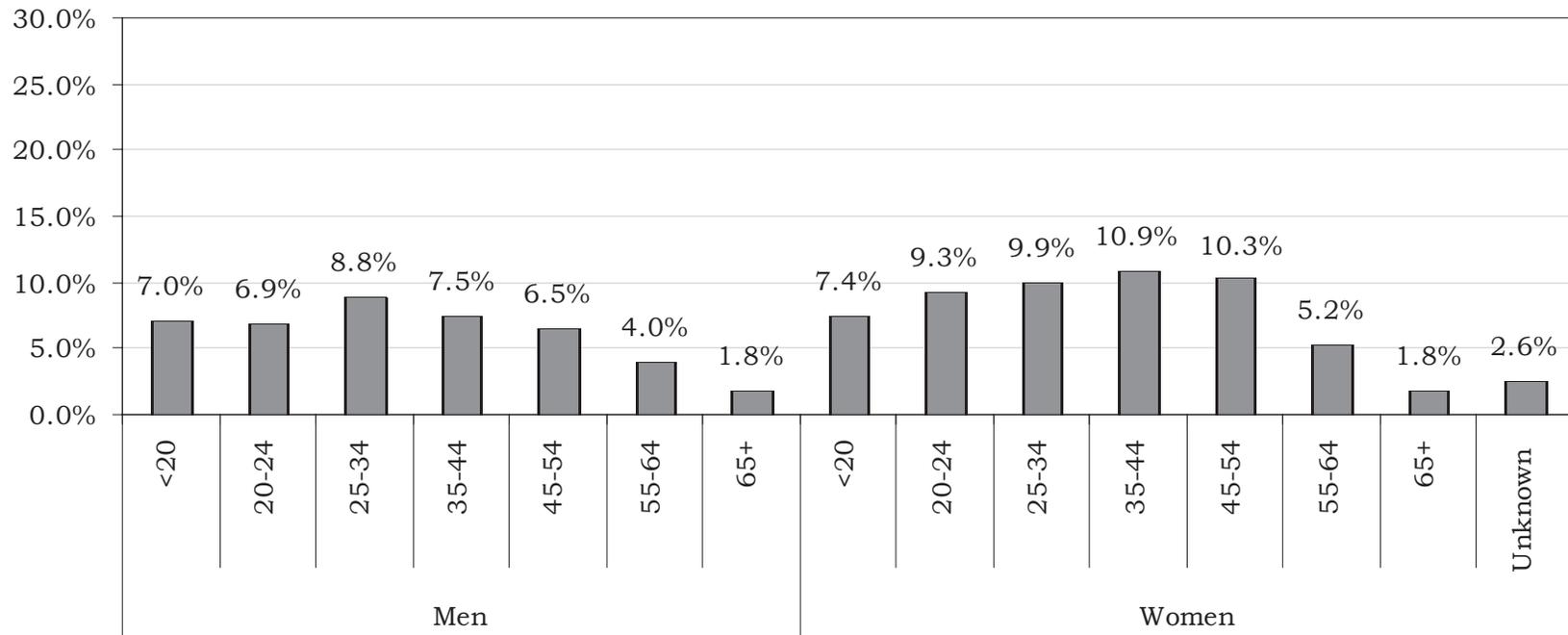
The proportion of workers offered health benefits in Retail Trade (64%) is similar to the proportion offered to all workers (65%; see Figures 1.3.5, page 35 and 1.1.6, page 16). Although the proportion of workers offered benefits in businesses with 20-49 employees is identical, the statewide averages in employers with 50+ employees and fewer than 10 employees are higher than in Retail Trade. Conversely, the proportion of Retail Trade workers offered health benefits in businesses with 10-19 employees is 4 percentage points greater than the statewide average. Unlike the statewide averages, which increase steadily with firm size, the proportion of Retail Trade workers offered benefits is lower for businesses with 20-49 employees than for businesses employing 10-19 workers.

Table ii (see page 7) shows that 69.6 percent of Retail Trade businesses have fewer than 10 workers compared to the statewide average of 75.5 percent. The proportions of Retail Trade businesses employing between 10 and 49 workers (two size categories) are slightly larger than the statewide averages (16.2% and 9.7% compared to 12.6% and 7.9%, respectively).

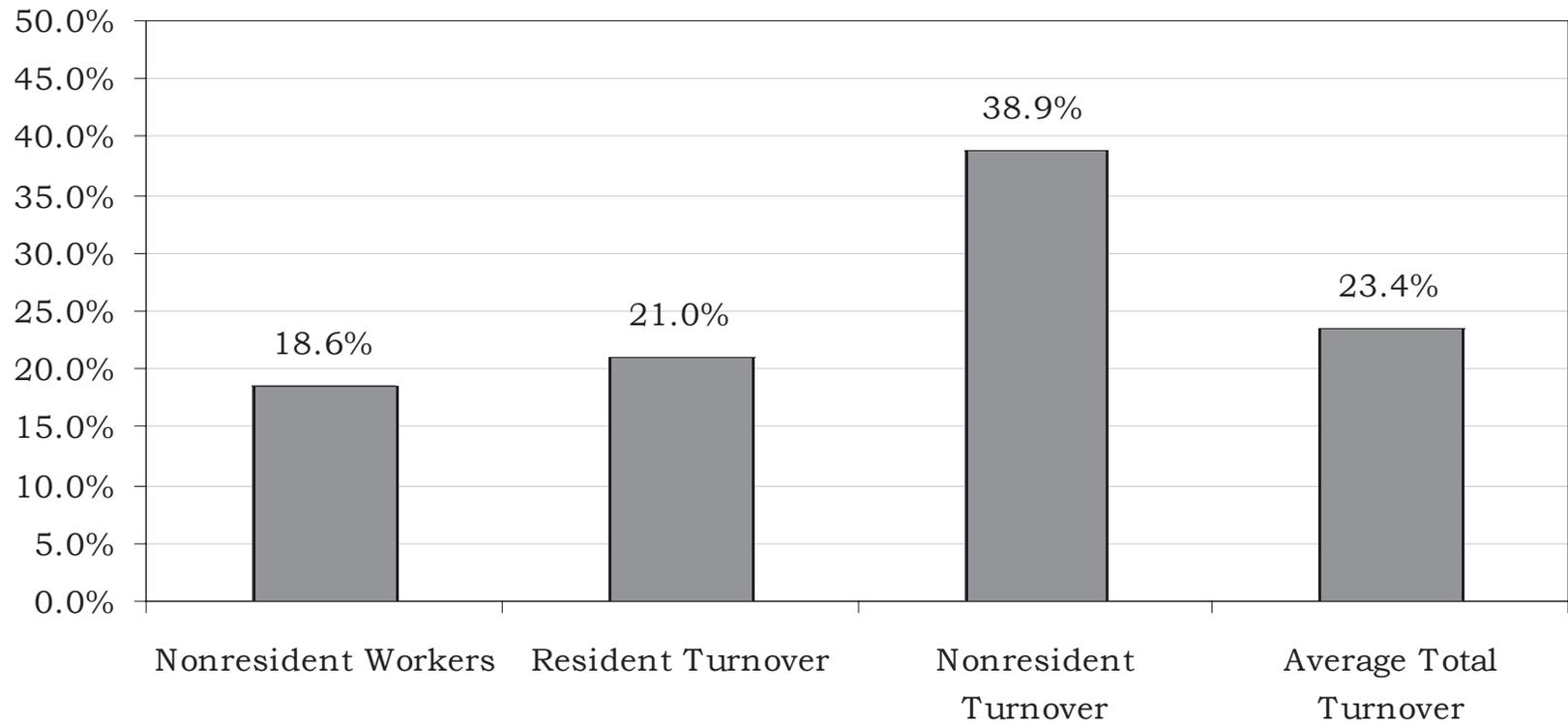
Wages and benefits costs in Retail Trade are lower than statewide averages, but higher than those found in Leisure & Hospitality. At \$1,559 per worker (see Figure 1.3.6), insurance costs in Retail Trade are approximately 65 percent of the statewide average. Quarterly wages for highly tenured workers in this industry average \$5,517 per quarter or 67.3 percent of the statewide average (\$8,193). Statewide wages for seasonal and marginal employees are approximately 40 percent higher than the wages for similar Retail Trade workers. Statewide quarterly wages for transitioning workers are 61 percent higher than those found in Retail Trade. As shown in Figure 1.3.7 and Figure 1.1.8 (see page 18), offering rates for health (64%), dependent health (47%), and dental (52%) are all lower than the statewide averages. However, full-time Retail Trade workers are more likely to be offered employee health and dental insurance than workers in the general population. The same cannot be said for part-time employees, where the proportions of those workers offered benefits in Retail Trade are approximately three-quarters the statewide average. Table iii (see page 8) shows that Retail Trade has a slightly larger proportion of part-time workers (27.3%) than the statewide population (23.5%). Approximately 18.3 percent of all the part-time private sector workers in the state are employed in Retail Trade.

## Retail Trade Figures

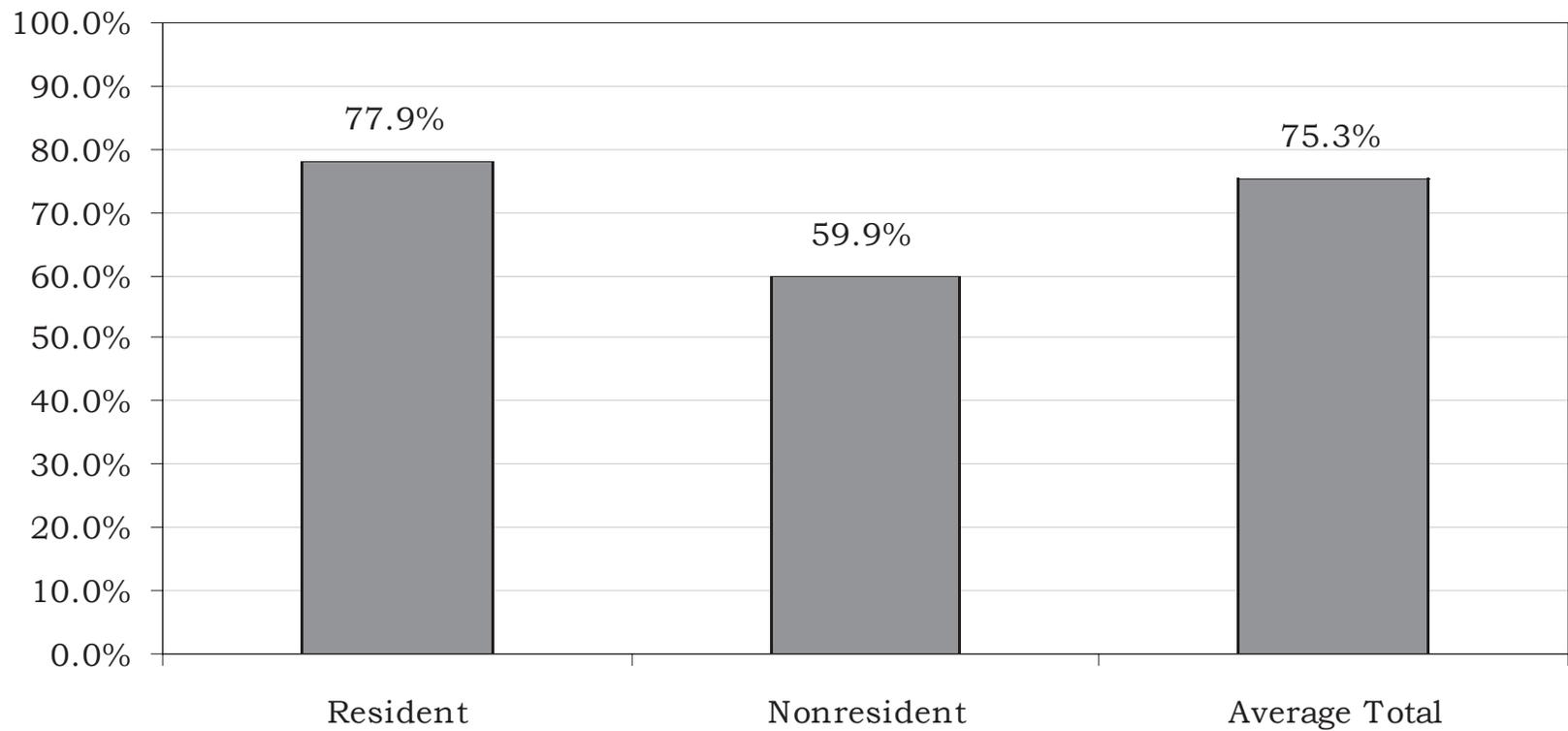
**Figure 1.3.1: Percentage of Resident Wyoming Workers in Retail Trade by Age and Sex, 2002**



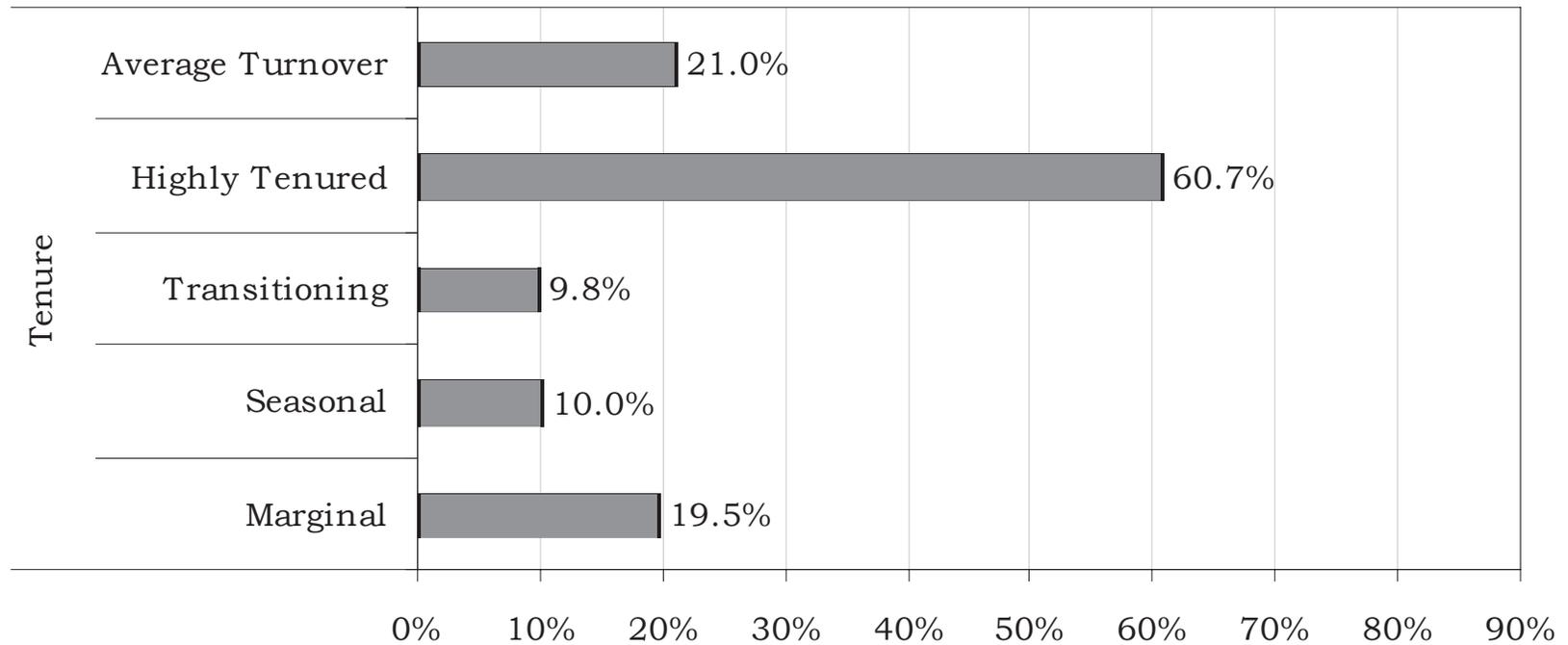
**Figure 1.3.2: Percentage of Nonresident Workers and Turnover Rate of Wyoming Workers in Retail Trade by Residency Status, 2002**



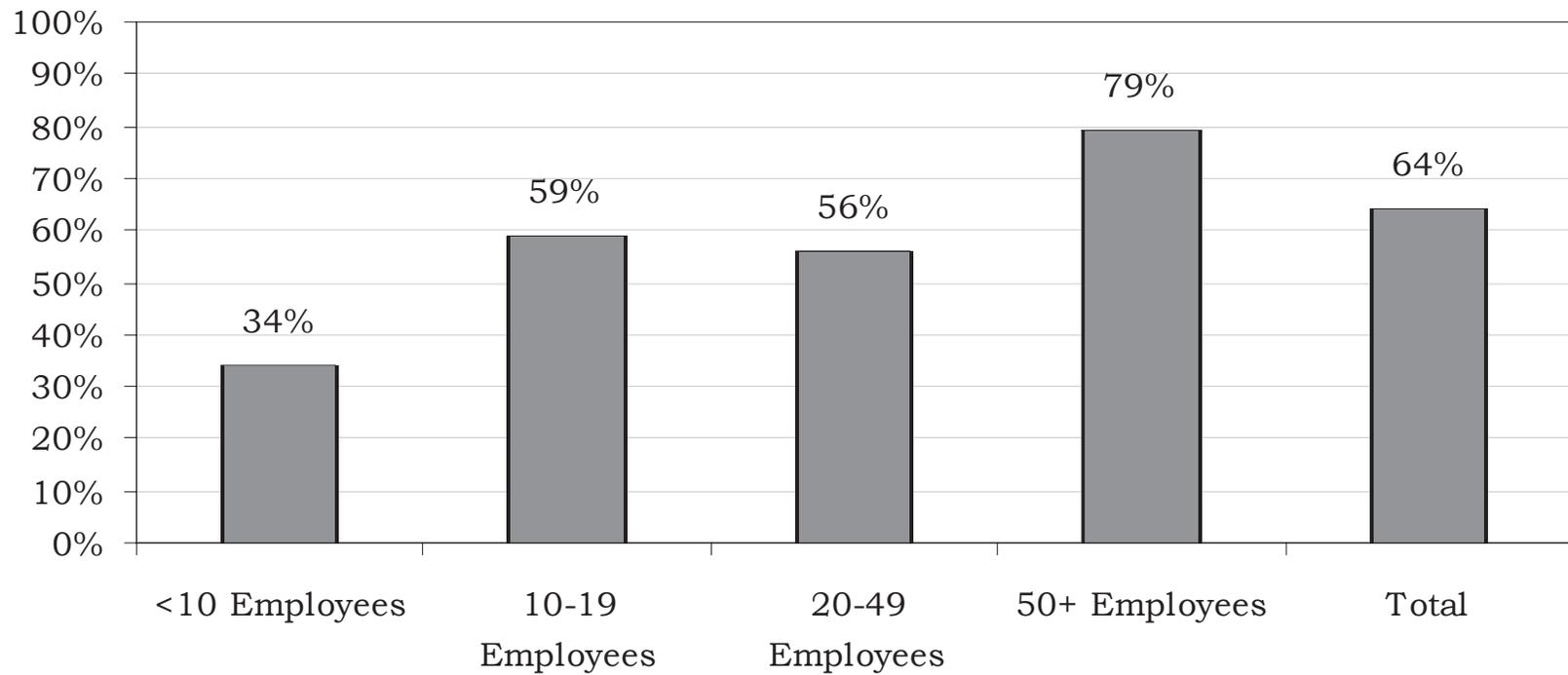
**Figure 1.3.3: Distribution of Wyoming Workers in Retail Trade Eligible to Receive Insurance Benefits by Residency Status, 2002Q3**



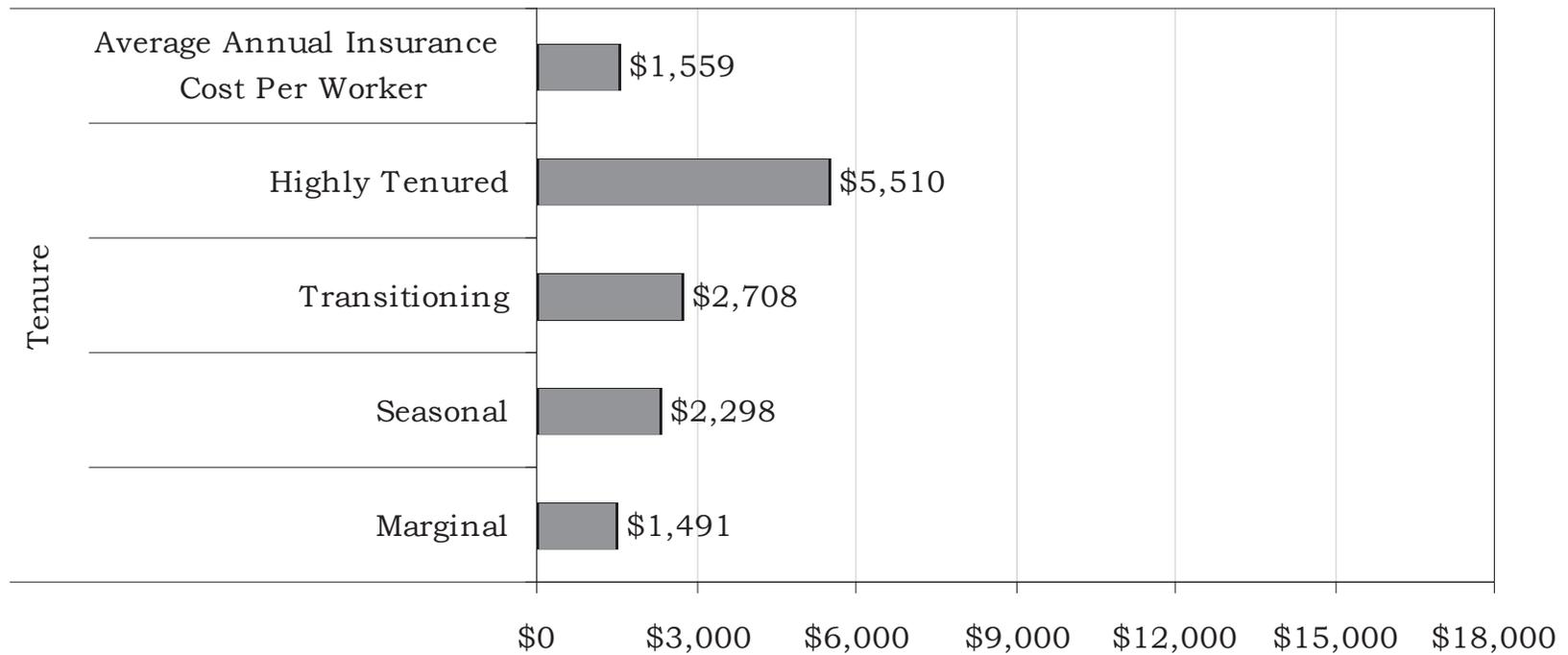
**Figure 1.3.4: Wyoming Resident Worker in Retail Trade Average Turnover and Distribution of Wyoming Resident Workers in Retail Trade by Tenure (Worker Attachment to Employer), 2002**



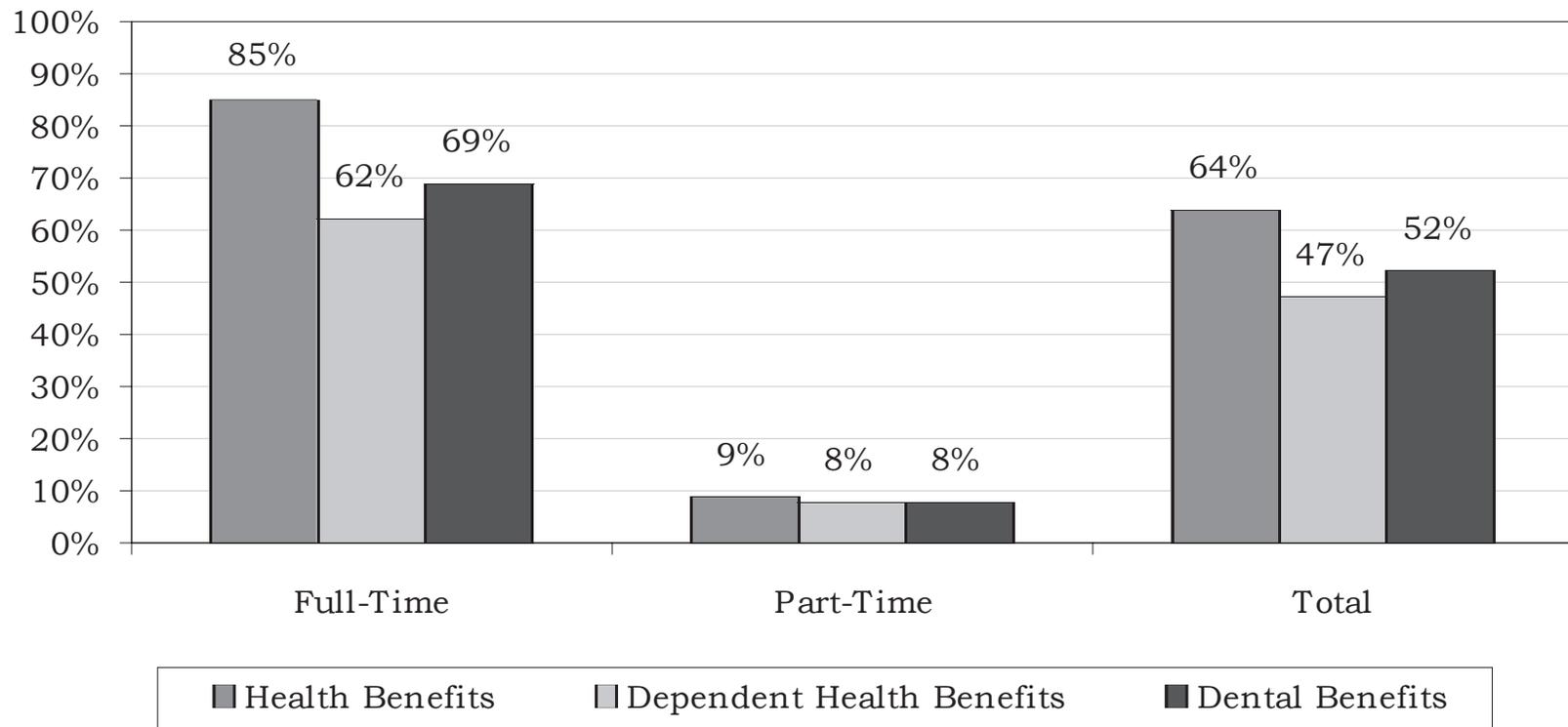
**Figure 1.3.5: Percentage of Wyoming Workers in Retail Trade Offered Benefits by Firm Size, 2002**



**Figure 1.3.6: Average Annual Insurance Cost Per Worker for Wyoming Employers in Retail Trade and Average Quarterly Wage of Wyoming Workers in Retail Trade by Tenure (Worker Attachment to Employer), 2002**



**Figure 1.3.7: Percentage of Wyoming Workers in Retail Trade Offered Selected Benefits by Employment Status, 2002**





## Chapter 4: Mining

*Note: Figures for this chapter are located on pages 41-47.*

Mining is one of the highest wage and lowest turnover industries in Wyoming. Its demographic characteristics are also considerably different from most other industries.

Figure 1.4.1 and 1.1.1 (see page 11) show very few women work in Mining compared to other industries and, on average, the men who work in the Mining industry tend to be older than the state's workforce. Approximately 58.5 percent of residents who worked in Mining are men 35 years of age or older, compared to the statewide average of 29.3 percent. Gender distributions in this industry also differ from the statewide averages considerably. Appendix C, page C15 shows that women comprise 44.5 percent of Wyoming's resident workforce but only 11.6 percent of the workforce in Mining. Wages in Mining are substantially higher for both men and women than the statewide resident workforce. In 2002, the men earned an average \$50,328 per year and women earned an average \$34,138 compared to the statewide averages of \$30,616 for men and \$15,684 for women.

Figure 1.4.2 shows the turnover rate for Mining workers is 16.4 percent compared to the statewide average of 23.6 percent (see Figure 1.1.3, page 13). In addition, the proportion of nonresident workers in Mining is 7.0 percent lower than the statewide average. Resident turnover in Mining averaged 14.0 percent in 2002, compared to 21.6 percent in the state's resident workforce. Nonresident turnover was 6.8 percent age points lower than the statewide average. Figure 1.4.3 shows that 85.9 percent of workers were eligible to receive benefits in 2002 compared to the statewide average of 73.7 percent. Eligibility rates for residents and nonresidents working in Mining are both higher than the statewide averages.

The proportion of highly tenured resident workers in Mining is nearly 15 percentage points higher than the statewide average (see Figures 1.4.4, page 44 and 1.1.5, page 15). The statewide proportions of seasonal and marginal employees are also considerably higher than in Mining (10.7% and 19.3% compared to 6.8% and 9.7%, respectively).

The proportion of benefits offerings increases as firm size increases for both Mining and statewide. However, the rate of increase is much faster in Mining (see Figures 1.4.5, page 45 and 1.1.6, page 16). An estimated 88 percent of Mining employees are offered health benefits compared to two-thirds of the

statewide population. For those people working in Mining firms with 50 or more employees, the rate is even higher (96%).

Table ii (see page 7) shows that only two-thirds of Mining firms have less than 10 workers compared to the statewide average of 75.5 percent. However, in terms of the number of employees, 73.1 percent of Mining employment is in firms of 50 or more workers compared to the statewide average of 47.4 percent. As such, Mining industry employees will more often work for a large firm, which tends to offer benefits more frequently than smaller firms.

Unlike Leisure & Hospitality and Retail Trade, wages and insurance costs per worker are considerably higher than the statewide averages. Average quarterly wages paid to highly tenured Mining employees are \$14,245, nearly twice the average for highly tenured employees statewide (see Figures 1.4.6, page 46 and 1.1.7, page 17). Similarly, the average wages for transitioning, seasonal, and marginal Mining workers are more than twice that of the statewide workforce. Insurance costs are 1.5 times the statewide average, and this increase is commensurate with the age distribution and wage structure of the industry.

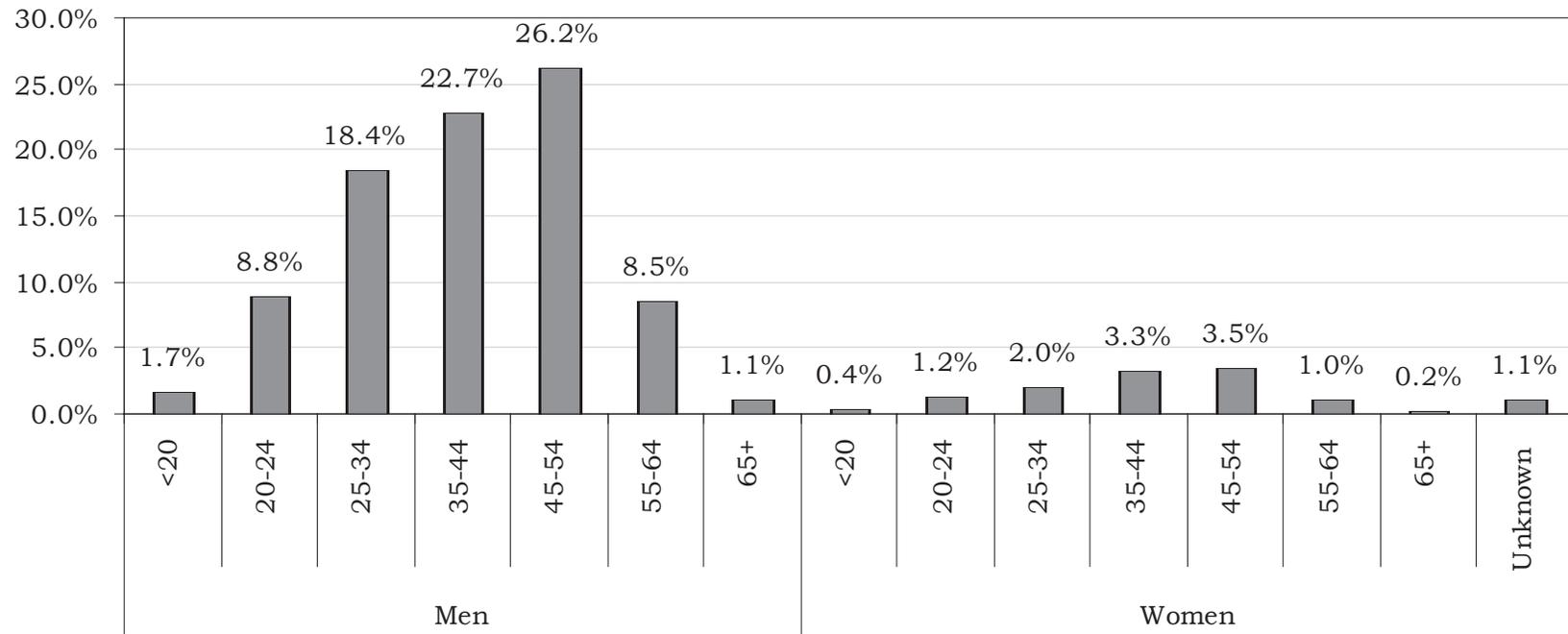
As shown in Figure 1.4.7, 70 percent of workers are offered either health or dental benefits. For full-time workers, 93 percent are offered health benefits, 91 percent are offered dependent health benefits, and 73 percent are offered dental benefits. Very few part-time employees are offered benefits, but as Table iii (see page 8) indicates, only 4.9 percent of workers in the Mining industry are part-time employees.

Mining and Leisure & Hospitality tend to be at opposite ends of the spectrum for the likelihood of being offered health insurance benefits. Each is comprised, to varying degrees, of key elements affecting compensation such as firm size, wages, turnover, tenure, residency, age, and gender. Both industries have a larger proportion of large firms than statewide; however, Mining has disproportionately large shares of high wages, low turnover, residents, middle-aged male workers, and highly tenured employees. Alternatively, Leisure & Hospitality tends to have larger shares of low wages, high turnover, nonresidents, young and female workers, and employees with short tenure.

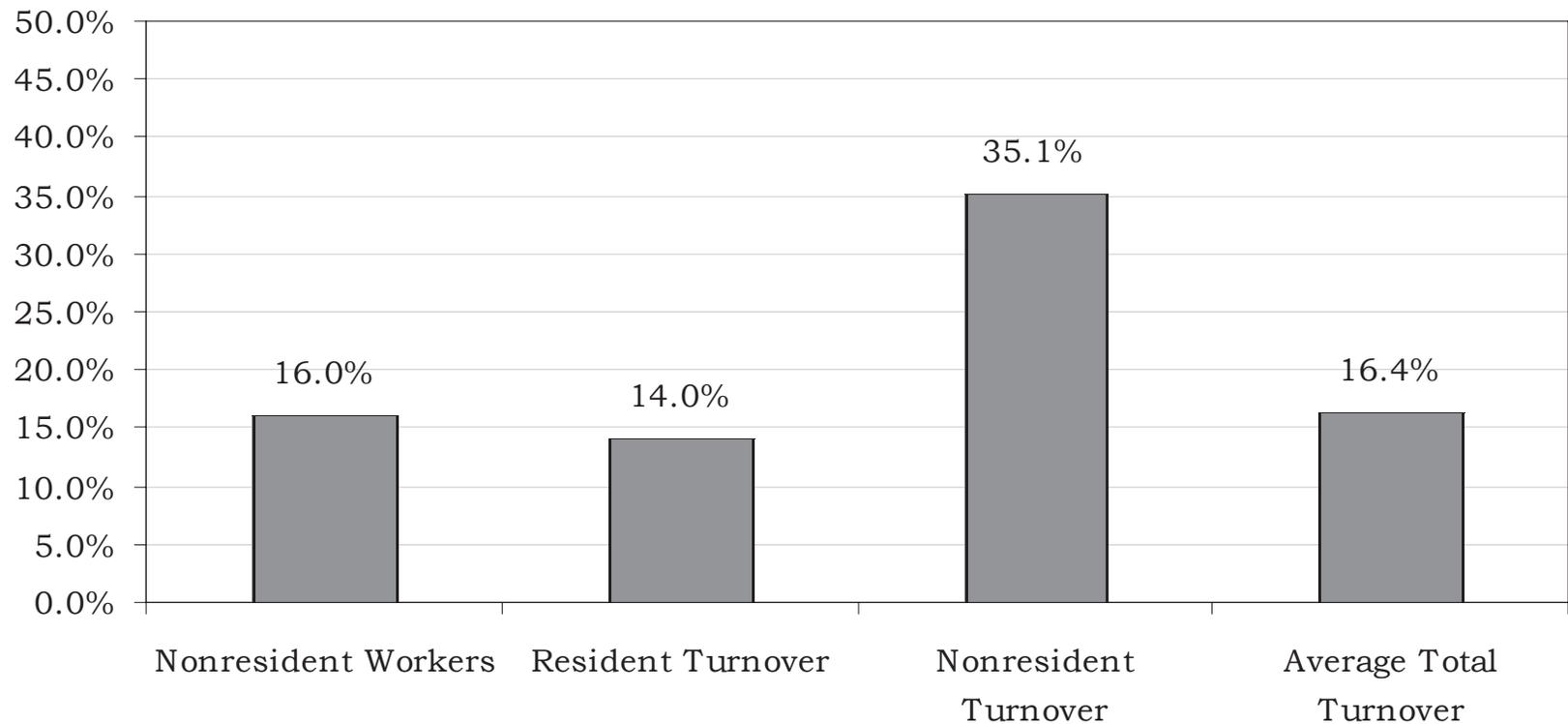
The relationships of these elements among industries provide insight to where a program, like Wyo-Care, might have the greatest potential for success. Alternatively, the research suggests there are industries in which the Wyo-Care proposal may not be viable.

## Mining Figures

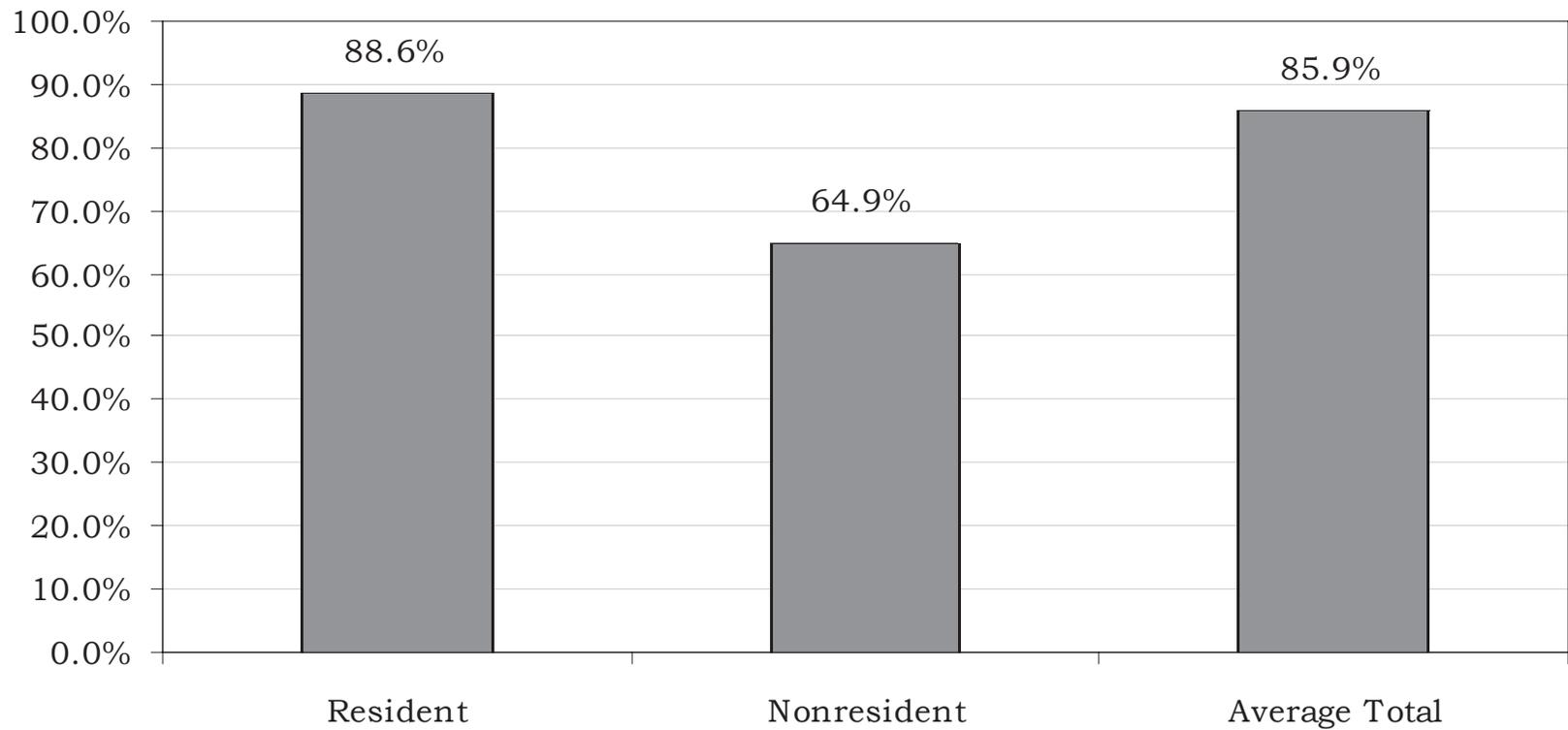
**Figure 1.4.1: Percentage of Resident Wyoming Workers in the Mining Industry by Age and Sex, 2002**



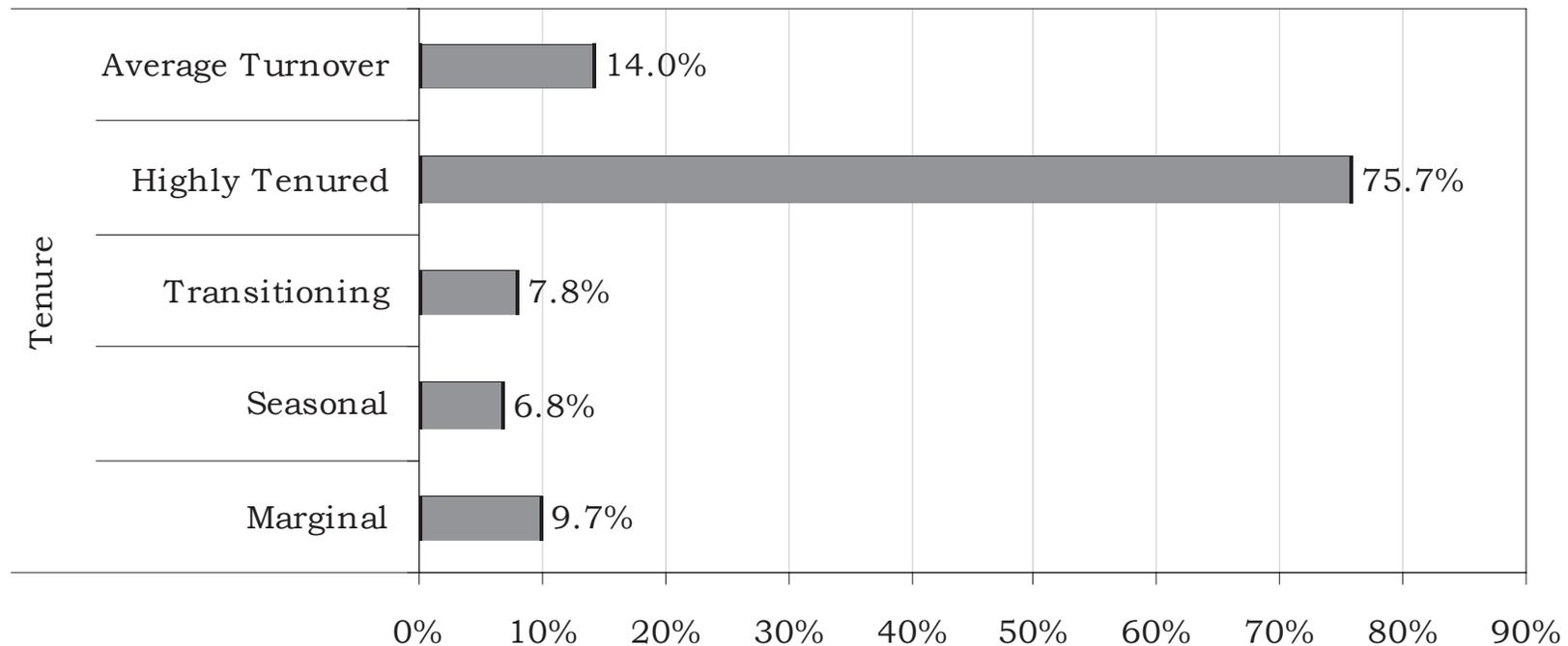
**Figure 1.4.2: Percentage of Nonresident Workers and Turnover Rate of Wyoming Workers in Mining by Residency Status, 2002**



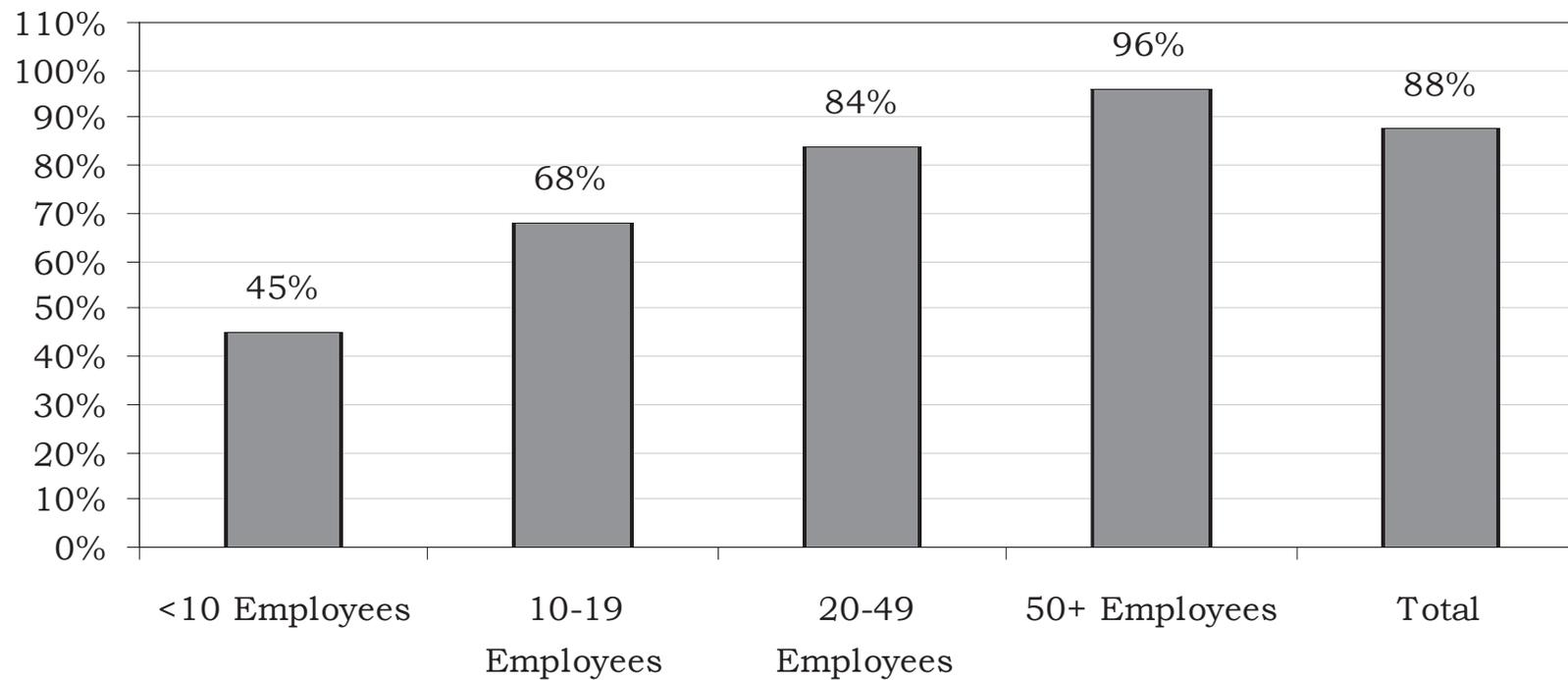
**Figure 1.4.3: Distribution of Wyoming Workers in Mining Eligible to Receive Insurance Benefits by Residency Status, 2002Q3**



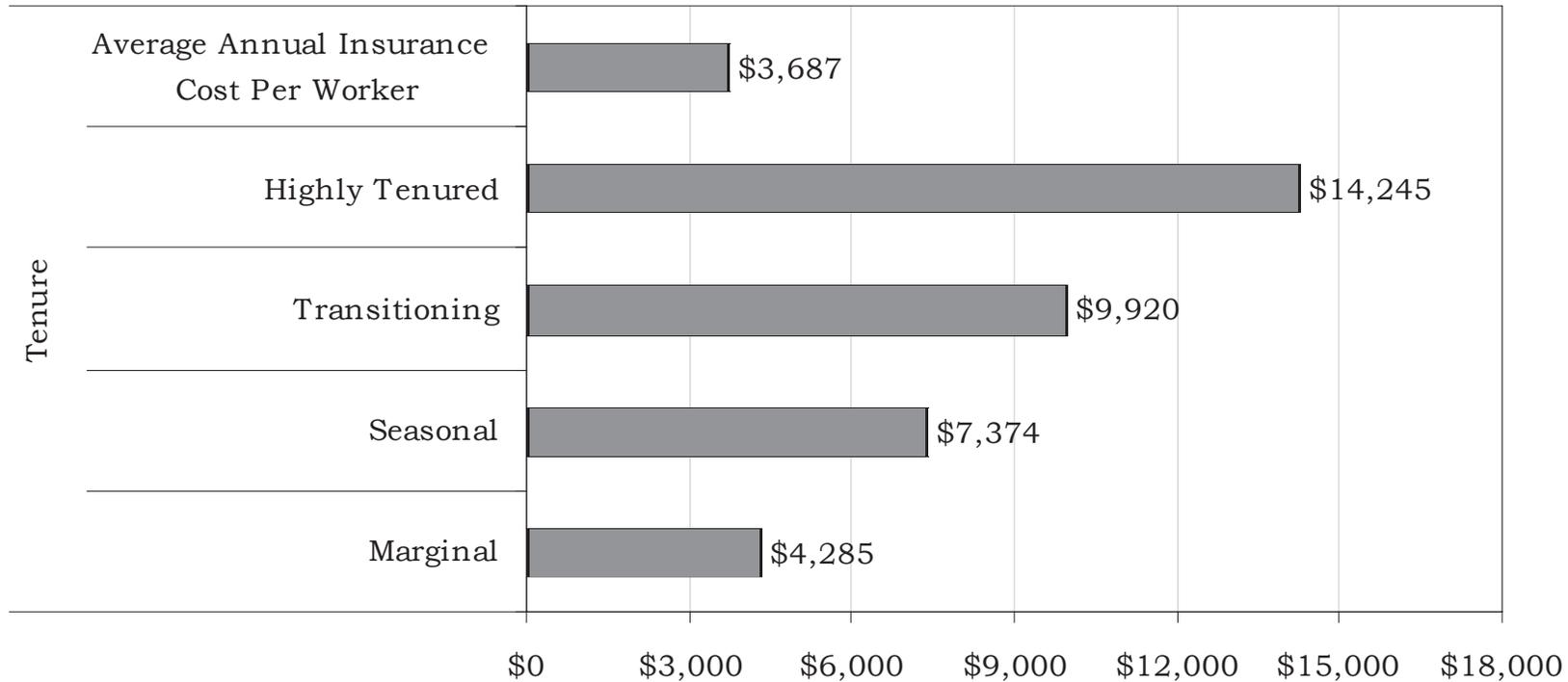
**Figure 1.4.4: Wyoming Resident Worker in Mining Average Turnover and Distribution of Wyoming Resident Workers in Mining by Tenure (Worker Attachment to Employer), 2002**



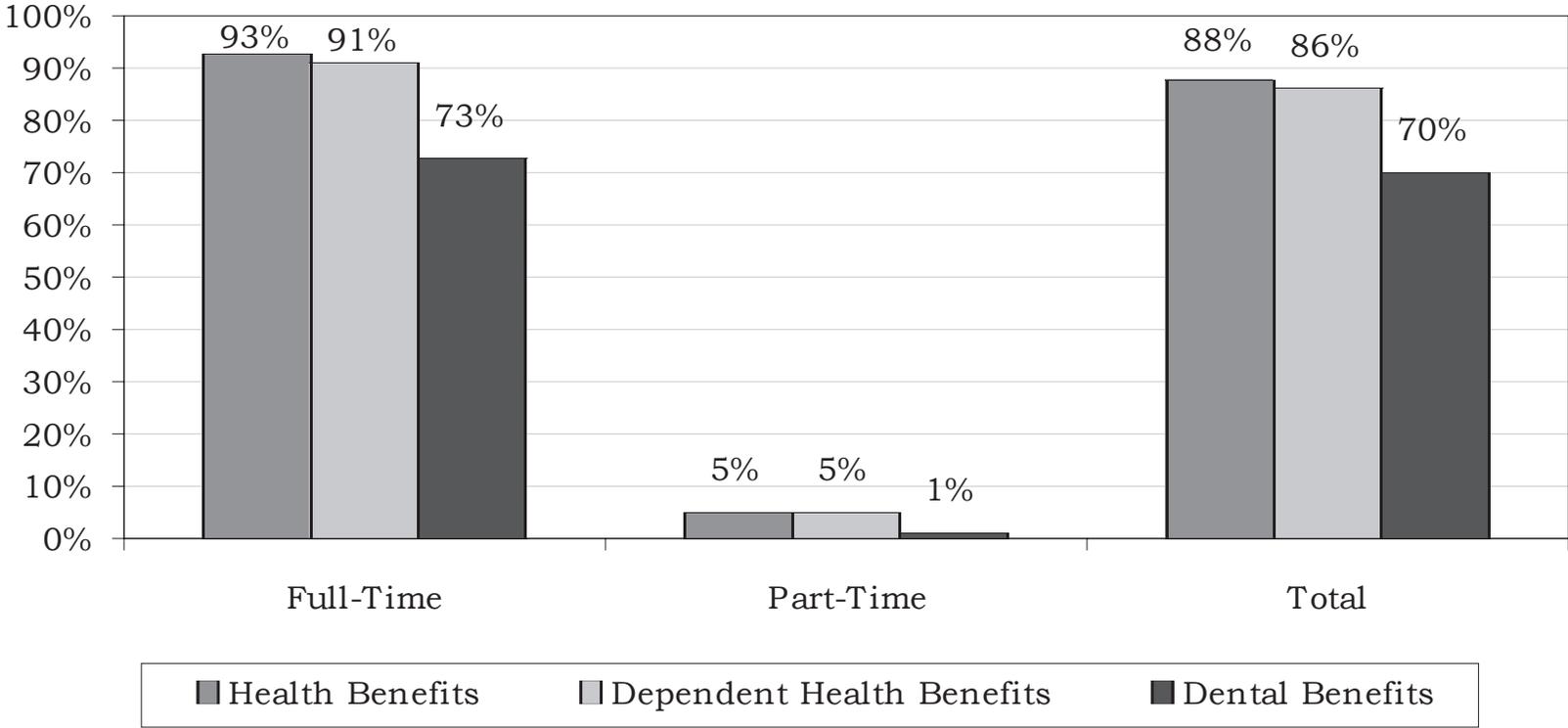
**Figure 1.4.5: Percentage of Wyoming Workers in Mining Offered Benefits by Firm Size, 2002**



**Figure 1.4.6: Average Annual Insurance Cost Per Worker for Wyoming Employers in Mining and Average Quarterly Wage of Wyoming Workers in Mining by Tenure (Worker Attachment to Employer), 2002**



**Figure 1.4.7: Percentage of Wyoming Workers in Mining Offered Selected Benefits by Employment Status, 2002**





## Chapter 5: Construction

*Note: Figures for this chapter are located on pages 51-57.*

As shown in Figure 1.5.1, men comprise the vast majority of workers in the Construction industry. The age distribution of resident men who work in Construction tends to be older than most industries in the state. For example, 47.6 percent of resident workers in Construction are men 35 years of age or older. Construction's age and gender distribution contrasts with the statewide averages (see Figure 1.1.2, page 12), where men 35 years of age and older comprise only 29.3 percent of the total. Women comprise 44.6 percent of resident workers statewide, but only 12.1 percent of the resident worker population in Construction.

Construction has a higher nonresident population than the state as shown in Figure 1.5.2 and Figure 1.1.3 (see page 13). In 2002, 35.5 percent of Wyoming workers in Construction were nonresidents, compared to the statewide average of 23.0 percent. Resident turnover is nearly seven percent higher in Construction than the statewide average and Construction nonresident turnover is 9.4 percent higher than the statewide average. Given the higher level of turnover and nonresident workers compared to the statewide averages, it then follows that insurance eligibility would be relatively lower in this industry. As shown in Figures 1.5.3 and Figure 1.1.4 (see page 14), the insurance eligibility rates in 2002 particularly for nonresident Construction workers (40.7%) was much lower than the statewide average (55.5%). Resident eligibility rates in Construction were 5.5 percent lower than the statewide averages in 2002.

The seasonal nature of the Construction industry lends itself to labor utilization strategies that are considerably different from those of the state as a whole. Figure 1.5.4 and 1.1.5 (see page 15) illustrate the differences in labor utilization. In 2002, 49.7 percent of resident Construction workers were highly tenured, compared to the statewide average of 60.8 percent. Conversely, the proportions of seasonal and marginal workers in this industry were 3.3 percent and 7.6 percent greater than the statewide averages, respectively.

Construction firms also tend to have fewer workers than businesses statewide. Table ii (see page 7) shows that in 2002, 2.7 percent of Construction firms had 50 or more workers compared to 4.1 percent statewide. Smaller firm size, higher turnover, greater proportions of seasonal and marginal workers, in addition to a higher concentration of nonresident workers is associated with a lower likelihood of benefits offering. But, as shown in Figure 1.5.5 and Figure 1.1.6 (see page 16), insurance offering tends to be higher in Construction than statewide. This high offering rate may be a function of the dominance of older males in this industry.

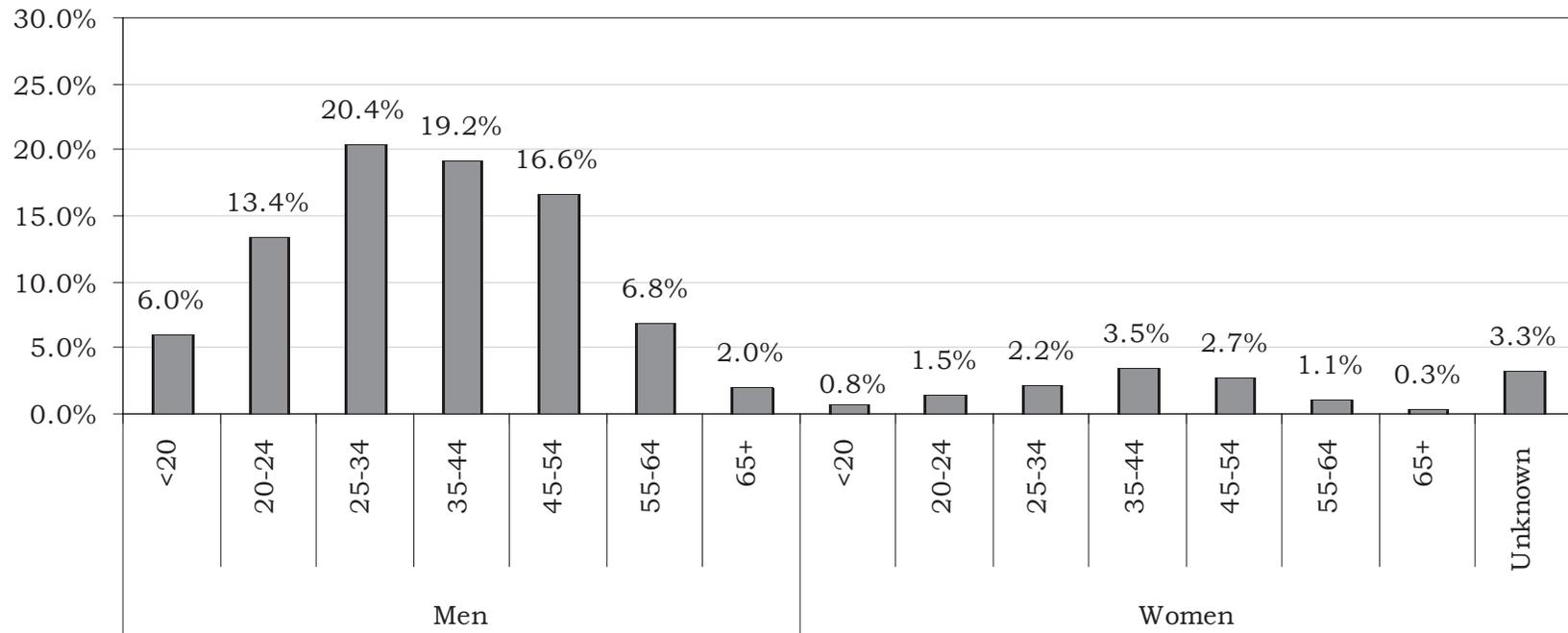
While employment in the Construction industry is less stable than statewide, the likelihood of medical benefit offering is greater for all employer sizes. In 2002, an estimated 70 percent of Construction workers were offered health benefits compared to the statewide average of 65 percent.

The top bar in Figure 1.5.6 shows the estimated average annual cost of health insurance per worker in the Construction industry. During the period for which these estimates were prepared, information regarding the number of workers participating in health insurance was unavailable. Additionally, the capacity to produce cost per participant in health, dependent health, and dental benefits together was under development. The estimated average insurance cost per Construction worker was \$674 less than the statewide average of \$1,714 (see Figure 1.1.7, page 17). However, the wages paid to Construction workers was higher than the wages paid to Wyoming workers, in general, for each type of tenure.

As shown in Figure 1.1.8 (see page 18) and Figure 1.5.7, full-time employees statewide have a greater likelihood of benefit offering (81% health, 74% dependent health, 65% dental), than do full-time Construction workers (75% health, 70% dependent health, 55% dental). What raises the overall proportions of offering in Construction is the benefit offering status of part-time workers. Nearly one-third of part-time Construction workers are offered some type of benefit compared to one-eighth of workers statewide.

## Construction Figures

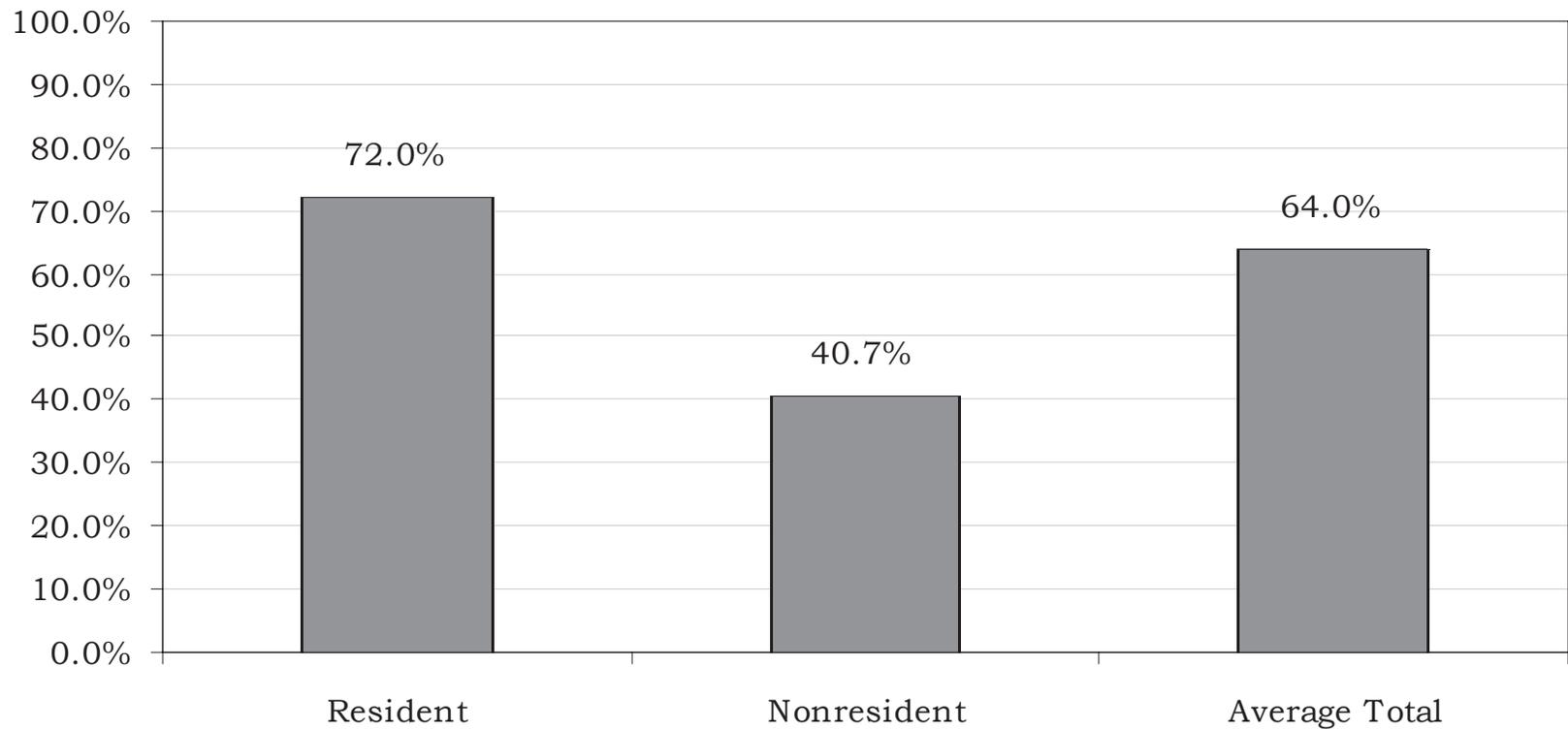
**Figure 1.5.1: Percentage of Resident Wyoming Workers in Construction by Age and Sex, 2002**



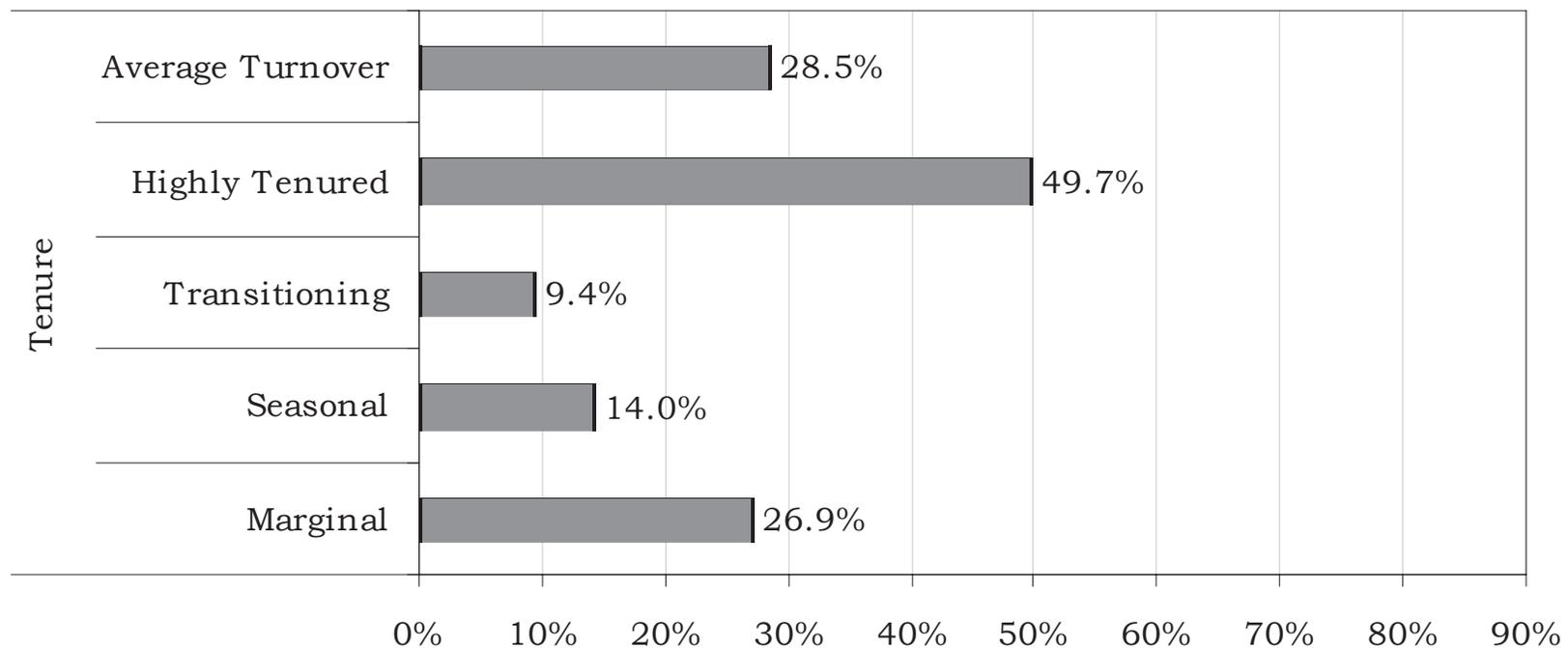
**Figure 1.5.2: Percentage of Nonresident Workers and Turnover Rate of Wyoming Workers in Construction by Residency Status, 2002**



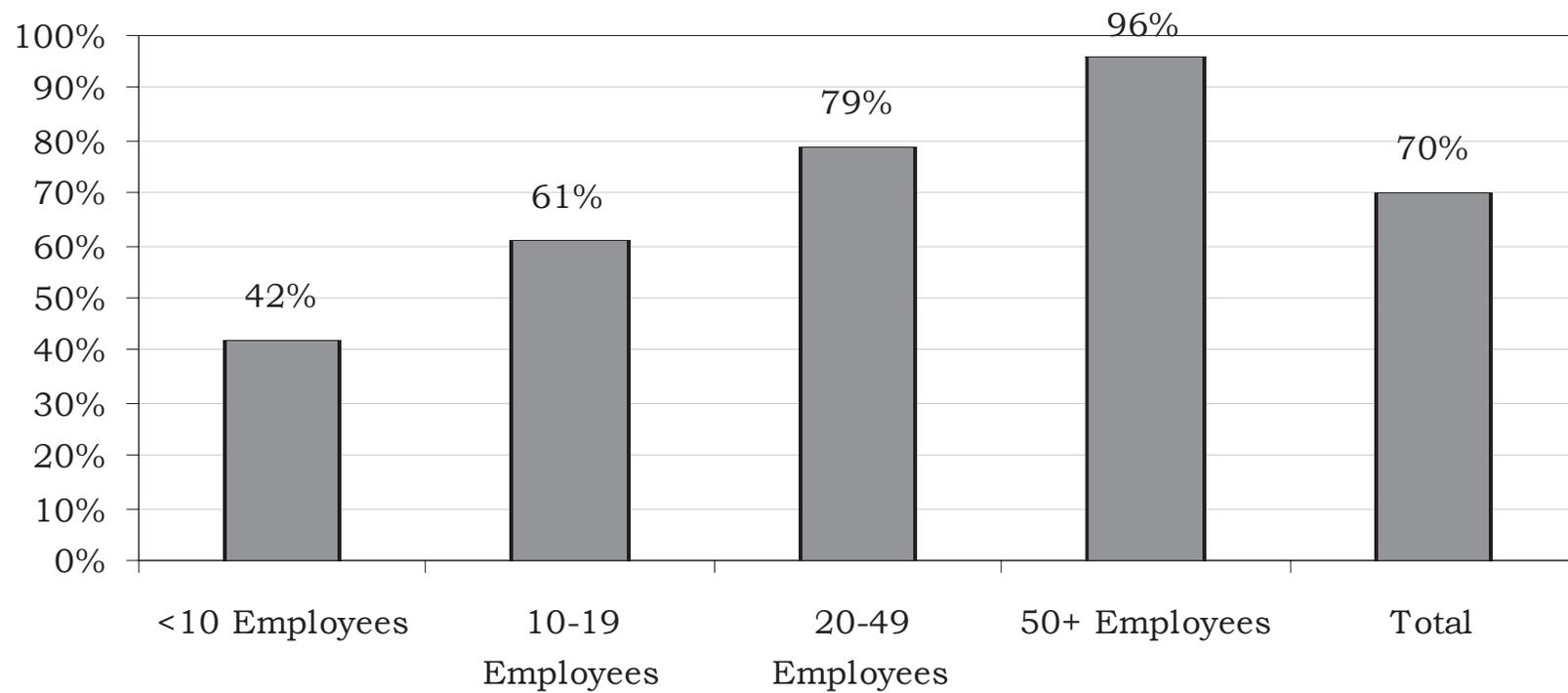
**Figure 1.5.3: Distribution of Wyoming Workers in Construction Eligible to Receive Insurance Benefits by Residency Status, 2002Q3**



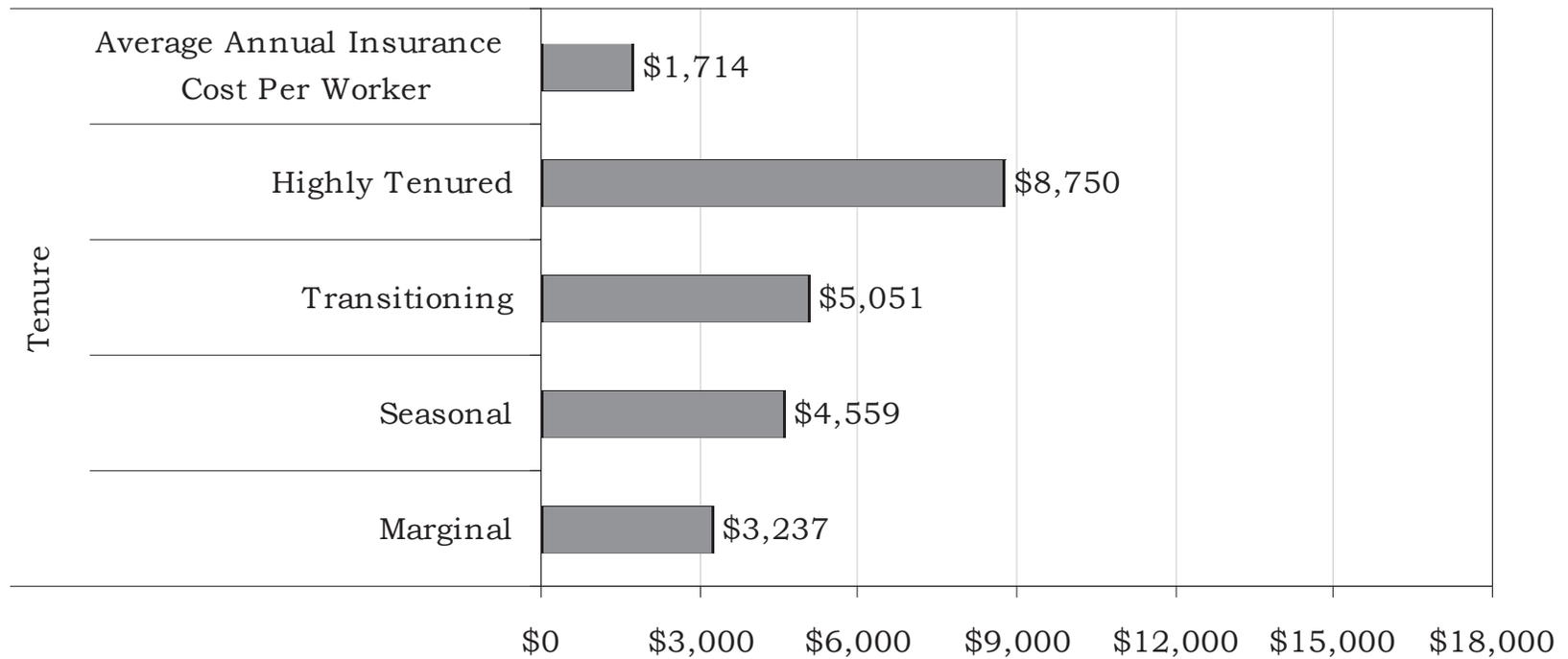
**Figure 1.5.4: Wyoming Resident Worker in Construction Average Turnover and Distribution of Wyoming Resident Workers in Construction by Tenure (Worker Attachment to Employer), 2002**



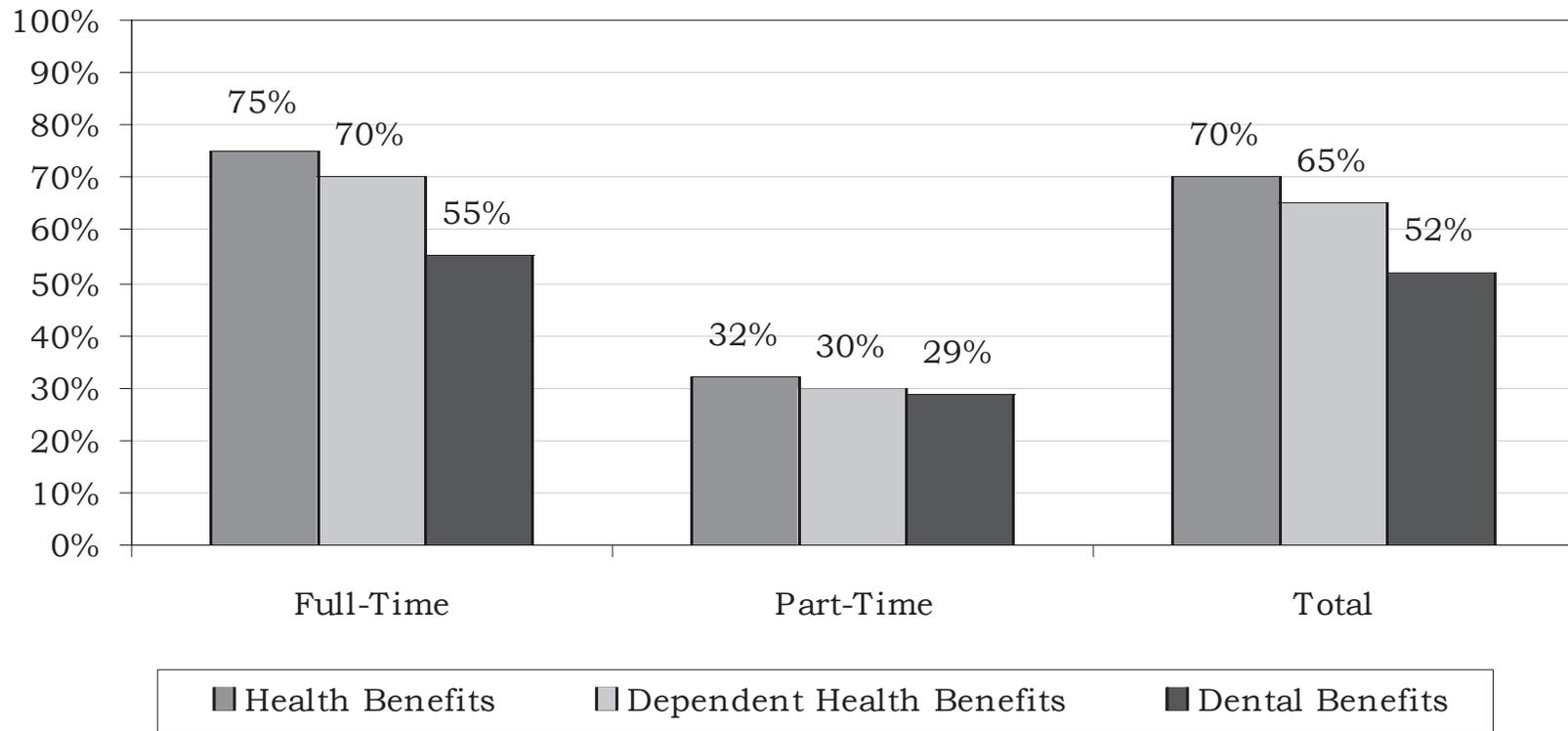
**Figure 1.5.5: Percentage of Wyoming Workers in Construction Offered Benefits by Firm Size, 2002**



**Figure 1.5.6: Average Annual Insurance Cost Per Worker for Wyoming Employers in Construction and Average Quarterly Wage of Wyoming Workers in Construction by Tenure (Worker Attachment to Employer), 2002**



**Figure 1.5.7: Percentage of Wyoming Workers in Construction Offered Selected Benefits by Employment Status, 2002**





## Chapter 6: Wholesale Trade, Transportation, & Utilities

*Note: Figures for this chapter are located on pages 61-67.*

More than half of the resident workers (53.8%) in Wholesale Trade, Transportation, & Utilities (WTTU) are men 35 years of age or older (see Figure 1.6.1). While this proportion is much higher than the statewide average of 29.3 percent (see Figure 1.1.2, page 12), the proportion of nonresident workers in WTTU (see Figure 1.6.2) is 14.6 percent, much lower than the 23.0 percent statewide. Resident and nonresident turnover in this industry is also considerably lower than the statewide averages (13.8% and 29.6% compared to 21.6% and 41.9%, respectively).

Benefits eligibility in WTTU tends to be relatively high. Data in Figure 1.6.3 indicate that 86.1 percent of resident workers and 65.1 percent of nonresident workers were eligible to receive benefits in 2002. Given the relatively low level of turnover in this industry, we expect that workers in WTTU tend to be highly tenured. Figure 1.6.4 shows that nearly 73 percent of workers in WTTU were highly tenured in 2002. Consequently, the proportions of seasonal, marginal, and transitioning workers are less than the statewide averages (see Figure 1.1.5, page 15).

Benefits offering proportions by firm size tend to be much higher in WTTU than statewide. Figure 1.6.5 shows the health benefit offering percentage in WTTU is 80 percent, 15 percentage points greater than statewide (see Figure 1.1.6, page 16).

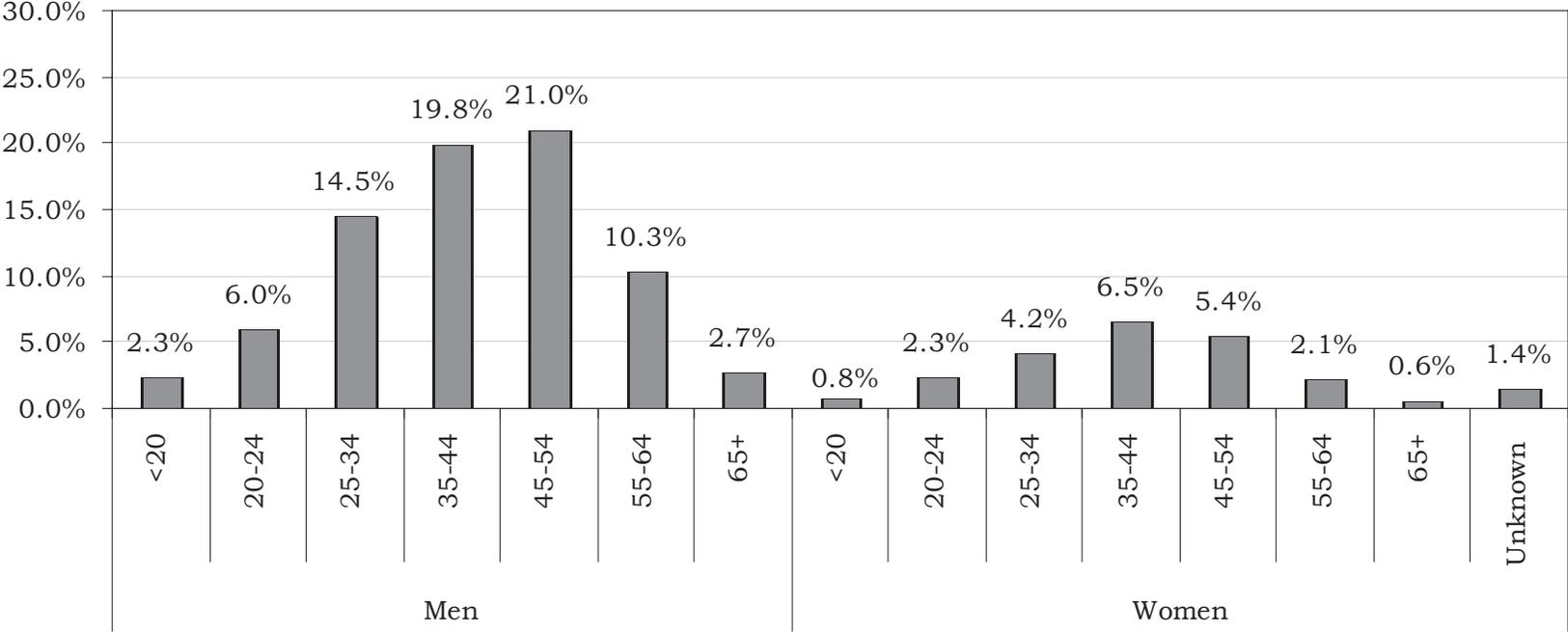
Much higher than statewide average benefit offering percentages implies that benefit utilization and therefore benefits costs are higher. The wages and benefit costs to employers are shown in Figure 1.6.6. The top bar in Figure 1.6.6 shows the estimated average annual cost of health insurance per WTTU worker. During the period for which these estimates were prepared, information regarding the number of workers participating in health insurance was unavailable. Additionally, the capacity to produce cost per participant in health, dependent health, and dental benefits together is under development. Not only are the vast majority of WTTU workers highly tenured, they are also relatively highly paid at \$10,225 per quarter compared to \$8,116 statewide (see Figure 1.1.7, page 17).

As shown in Figure 1.6.7, while benefits offering proportions in WTTU are similar to statewide (see Figure 1.1.8, page 18) for part-time workers (14% health, 13% dependent health, 14% dental compared to 12%

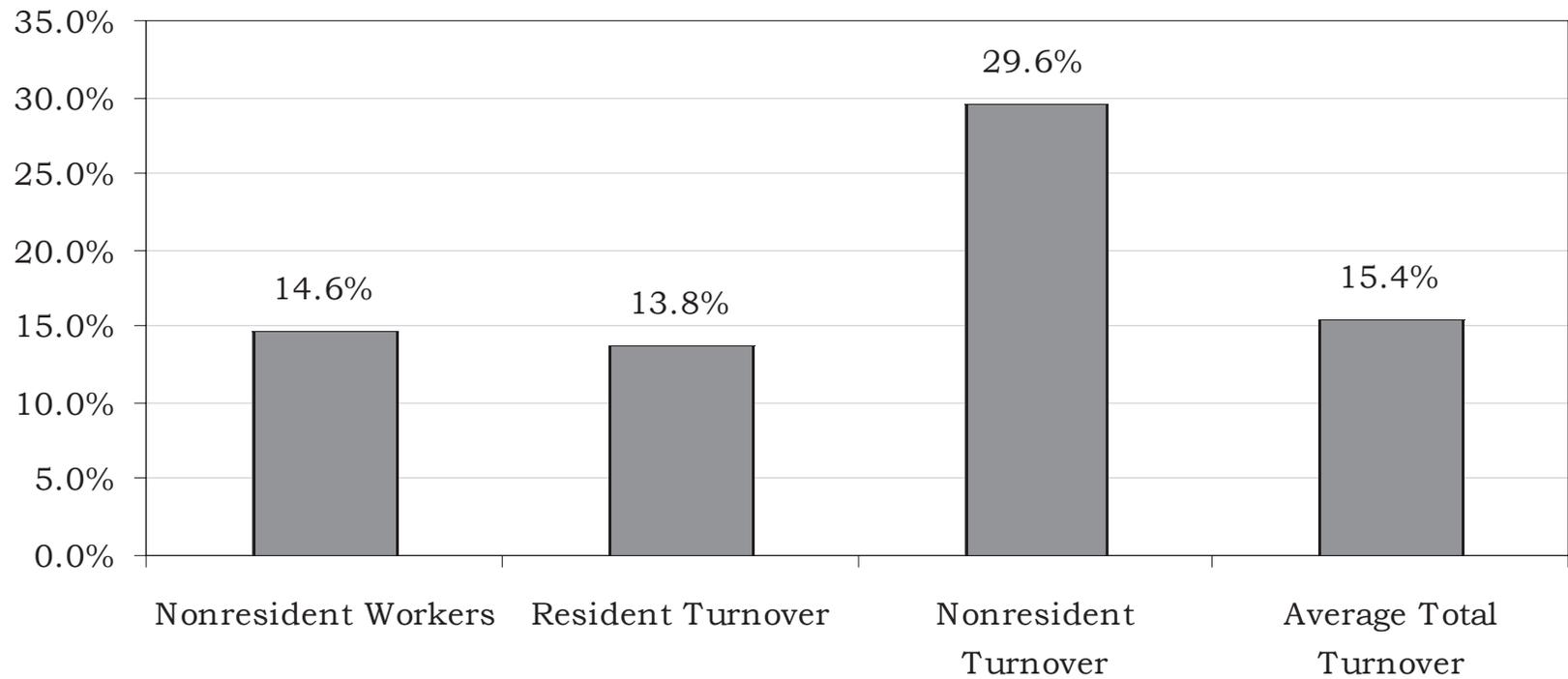
health, 12% dependent health and 10% dental, respectively), offering rates to full-time WTTU employees average from 7 to 12 percentage points greater than the statewide averages. WTTU may be an effective target for a program like Wyo-Care because it has relatively stable employment and high paying jobs, both of which lend themselves to uninsured workers being able to afford premium payments.

# Wholesale Trade, Transportation, & Utilities Figures

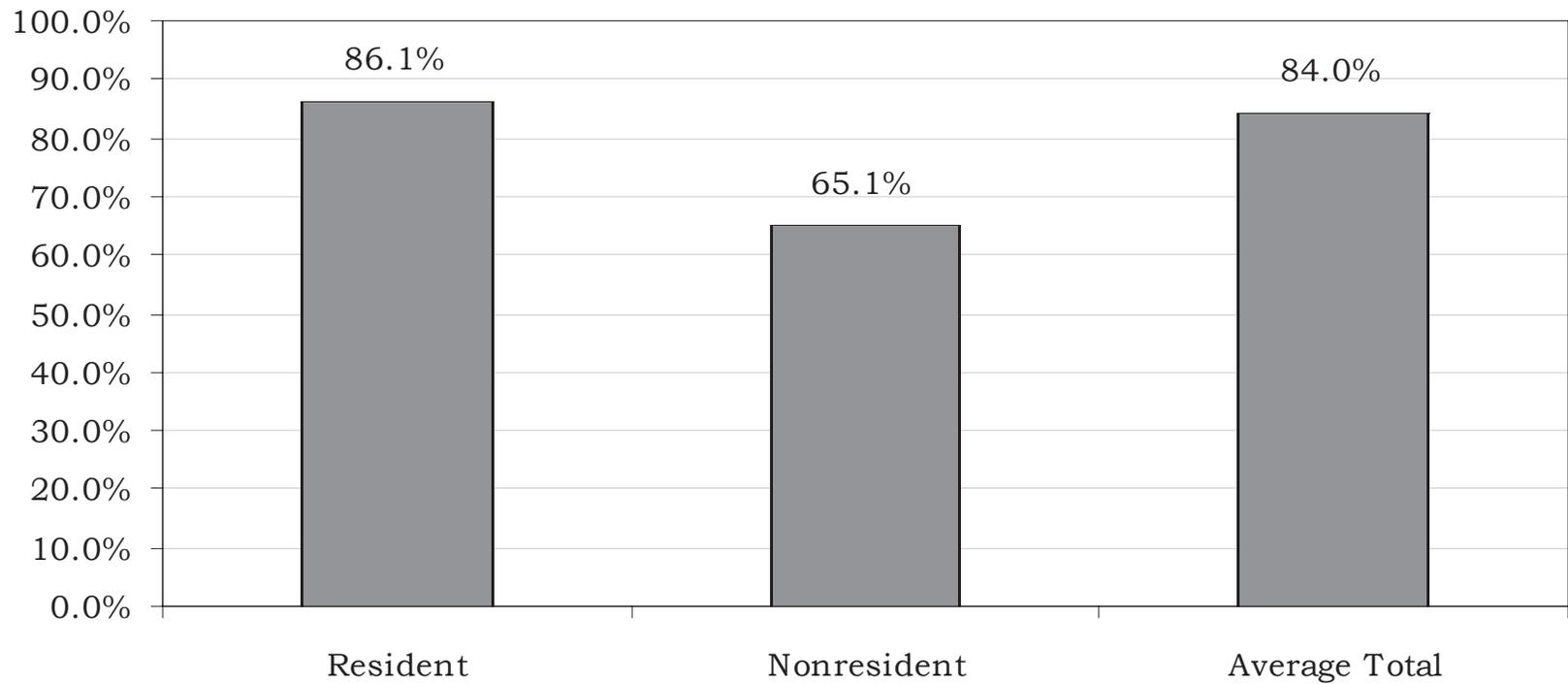
**Figure 1.6.1: Percentage of Resident Wyoming Workers in Wholesale Trade, Transportation, & Utilities by Age and Sex, 2002**



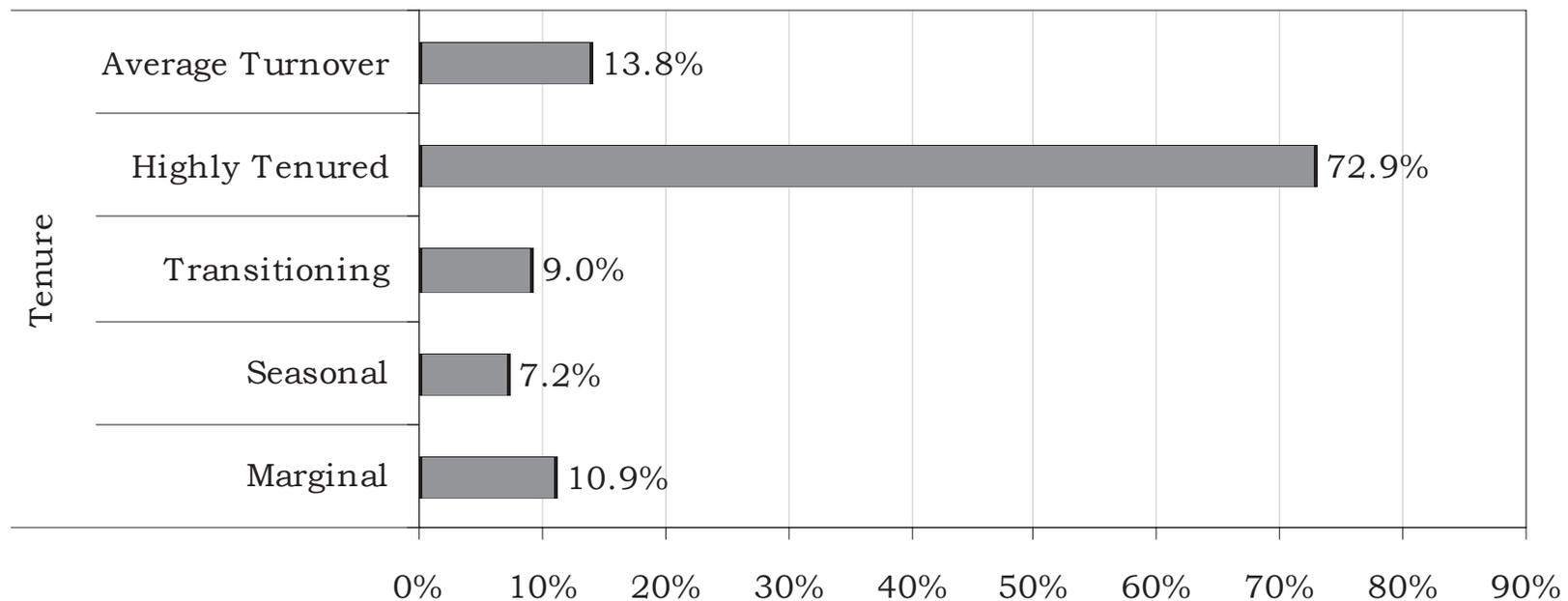
**Figure 1.6.2: Percentage of Nonresident Workers and Turnover Rate of Wyoming Workers in Wholesale Trade, Transportation, & Utilities by Residency Status, 2002**



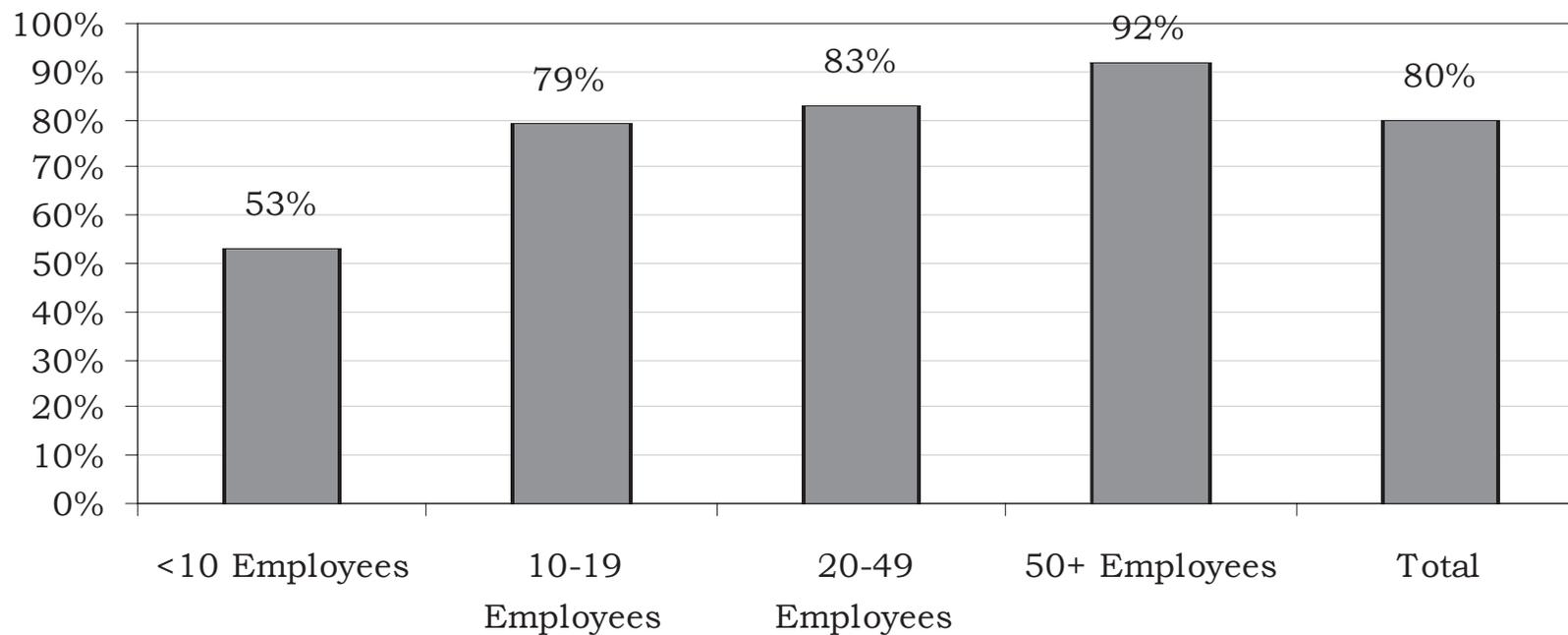
**Figure 1.6.3: Distribution of Wyoming Workers in Wholesale Trade, Transportation, & Utilities Eligible to Receive Insurance Benefits by Residency Status, 2002Q3**



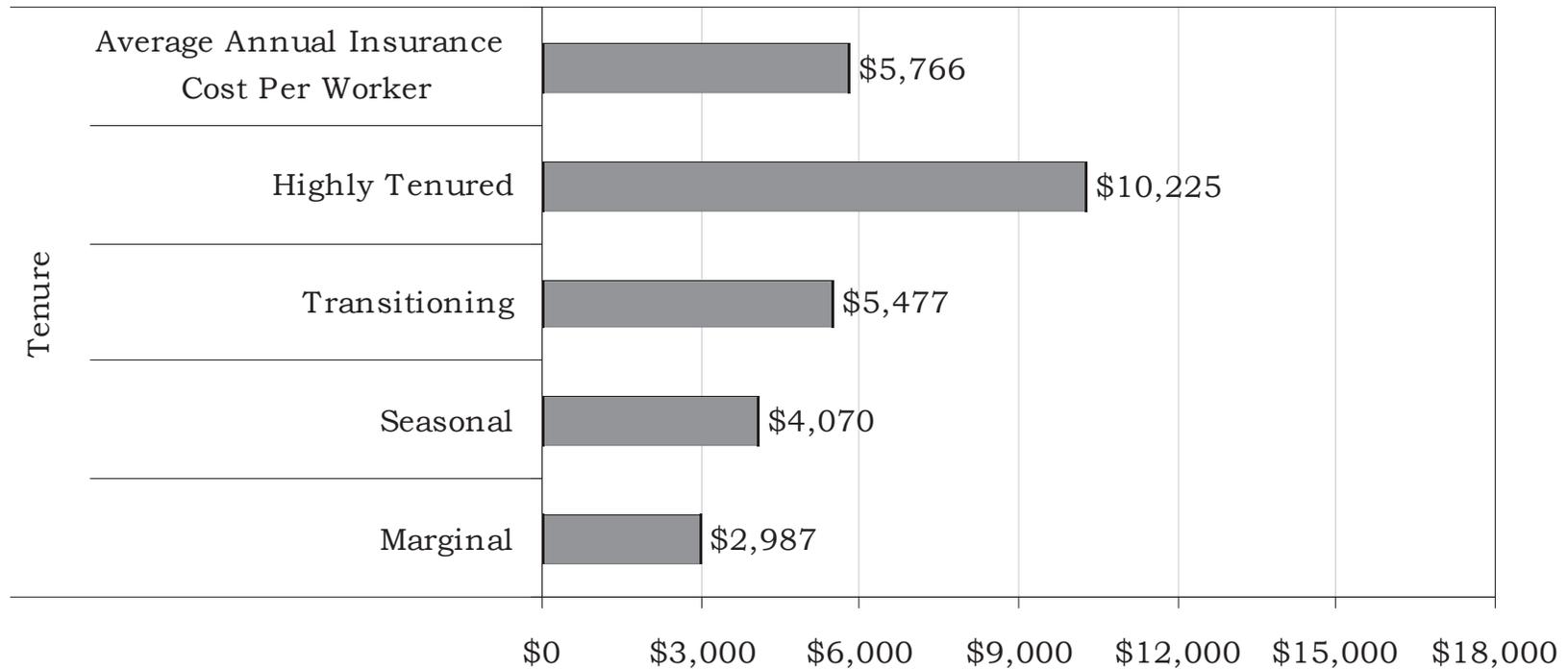
**Figure 1.6.4: Wyoming Resident Worker in Wholesale Trade, Transportation, & Utilities Average Turnover and Distribution of Wyoming Resident Workers in Construction by Tenure (Worker Attachment to Employer), 2002**



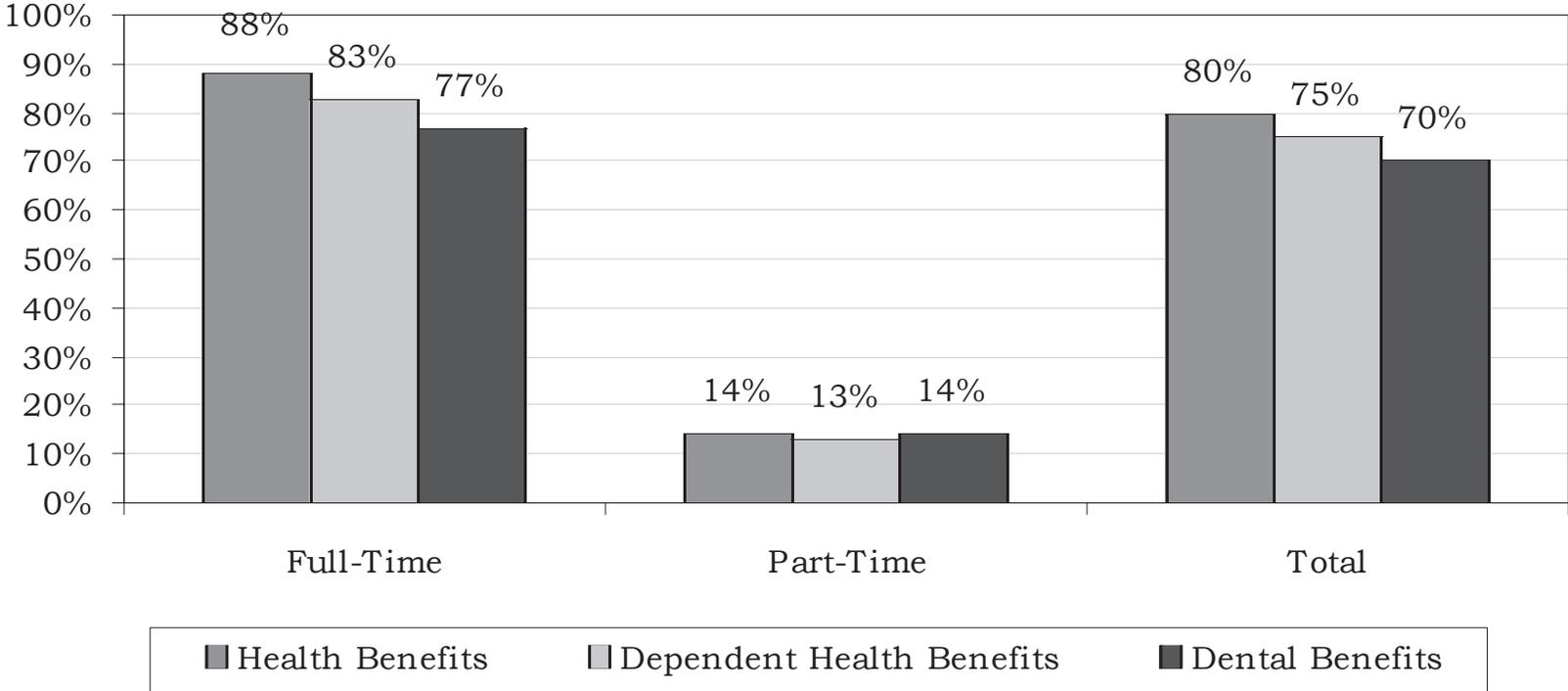
**Figure 1.6.5: Percentage of Wyoming Workers in Wholesale Trade, Transportation, & Utilities Offered Benefits by Firm Size, 2002**



**Figure 1.6.6: Average Annual Insurance Cost Per Worker for Wyoming Employers in Wholesale, Transportation, & Utilities and Average Quarterly Wage of Wyoming Workers in Wholesale, Transportation, & Utilities by Tenure (Worker Attachment to Employer), 2002**



**Figure 1.6.7: Percentage of Wyoming Workers in Wholesale Trade, Transportation, & Utilities Offered Selected Benefits by Employment Status, 2002**





## Chapter 7: Manufacturing

*Note: Figures for this chapter are located on pages 71-77.*

Figure 1.7.1 shows that 63.8 percent of resident workers are 35 years of age or older, compared with 53.5 percent statewide (see Figure 1.1.2, page 12). Most resident Manufacturing workers are men (73.6%), compared with the statewide average of 52.5 percent. The proportion of nonresident Manufacturing workers is much less than statewide (15.5% compared to 23.0%, see Figures 1.7.2, page 72 and 1.1.3, page 13). Employment stability appears to be much greater in Manufacturing compared to statewide, with turnover rates at 17.4 percent and 24.8 percent, respectively.

Since turnover in Manufacturing is lower than statewide, it is expected that benefits eligibility and offering rates would be greater than the state averages. Figure 1.7.3 and Figure 1.1.4 (see page 14) shows that benefit eligibility rates are higher than average in the industry (78.8% compared to 73.7% statewide). In addition, Table iii (see page 8) shows that 94.0 percent of workers in Manufacturing are full-time, compared to the statewide average of 76.5 percent. Manufacturing workers also tend to be employed in relatively large firms. Calculating the percentage using data from Table D4 (see Appendix D, page D4) and Table iii (see page 8) indicates that 59.9 percent of workers are employed in firms with 50 or more employees, compared to the statewide average of 47.4 percent. Employment in Manufacturing firms tends to be more stable than statewide as shown in Figure 1.7.4. Almost three-quarters of resident workers in this industry (72.4%) are highly tenured. Conversely, the proportions of seasonal (7.2%), marginal (11.8%) and transitioning workers (8.6%) are lower than the statewide averages, particularly in the marginal worker category (19.3% statewide; see Figure 1.1.5, page 15).

Since Manufacturing firms tend to be relatively large, have a relatively large proportion of older male workers, and have stable employment, it is expected that the likelihood of benefits offering is high as well. Figure 1.7.5 illustrates that the overall benefits offering proportion is 88 percent, compared to 65 percent statewide (see Figure 1.1.6, page 16). The benefits offering proportion is higher for each size of employer than it is statewide as well, and tends to increase rapidly with increasing firm size. The one exception would be in firms with 10-19 workers. The likelihood of benefit offering is lower than in the smallest firms (<10 workers) and those with 20-49 workers.

The top bar in Figure 1.7.6 shows the estimated average annual cost of health insurance per Manufacturing worker. According to Figure 1.7.6, employer benefit costs per worker offered average an

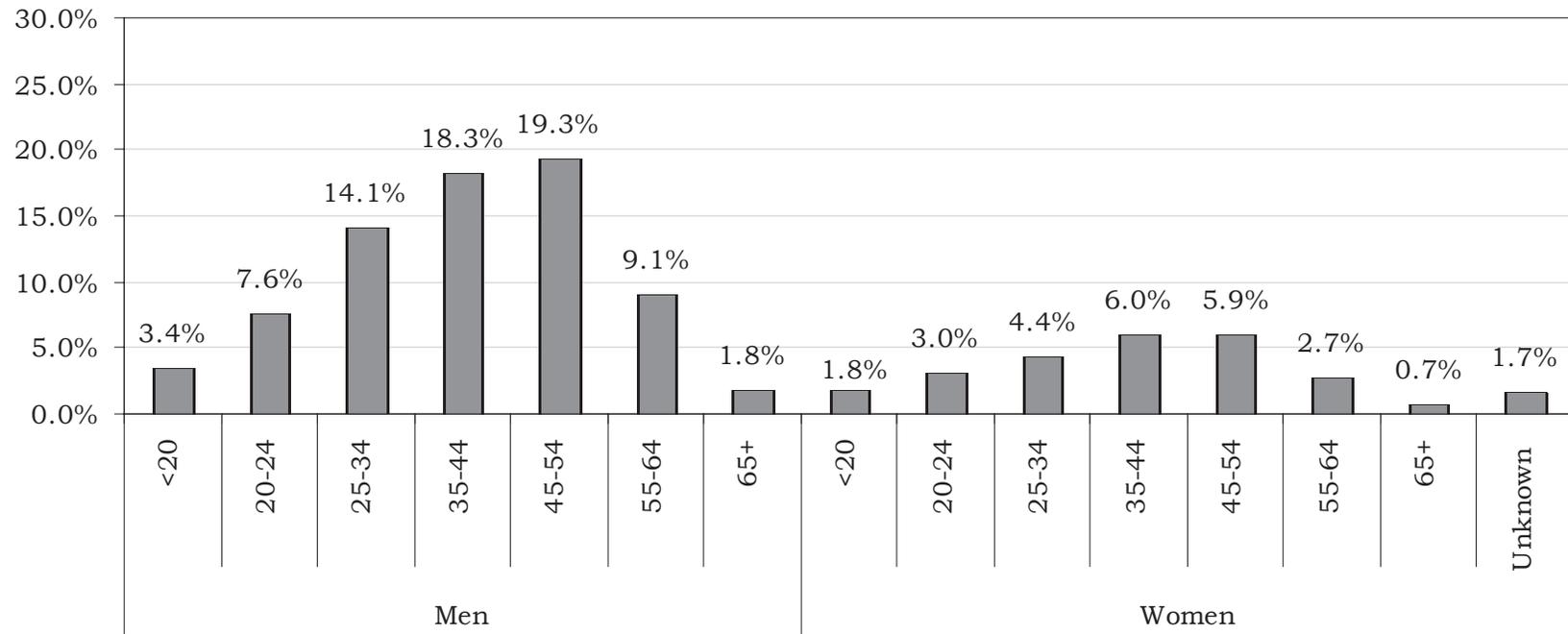
estimated \$3,048 annually. However, the average wages in this industry are considerably higher than that amount. Highly tenured workers earn an average of \$10,025 per quarter. Manufacturing workers in the other tenure categories earn from 10 to 50 percent more than in comparable statewide averages (see Figure 1.1.7, page 17).

During the period for which these estimates were prepared, information regarding the number of workers participating in health insurance was unavailable. Additionally, the capacity to produce cost per participant in health, dependent health, and dental benefits together is under development.

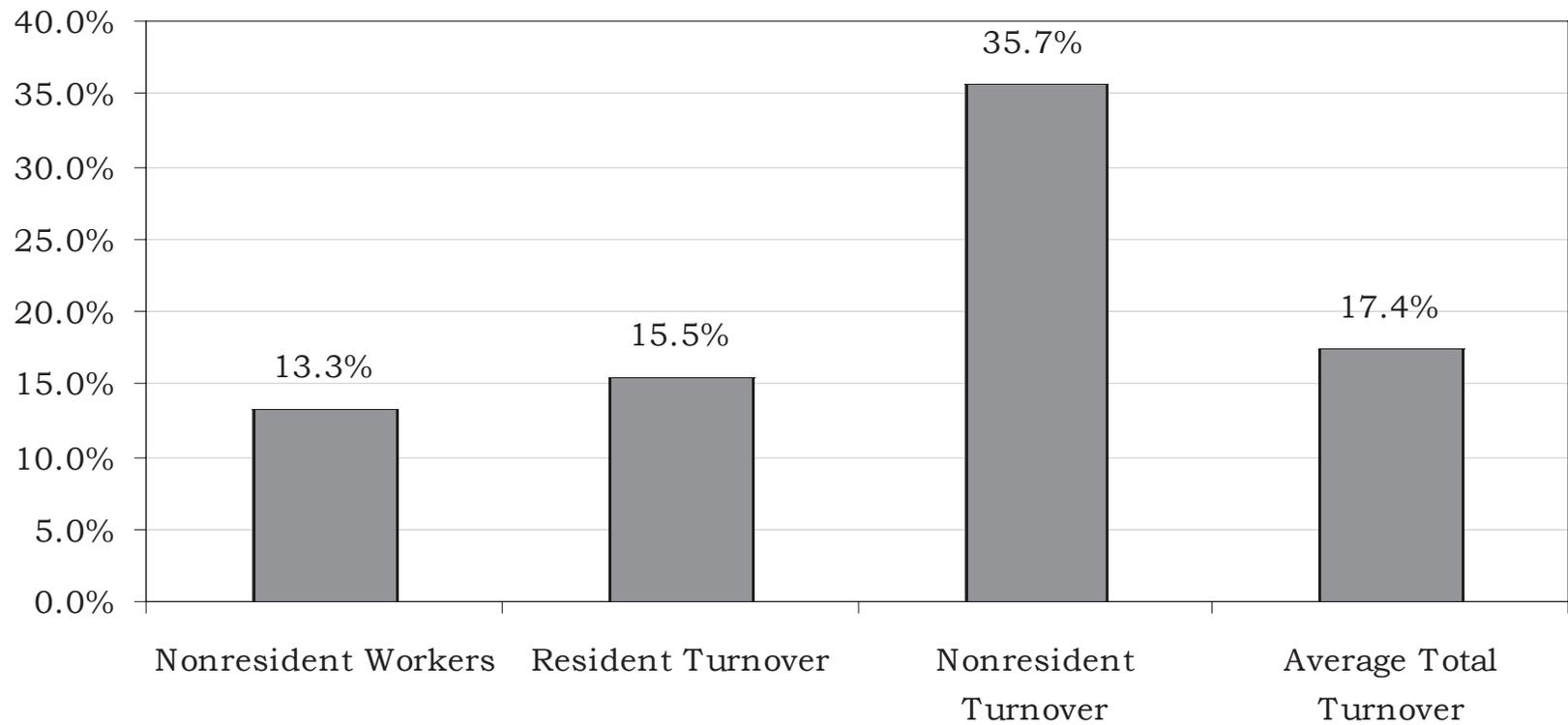
Benefit offering percentages by type of health related benefit are considerably higher in this industry than statewide. Figure 1.7.7 shows that 93 percent of full-time workers are offered either health or dependent health benefits, and 74 percent of full-time workers are offered dental benefits. However, very low percentages of part-time Manufacturing workers are offered benefits. Only an estimated seven percent of workers in this industry are classified as part-time.

## Manufacturing Figures

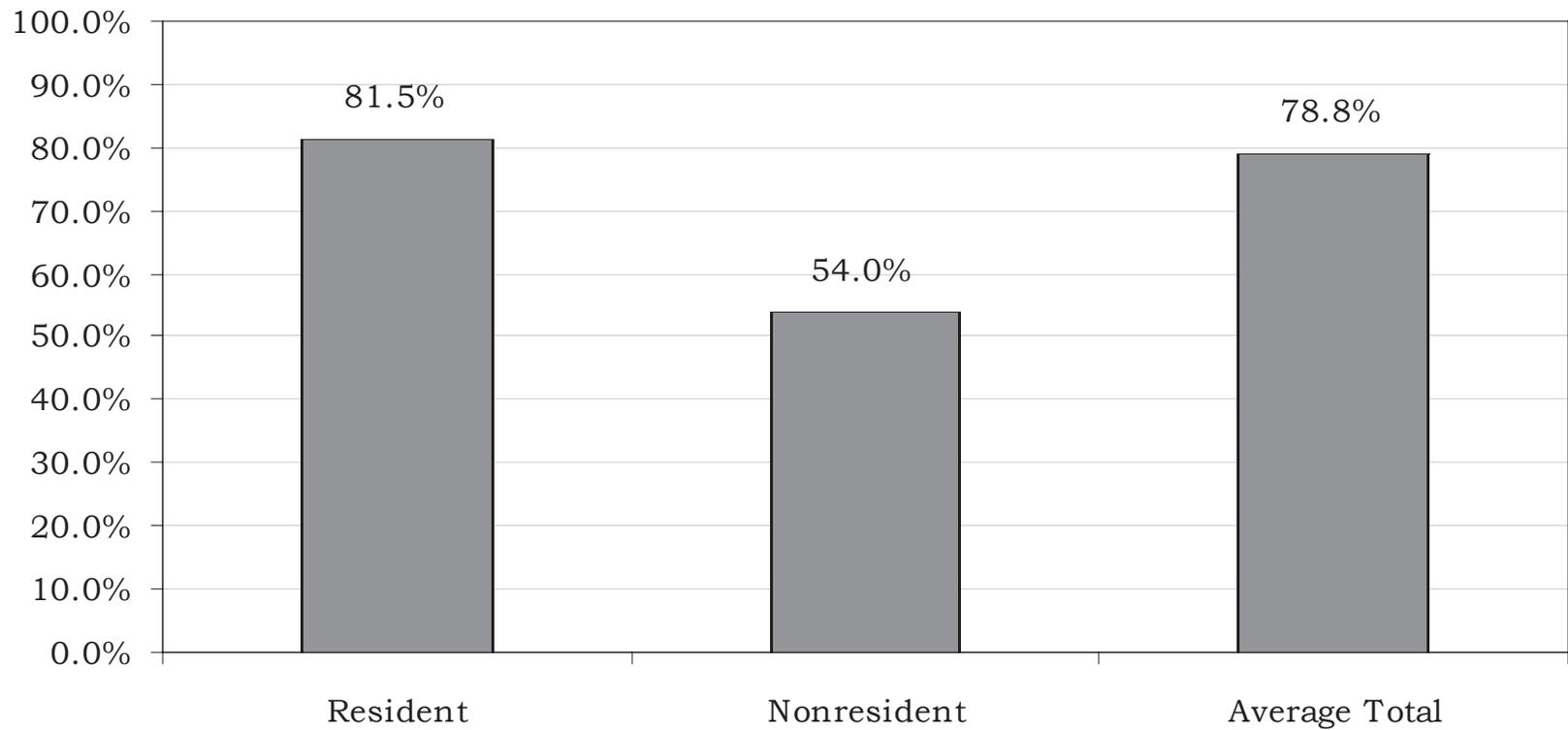
**Figure 1.7.1: Percentage of Resident Wyoming Workers in Manufacturing by Age and Sex, 2002**



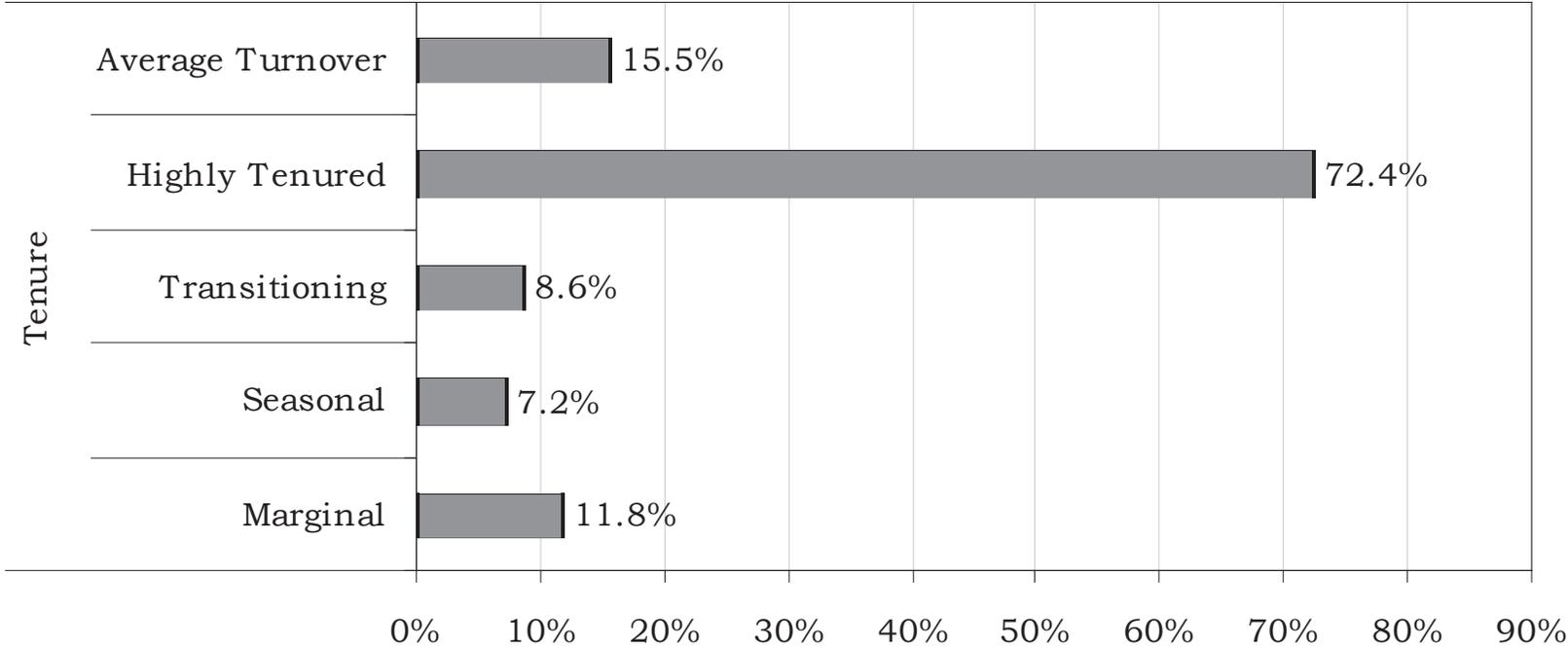
**Figure 1.7.2: Percentage of Nonresident Workers and Turnover Rate of Wyoming Workers in Manufacturing by Residency Status, 2002**



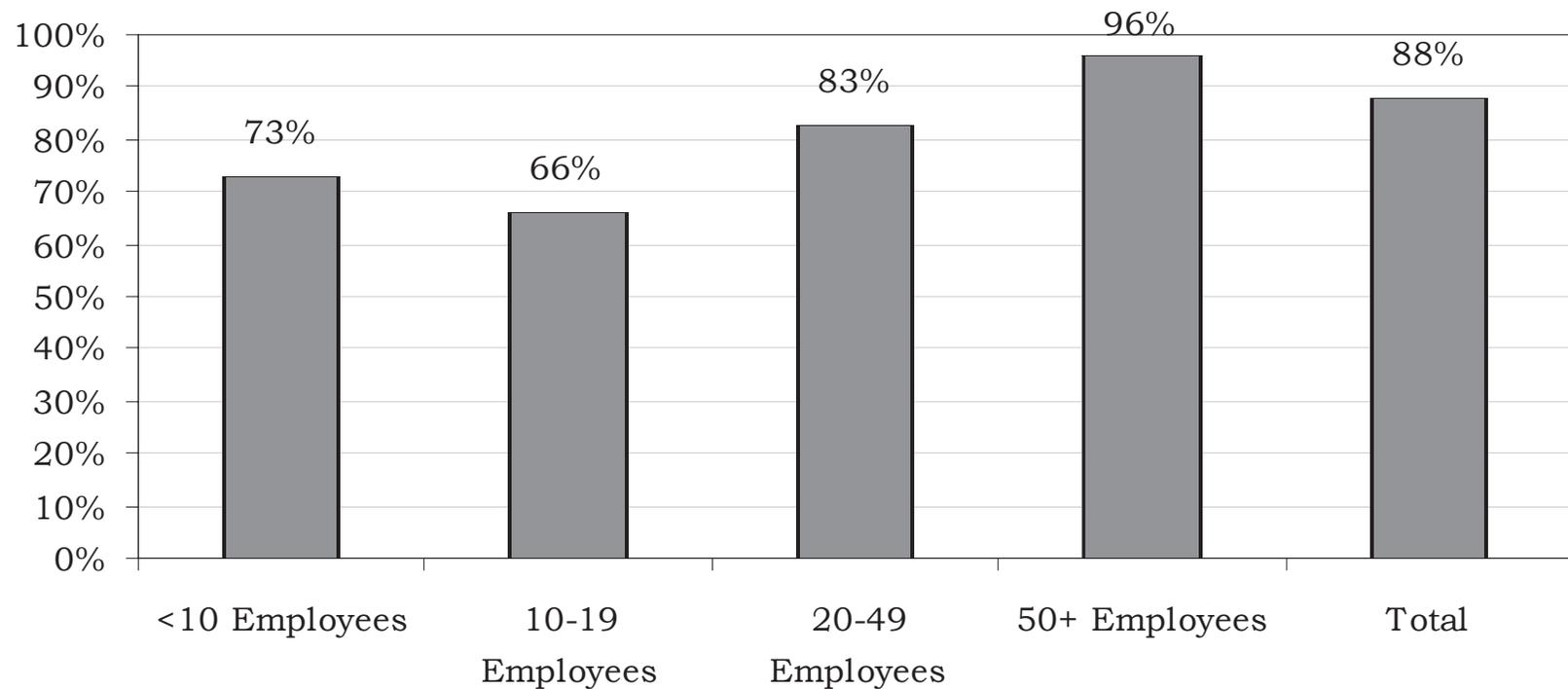
**Figure 1.7.3: Distribution of Wyoming Workers in Manufacturing Eligible to Receive Insurance Benefits by Residency Status, 2002Q3**



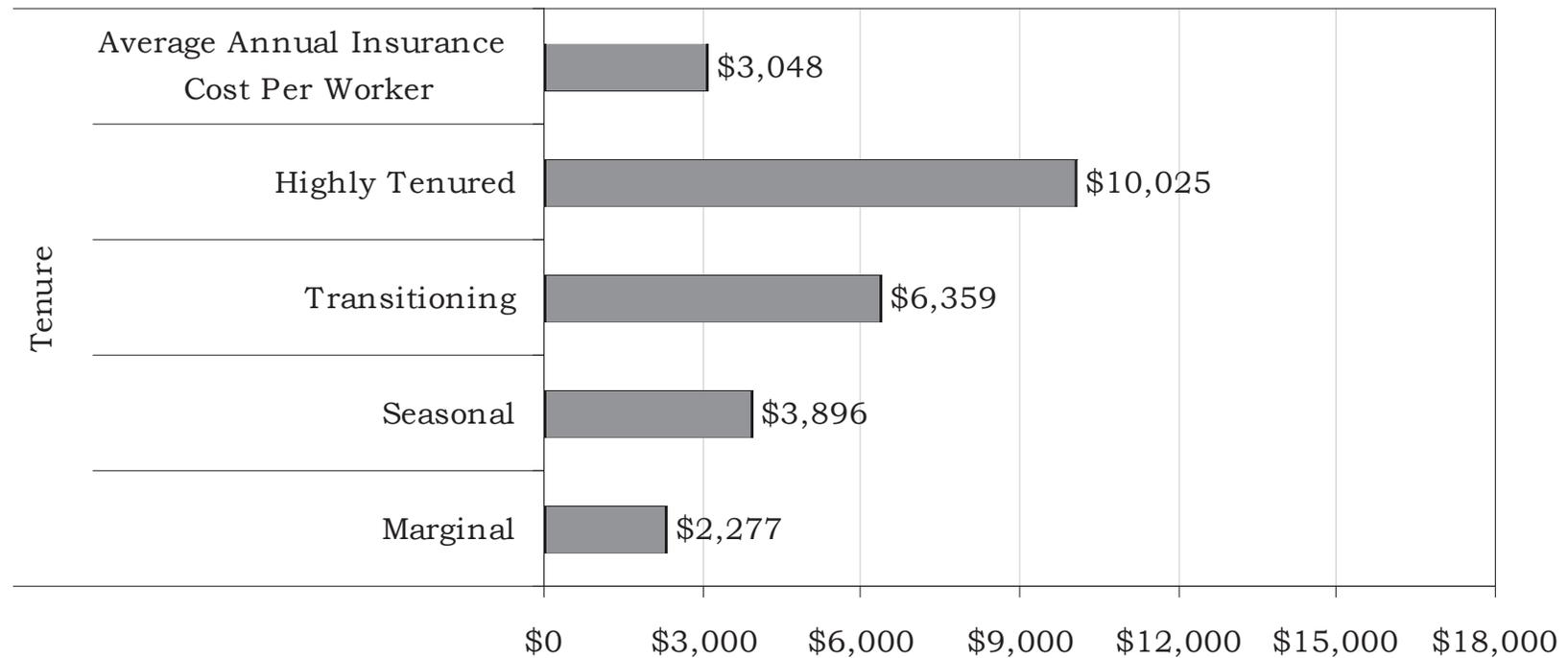
**Figure 1.7.4: Wyoming Resident Worker in Manufacturing Average Turnover and Distribution of Wyoming Resident Workers in Manufacturing by Tenure (Worker Attachment to Employer), 2002**



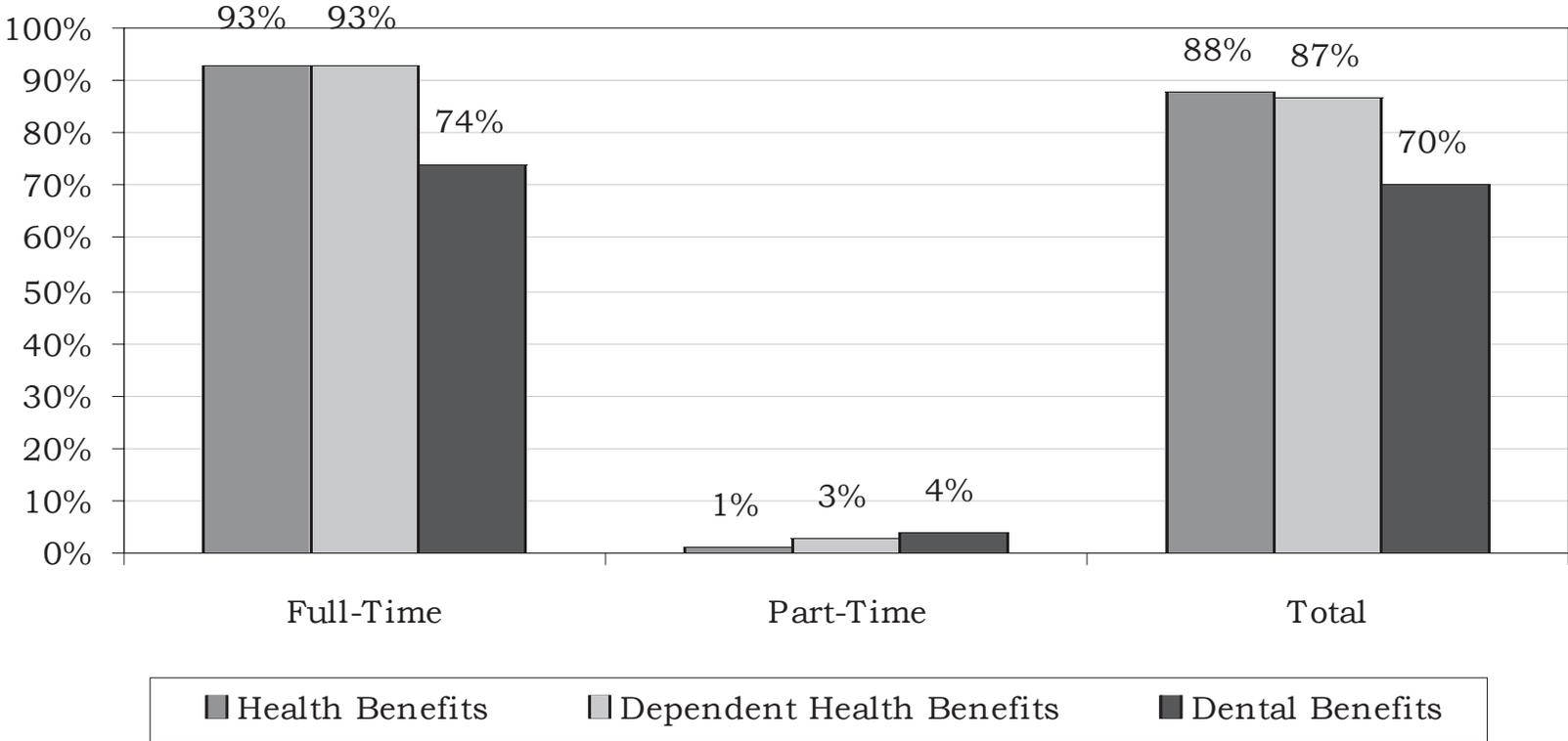
**Figure 1.7.5: Percentage of Wyoming Workers in Manufacturing Offered Benefits by Firm Size, 2002**



**Figure 1.7.6: Average Annual Insurance Cost Per Worker for Wyoming Employers in Manufacturing and Average Quarterly Wage of Wyoming Workers in Manufacturing by Tenure (Worker Attachment to Employer), 2002**



**Figure 1.7.7: Percentage of Wyoming Workers in Manufacturing Offered Selected Benefits by Employment Status, 2002**





## Chapter 8: Information

*Note: Figures for this chapter are located on pages 81-87.*

Information employs a relatively large proportion of women in its resident workforce (47.5% of the total, see Figure 1.8.1). The proportion of Information workers who are nonresidents is approximately one in seven or 15 percent. The statewide ratio of nonresidents to residents is 1 in 5 (see Table i, page 1). Resident and nonresident turnover statistics for this industry (16.4% and 32.2%, respectively) are well below the state averages (see Figure 1.8.2). Benefits eligibility in Information is also relatively high (see Figure 1.8.3) with 85.8 percent of residents, and 65.9 percent of nonresidents classified as eligible for health insurance. Of the industries studied, Information has the fifth highest proportion of resident workers (84.4%, see Appendix C, page C14), which is 7.4 percent higher than the statewide average.

The high proportion of highly tenured workers underscores the relatively low turnover experienced by workers in this industry. In 2002, the proportion of highly tenured Information workers was 70.0 percent (see Figure 1.8.4), 10 percentage points greater than the statewide average (60.0%; see Figure 1.1.5, page 15). Table ii (see page 7) indicates that firms in the Information industry tend to be larger than average with 8.1 percent of firms having 50 or more workers and only 64.7 percent of firms having fewer than 10 workers, compared to the statewide averages of 4.1 and 75.5 percent, respectively.

As shown in Figure 1.8.5, 7 out of 10 workers in Information are offered health benefits. According to Appendix A, page A10, health insurance offering in Information (70%) is higher than the statewide average (65%), ranking Information higher than Retail Trade; Professional & Business Services; and Leisure & Hospitality and lower than Mining; Manufacturing; Wholesale Trade, Transportation, & Utilities; Financial Activities, and Education & Health Care. Offering rates by employer size are not shown because of insufficient firms in the sample.

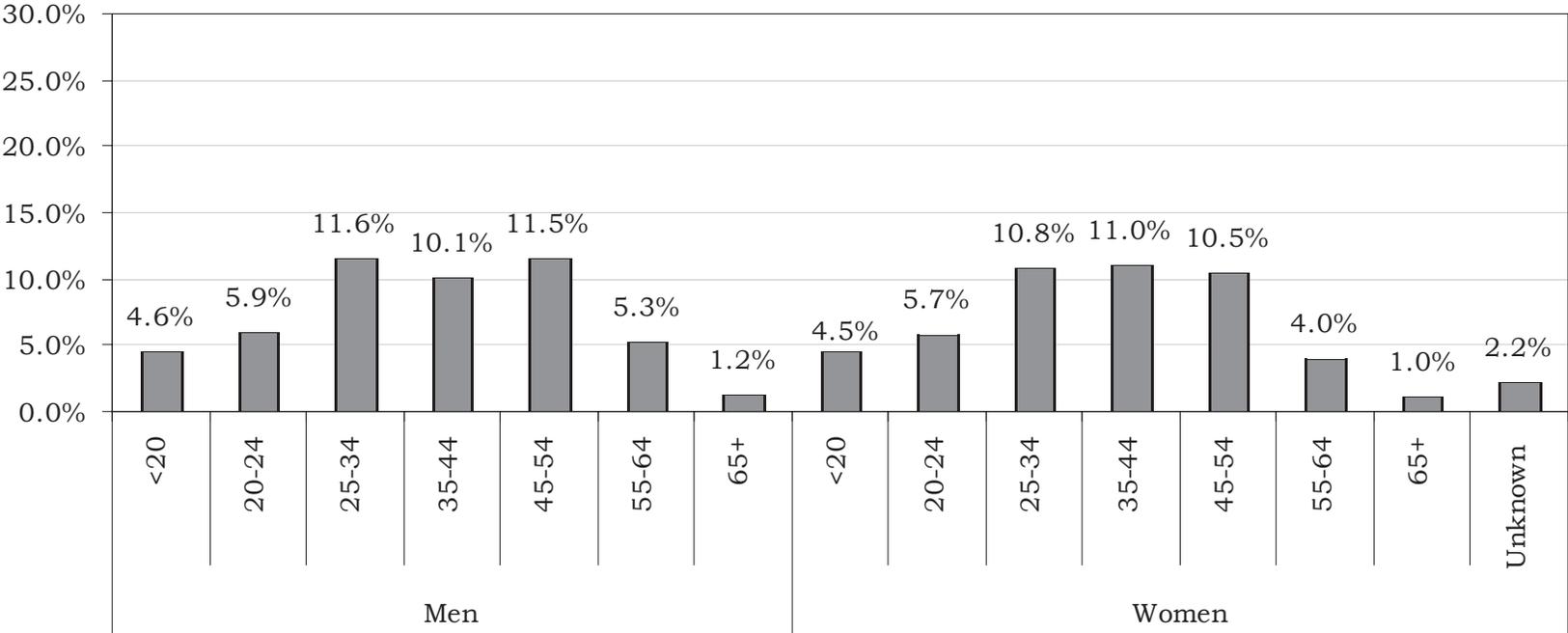
The top bar in Figure 1.8.6 shows the estimated average annual cost of health insurance per Information worker. During the period for which these estimates were prepared, information regarding the number of workers participating in health insurance was unavailable. Additionally, the capacity to produce cost per participant in health, dependent health, and dental benefits together is under development. Estimated benefit costs in Information are similar to the statewide averages (\$2,853 compared to \$2,388; see Figures 1.8.6, page 86 and 1.1.7, page 17). Wages by tenure type are also similar.

Average wages in Information for highly tenured and transitioning workers are slightly lower than the statewide averages and wages for seasonal and marginal workers are slightly greater than statewide averages.

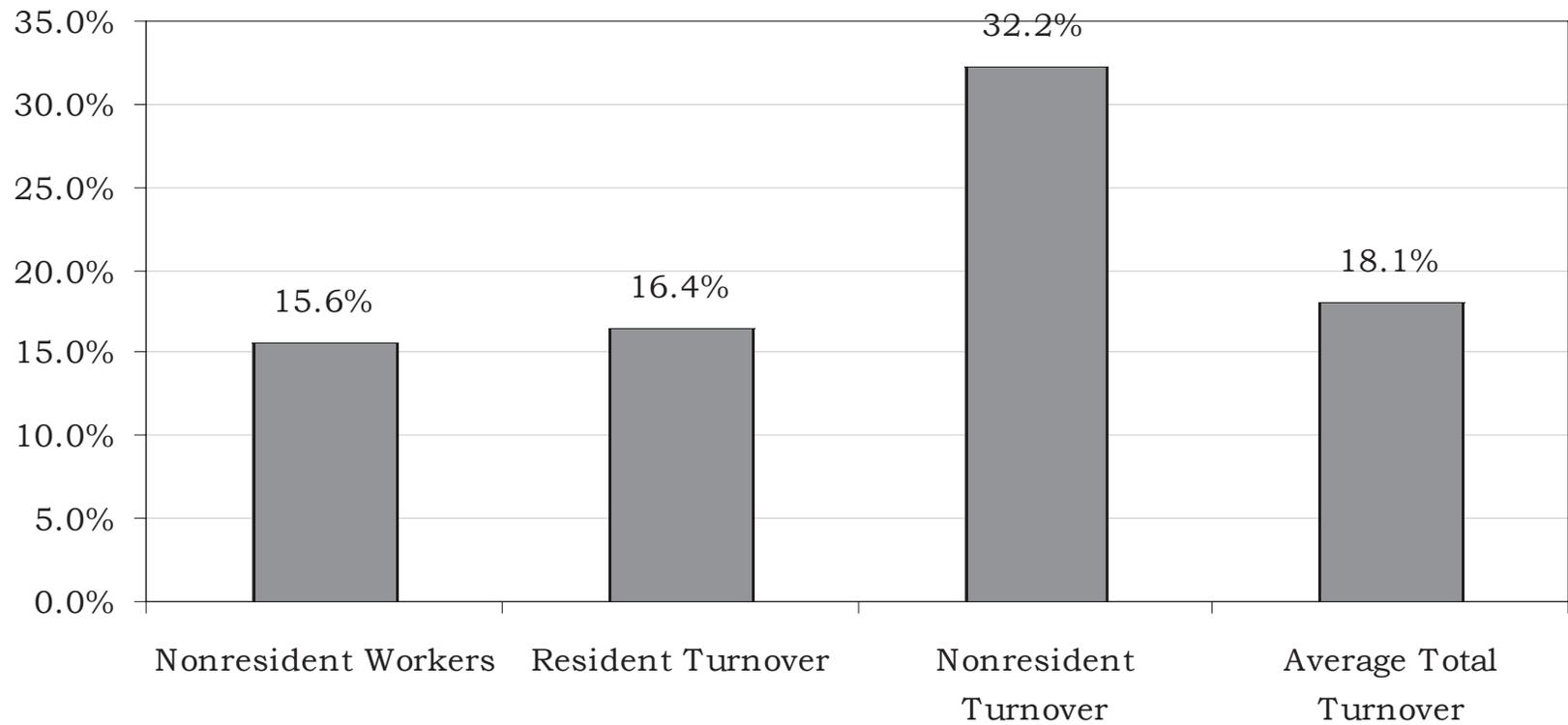
As shown in Figure 1.8.7, nearly all full-time workers in Information are offered health (96%) and dependent health (96%) benefits with 76 percent offered dental benefits. None of the firms in the sample reported offering benefits to part-time workers.

# Information Figures

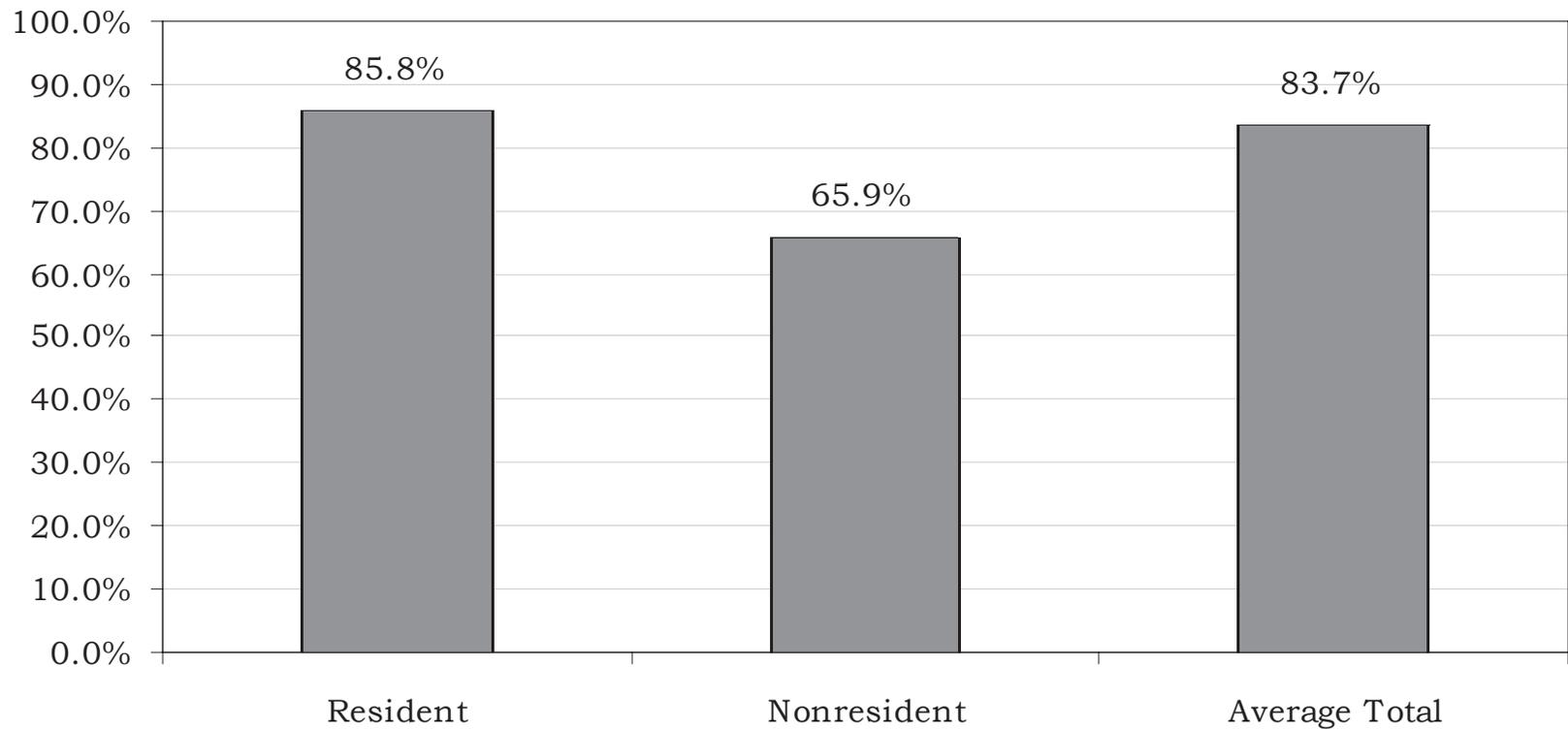
**Figure 1.8.1: Percentage of Resident Wyoming Workers in Information by Age and Sex, 2002**



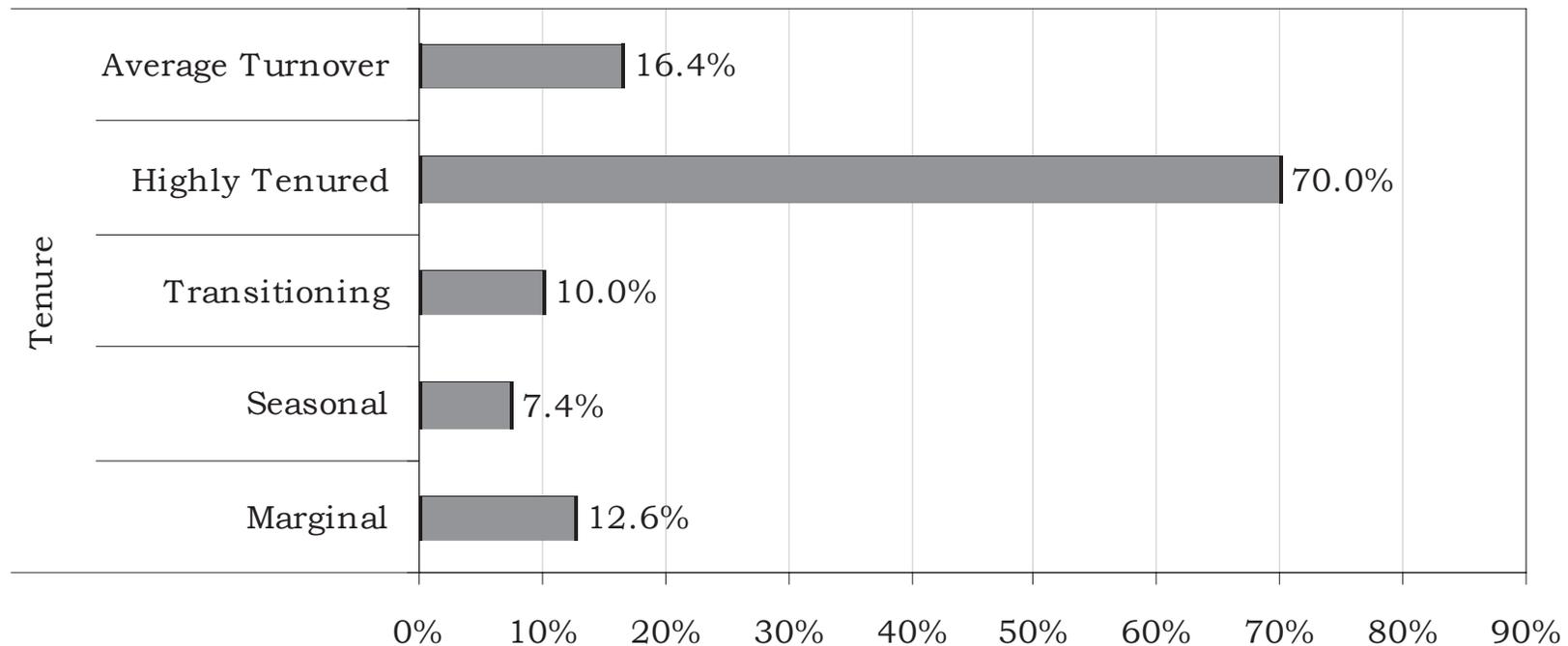
**Figure 1.8.2: Percentage of Nonresident Workers and Turnover Rate of Wyoming Workers in Information by Residency Status, 2002**



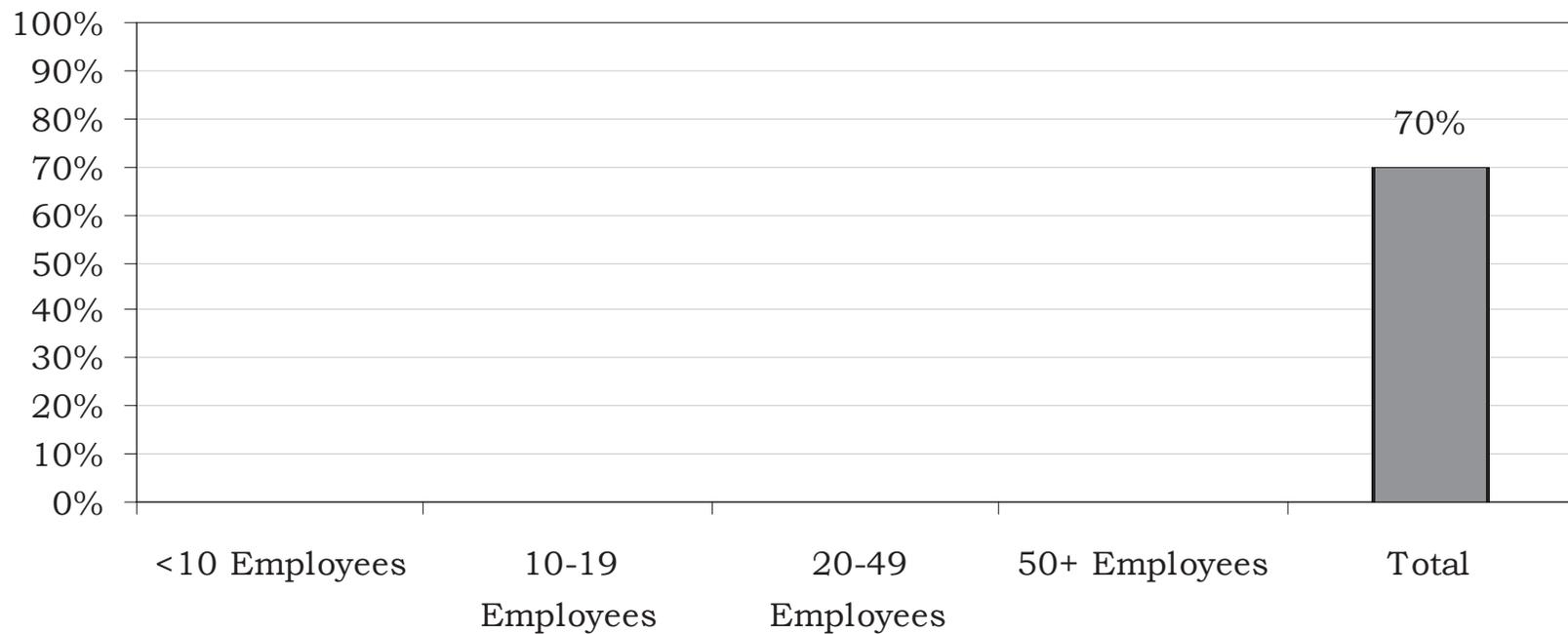
**Figure 1.8.3: Distribution of Wyoming Workers in Information Eligible to Receive Insurance Benefits by Residency Status, 2002Q3**



**Figure 1.8.4: Wyoming Resident Worker in Information Average Turnover and Distribution of Wyoming Resident Workers in Information by Tenure (Worker Attachment to Employer), 2002**

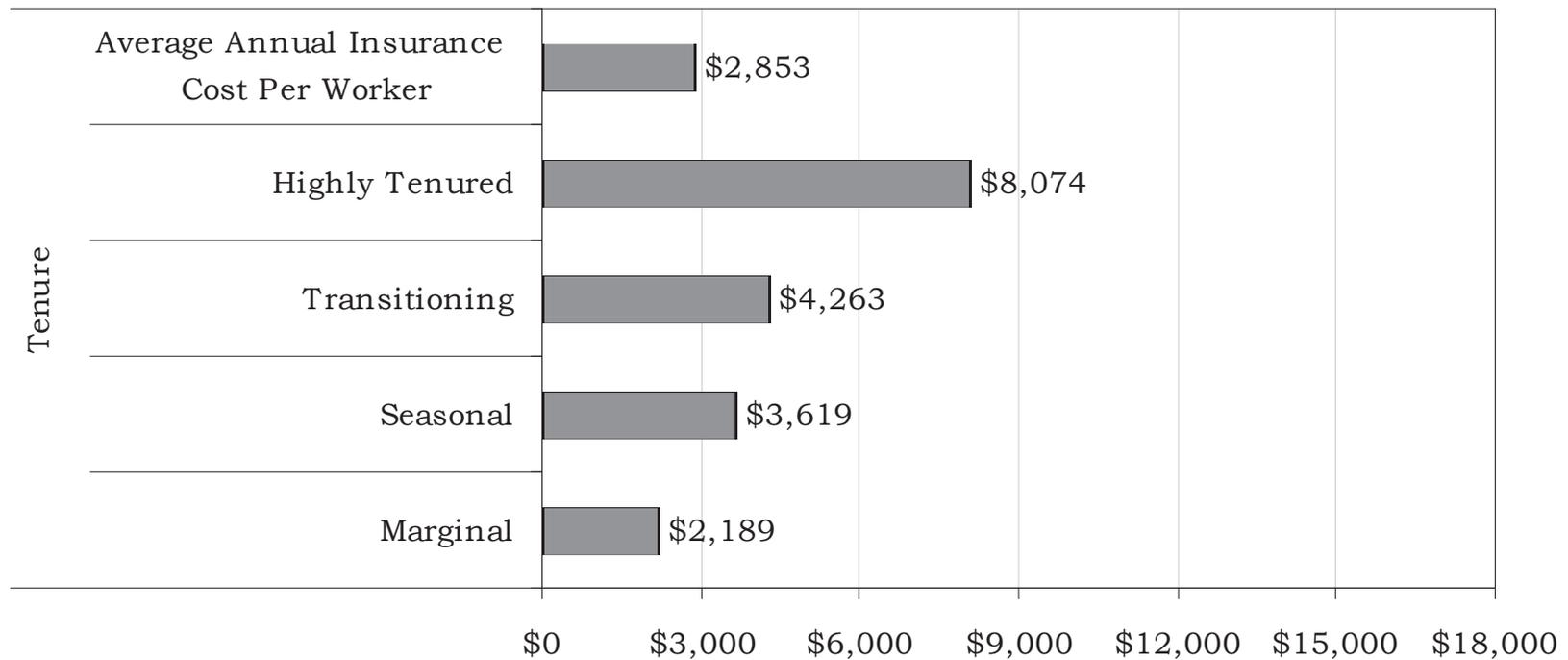


**Figure 1.8.5: Percentage of Wyoming Workers in Information Offered Benefits by Firm Size,<sup>a</sup> 2002**

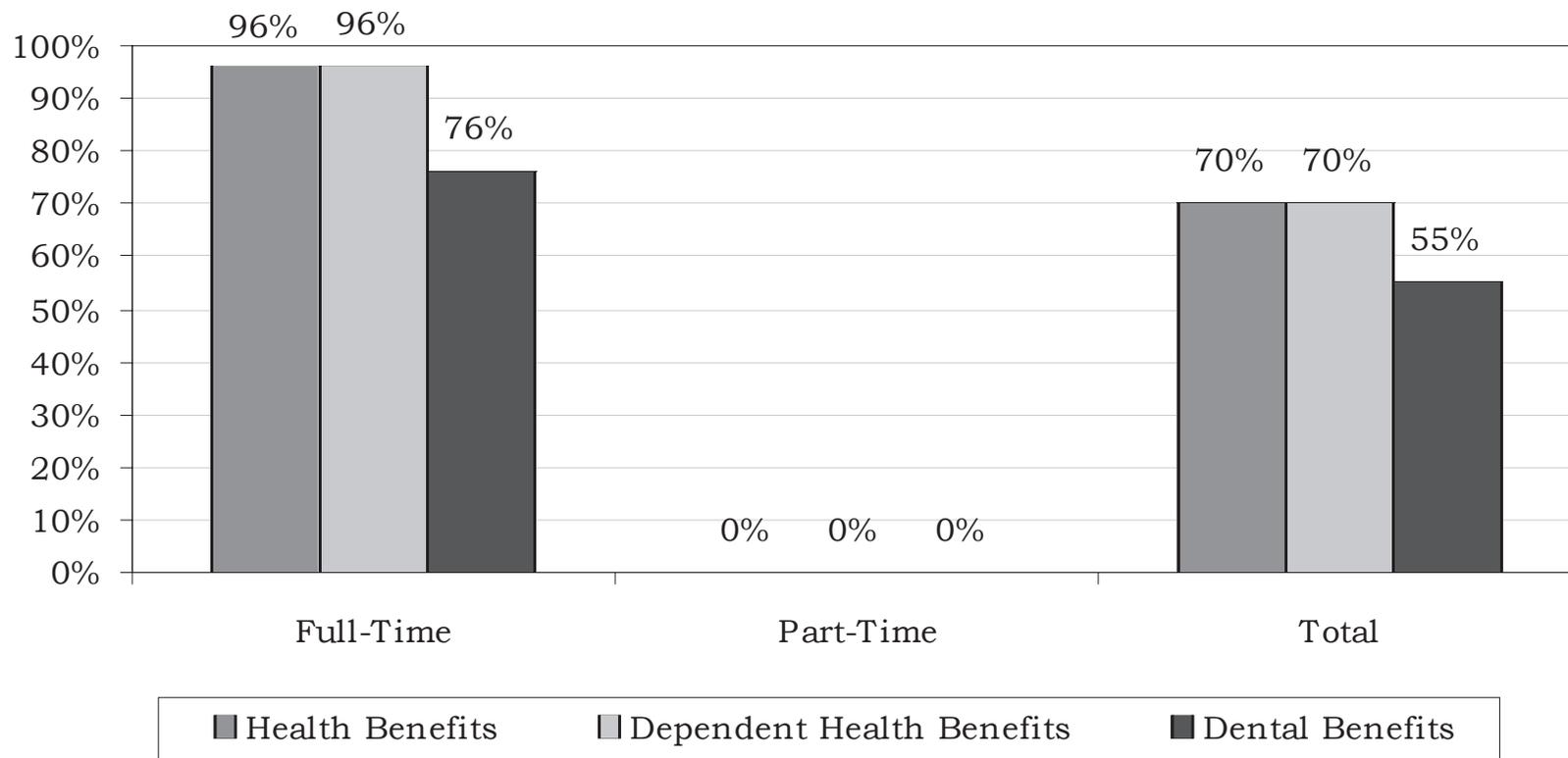


<sup>a</sup>Percentages by firm size are not available due to insufficient sample size.

**Figure 1.8.6: Average Annual Insurance Cost Per Worker for Wyoming Employers in Information and Average Quarterly Wage of Wyoming Workers in Information by Tenure (Worker Attachment to Employer), 2002**



**Figure 1.8.7: Percentage of Wyoming Workers in Information Offered Selected Benefits by Employment Status, 2002**





## Chapter 9: Financial Activities

*Note: Figures for this chapter are located on pages 91-97.*

Unlike many industries in Wyoming, resident workers in Financial Activities are more likely to be women than men. Figure 1.9.1 shows that 66.4 percent of resident workers in this industry are women. As a proportion of resident workers, only Education & Health Care has a higher proportion of women (78.8%; see Appendix C, page C24) than Financial Activities.

Figure 1.9.2 shows the total turnover rate in this industry to be 14.3 percent compared to a statewide average of 24.8 percent (see Figure 1.1.3, page 13). According to Appendix E, page E2, Financial Activities has the lowest turnover rate of any industry (14.3%). It also has the lowest industry turnover rate for resident workers (12.9%, see Appendix E, page E3), and the second lowest turnover rate for nonresident workers (31.1%, see Appendix E, page E4).

Benefits eligibility rates in Financial Activities are among the highest in the state. From data in Figure 1.9.3 and Appendix D, page D2, the total benefits eligibility rate in this industry is 84.3 percent, a value second only to Mining (85.9%).

Resident workers in Financial Activities tend to be highly tenured. Figure 1.9.4 shows that nearly three out of four resident workers (74.3%) were highly tenured in 2002. Appendix E, page E9 illustrates that the proportion of highly tenured workers in Financial Activities was second highest (74.3%) among resident workers (Mining had the highest proportion, 75.7%). Although resident workers in this industry tend to be highly tenured, Table ii (see page 7) illustrates that 86.0 percent of businesses in Financial Activities had fewer than 10 employees. Using data from Appendix D, page D4 and Appendix A, page A9 indicates that 32.1 percent of Financial Activities workers were employed by firms with fewer than 10 employees.

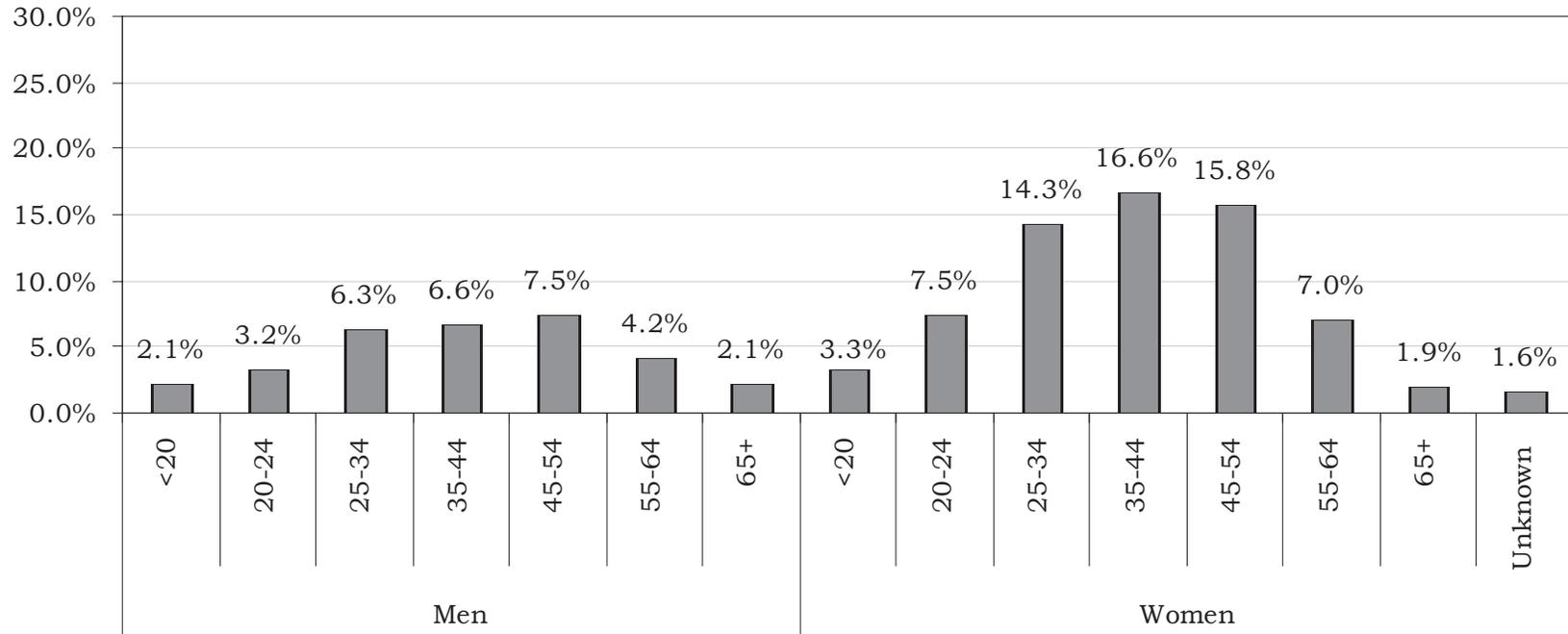
The probability of health benefits offering is considerably higher in Financial Activities than for the all industry average. Figure 1.1.6 (see page 16) and Figure 1.9.5 show that the proportions of health benefits offering by employer size range from 6 to 30 percentage points higher in Financial Activities than statewide. However, because of the relatively large portion of workers employed in smaller firms, the overall benefits offering for the industry is 74 percent.

Appendix E, page E11 shows that highly tenured workers in Financial Activities are estimated to have greater earnings than the statewide average (\$8,418 compared to \$8,116). The top bar in Figure 1.9.6 shows the estimated average annual cost of health insurance per Financial Activities worker. During the period for which these estimates were prepared, information regarding the number of workers participating in health insurance was unavailable. Additionally, the capacity to produce cost per participant in health, dependent health, and dental benefits together is under development. Employer benefits costs in this industry are also greater than statewide averages. Figure 1.9.6 and Appendix A, page A8 show that annual benefits costs in Financial Activities (\$3,613 per worker) average 51.3 percent higher per worker than the statewide average (\$2,388).

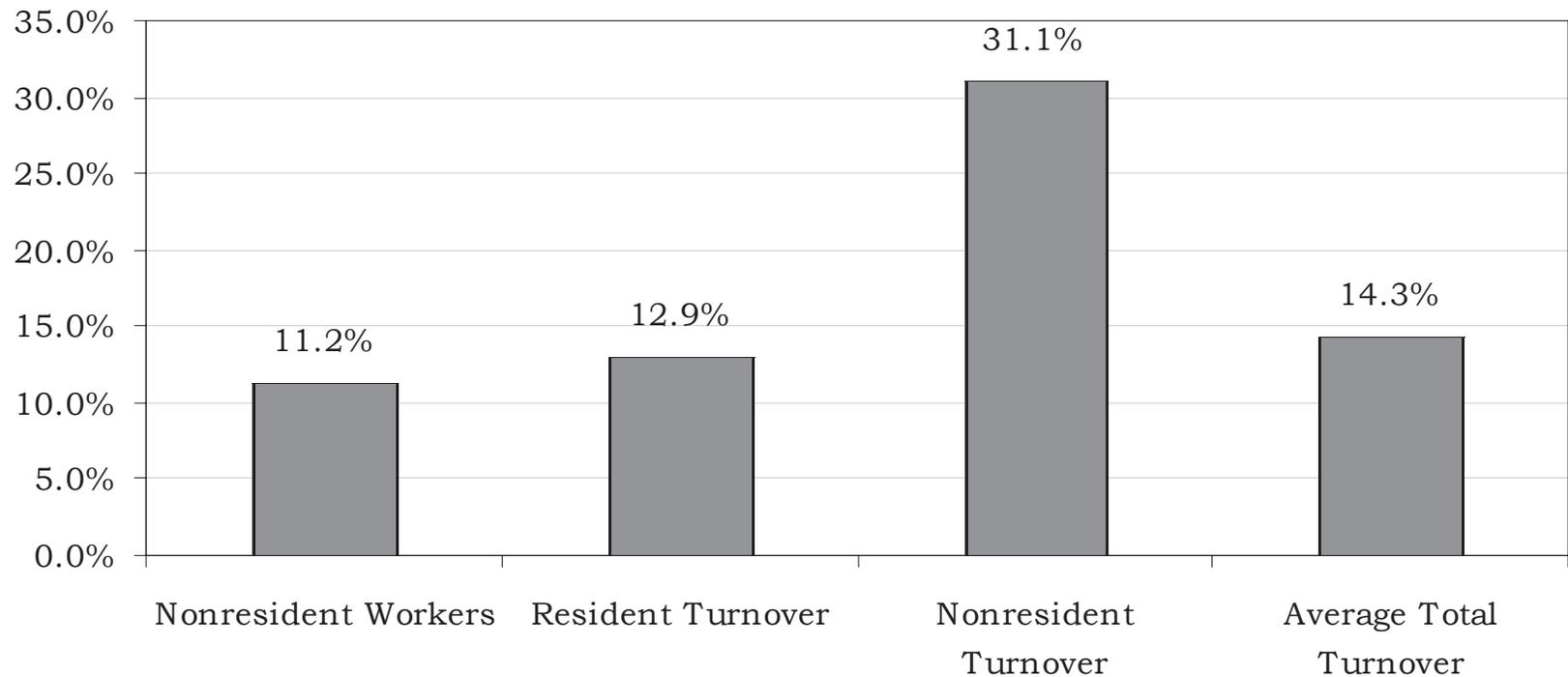
Benefit offerings by work status (full or part-time) and benefit type tend to be higher in Financial Activities than many other industries. Figure 1.9.7 and Appendix A, pages A10-A12 show that benefit offering percentages range from 5 to 17 percentage points higher than statewide averages for employees of equal work status. One feature of this industry not seen in others is the greater proportions of part-time workers offered benefits. This may be related to the industry's gender and age distribution (high proportion of women workers relative to other industries).

## Financial Activities Figures

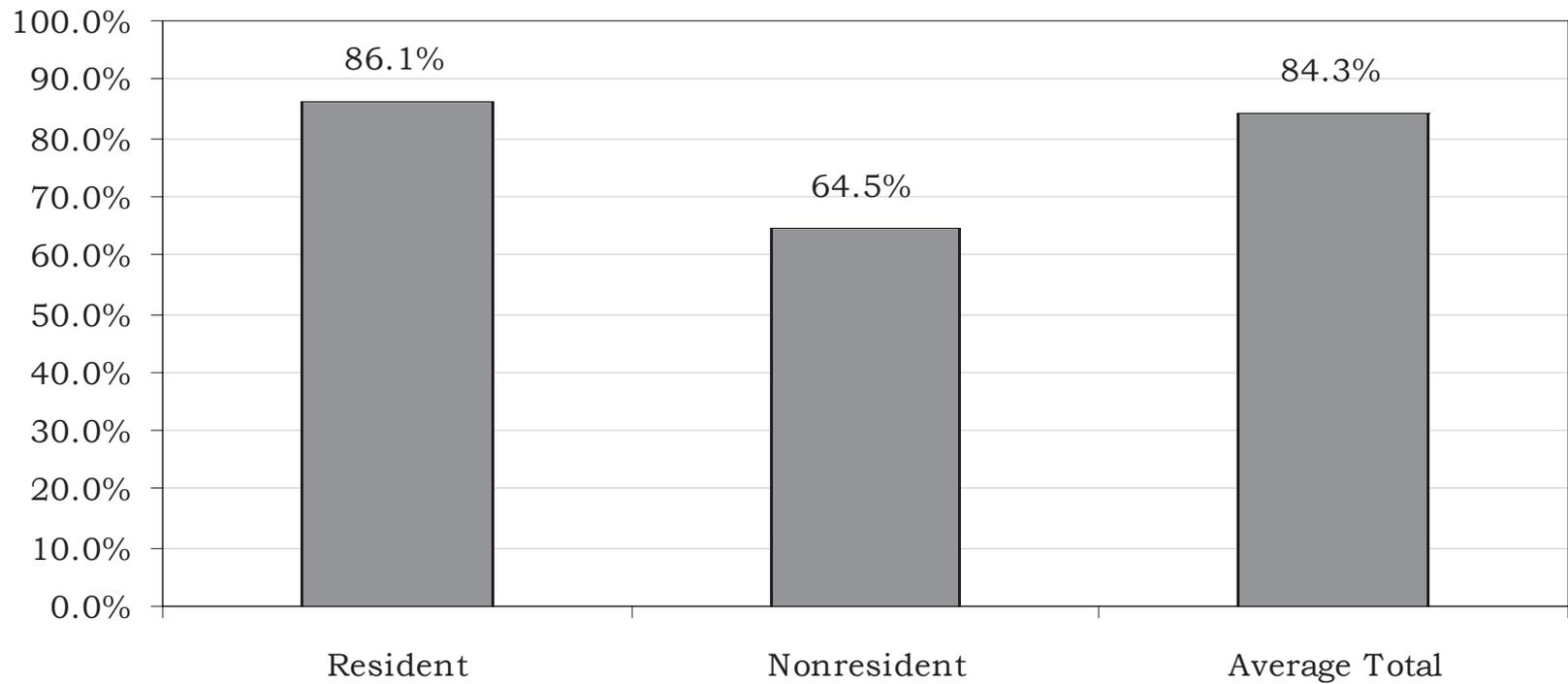
**Figure 1.9.1: Percentage of Resident Wyoming Workers in Financial Activities by Age and Sex, 2002**



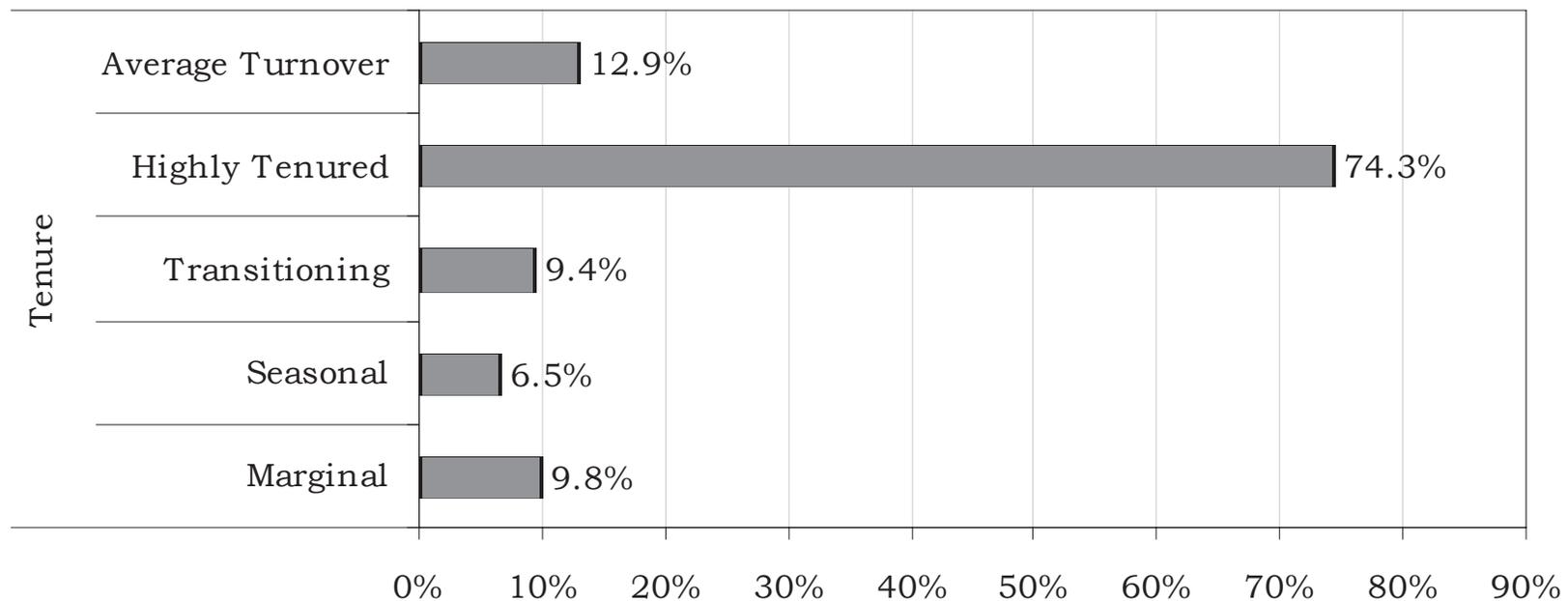
**Figure 1.9.2: Percentage of Nonresident Workers and Turnover Rate of Wyoming Workers in Financial Activities by Residency Status, 2002**



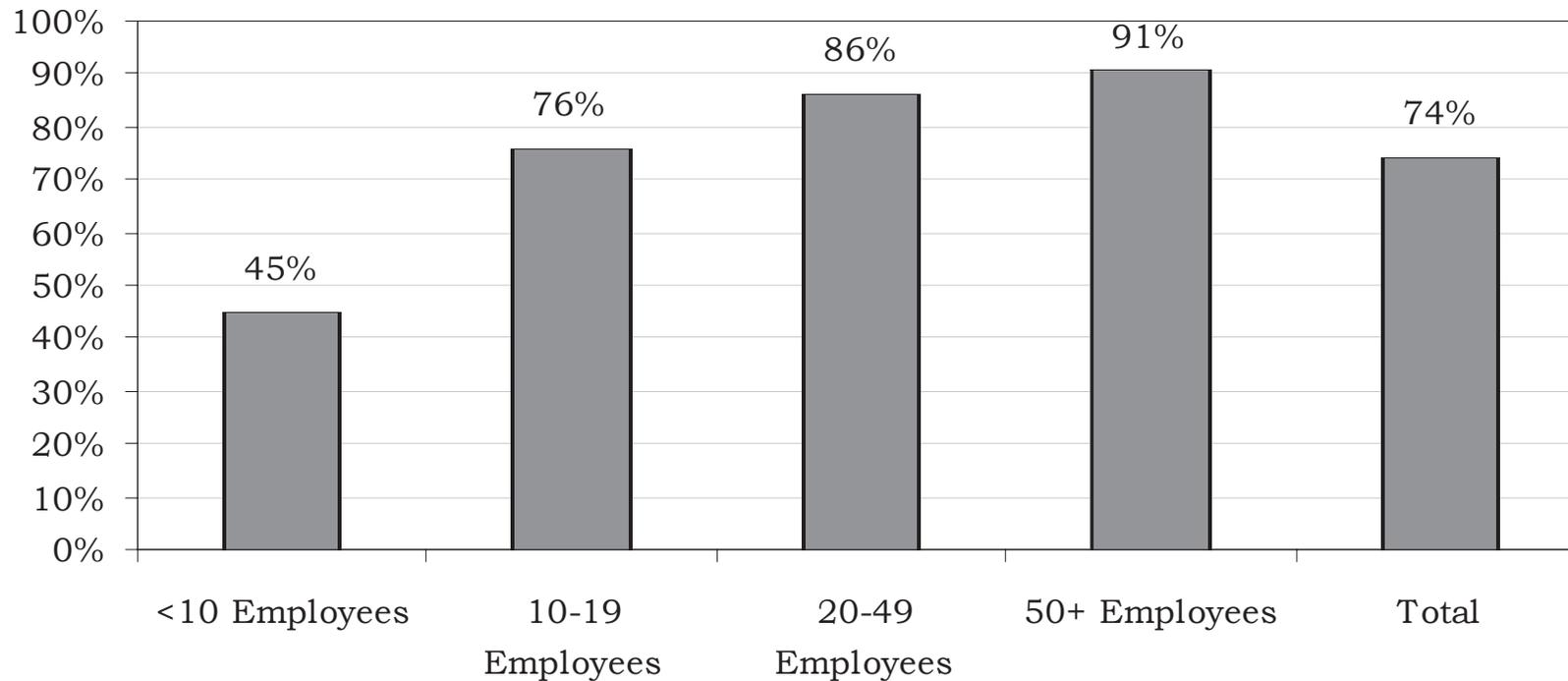
**Figure 1.9.3: Distribution of Wyoming Workers in Financial Activities Eligible to Receive Insurance Benefits by Residency Status, 2002Q3**



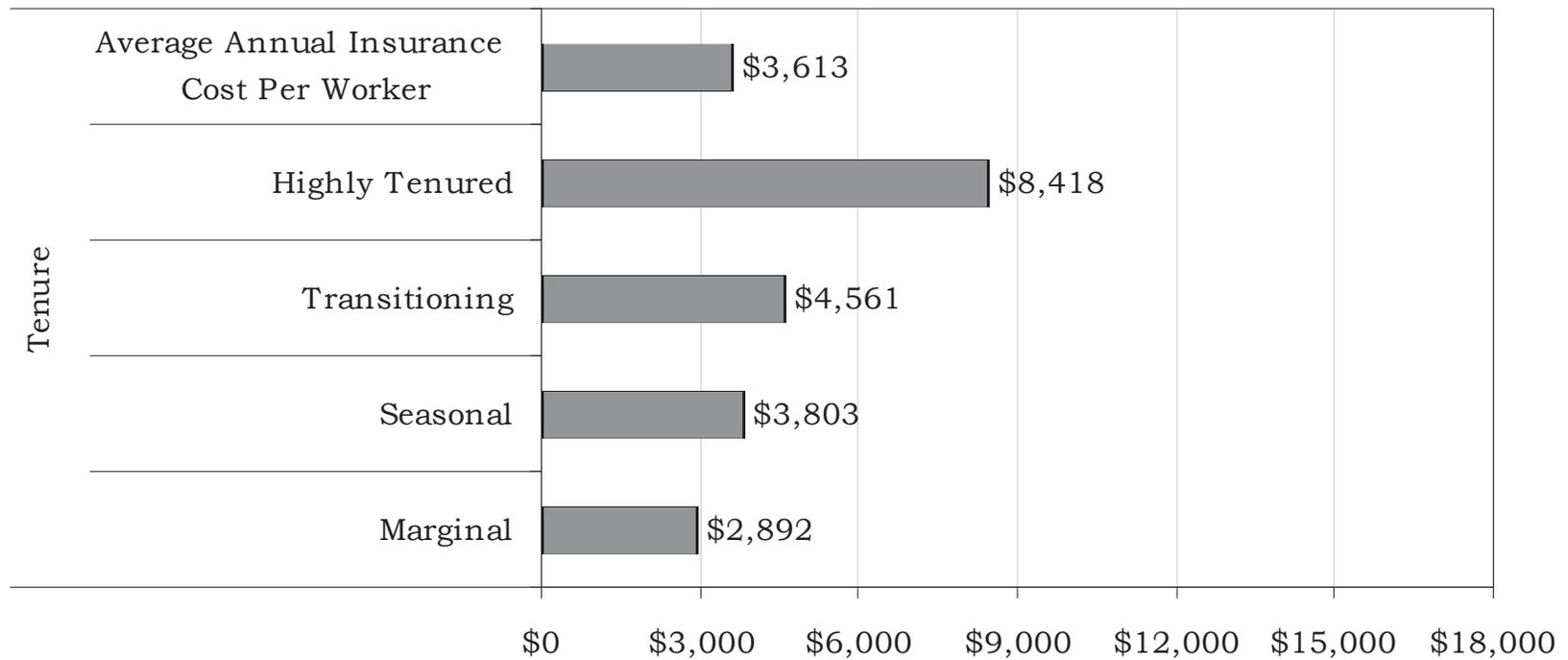
**Figure 1.9.4: Wyoming Resident Worker in Financial Activities  
Average Turnover and Distribution of Wyoming Resident Workers  
in Financial Activities by Tenure (Worker Attachment to  
Employer), 2002**



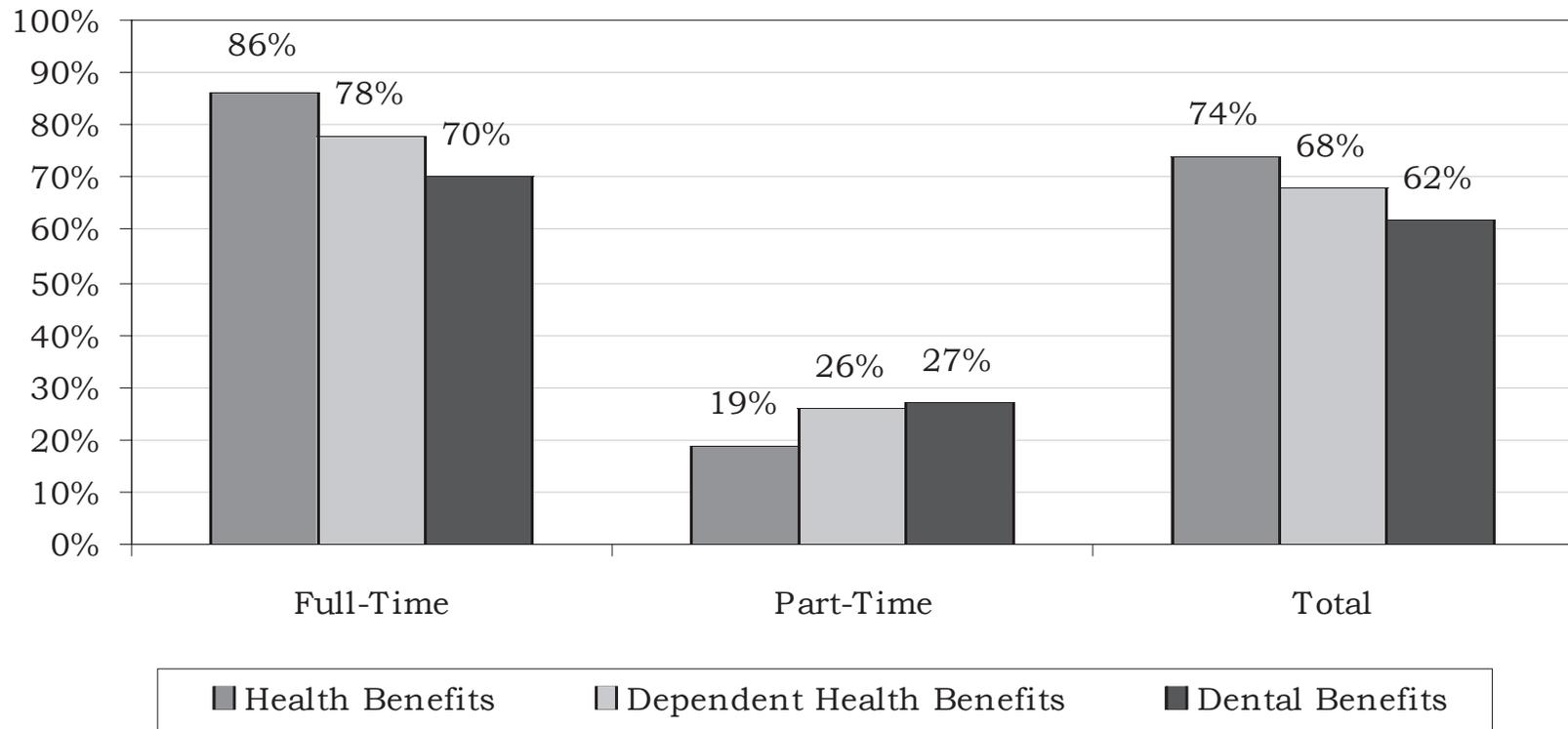
**Figure 1.9.5: Percentage of Wyoming Workers in Financial Activities Offered Benefits by Firm Size, 2002**



**Figure 1.9.6: Average Annual Insurance Cost Per Worker for Wyoming Employers in Financial Activities and Average Quarterly Wage of Wyoming Workers in Financial Activities by Tenure (Worker Attachment to Employer), 2002**



**Figure 1.9.7: Percentage of Wyoming Workers in Financial Activities Offered Selected Benefits by Employment Status, 2002**





## **Chapter 10: Professional & Business Services**

*Note: Figures for this chapter are located on pages 101-107.*

The resident worker gender and age distribution in Professional & Business Services closely resembles statewide averages. Figure 1.10.1 and Appendix C, page C23 show that resident women slightly outnumber resident men in the industry (48.6% compared to 48.3%). This appears to be, in part, due to the larger than average proportions of resident women working in this industry between 25 and 54 years of age (32.2% in the industry compared to 27.7% statewide).

Turnover levels and the proportion of resident workers tend to be higher in this industry than the statewide average. Figure 1.10.2; Appendix C, page C14; and Appendix E, page E3 show the turnover rate for residents in Professional & Business Services (28.7%) is second only to the rate in Leisure & Hospitality (33.5%).

Relatively high turnover rates lend themselves to lower incidences of benefits eligibility. Figure 1.10.3 and Appendix D, page D2 show that the total eligibility rate for this industry is 66.8 percent (6.9 percentage points lower than the statewide average). Eligibility for nonresident workers in professional & Business Services was much lower than for workers in other industries. Only 45.5 percent of nonresidents were eligible for benefits in 2002Q3. This was the second lowest rate of any industry (Construction nonresident eligibility was 40.7%).

Figure 1.10.4 illustrates that only slightly more than half (51.6%) of resident workers in the industry are considered highly tenured, while more than one quarter (26.9%) are marginal workers. Appendix E, page E9 shows that the incidence of marginal workers in this industry (26.9%) is equal to that seen in Construction and 7.6 percentage points higher than the resident statewide average. Given the relatively large proportion of resident marginal workers in the industry (26.9%), a large portion of workers annual benefit costs exceed one-quarter of their annual wages.

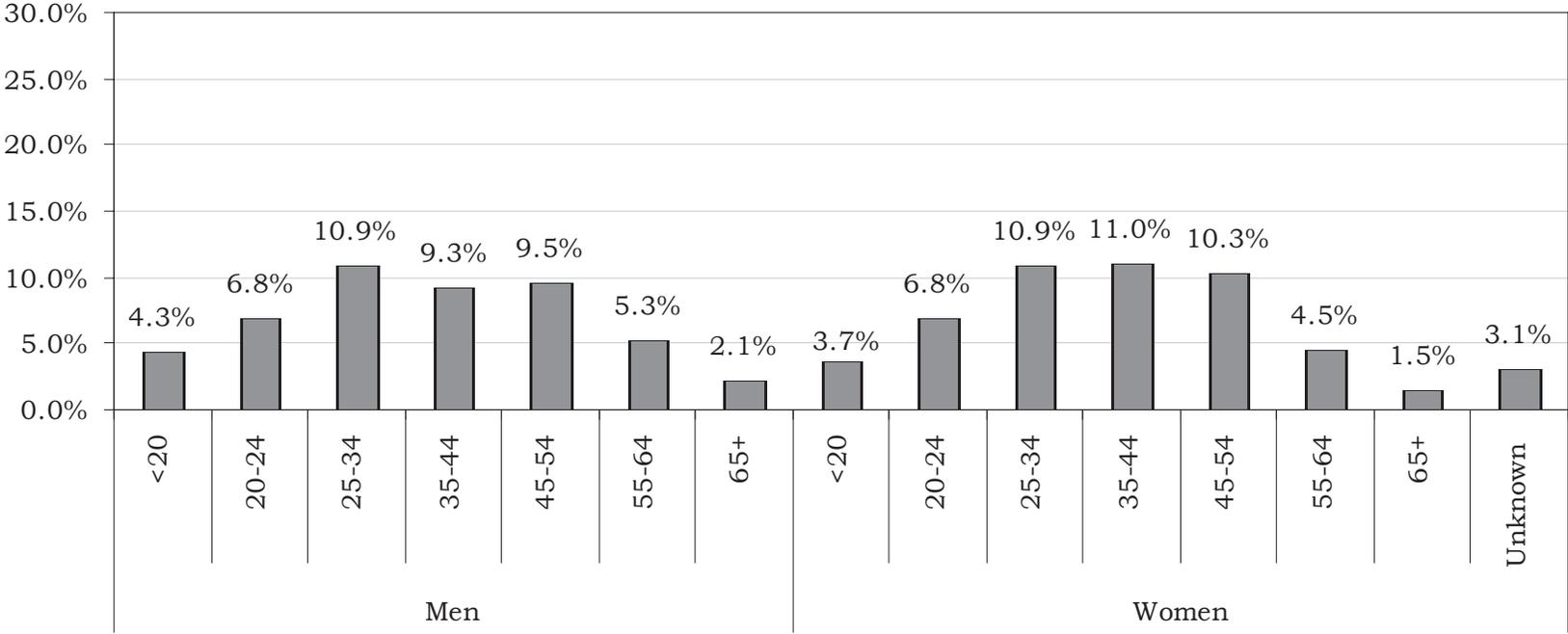
Table ii (see page 7); Appendix A, page A9; and Appendix D, page D4 show that 85.1 percent of firms in Professional & Business Services have fewer than 10 employees (33.5% of industry employment compared to the statewide average of 19.8%). Health benefits offering rates are estimated to be slightly higher in this industry than statewide for all employer sizes (68% compared to 65% statewide, see Figure 1.10.5 and

Appendix D, page D6). Figure 1.10.5 also shows that the health benefits offering rate for businesses with 20-49 workers (65%) is lower than that of businesses with 10-19 employees (75%).

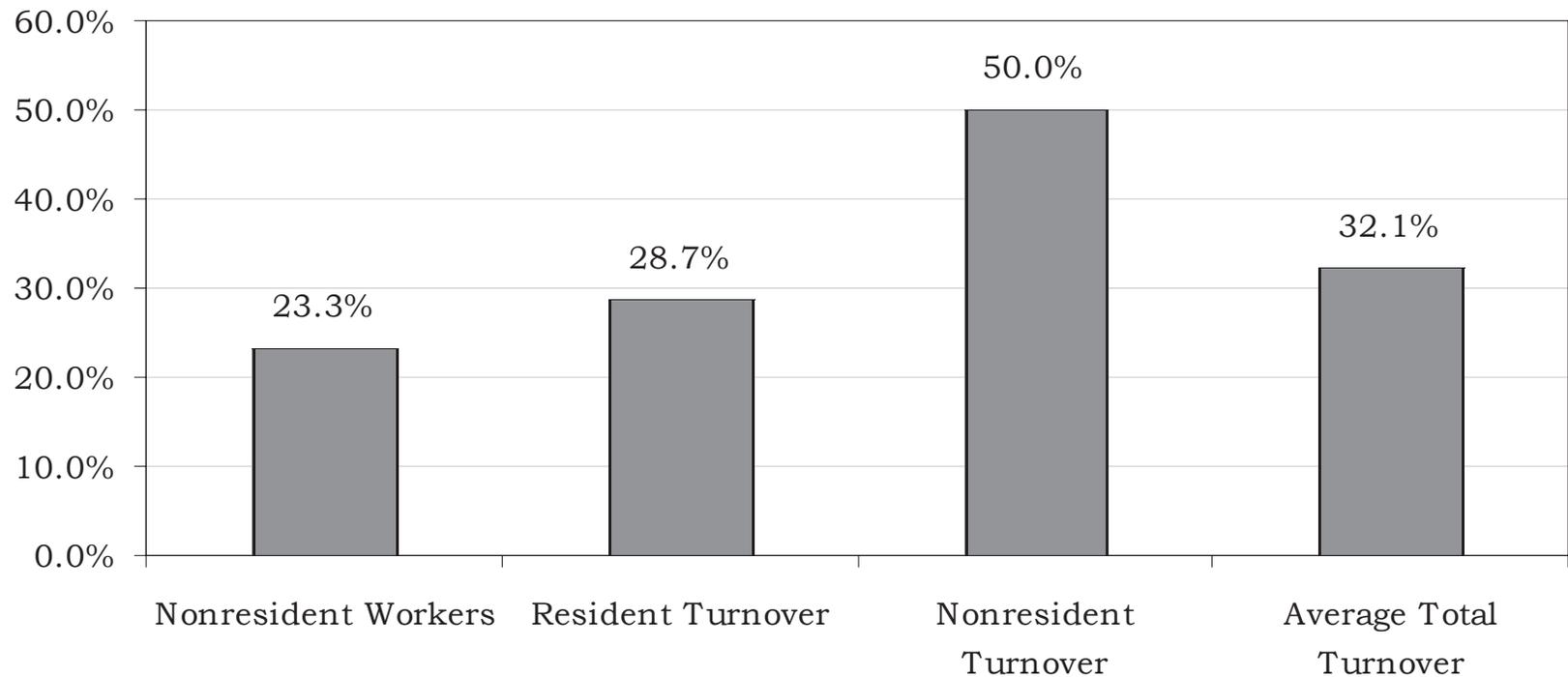
Figure 1.10.6 shows that average annual employer insurance costs are an estimated \$2,415, \$27 per worker greater than the statewide average (see Appendix A, page A8). During the period for which these estimates were prepared, information regarding the number of workers participating in health insurance was unavailable. Additionally, the capacity to produce cost per participant in health, dependent health, and dental benefits together is under development. An estimated 84 percent of full-time workers in the industry are offered health benefits, 77 percent are offered dependent health benefits and 65 percent are offered dental benefits (see Figure 1.10.7). Benefit offerings to part time workers tend to be less than half as likely in this industry (5%) than statewide (12%; see Appendix A, page A12).

# Professional & Business Services Figures

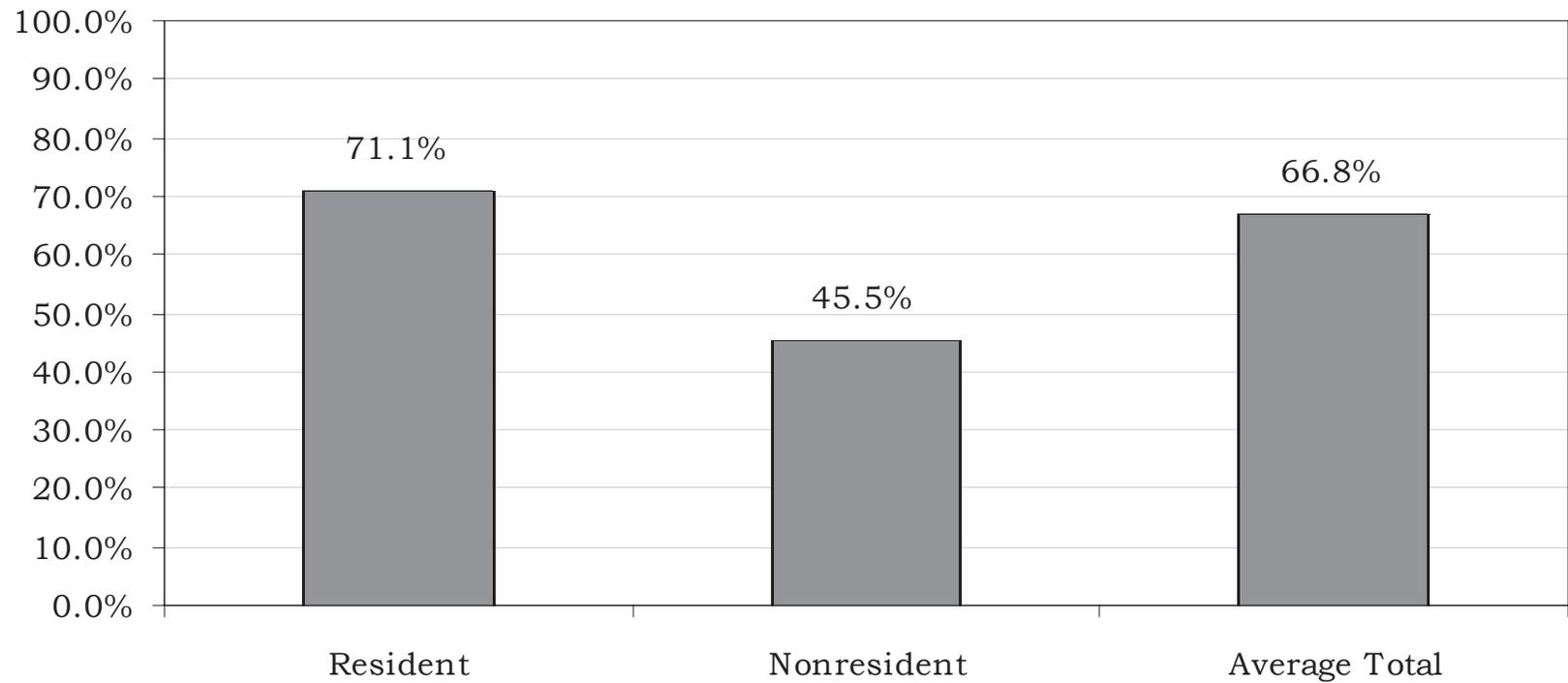
**Figure 1.10.1: Percentage of Resident Wyoming Workers in Professional & Business Services by Age and Sex, 2002**



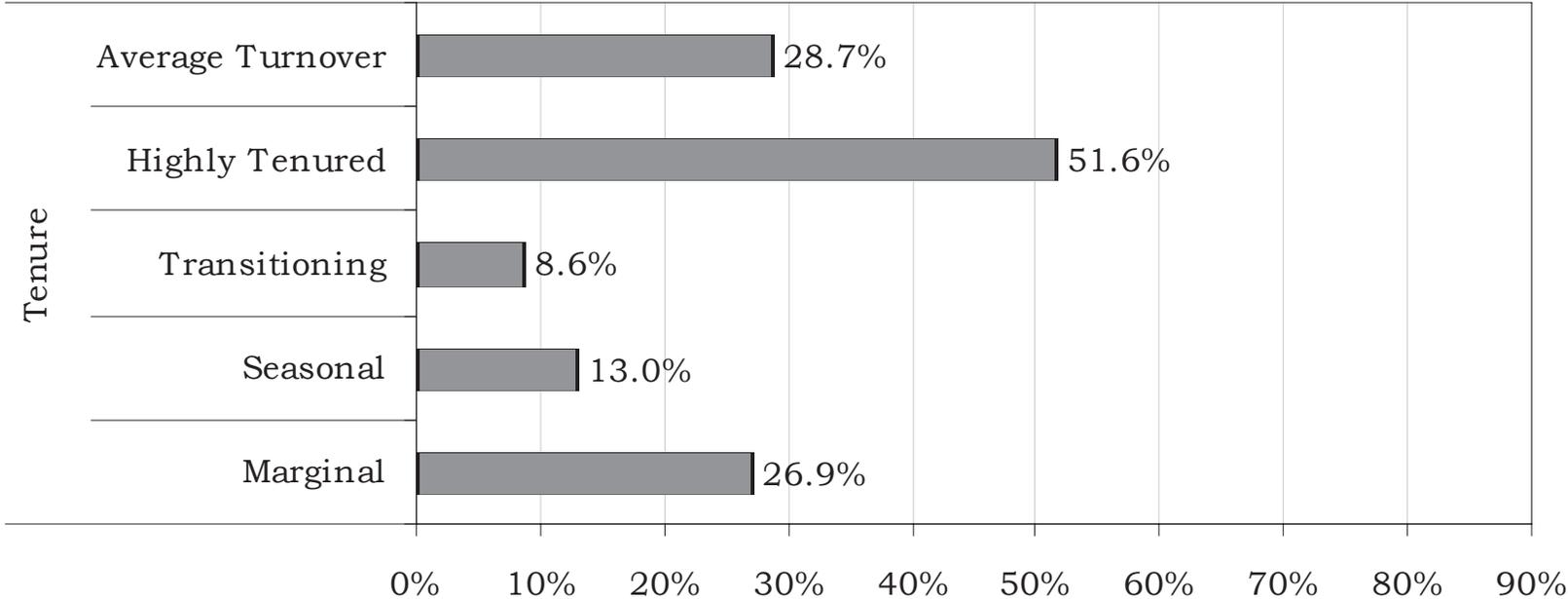
**Figure 1.10.2: Percentage of Nonresident Workers and Turnover Rate of Wyoming Workers in Professional & Business Services by Residency Status, 2002**



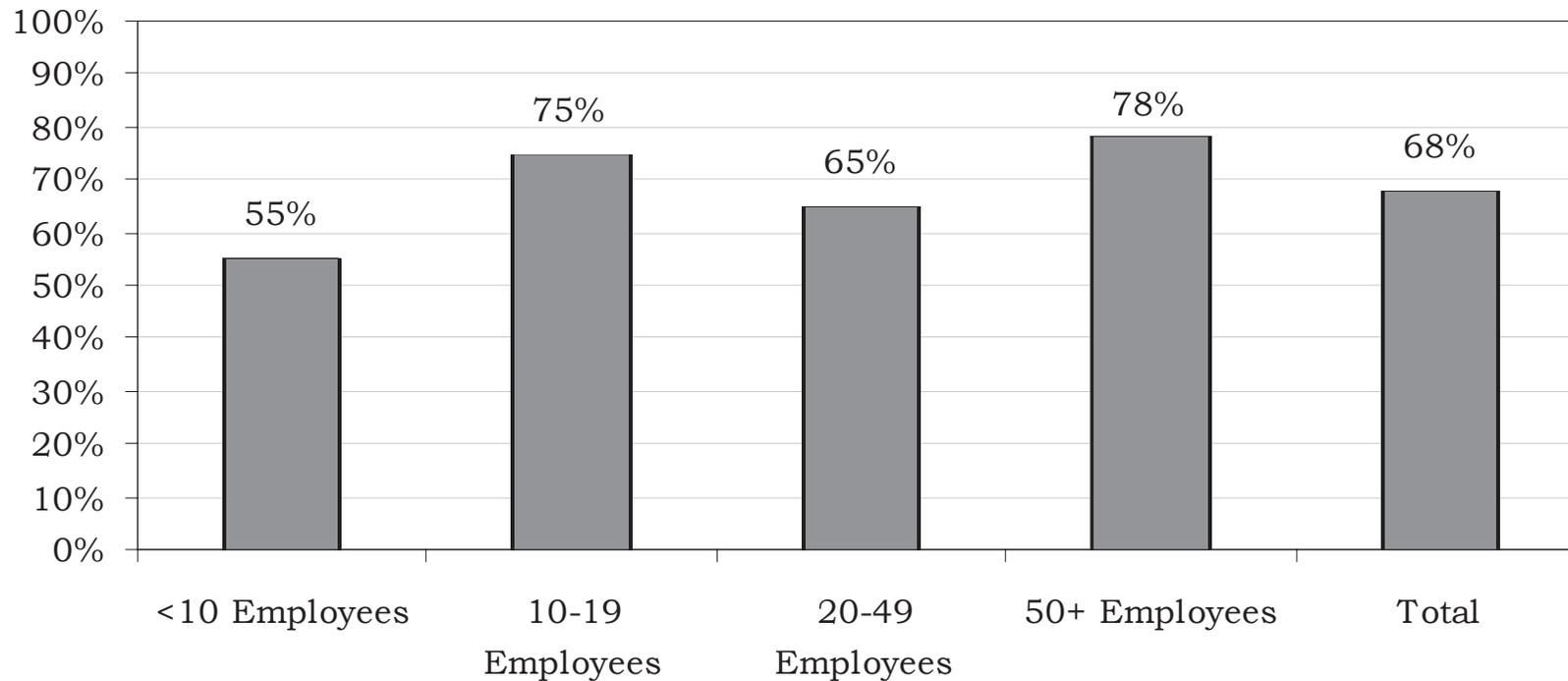
**Figure 1.10.3: Distribution of Wyoming Workers in Professional & Business Services Eligible to Receive Insurance Benefits by Residency Status, 2002Q3**



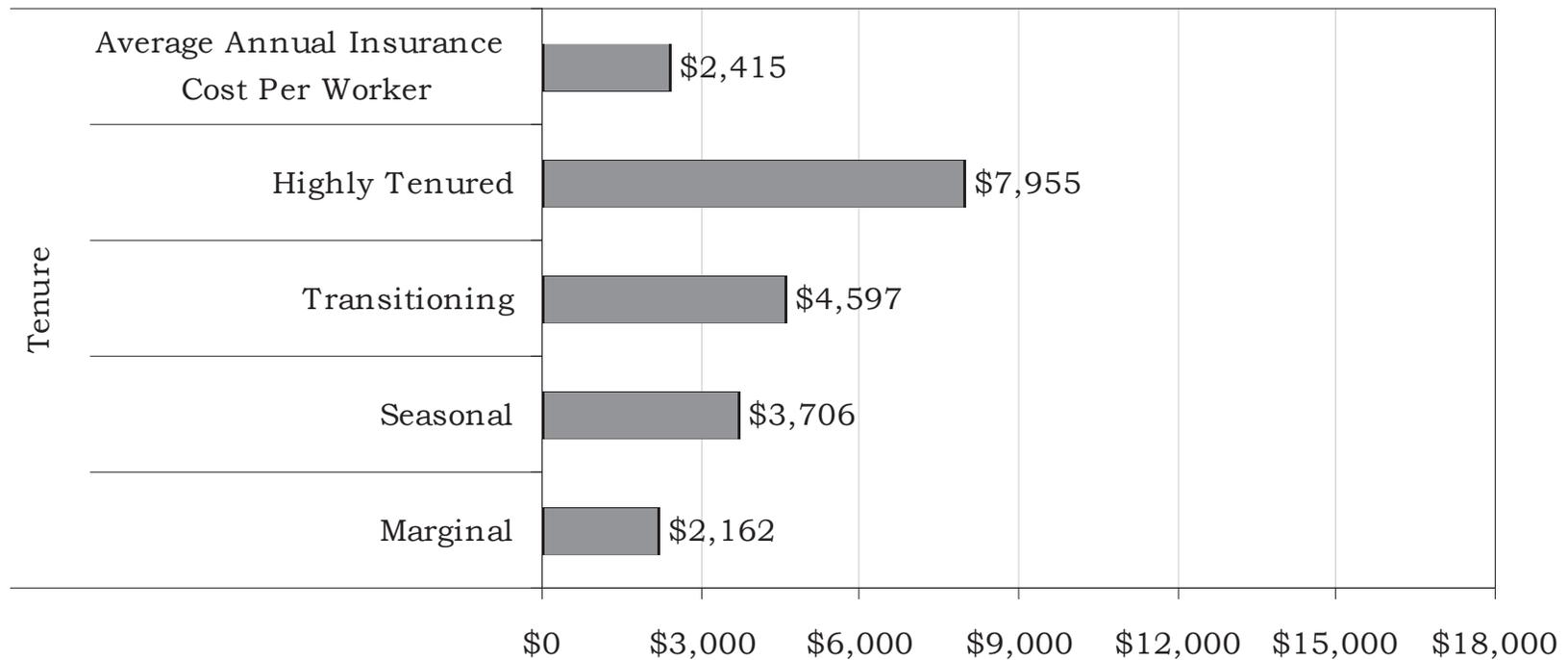
**Figure 1.10.4: Wyoming Resident Worker in Professional & Business Services Average Turnover and Distribution of Wyoming Resident Workers in Professional & Business Services by Tenure (Worker Attachment to Employer), 2002**



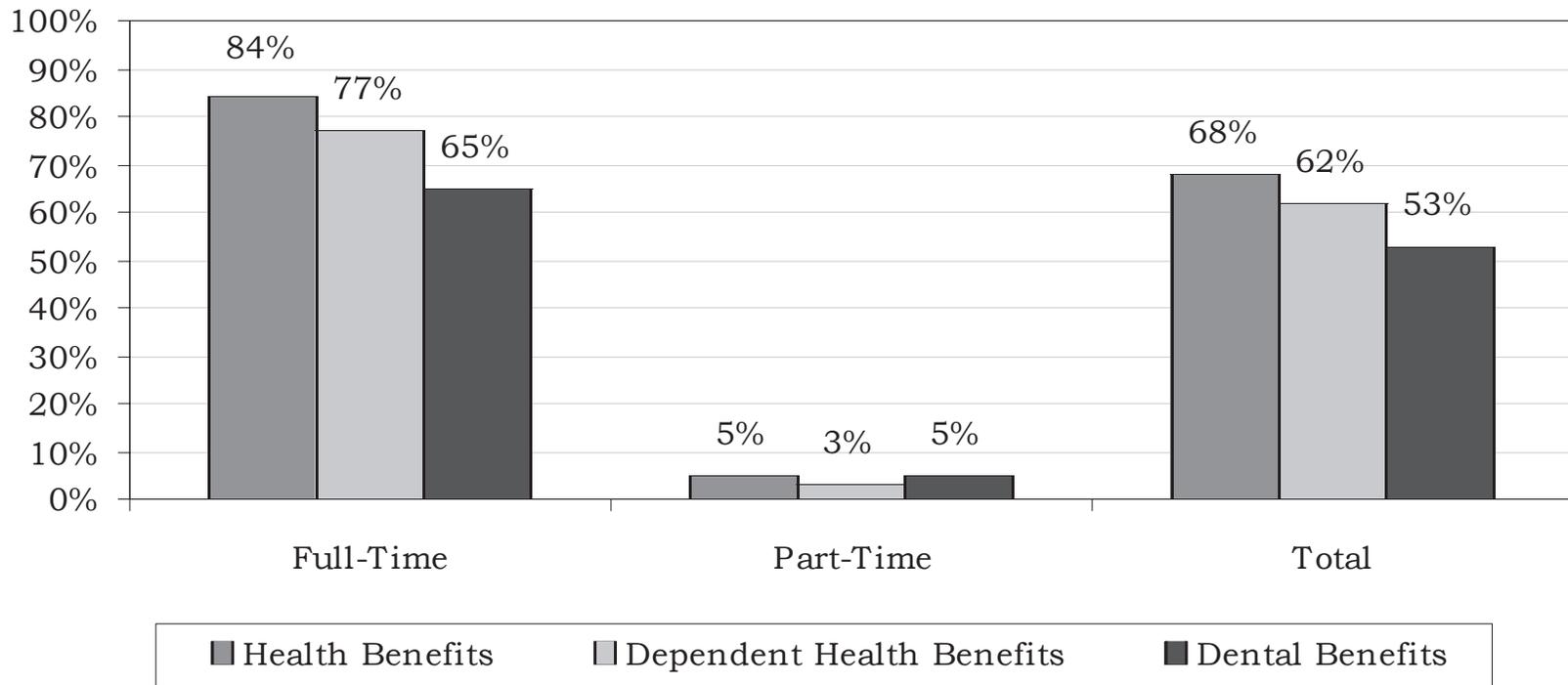
**Figure 1.10.5: Percentage of Wyoming Workers in Professional & Business Services Offered Benefits by Firm Size, 2002**



**Figure 1.10.6: Average Annual Insurance Cost Per Worker for Wyoming Employers in Professional & Business Services and Average Quarterly Wage of Wyoming Workers in Professional & Business Services by Tenure (Worker Attachment to Employer), 2002**



**Figure 1.10.7: Percentage of Wyoming Workers in Professional & Business Services Offered Selected Benefits by Employment Status, 2002**





## **Chapter 11: Education & Health Care**

*Note: Figures for this chapter are located on pages 111-117.*

Figure 1.11.1 shows that 78.8 percent of resident workers in this industry are women. Data from Appendix C, page C24 indicate that 62.9 percent of resident women working in Education & Health Care are 35 years of age or older (see Age % column). The proportion of women 35 years of age and older in this industry is 8.6 percentage points greater than the statewide average (54.3%; see Appendix C, page C15). Approximately one in seven workers in this industry is a nonresident (see Figure 1.11.2). The total turnover rate of 16.9 percent is 7.9 percentage points less than the statewide average (see Appendix E, page E2).

Figure 1.11.3 illustrates that four of five workers were eligible to receive health benefits in 2002Q3. The 57.3 percent of nonresidents eligible to receive benefits is two percentage points higher than the statewide average (see Appendix D, page D2), but it does not dramatically affect the overall industry result because the number of nonresident workers is small.

In 2002, 80.9 percent of workers in Education & Health Care were either highly tenured or transitioning to high tenure (see Figure 1.11.4), compared with 70.1 percent statewide (see Figure 1.1.5, page 15). The incidence of marginal workers is 8.1 percentage points lower than statewide averages. Table ii (see page 7) shows that the incidence of large employers (50 or more workers) in Education & Health Care is 2.5 percentage points higher than the statewide average. From Appendix A, page A9 and Appendix D, page D4; the proportion of Education & Health Care workers within those large firms is 64.2 percent. While the likelihood of health benefits offering is relatively low in smaller firms, those with 50 or more workers in 2002 had an estimated offering incidence rate of 91 percent (see Figure 1.11.5).

During the period for which these estimates were prepared, information regarding the number of workers participating in health insurance was unavailable. Additionally, the capacity to produce cost per participant in health, dependent health, and dental benefits together is under development. Benefits costs per worker offered in this industry were estimated to be \$2,373, nearly equal to the statewide average (see Figures 1.11.6, page 116 and 1.1.7, page 17).

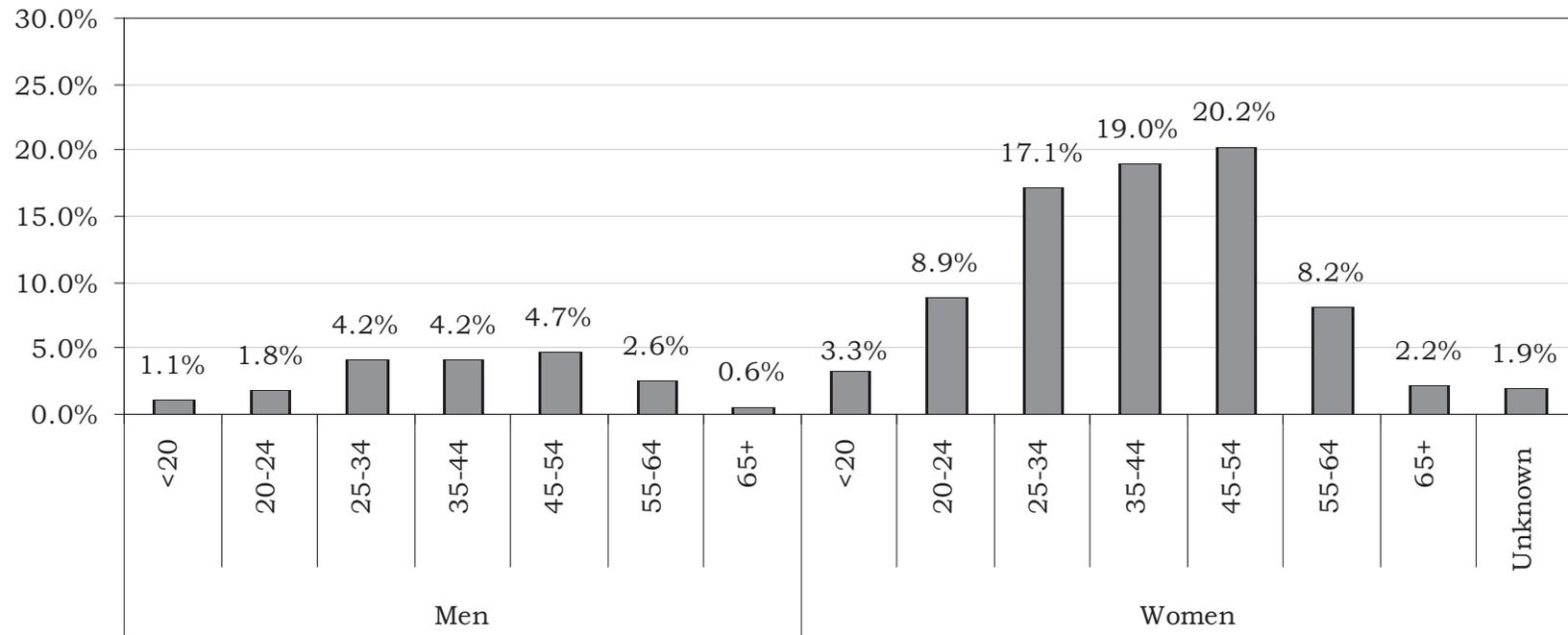
Appendix E, page E12 shows that resident quarterly wages for highly tenured workers tend to be slightly less in this industry than statewide (\$7,830 compared to \$8,193). However, when we examine the data in

detail, we find that for all categories except highly tenured, workers in Education & Health Care earn nearly \$200 per quarter more than workers with similar tenure statewide.

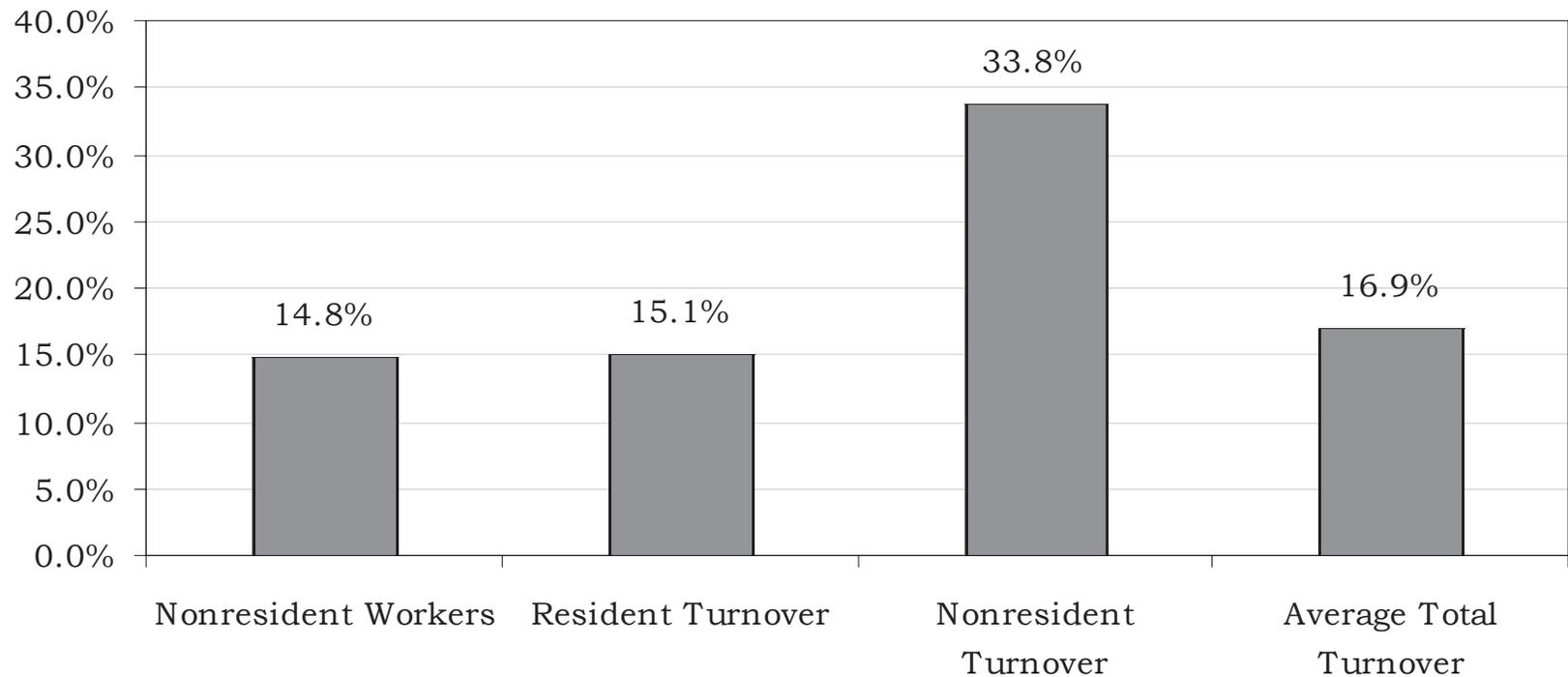
Education & Health Care represents another industry where a relatively large portion of part-time employees is offered benefits. Data from Figure 1.11.7 show that in some cases more than one-third of part-time workers are offered some type of health benefit.

## Education & Health Care Figures

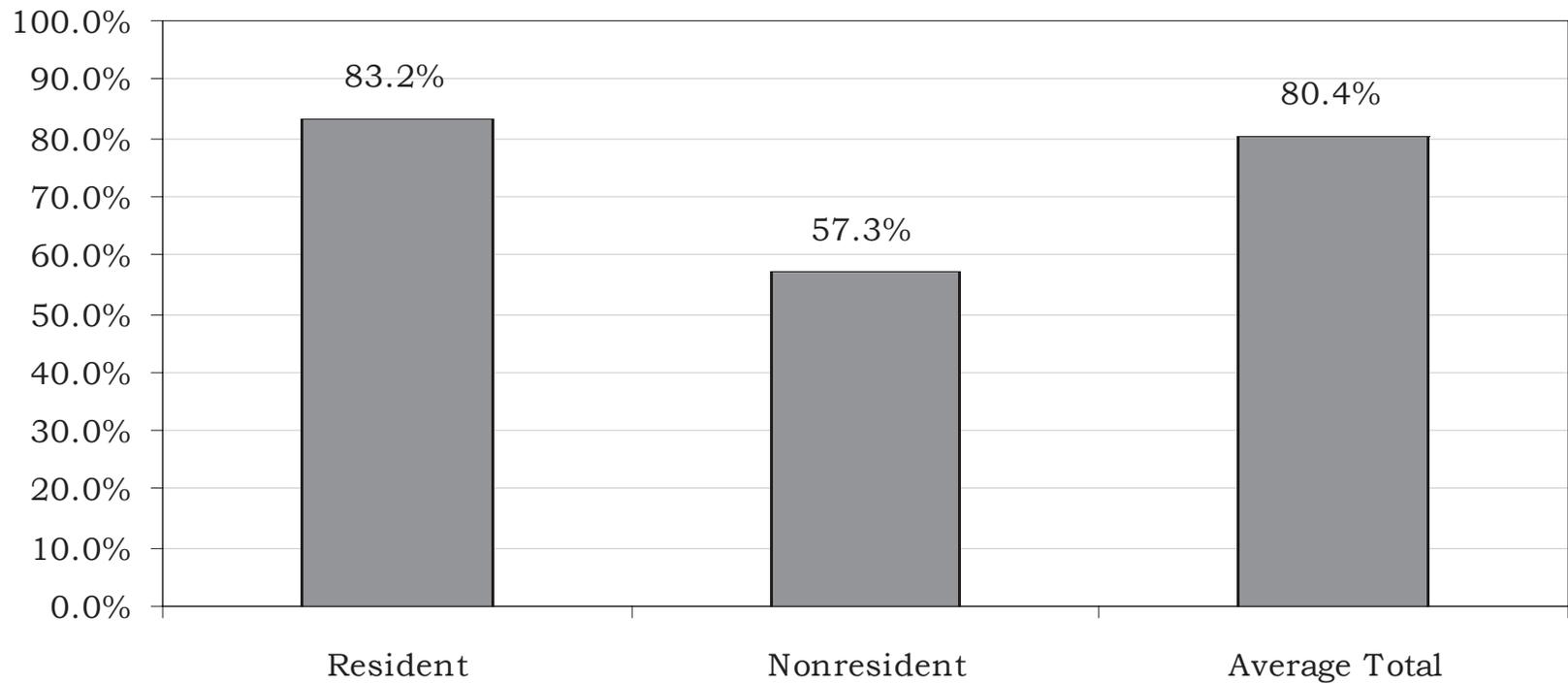
**Figure 1.11.1: Percentage of Resident Wyoming Workers in Education & Health Care by Age and Sex, 2002**



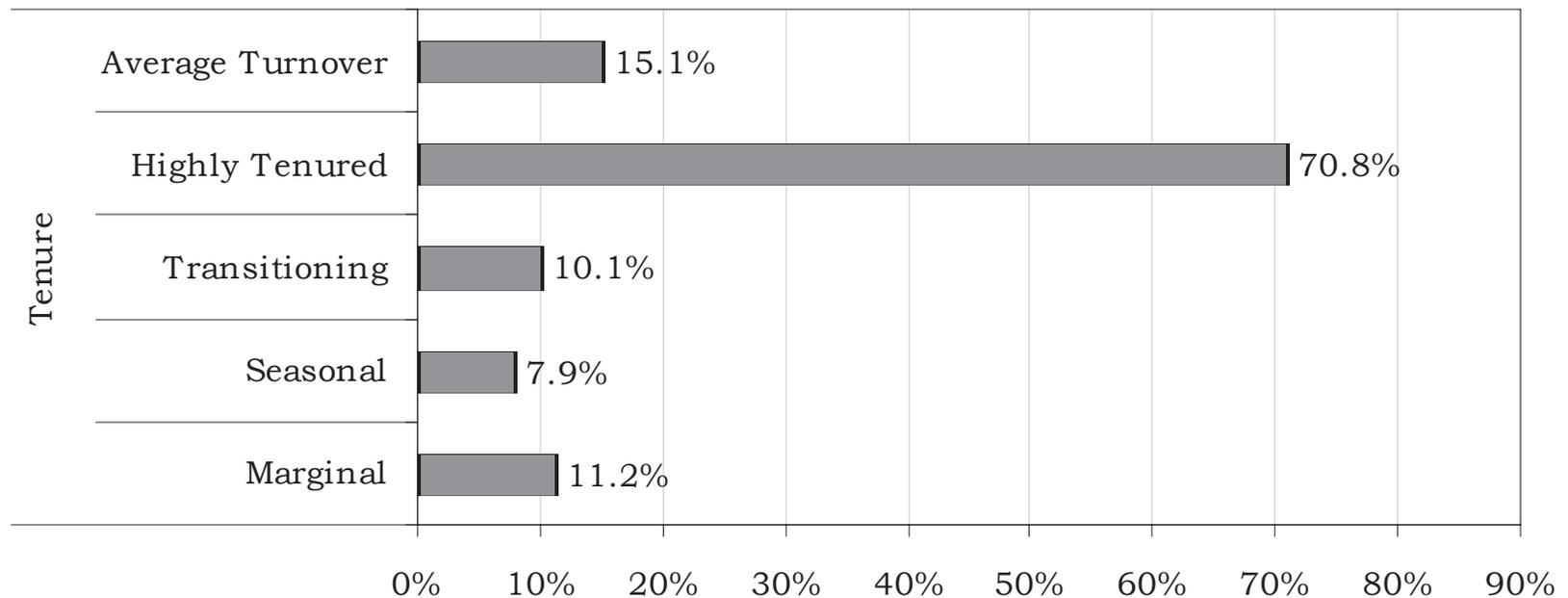
**Figure 1.11.2: Percentage of Nonresident Workers and Turnover Rate of Wyoming Workers in Education & Health Care by Residency Status, 2002**



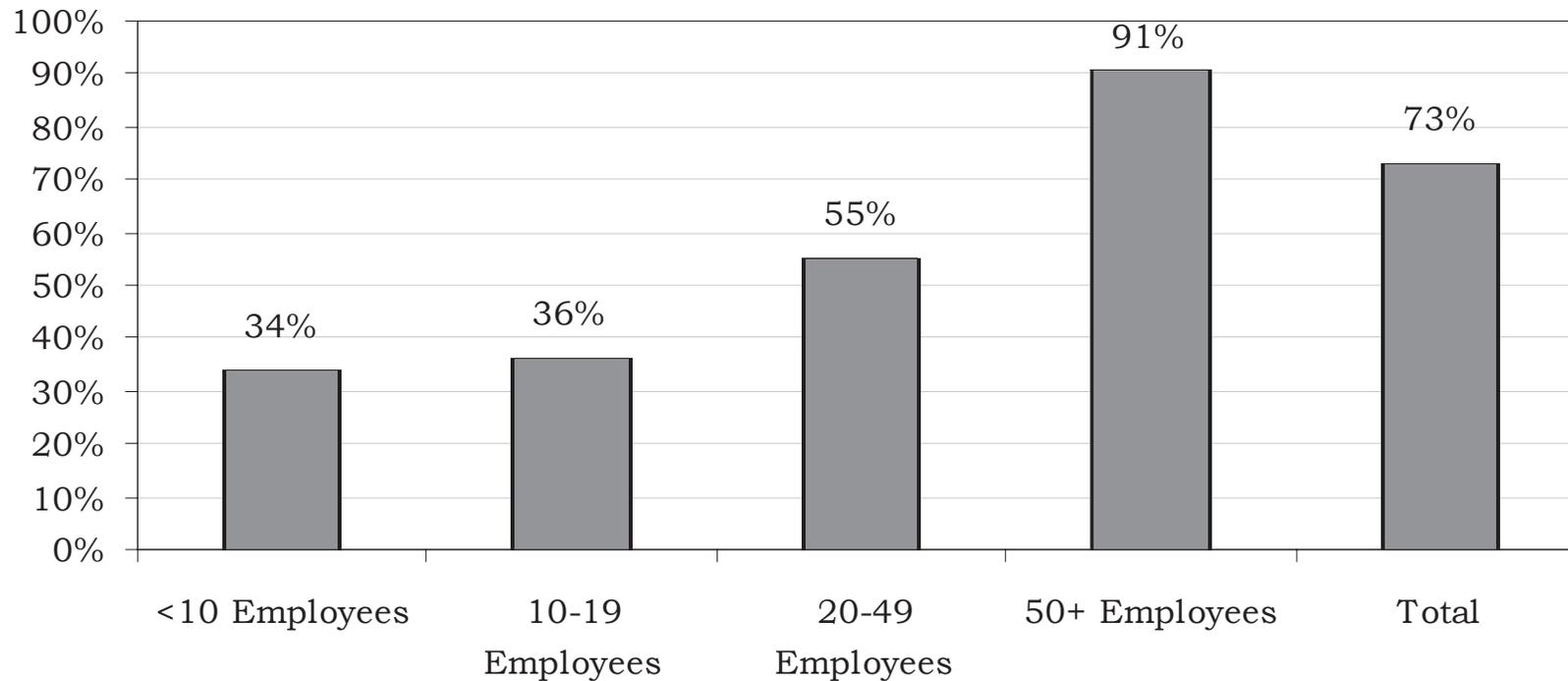
**Figure 1.11.3: Distribution of Wyoming Workers in Education & Health Care Eligible to Receive Insurance Benefits by Residency Status, 2002Q3**



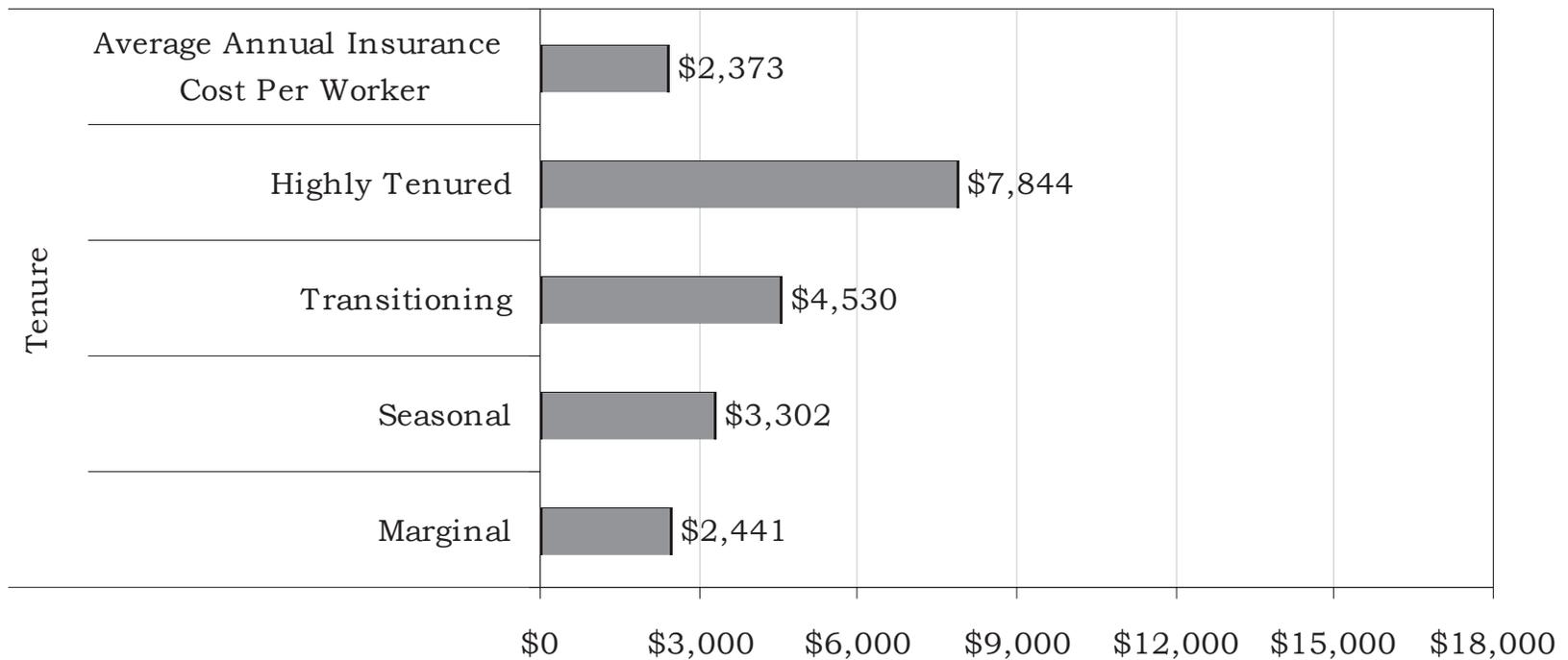
**Figure 1.11.4: Wyoming Resident Worker in Education & Health Care Average Turnover and Distribution of Wyoming Resident Workers in Education & Health Care by Tenure (Worker Attachment to Employer), 2002**



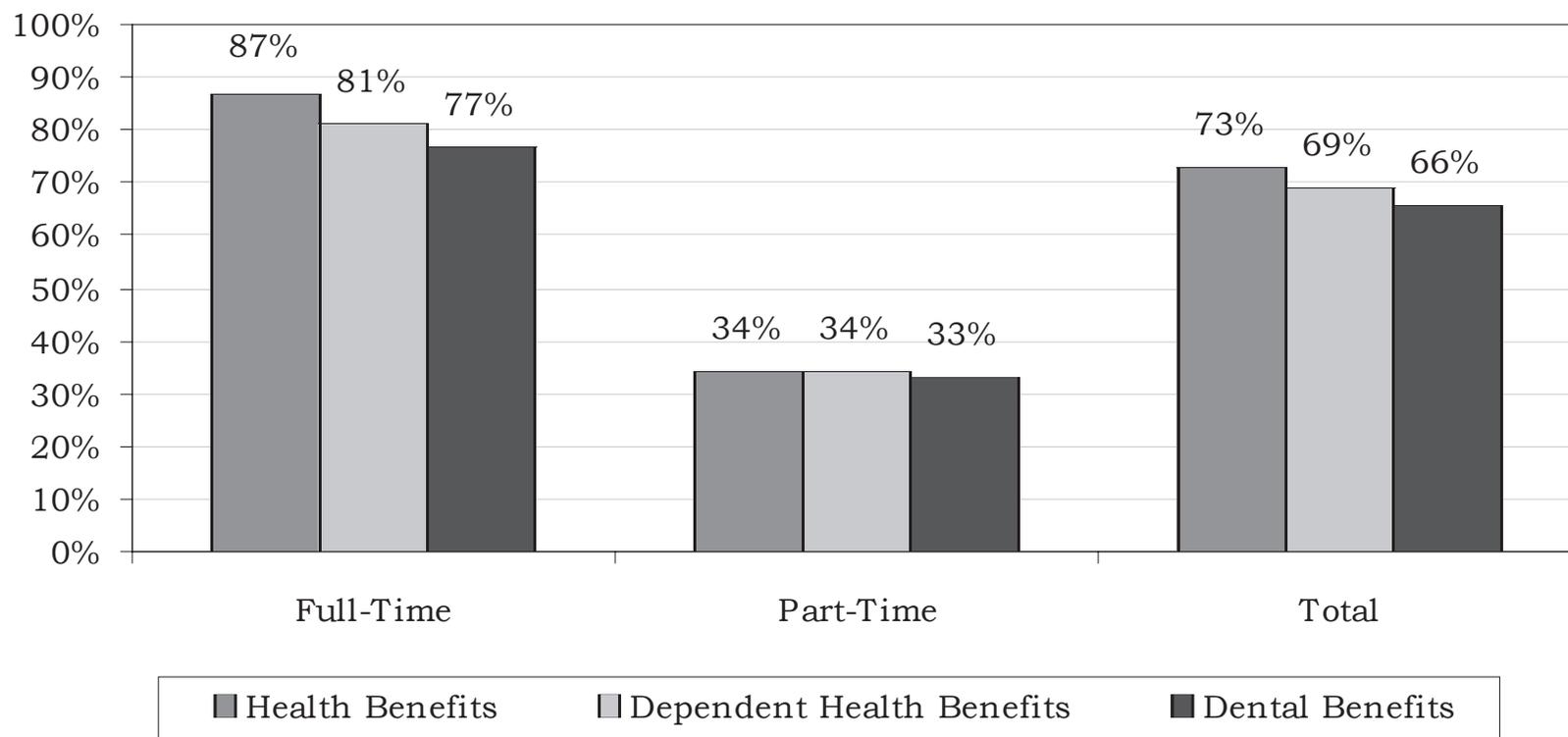
**Figure 1.11.5: Percentage of Wyoming Workers in Education & Health Care Offered Benefits by Firm Size, 2002**



**Figure 1.11.6: Average Annual Insurance Cost Per Worker for Wyoming Employers in Education & Health Care and Average Quarterly Wage of Wyoming Workers in Education & Health Care by Tenure (Worker Attachment to Employer), 2002**



**Figure 1.11.7: Percentage of Wyoming Workers in Education & Health Care Offered Selected Benefits by Employment Status, 2002**





## Chapter 12: Other Services

*Note: Figures for this chapter are located on pages 121-127.*

This industry includes “establishments engaged in providing services not specifically provided for elsewhere in the classification system” (U.S. Census Bureau, n.d.). Consequently, a diversity of service companies operate in this industry.

Figure 1.12.1 illustrates that 48.4 percent of resident workers in this industry are women. Resident (20.6%) and nonresident (40.3%) turnover is lower than for residents statewide (21.6% and 41.9% respectively, see Figures 1.1.3, page 13 and 1.12.2, page 122). The benefits eligibility rate for resident workers in this industry is 78.0 percent (see Figure 1.12.3). The benefits eligibility rate for nonresidents (58.0%) is somewhat higher than the nonresident statewide average (55.5%; see Figure 1.1.4, page 14).

Businesses in this industry have a slightly greater proportion of highly tenured (61.6% compared to 60.8%), transitioning (10.1% compared to 9.3%), and seasonal (11.1% compared to 10.7%) resident workers than do businesses statewide (see Figures 1.12.4, page 124 and 1.1.5, page 15). Although the distribution of workers by tenure is similar to statewide averages, the likelihood of offering benefits to workers in this industry is very low. Only one industry, Leisure & Hospitality (32%), has lower incidences of offering than Other Services (37%; see Appendix A, page A10). Figure 1.12.5 shows that the overall health benefits offering rate is 37 percent, compared to 65 percent statewide (see Appendix A, page A10).

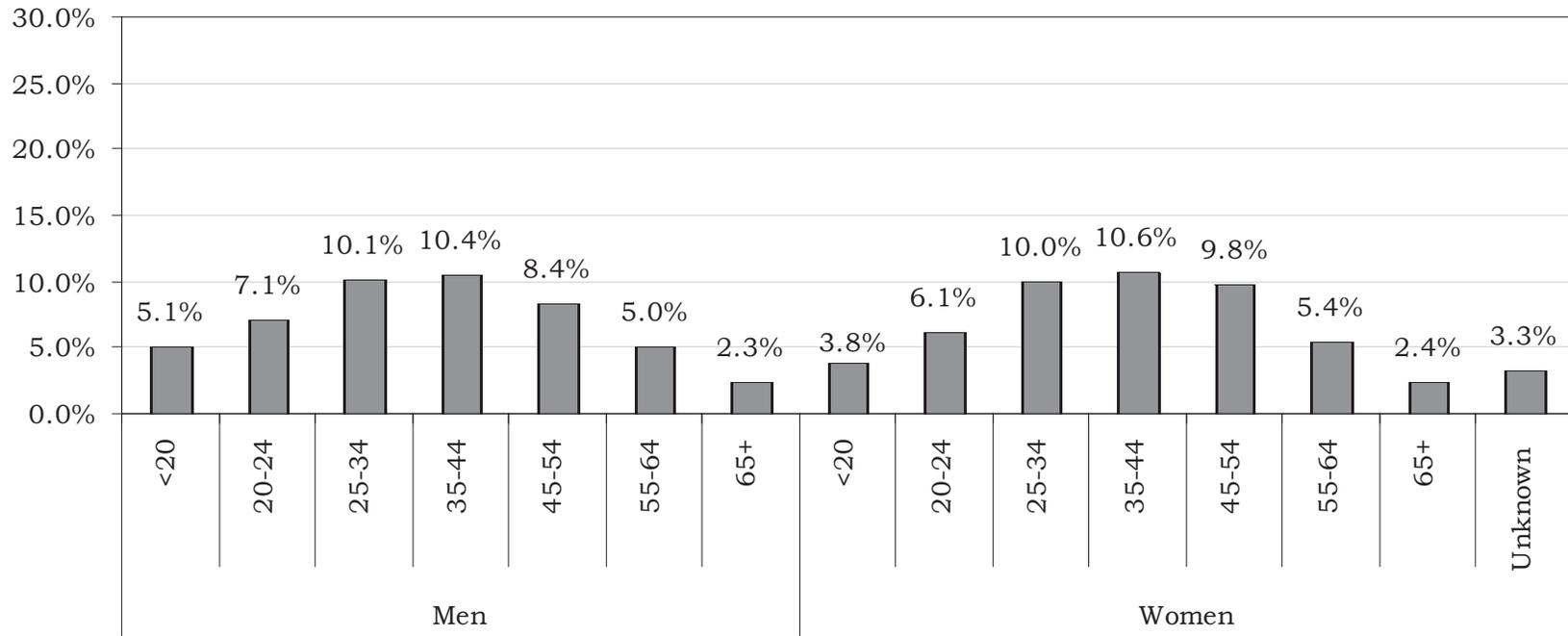
Wages by tenure are considerably lower than statewide averages. Figure 1.12.6 and Appendix E, page E12 show the average quarterly wage for highly tenured workers in this industry is \$5,570 compared to the statewide average of \$8,193. During the period for which these estimates were prepared, information regarding the number of workers participating in health insurance was unavailable. Additionally, the capacity to produce cost per participant in health, dependent health, and dental benefits together is under development. Only two industries, Leisure & Hospitality (\$3,516) and Retail Trade (\$5,517), have lower quarterly wages for highly tenured workers. The same holds true for the other levels of tenure.

Estimated benefit offering rates are much lower for workers in this industry than workers in general. Figure 1.12.7 and Figure 1.1.8 (see page 18) show that 56 percent of full-time workers in the industry are offered health benefits, while 81 percent of full-time workers statewide are offered health benefits. The offering rate declines to 38 percent for dental benefits.

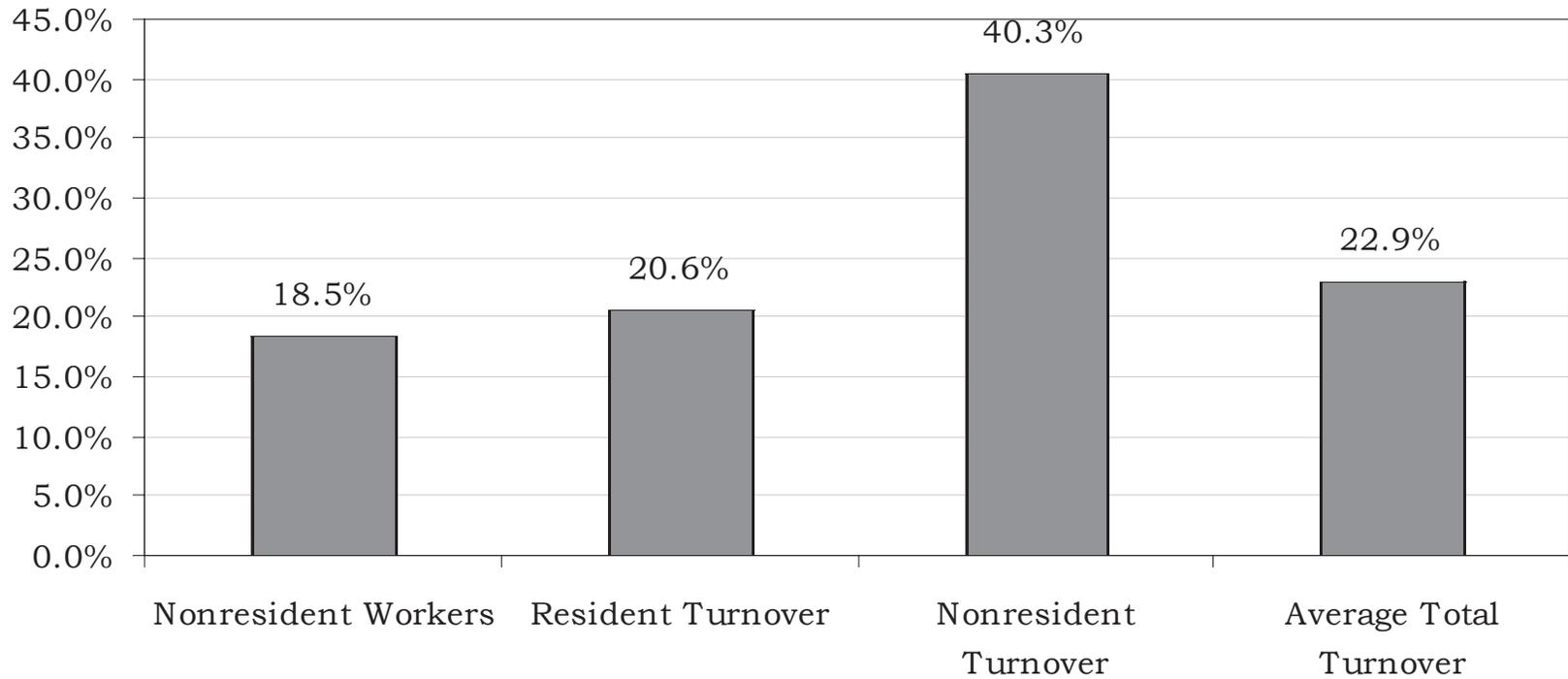
Very few part-time workers are offered benefits in this industry. One in 33 part-time workers is offered health benefits in this industry, while 1 in 50 is offered dental benefits and 1 in 100 is offered dependent health benefits.

## Other Services Figures

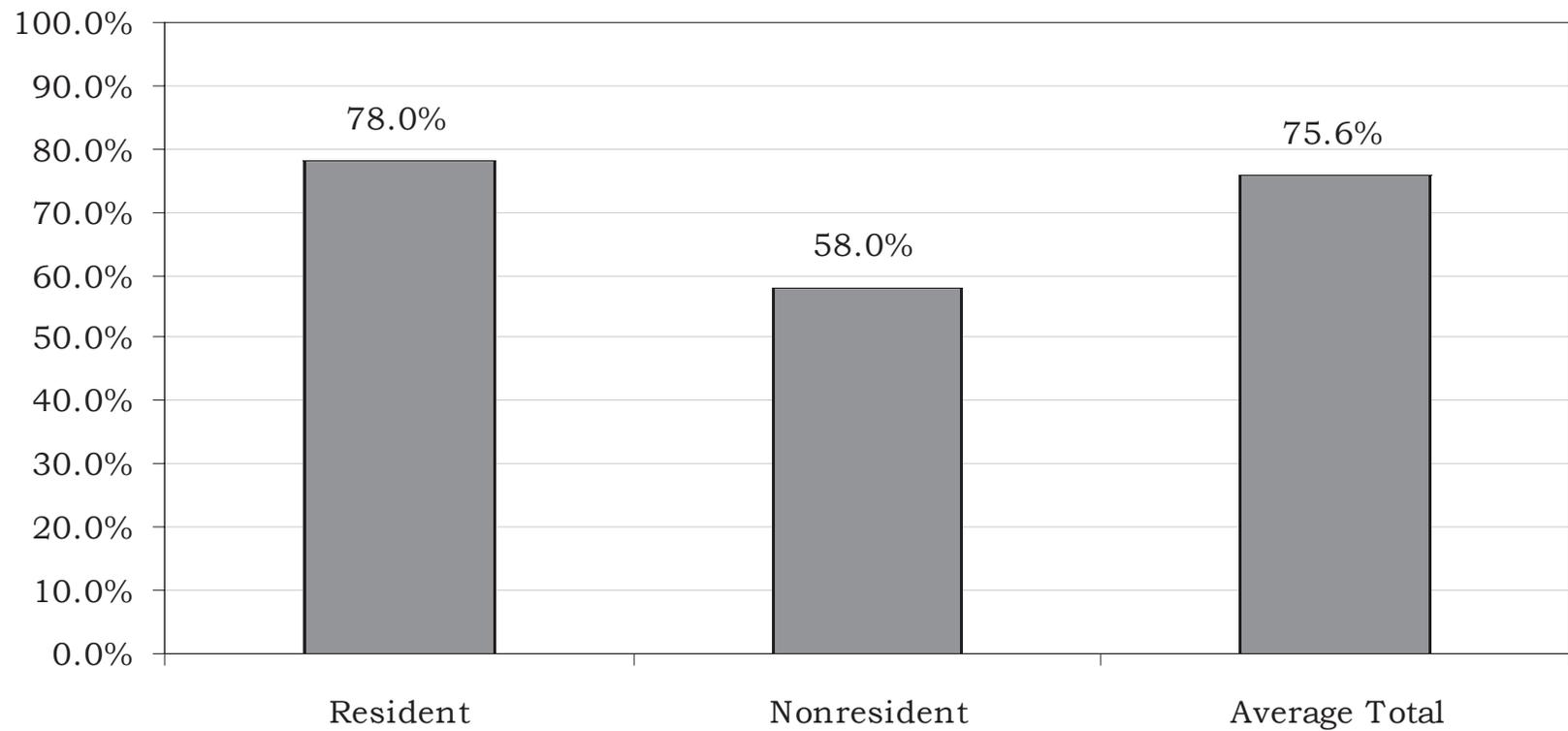
**Figure 1.12.1: Percentage of Resident Wyoming Workers in Other Services by Age and Sex, 2002**



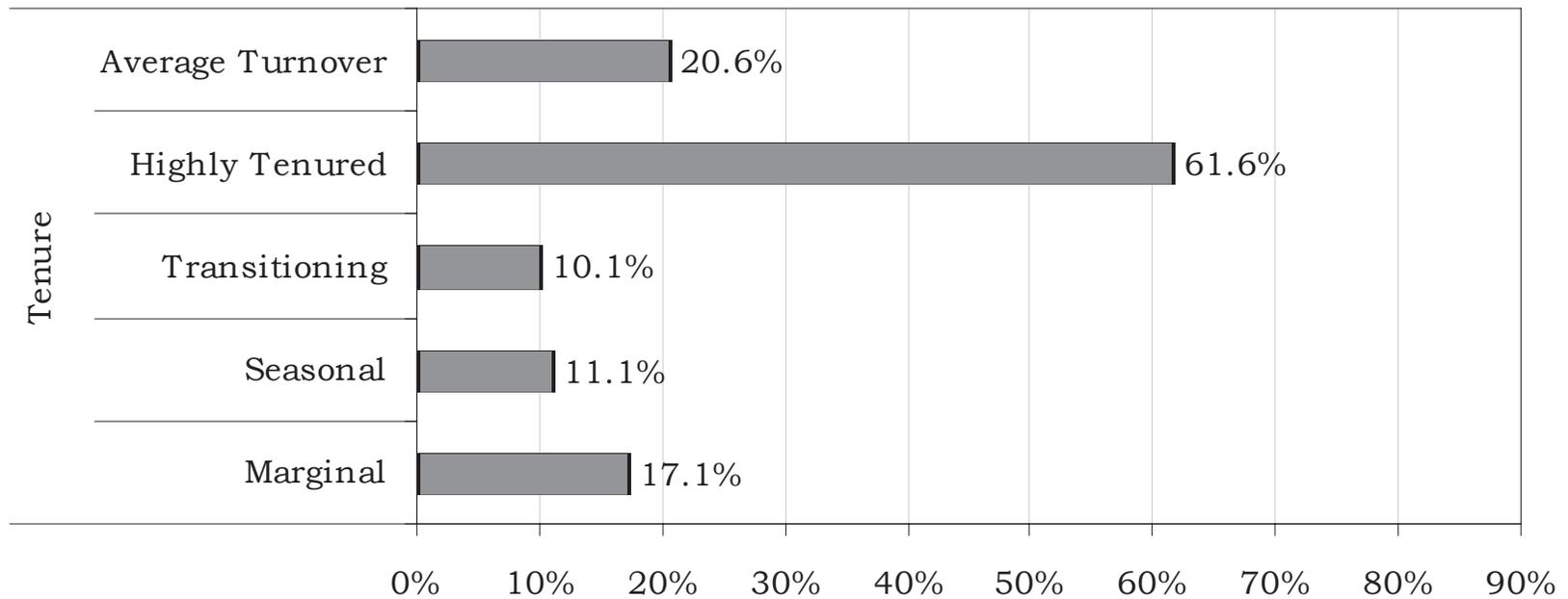
**Figure 1.12.2: Percentage of Nonresident Workers and Turnover Rate of Wyoming Workers in Other Services by Residency Status, 2002**



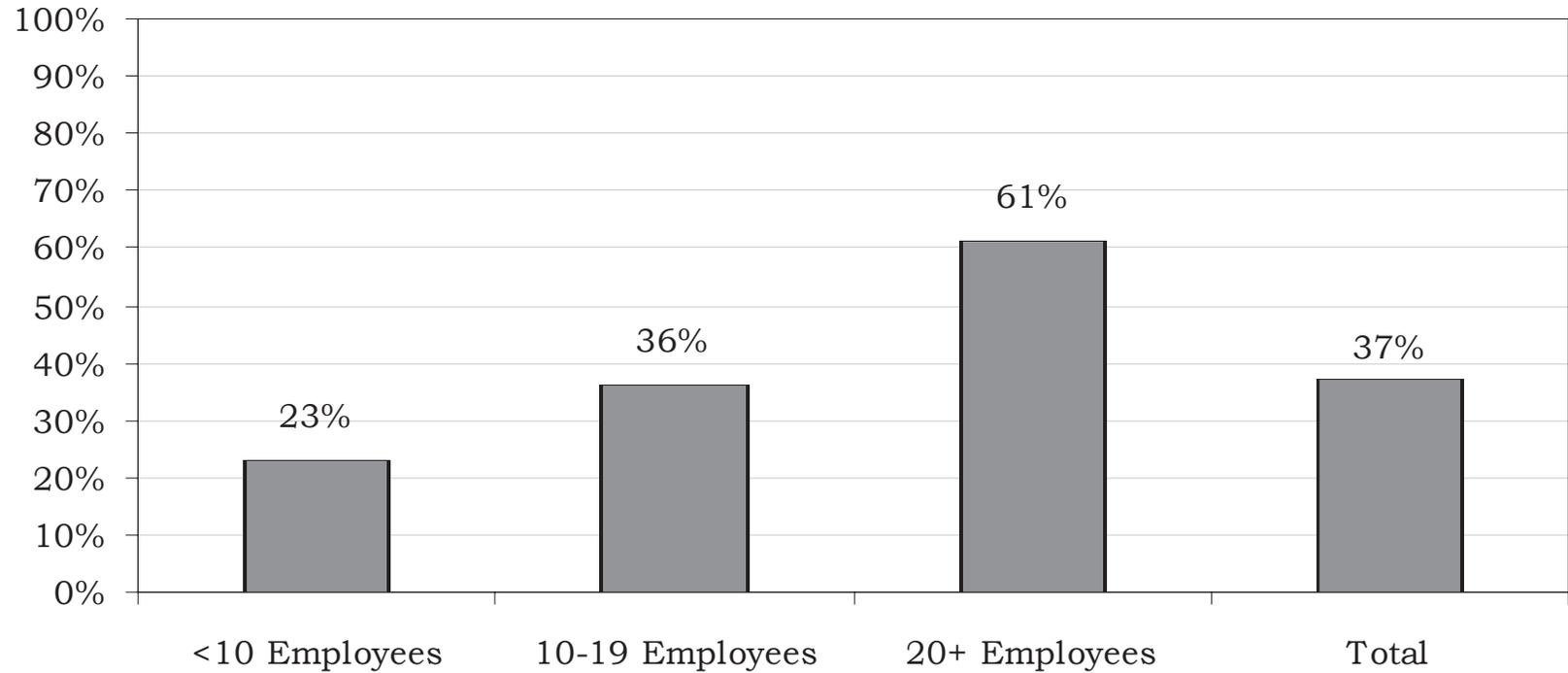
**Figure 1.12.3: Distribution of Wyoming Workers in Other Services Eligible to Receive Insurance Benefits by Residency Status, 2002Q3**



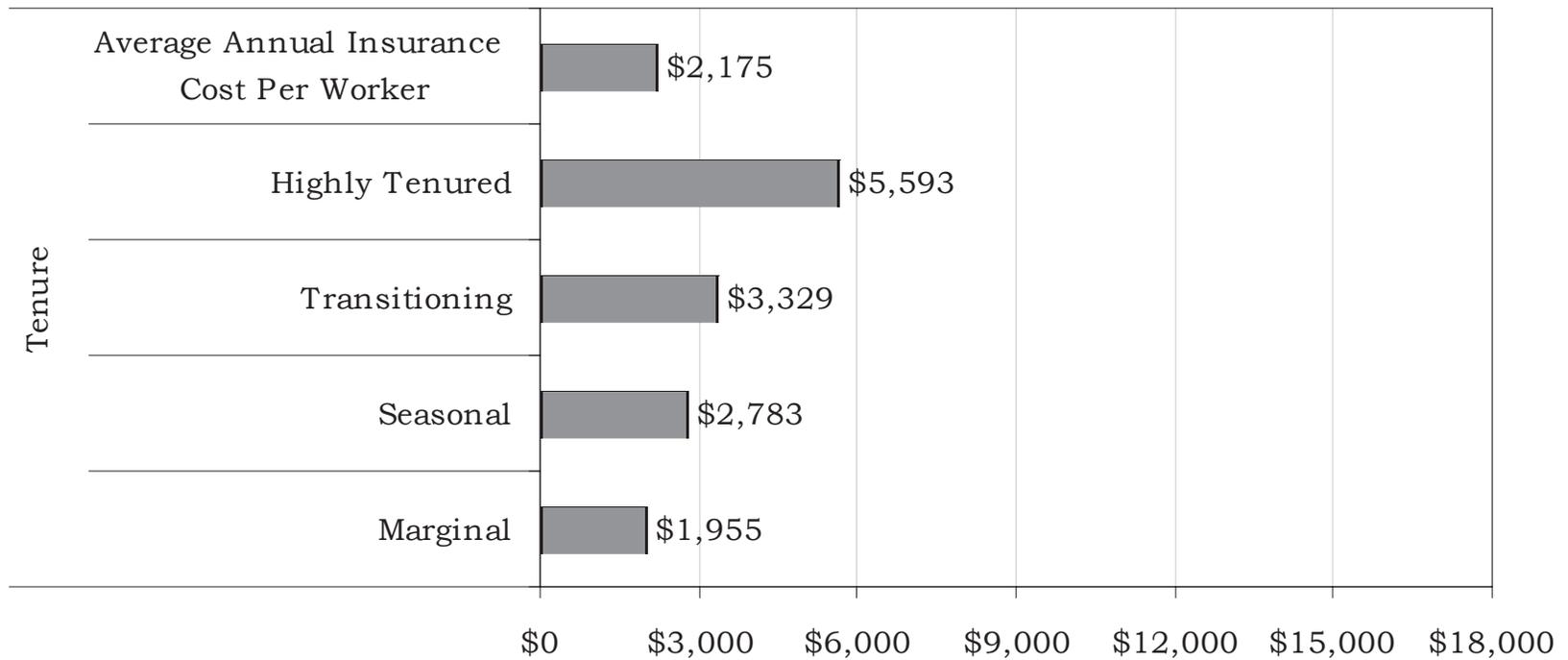
**Figure 1.12.4: Wyoming Resident Worker in Other Services  
Average Turnover and Distribution of Wyoming Resident Workers  
in Other Services by Tenure (Worker Attachment to Employer),  
2002**



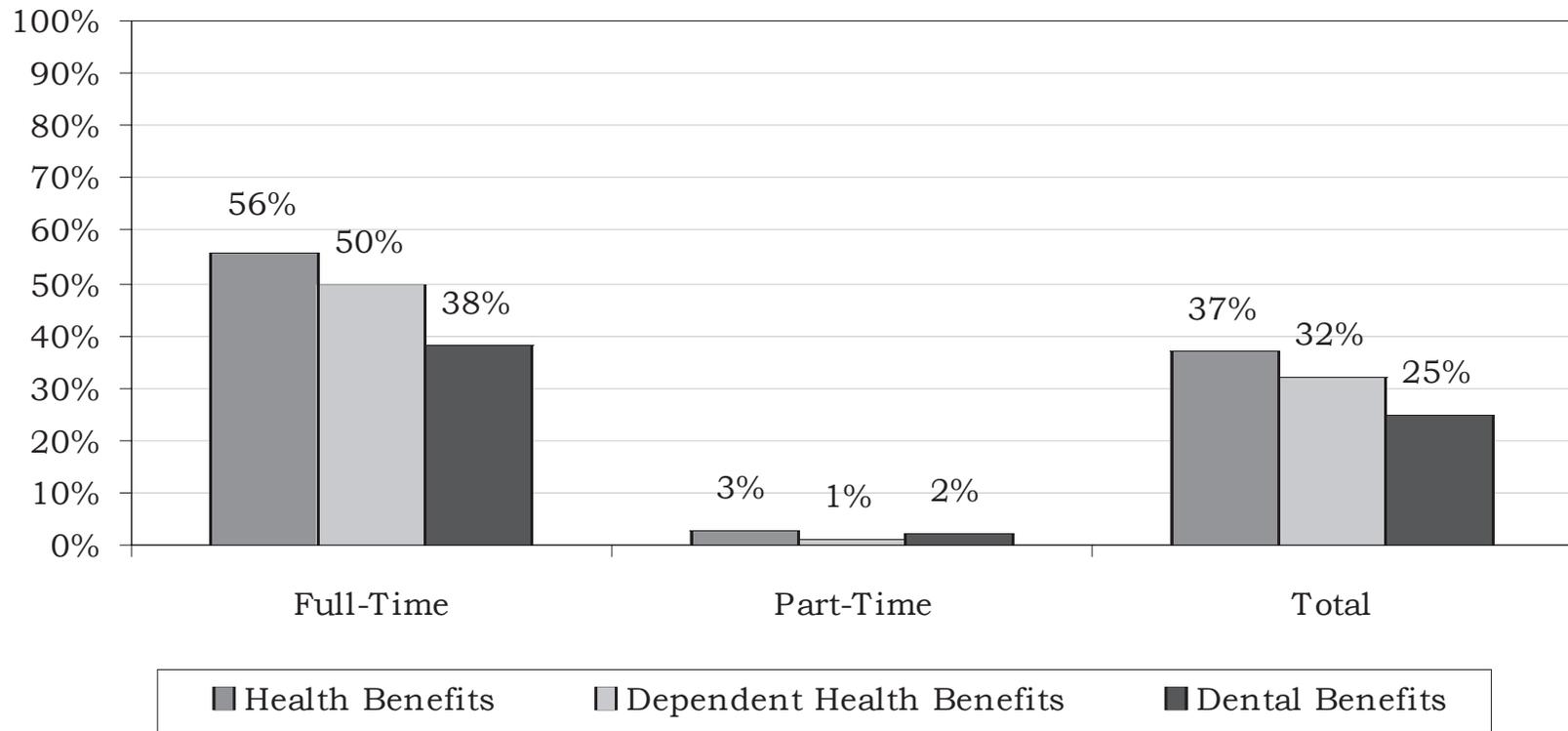
**Figure 1.12.5: Percentage of Wyoming Workers in Other Services Offered Benefits by Firm Size, 2002**



**Figure 1.12.6: Average Annual Insurance Cost Per Worker for Wyoming Employers in Other Services and Average Quarterly Wage of Wyoming Workers in Other Services by Tenure (Worker Attachment to Employer), 2002**



**Figure 1.12.7: Percentage of Wyoming Workers in Other Services Offered Selected Benefits by Employment Status, 2002**





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# Technical Notes

## Industry Aggregations

Several industry aggregations were widely used in the main body and appendixes of this document. This was done to enable more accurate analysis of Benefits Survey data by increasing stratum cell sizes. The following multi-industry aggregations and the corresponding industries contained within them are as follows:

### Wholesale Trade, Transportation, & Utilities:

- Wholesale Trade - Durable & Non-durable Goods
- Transportation - includes Trucking, Air & Ground Transportation of Passengers, Pipelines
- Warehousing
- Utilities - includes Electricity Generation, Natural Gas Distribution, Water & Sewer Systems

### Professional & Business Services:

- Legal Services
- Accounting & Bookkeeping Services
- Architectural & Engineering Services
- Computer Systems Design
- Consulting Firms
- Research & Development Services
- Advertising Services
- Photography, Translation, & Veterinary Services
- Management of Companies & Enterprises
- Administrative Support & Waste & Remediation Services

### Education & Health Care:

- Education Services - includes Elementary, Secondary, Colleges, and Trade Schools
- Education Support Services
- Ambulatory Health Care Services - includes the offices of Physicians, Dentists, Physical Therapists, Chiropractors, Mental Health Professionals, Outpatient Care Centers, Diagnostic Laboratories, Home Health Providers, Ambulance Services, and Blood Banks

- Hospitals
- Nursing & Residential Care Facilities
- Social Assistance - includes Family Services, Community Food, Housing & Relief Services, Vocational Rehabilitation, and Child Day Care

#### Leisure & Hospitality:

- Performing Arts, Spectator Sports, & Related Industries
- Museums and Historical Sites
- Amusement, Gambling, & Recreation
- Accommodation - Hotels, Motels
- Food Services & Drinking Establishments

### **Data Sources and Weighting**

Wyoming Benefits Survey data are collected on a quarterly basis and represent a stratified random sample of the universe of Unemployment Insurance (UI) covered Wyoming employers. The original data collection stratified survey recipients by Standard Industrial Classification (SIC), employment and region. In the current analysis, North American Industry Classification System (NAICS) codes were attached to each employer record and the number of size classes was reduced from six to four. In addition, region was not used when weighting the data. These steps were taken to ensure the estimates of benefits offered and cost in each cell would be more reliable (less error). All estimates calculated using Wyoming Benefits Survey data are based on the number of people working at any time during 2002.

Results from the Wyoming Benefits Survey were weighted according to the average quarterly employment reported by businesses in the Wage Records database by NAICS code. The average employment in the state for 2002 was calculated by dividing each firm's total number of wage records by the number of quarters each firm operated during 2002. The results were then summed to obtain the estimates of the number of people working at any time in 2002. The proportions of full- and part-time employment were estimated using values reported by benefits survey participants during the quarter of collection. Where reporting of full- and part-time employment was required, the original weighting factors were adjusted according to the proportion of full- or part-time employment in each stratum (NAICS industry by firm size).

Wage records data were used to calculate average wages, turnover, and insurance eligibility. Insurance eligibility was defined as persons who were attached to an employer during the current quarter and the prior

quarter. The eligibility concept was predicated on prior research by Harris (2004), which indicated that workers are required, on average, to have a minimum of three months continuous service to attain benefits eligibility.

In the tables where an analysis of unduplicated individuals was required, each person (social security number) was attached to a primary employer. A primary employer is defined as the employer who paid the worker the largest share of wages during the period, in this case, the 2002 calendar year.

### **Missing Data**

Several methods were employed to fill in missing data contained in the benefits survey (Cowan, 2003). The first of these was to correct records where survey respondents did not report total employment at the time of collection, in addition to either their full- or part-time employment. These errors were corrected by filling their total employment value with the average number of workers reported (total wage records in 2002 divided by the quarters of operation in 2002). Then, if either the full- or part-time value was reported, it was subtracted from the total employment to obtain its value. If all three values were missing, the Wage Records value was applied, and the mean proportion for the responding employers in that stratum cell was used to fill the full- and part-time values. Lastly, the health benefits questions for employers reporting either zero full-time or zero part-time employees at the time of collection were checked to ensure those responses matched the provided answers. The matching step forces full- or part-time benefits answers to No, if an employer reported zero values in either case.

Data from the Current Population Survey (CPS; Bureau of Labor Statistics, 2004) were used to evaluate the estimates of the proportions of full- and part-time employees. The results of these calculations are shown in Table iv (see page 133). Calculations using CPS data indicated that our calculated ratios of full- and part-time employment were reasonable, given the difference in collection periods and frequency. The CPS is a household survey and estimates employment for the payroll period including the 12th of each month. In contrast, the benefits survey is conducted quarterly from establishments and uses the payroll period containing the 12th of the month for the month in the middle of the quarter.

In the cases of missing responses (20) for the benefits questions, the proportion of employers answering Yes or No was used in conjunction with a random number generator to calculate the probability of a Yes answer. If the calculated probability for each target record met or exceeded the threshold value, a Yes answer was imputed to the record for that question. Otherwise, a No answer was imputed for that question.

**Table iv: Comparison of Full-Time Employment Ratios by Industry**

Industry	Proportion of Full-Time Employment	
	CPS Estimate (April 2004)	Benefits Survey Estimate (2002)
Mining	98.5%	90.5%
Construction	82.9%	89.2%
Manufacturing	88.8%	94.0%
Information	83.8%	72.7%
Financial Activities	87.6%	81.1%
Professional and Business Services	74.3%	79.5%
Education and Health Services	68.6%	77.0%
Leisure and Hospitality	51.0%	53.4%
Other Services	67.9%	63.5%
<b>All Industries<sup>a</sup></b>	<b>76.5%</b>	<b>76.7%</b>

<sup>a</sup>Some industries were excluded from the individual totals because they were not readily comparable. Results in both surveys exclude Government and Agriculture. Health Services in the Wyoming Benefits Survey includes government operated hospitals.

The result of the imputation step was a data set where every question that required an answer was answered. Random number generators were used to reduce or eliminate systematic bias in the imputed responses.

### Amount of Benefits Data Available

Following completion of the imputation steps outlined above and elimination of employers reporting zero workers, 1,362 usable survey responses remained for 2002. The distribution of these responses was analyzed by stratum cell. In some cases, multiple strata were collapsed to increase the reliability of estimated values. Such was the case in the Information and Other Services industries where insufficient cases were available to produce reliable estimates by firm size (see Appendix D, pages D2-D13).

## **Data Limitations**

Because of differences between Wage Records data (sum of workers for the quarter) and benefits survey data (a single point in time in a quarter) such as collection and analysis methods, the employment numbers (jobs worked, including multiple job holding) and unduplicated counts of individuals in all tables do not necessarily match. The number of people working at any time in 2002 includes multiple jobholding, as the number of transactions does, but since the average is calculated at the employer level using only the number of quarters each employer operated as the denominator, a larger employment number appears than if the total number of transactions in 2002 were divided by four.

## **Section 2: Focus Group Participant Questionnaire and Discussion Responses Concerning Wyo-Care Accounts**

**by: Mark Harris, Ph.D., Sociologist**

The Wyoming Health Care Commission (WHCC) is considering a proposal from the sub-committee on Affordable Healthcare Coverage to create individual health care accounts (called Wyo-Care) to serve the body of uninsured, but employed, individuals (and their dependents) in Wyoming. The accounts are intended to serve as a vehicle through which individuals would pay premium and deductible expenses for individual or family health insurance policies. Wyo-Care accounts would, in part, be funded through employer contributions. Research & Planning (R&P) was contracted by the WHCC to conduct, among other projects, focus group research (Templeton, 1994) to ascertain opinion regarding employer willingness to contribute to proposed Wyo-Care accounts.

### **Methods**

R&P conducted six separate focus groups occurring in Casper (2), Cheyenne (1), Wheatland (1), Jackson (1), and Gillette (1). Responses also include eligible employers (governmental entities were excluded) who heard the Wyo-Care proposal from Health Care Commissioner, George Bryce, while attending a seminar on Reducing Health Insurance Costs for Small Businesses at the Governor's Summit on Workforce Development (Jackson, Wyoming June 3-4, 2004).

Recruiters utilized by R&P to obtain employer participants included an economic developer (Steve Elledge, Director of Field Operations, East Central Region, Wyoming Business Council), a chamber of commerce executive (Chris Holden, Executive Director, Casper Area Chamber of Commerce), a business association representative (Lynn Birleffi, President, Wyoming Lodging and Restaurant Association), and a workforce development specialist (Elaine Roth, Regional Manager, Wyoming Department of Workforce Services).

Recruiters were instructed to solicit employers (most often owners) who employ part-time employees without health insurance coverage. Focus groups were conducted in 90 minute sessions. Panel members were asked to discuss their reaction to the Wyo-Care proposal. The discussion between panel members and moderator (Dr. Mark Harris) was taped.

Additionally, a second research analyst attended focus group meetings to provide clarification to questions posed by panel members and to offer a second opinion on primary themes raised during focus group sessions. Doug Leonard, Research Analyst, R&P; Tom Gallagher, Manager, R&P; and Sara Saulcy, Economist, R&P all served as research observers at various meetings during the six focus group sessions. Paper and pencil questionnaires were also administered during the focus groups. A total of 74 employers were administered a questionnaire during the focus groups and the Governor's Summit seminar. Seventy-one employers returned usable questionnaires (three employers asked for additional time but did not return questionnaires to R&P).

### **Results From the Paper and Pencil Questionnaire**

Responses to seven questions related to the Wyo-Care proposal are shown in Figures 2.1 through 2.7 on pages 145-151. Answers considered as affirmative to potential participation in Wyo-Care accounts (found in Figures 2.1 and 2.2) include Yes and Maybe. When asked, "Is your firm willing to contribute additional funds above your current monthly payroll for your uncovered employees?" 49 percent of employers answered positively (see Figure 2.1) and 43 percent answered No. The remaining eight percent chose Not Applicable, Don't Know, or did not answer the question.

Positive responses increased to 62 percent in response to the question, "Is your firm willing to contribute additional funds above your current monthly payroll for your uncovered employees if you could reduce administrative costs?" The percentage of employers responding Maybe remained about the same as in Figure 2.1, but the number of employers indicating Yes increased from 38 to 52 percent. The number of firms responding No dropped from 43 to 30 percent.

Responses to the remaining five questions are restricted to the 44 employers who gave a potential affirmative response (e.g., Maybe or Yes) to the question "Is your firm willing to contribute additional funds above your current monthly payroll for your uncovered employees if you could reduce administrative costs?" The majority of employers responded Maybe or Yes (91%) to using a secure electronic system to make contributions to individual health benefits accounts (see Figure 2.3). Employers are less interested (55% responding positively) in making contributions for some or all of their seasonal or temporary employees (see Figure 2.4), with 27 percent indicating they would not make contributions for seasonal or temporary employees and 11 percent indicating this question did not apply to them (i.e., they do not employ seasonal or temporary employees). Over 80 percent of employers indicated they would approve of an electronic system housed in the Wyoming Department of Employment (see Figure 2.5). Many (72%) responded they would

consider contributions that would benefit all Wyo-Care pool members and not just their specific employees (see Figure 2.6). Lastly, 68 percent indicated they would contribute a percentage of payroll for uncovered employees comparable to that for covered employees (see Figure 2.7).

### **Summation to Paper and Pencil Questionnaire Results**

Based upon the results of the paper and pencil questionnaire, nearly 50 percent of focus group employers express interest in participating in Wyo-Care accounts. This percentage increases substantially if firms could realize cost savings from participation. Of firms that are interested in Wyo-Care, a majority are willing to use an electronic system, have that system housed in the Department of Employment, are willing to contribute to seasonal and temporary employees, have money shared in a pool with employees and non-employees, and are willing to contribute a percentage of payroll for uncovered employees comparable to that for covered employees. Even given this expressed willingness via the paper and pencil instrument, there were a number of important recurring issues that may need to be addressed before attempts are made to make the Wyo-Care accounts a reality. The following section addresses these concerns.

### **Results From Focus Group Conversation**

The summations that follow come from researcher observations generated from moderating the focus groups and from reviewing audio tapes of the focus groups. The bullet point listing conveys ideas expressed in the focus group dialogue (as captured on audiotape) from an individual or a group of panel members and are taken directly (but not necessarily transcribed verbatim) from the focus group tapes. These bullet points are intended to summarize key recurring themes in the opinion of the primary research analyst (Dr. Mark Harris). However, they do not necessarily represent the views of any particular panel member.

### **Willing but With Issues to be Resolved**

Many employers expressed an interest in the program. A number want to know or understand how participation will benefit them, with some indicating that their willingness to contribute to Wyo-Care was contingent upon being able to see a tangible business advantage. The following bullet points summarize these themes.

- How will participation in Wyo-Care improve my bottom line?

- Will my Unemployment Insurance or Worker's Compensation taxes be reduced if I participate?
- Will the state be willing to subsidize part or all of my contribution through, for example, the Permanent Wyoming Mineral Trust Fund?
- How long will I have to wait to see insurance premiums for my covered employees drop (this assumes that fewer uninsured workers and their dependents will mean less unreimbursed healthcare in the future)?
- How will participation in Wyo-Care make me competitive in attracting quality employees?
- Will there be COBRA liability for my firm if I contribute to an employee's Wyo-Care account?
- Will my out-of-state employees be able to participate in the program?
- How will employers be encouraged to participate, or will the plan become mandatory like WC and UI?

### **Scope Limitations**

A number of employers believe that the current proposal is too limited in scope and does not address their key issues or concerns.

- The proposal is attractive, but will my currently covered employees be eligible to participate in Wyo-Care?
- I'd like to get out of providing employee health insurance altogether. I'm tired of the hassle of searching for and reworking our health insurance every year. Can this program be extended to all employees?
- The premium increases passed along to our firm over the last several years are staggering. I am seriously worried that in the near future I will no longer be able to offer insurance to my covered core employees. The idea of making a set contribution to a Wyo-Care account and abandoning providing health insurance directly to our currently covered employees is attractive.

## **The Naysayers**

A smaller portion of employers expressed that they would not participate in Wyo-Care in the paper and pencil exercise. The following is a synopsis of the main reasons why employers are unwilling to participate in Wyo-Care.

- I don't get much value out of my part-time employees, why would I want to spend the extra cash on them?
- Part-time employees are often here today and gone tomorrow. Why should I offer health insurance to employees that do not have a long-term commitment to my firm? My policies are specifically established to deny health benefits to these types of individuals.
- My uncovered employees do not want to pay even a small fraction of a health insurance premium. If they wanted health insurance, they would go and get a full-time job that offers insurance.
- Even if I offer to pay the total cost of health insurance, many of my uncovered employees refuse coverage because they fear the associated drug tests.
- Concern over the uninsured is a misplaced priority. Statistics showing the number of uninsured are overblown because they do not factor in the number of uncovered employees who do not want coverage.
- We are already paying a very high percentage of our total compensation to health insurance and can't imagine paying more for our uncovered employees. It would simply be too costly.
- I'm already paying for my uncovered employees. They go and get care anyway and I end up paying for it through higher health insurance premiums. Why would I want to pay for them twice?

## **Other Issues**

The following were unrelated to the specific Wyo-Care proposal, but came up with sufficient frequency to warrant mentioning.

- Several employers mentioned that the problem of providing insurance to part-time uncovered employees could be solved simply by:

1) Altering ratio requirements for setting up a group plan (e.g., 75% of eligible employees must participate). Some employers reported that having as few as one person discontinue participation would mean they would no longer qualify for their group plan. Several panel members suggested that allowing small employers to group or pool together could help to solve the ratio problem.

2) Altering or relaxing the hours-per-week work requirements. Several mentioned that 30 hours per week were required before their insurance company would allow part-time employees to join the group plan. Reducing the hours-per-week requirement may bring in a number of uncovered part-time employees into existing employer provided group plans.

- If we are going to maintain competitiveness as employers, we need to provide health insurance because it has become an expectation or entitlement among employees. Because of the difficult situation of having few insurance carriers in Wyoming and ever increasing premium costs, we are concerned that in the near future we will no longer be able to provide health insurance to our currently covered employees.
- A handful of companies with ownership outside of Wyoming indicated that their ability or willingness to participate in Wyo-Care would have to be determined by the corporate office. At least one of the representatives of an out-of-state firm indicated that the company typically tries to shop the local market for health insurance and, if it made sense, would be willing to consider using Wyo-Care.

### **Researcher Observations and Discussion of Focus Group Conversations**

- The Wyo-Care proposal is being put forth as an answer to a problem faced by uncovered employees. However, if employer participation is going to be generated it needs to be presented to employers in a manner that clearly demonstrates a business advantage to participation.
- Employers seem to be willing to slice the total compensation pie differently, but are reluctant to increase the size of the pie.
- Employers are in a tight spot. They realize how important it is to offer health insurance to retain valued employees. However, the continuation of 30 to 40 percent annual increases to health insurance premiums

means that they will soon be forced out of providing health insurance to even their core employees. A large scale abandonment of employer provided health insurance may mean a catastrophic coverage problem in the state.

- Employers express interest in Wyo-Care for both their covered and uncovered employees. Extension of the Wyo-Care proposal to covered employees may help to solve a number of existing problems. Employers mentioned the following:

- 1) It would place the responsibility of health care upon the shoulders of the employee. The employee would be more careful with their health and would be more likely to shop for competitive services.

- 2) Wyo-Care would eliminate employers having to search for and renegotiate policies on an annual basis. This is extremely time consuming and takes away from other important business matters. Changing policies would be a decision made by the individual employee.

- 3) Wyo-Care would eliminate some of the liabilities under COBRA and HIPPA currently faced by employers.

- 4) Wyo-Care would eliminate the hassle of having to deal with insurance companies when they deny coverage or refuse to pay claims. These difficulties would be shifted to the individual employee.

- 5) Wyo-Care would mean that current premium cost increases could be minimized. Premium increases would largely be passed along to the employee or other entities contributing to Wyo-Care accounts.

### **Suggestions Regarding System Requirements**

A number of employers made suggestions relative to any Wyo-Care type system that may be housed within the Wyoming Department of Employment. The following bullet points summarize these themes:

- Low administrative cost. A few employers expressed concern that administrative costs may eat significantly into dollars paid into employee accounts.
- A range of health care insurance companies to chose from. If the system is supported by a single source provider, employers expressed concern that the system may collapse should the single source provider

pull out of the plan or leave the state.

- Assistance to employees on plan choices and options to be provided by the state. The idea here is that the state would assume responsibility for helping employees choose their health insurance provider, make decisions relative to individual or family plans, set deductibles, and so forth.
- Assistance to employees with coverage problems (e.g., refusal to pay, excluded procedures, charges above usual and customary) provided by the state.

### **Potential Future Work**

The Wyo-Care proposal is, in part, dependent upon employee participation. Research conducted thus far does not touch upon employee willingness to participate. Given the 401k style matching aspects of the current proposal, it would seem critical to ascertain employee or worker opinion on their willingness to participate.

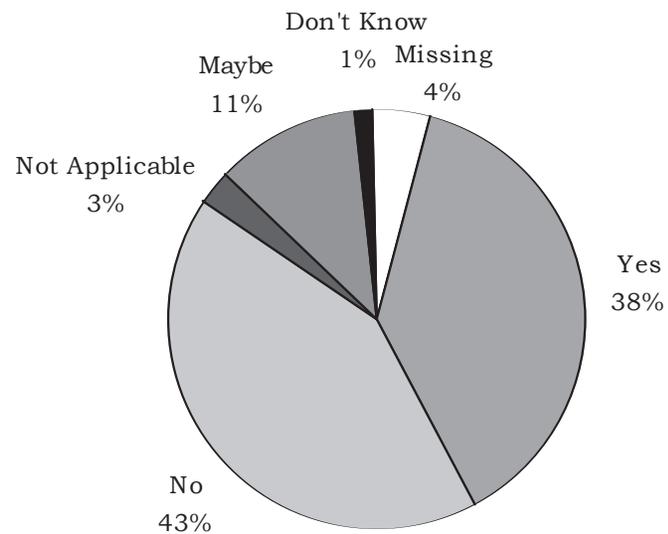
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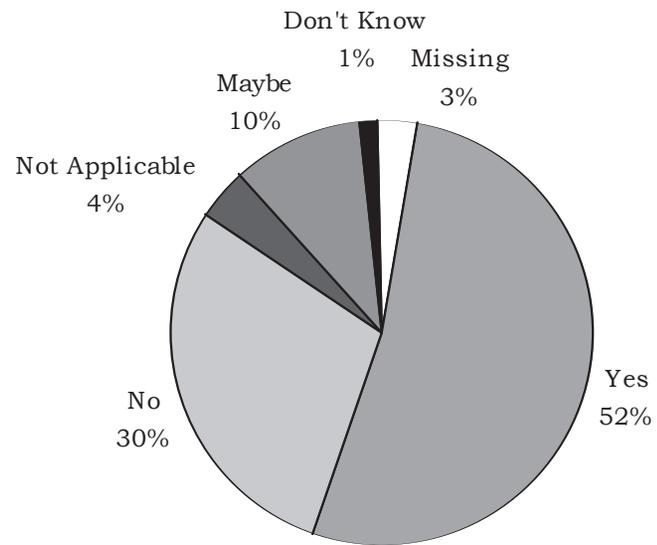


## Section 2 Figures

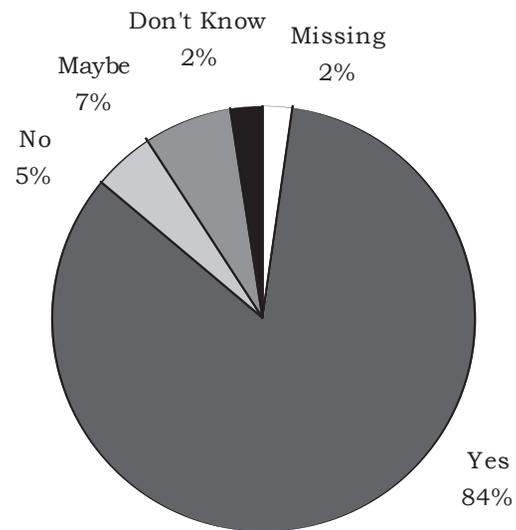
**Figure 2.1: Health Care Commission Focus Group Firm Response to the Question "Is your firm willing to contribute additional funds above your current monthly payroll for your uncovered employees?" (N= 71)**



**Figure 2.2: Health Care Commission Focus Group Firm Response to the Question "Is your firm willing to contribute additional funds above your current monthly payroll for your uncovered employees if you could reduce administrative costs?" (N= 71)**

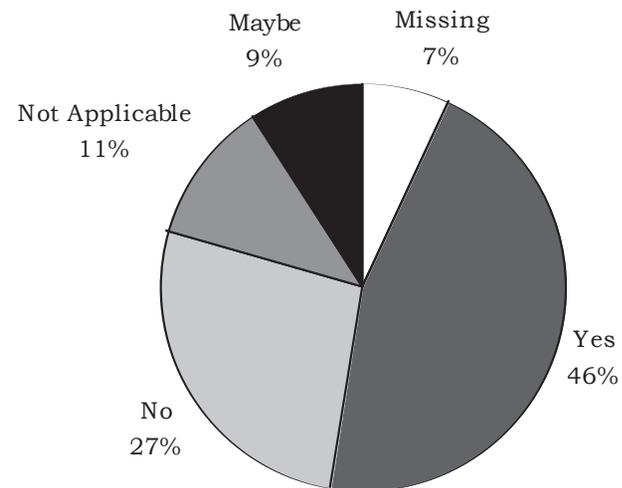


**Figure 2.3: Health Care Commission Focus Group Firm Response to the Question "Would your firm use a secure electronic system to contribute to an individual health benefits account for each or some of your uncovered employees?" (N = 44<sup>a</sup>)**



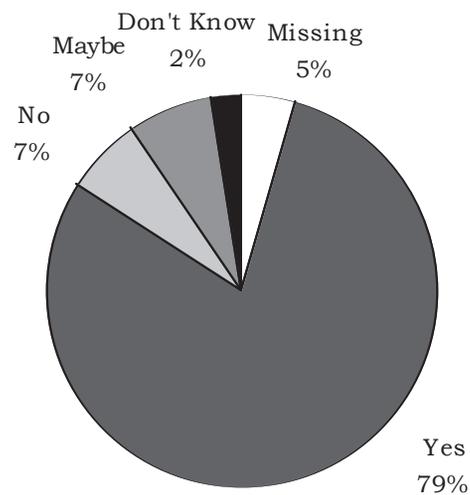
<sup>a</sup>Includes only those firms (N = 44) that expressed some interest ("Yes" or "Maybe") to participating in individual health care accounts for uncovered employees.

**Figure 2.4: Health Care Commission Focus Group Firm Response to the Question "Is your firm willing to contribute to an individual health benefits account for each or some of your uncovered seasonal or temporary employees?" (N = 44<sup>a</sup>)**



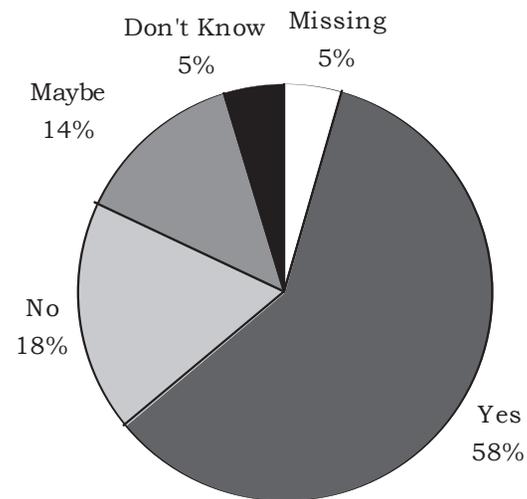
<sup>a</sup>Includes only those firms (N = 44) that expressed some interest ("Yes" or "Maybe") to participating in individual health care accounts for uncovered employees.

**Figure 2.5: Health Care Commission Focus Group Firm Response to the Question "Is your firm willing to utilize an electronic system housed in the Wyoming Department of Employment to manage individual health benefits accounts?" (N = 44<sup>a</sup>)**



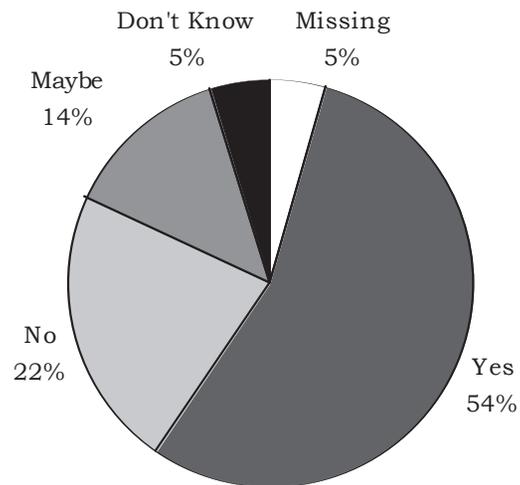
<sup>a</sup>Includes only those firms (N = 44) that expressed some interest ("Yes" or "Maybe") to participating in individual health care accounts for uncovered employees.

**Figure 2.6: Health Care Commission Focus Group Firm Response to the Question "Is your firm willing to contribute to a state health benefits pool where your contributions would be comingled with other contributions to benefit both your uncovered employee(s) and other pool members?" (N = 44<sup>a</sup>)**



<sup>a</sup>Includes only those firms (N = 44) that expressed some interest ("Yes" or "Maybe") to participating in individual health care accounts for uncovered employees.

**Figure 2.7: Health Care Commission Focus Group Firm Response to the Question "Is your firm willing to pay a comparable percentage of payroll to uncovered employees as you do for covered employees?" (N = 44<sup>a</sup>)**



<sup>a</sup>Includes only those firms (N = 44) that expressed some interest ("Yes" or "Maybe") to participating in individual health care accounts for uncovered employees.



## **Section 3: Employer Mail Survey Findings**

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### **Results in Brief**

- There does not appear to be a comprehensive or firmly grounded consensus among employers regarding the reasons for either current prices or rising costs for health insurance. But there is a strong sense that something is very, very wrong.
- The lack of detailed knowledge, especially among small firms, reinforces the idea that more education is needed to inform employers about how a program like Wyo-Care would work and how it could benefit them.
- Based on employers' comments regarding cost containment, a significant segment of private sector employers are changing their compensation strategies and searching for alternatives to their current arrangements with health insurance companies.
- The mail survey results, the focus groups, and the analysis of the tabular estimates was that low employee attachment, short tenure with a firm, and higher than average turnover was associated with employers not offering health insurance to employees. For selected industries (e.g., Construction and Leisure & Hospitality), using the Wyo-Care proposal as a strategy to address insurance costs as the primary barrier may have limited appeal.
- More than a third (35.3%) of all employer comments to an open-ended question asking for suggested solutions to the healthcare/coverage problem involve solutions based on greater governmental involvement.
- Employers in industries most likely to offer health insurance (i.e., Wholesale Trade, Transportation, & Utilities and Information) were also most willing to indicate that they would contribute additional funds above their current payrolls to cover their uncovered employees (23.4% and 31.8%, respectively).
- Nearly one-quarter of the employers with 10 to 19 employees indicated they would be willing to contribute additional funds for uncovered employees. In addition, almost 80 percent of employers from firms this size

indicated cost was the primary barrier to offering insurance coverage. Given these firm characteristics, the Wyo-Care proposal appears ideal for firms of this size.

- Among employers willing to contribute additional funds to cover their uncovered employees, nearly half indicated they would be willing to contribute to an individual health savings account if they could use an electronic system housed within the Department of Employment.

## **Introduction**

The Wyoming Health Care Commission (WHCC) contracted with Research & Planning (R&P) to ascertain the feasibility of a proposal to create individual health care accounts. The proposal, referred to as Wyo-Care, would provide health coverage for employed persons without health insurance. This project included three parts; an economic profile of Wyoming's labor market, a focus group study of employers, and a mail survey of a random sample of employers in Wyoming. The first objective (Section 1) described Wyoming's labor market and identified the industries with human resource practices compatible with the Wyo-Care proposal. The second objective was to ascertain employer willingness to support partial funding through employer contributions as a component of the Wyo-Care plan. Two collection strategies, focus group discussions and a mail survey, were used to solicit employer opinions. The focus groups (Section 2) were basically an open forum that allowed the moderator to explain the proposal and then elicit feedback from the participating employers. This Section (Section 3) describes the employer mail survey.

The mail survey was conducted after the focus group discussions, in part to verify the findings of the group sessions. Because both types of research have inherent limitations, using the two together presents a more complete picture of employer attitudes toward the provision of health insurance to their employees and the likelihood of employer participation in a proposal such as Wyo-Care. The survey has the benefit of a more representative sample of employers than was available through focus group analysis.

The sample was drawn to allow the results to identify the proportion of workers affected by employer decisions. Employers were sampled in proportion to their employment. Because of their impact on the market, employers from larger firms had a greater probability of selection. Appendix A, page A9 shows that 47.4 percent of total employment comes from firms with more than 50 employees. The sample of 651 employers was stratified by firm size, industry, and geography to be representative of the state. We attained a 73.1 percent response rate.

The survey was conducted during the summer months of 2004 and represents a snapshot in time. Employer compensation strategies, including the offer of health insurance, are associated with certain phases of the business cycle that may be industry specific. During the survey period, the state's economy was undergoing an overall expansion. When the economy is expanding rapidly, employees are likely to change jobs frequently to maximize their earnings while their labor is in demand. In these cases, insurance may either be denied for lack of tenure or used as a bargaining tool to keep workers.

In addition, seasonality may have a substantial impact on the survey results. Many businesses operate differently over the course of the year. For instance, employment levels drop dramatically during the winter months in many construction firms and firms that rely on summer tourism. In the summer months, construction firms may offer health insurance to only a small percentage of their workers because the other workers are temporary help. However, in the winter months, when only permanent employees remain, the percentage of workers offered health insurance is likely to be much higher. The seasonal nature of the collection appears to offer the most compelling reasons for the differences between offering and participation found in the results in this section and the results published in *Wages and Benefits in Wyoming* (Cowan, Hauf, & Leonard, 2005)

## **Methodology**

### *Focus Groups and Mail Survey Collection: A Methodological Consideration*

While the focus groups and the mail questionnaire asked respondents to address the same questions, focus groups participants knew each other and were part of common communities. Participants were exposed to peer oversight during both the focus group collection and the informal discussion. Focus group settings among individuals with social ties outside of those settings represent an environment where social approval may be a factor in what people say, as well as how they say it. The difference between comments from respondents in focus group settings, in comparison to a mail questionnaire environment where respondent anonymity is guaranteed, probably accounts for some of the differences in the types of solutions offered to the health care problem.

In contrast to the focus groups, the mail questionnaire included a promise of confidentiality. In circumstances of confidential reporting, where peer observation is implicit rather than explicit, respondents may be more likely to explore socially unacceptable ideas. It seems apparent in this situation that mail

questionnaire respondents both reinforced views expressed in the focus groups and were willing to go beyond focus group boundaries.

Focus group membership was drawn from pre-existing social structures in which members are likely to have one or more background elements in common. Association memberships, for example, may well have developed peer skills in the arena of consensus building and participants may have employed these same skills during focus group events. Therefore, it is possible that participants were working towards a group solution, rather than a solution best for themselves. Randomly sampled employers receiving a mail questionnaire may have no social ties to one another that would serve as the basis for identifying issues and developing consensus positions.

Another difference between the focus groups and the mail questionnaire is that in the former, there was an opportunity to explain the Wyo-Care proposal and for the respondent to gain a conversant knowledge of some of the reasons for its proposed design and potential efficacy. This difference is important because the lack of working knowledge is often associated with less openness to unfamiliar ideas.

More than half (57.3%) of responding employers to the mail survey provided written comments to survey question number 31 asking for their suggestions on how to fix the health insurance problem. The 273 commenting employers provided 314 comments. These comments were reviewed for common themes and wording and then grouped into 32 categories. They were then reviewed in an attempt to construct a smaller number of mutually exclusive and exhaustive groupings. The results are found in Table 3.15, page 185.

### *Collection Strategies*

The sample for the survey was comprised of 651 private sector employers selected from the Department of Employment's Unemployment Insurance (UI) file of accounts for the first quarter of 2004. The sample was randomly selected and stratified by firm size, industry, and location. Of these, 476 (73.1%) questionnaires were returned with useable information. Questionnaires were mailed initially on July 1, 2004. Follow-up mailings were conducted on July 23 and September 2. Toward the later stages of the collection period, a small number of employers (n=33) were contacted through a telephone interview to ensure adequate representation in all strata. Telephone collection began on August 16 and ended September 27, the last day of data collection for both methods. When the second quarter 2004 UI records became available it was determined that 18 of the original 671 firms were no longer defined as a firm (i.e., the firm failed to supply

the UI payroll information necessary to support the estimation technique described in the following subsection).

The reference period for employment and the context within which the employer provided the information is the second quarter of 2004. Tabular estimates of the number of private sector employers represented by the 476 are provided throughout this section and in Appendix G. These tables provide information on employer responses to the closed-ended questions. For most of the analysis, the pertinent numeric values are represented by the percentages while the estimated number of employers is provided to reflect the most likely magnitude of the response for approximately 14,000 private sector employers in the state.

### *Estimation Methodology*

Estimate generation was accomplished by dividing the count of businesses operating in each stratum cell (industry and number of workers) by the number of businesses responding to the survey in each stratum cell. The result is the number of businesses each sample unit represents in the stratum cell. Depending upon the table, the total number of businesses answering a survey question varies because of two factors: 1) question non-response, and 2) nested questions. Question non-response occurs when the person completing the survey form either refuses to answer a question or unintentionally skips the question when it requires an answer. A nested question occurs when a business is required to answer a follow-up question only if a preceding question is answered in a specific manner.

### **Results and Discussion**

Generally, the following discussion adheres to the structure of the questionnaire which can be found in Appendix F. The questionnaire consisted of two types of questions: open- and closed-ended. The closed-ended questions were those where respondents were asked, for example, to mark either “yes” or “no.” For some questions respondents wrote in “maybe” or “don’t know” instead of selecting one of the options given to them. These answers are also included in the tables. The open-ended questions were those where employers were asked to respond in their own words.

Overall, the closed-ended questions were less likely than those revealed in the focus group settings to provide responses that could be viewed as supportive of the Wyo-Care proposal. This finding may be reflective of the varying amount of Wyo-Care knowledge between the two data collection strategies. The focus

group participants were given an overview of the proposal and the chance to ask questions. The survey participants received little background information on the proposal.

The open-ended questions were more likely to elicit ideas that were somewhat less conventional than those recorded in focus group sessions. At the same time, key findings from the survey were consistent with results from the focus groups, the benefits survey estimates, and tabulations presented in the appendixes.

### *Insurance Information*

Employers in Wholesale Trade, Transportation, & Utilities (83.3%) and Information (79.3%) were most likely to offer health insurance to their full-time employees (see Table 3.1, page 159). Employers in Retail Trade (36.1%), Leisure & Hospitality (35.0%), and Manufacturing (29.0%) were least likely to offer health insurance. These results are consistent with findings from the tabular analysis and focus group discussions.

Additionally, employers in smaller firms were less likely than those in larger firms to offer health insurance to their full-time employees. In firms with less than 10 employees, only 41.8 percent of the respondents offered health insurance. In firms with more than 50 employees, 93.4 percent offered health insurance. This distribution is significant because almost 76 percent of employers in Wyoming have fewer than ten employees (see Section 1 and *Wages and Benefits in Wyoming* [Cowan, Hauf, & Leonard, 2005]). Taken together, about half of all firms in the state do not offer health insurance to any of their employees.

While 48.4 percent of all respondents offered health insurance to their full-time employees, only 5.2 percent offered it to their part-time employees (see Table 3.2, page 160). This is consistent with the tabular analysis.

### *Barriers to Providing Health Benefits*

For most employers, it appears that cost was the primary rationale for not offering health insurance to all employees, since 67.7 percent responded “no” when asked in Question 15 if there were barriers other than cost affecting their decision whether to offer health insurance. Table 3.3 (see page 161) shows this finding was especially true for employers in Manufacturing (85.5%), Mining (83.2%), and Wholesale Trade, Transportation, & Utilities (80.6%). Since Wyo-Care could potentially lower costs, these are industries which could possibly benefit significantly from the program.

(Text continued on page 162)

**Table 3.1: Summary Estimates of the Number of Employers Offering Health Insurance Coverage to Full-Time Employees**

			Question 11. Does firm offer medical insurance to at least some full-time employees?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	325	333	0	0	658
		Row %	49.4%	50.6%	0.0%	0.0%	100.0%
	Construction	Employers	858	1,426	0	0	2,284
		Row %	37.6%	62.4%	0.0%	0.0%	100.0%
	Manufacturing	Employers	158	387	0	0	545
		Row %	29.0%	71.0%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	1,260	252	0	0	1,512
		Row %	83.3%	16.7%	0.0%	0.0%	100.0%
	Retail Trade	Employers	636	1,125	0	0	1,761
		Row %	36.1%	63.9%	0.0%	0.0%	100.0%
	Information	Employers	156	41	0	0	197
		Row %	79.3%	20.7%	0.0%	0.0%	100.0%
	Financial Activities	Employers	562	649	0	0	1,211
		Row %	46.4%	53.6%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	1,360	769	0	0	2,128
		Row %	63.9%	36.1%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	704	580	0	0	1,284
		Row %	54.8%	45.2%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	487	903	0	0	1,390
		Row %	35.0%	65.0%	0.0%	0.0%	100.0%
	Other Services	Employers	317	812	0	0	1,129
		Row %	28.1%	71.9%	0.0%	0.0%	100.0%
	Total	Employers	6,823	7,278	0	0	14,100
		Row %	48.4%	51.6%	0.0%	0.0%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	4,389	6,113	0	0	10,502
		Row %	41.8%	58.2%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	1,119	826	0	0	1,944
		Row %	57.5%	42.5%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	815	303	0	0	1,118
		Row %	72.9%	27.1%	0.0%	0.0%	100.0%
	50+ Workers	Employers	500	35	0	0	536
		Row %	93.4%	6.6%	0.0%	0.0%	100.0%
	Total	Employers	6,823	7,278	0	0	14,100
		Row %	48.4%	51.6%	0.0%	0.0%	100.0%

**Table 3.2: Summary Estimates of the Number of Employers Offering Health Insurance Coverage to Part-Time Employees**

			Question 11. Does firm offer medical insurance to at least some part-time employees?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	37	389	0	0	426
		Row %	8.6%	91.4%	0.0%	0.0%	100.0%
	Construction	Employers	40	1,052	0	0	1,092
		Row %	3.7%	96.3%	0.0%	0.0%	100.0%
	Manufacturing	Employers	12	372	0	0	384
		Row %	3.1%	96.9%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	32	1,364	0	0	1,396
		Row %	2.3%	97.7%	0.0%	0.0%	100.0%
	Retail Trade	Employers	29	1,807	0	0	1,836
		Row %	1.6%	98.4%	0.0%	0.0%	100.0%
	Information	Employers	16	156	0	0	172
		Row %	9.5%	90.5%	0.0%	0.0%	100.0%
	Financial Activities	Employers	158	745	0	0	902
		Row %	17.5%	82.5%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	7	1,520	0	0	1,527
		Row %	0.5%	99.5%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	126	792	0	0	919
		Row %	13.7%	86.3%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	100	1,366	0	0	1,466
		Row %	6.8%	93.2%	0.0%	0.0%	100.0%
	Other Services	Employers	5	654	0	0	659
		Row %	0.8%	99.2%	0.0%	0.0%	100.0%
	Total	Employers	562	10,218	0	0	10,780
		Row %	5.2%	94.8%	0.0%	0.0%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	302	7,600	0	0	7,902
		Row %	3.8%	96.2%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	74	1,448	0	0	1,522
		Row %	4.9%	95.1%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	88	822	0	0	910
		Row %	9.6%	90.4%	0.0%	0.0%	100.0%
	50+ Workers	Employers	98	348	0	0	446
		Row %	22.1%	77.9%	0.0%	0.0%	100.0%
	Total	Employers	562	10,218	0	0	10,780
		Row %	5.2%	94.8%	0.0%	0.0%	100.0%

**Table 3.3: Summary Estimates of the Number of Employers Experiencing Barriers Other Than Cost to Offering Health Insurance Coverage to Their Employees**

			Question 15. Are there barriers other than cost that factor into your decision whether to offer health insurance to your employees?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	101	501	0	0	602
		Row %	16.8%	83.2%	0.0%	0.0%	100.0%
	Construction	Employers	1,055	902	0	0	1,957
		Row %	53.9%	46.1%	0.0%	0.0%	100.0%
	Manufacturing	Employers	80	471	0	0	551
		Row %	14.5%	85.5%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	293	1,219	0	0	1,512
		Row %	19.4%	80.6%	0.0%	0.0%	100.0%
	Retail Trade	Employers	526	1,501	0	0	2,027
		Row %	26.0%	74.0%	0.0%	0.0%	100.0%
	Information	Employers	57	154	0	2	213
		Row %	26.8%	72.1%	0.0%	1.1%	100.0%
	Financial Activities	Employers	311	1,017	0	3	1,331
		Row %	23.4%	76.4%	0.0%	0.2%	100.0%
	Professional & Business Services	Employers	784	1,523	0	0	2,307
		Row %	34.0%	66.0%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	363	921	0	0	1,284
		Row %	28.3%	71.7%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	771	763	0	0	1,533
		Row %	50.3%	49.7%	0.0%	0.0%	100.0%
	Other Services	Employers	362	888	0	0	1,249
		Row %	28.9%	71.1%	0.0%	0.0%	100.0%
	Total	Employers	4,703	9,858	0	5	14,566
		Row %	32.3%	67.7%	0.0%	0.0%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	3,745	7,287	0	0	11,032
		Row %	33.9%	66.1%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	420	1,505	0	0	1,926
		Row %	21.8%	78.2%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	390	695	0	0	1,085
		Row %	35.9%	64.1%	0.0%	0.0%	100.0%
	50+ Workers	Employers	148	371	0	5	524
		Row %	28.3%	70.8%	0.0%	1.0%	100.0%
	Total	Employers	4,703	9,858	0	5	14,566
		Row %	32.3%	67.7%	0.0%	0.0%	100.0%

However, about one-third (32.3%) of all employers indicated that there were barriers other than cost affecting their decision to offer health insurance. A common finding in both the focus groups, and the analysis of the tabular estimates in Section 1 was that low employee attachment (i.e., short tenure with a firm, higher than average turnover) was associated with employers not offering health insurance to employees. As the graphics in Section 1 and tabular data in Appendixes A-E reveal, the Construction and Leisure & Hospitality industries are more likely than other industries to rely upon labor that is short tenured, high in turnover, and more likely to be nonresident. These findings may help explain why over half of the employers in Construction (53.9%) and Leisure & Hospitality (50.3%) indicated that non-cost factors were a consideration in not offering health insurance. For these industries, using the Wyo-Care proposal (or similar programs) as a strategy to address insurance costs as the primary barrier may have limited appeal. Employer responses to the question asking if there were barriers not related to cost that influenced their decision whether or not to offer health insurance tend to support this perspective.

Among Construction and Leisure & Hospitality employers who indicated that factors other than cost affected their decision not to offer health insurance, two out of every five (19 of 49 in Construction and 17 of 44 in Leisure & Hospitality) responded that a low level of employee attachment was the principal reason for not offering insurance. An employer in Leisure & Hospitality with 10-19 employees offered the following list of reasons: “A. Seasonality. B. High employee turnover. C. Skyrocketing costs other than insurance for businesses. D. Misuse of insurance by insured.” Although more elaborate than most responses, this employer’s list includes a reference not just to turnover as a non-cost barrier to offering health insurance but also identifies a cross section of employer comments.

An additional 25 employers also indicated that high employee turnover was associated with a decision not to offer health insurance. Among these firms were several in the Mining industry. The Mining industry was growing quickly during the collection period (July 1 to September 27, 2004). For example, preliminary estimates for August 2004 indicated that over-the-year employment growth in Mining stood at 10.5 percent [Trends citation, check OTY]. Rapid industrial expansion is often associated with high turnover as employers bid up wages and employees move quickly to the most attractive opportunity. It may be, then, that employer considerations regarding the offering of health insurance are not only associated with certain characteristic ways of coping with human resource needs but it may also mean that employer compensation strategies, including the offer of health insurance, are associated with certain phases of the business cycle that may be industry specific.

## *Cost Containment*

Based on employers' comments regarding cost containment, a significant segment of private sector employers are changing their compensation strategies and searching for alternatives to their current arrangements with health insurance companies. Mail survey research (in contrast to focus groups) provides an opportunity to examine the scale of employer cost containment action in response to higher health insurance costs.

While tabular estimates indicate that nearly half (see Table 3.1, page 159) of Wyoming's private sector firms offer health insurance, the survey results also indicate that more than half of all respondents who offer health insurance (54.9%) indicated they had undertaken or were planning cost containment measures in order to continue offering health insurance coverage to their employees (see Table 3.4, page 164). The structure of the question may introduce some uncertainty over the interpretation of the results, as the question asks about the past and the future simultaneously. The five industries with the largest percentages of employers using cost containment strategies (Wholesale Trade, 97.3%; Retail Trade, 74.4%; Manufacturing, 62.9%; Leisure & Hospitality, 55.7%; and Information, 53.2%) were the same five industries that were either the most or least likely to offer benefits (see Table 3.1, page 159). It may be that the industries most likely to offer benefits have already implemented cost containment strategies while the industries least likely to offer benefits plan to implement them.

Employers in Professional & Business Services (73.3%) and Mining (65.0%) indicated they are not implementing cost containment strategies. Nonresident corporations own many of the Mining firms in Wyoming. Offices outside Wyoming often make decisions regarding which categories of employees are offered insurance and which policies. Therefore, it is possible that the person who completed the survey was not aware of cost containment strategies implemented by corporate headquarters.

The majority of reported cost containment strategies include having employees pay some (or more) of the premium cost, reduce benefits, and increase co-payments. During a telephone survey of a financial firm with 21 employees, the respondent indicated that they increased the deductible from \$300 to \$2,000 to keep up with the high cost of premiums. The problem, the respondent indicated, is that they "do not know what they'll do if the cost of medical insurance continues to rise." Throughout the questionnaires, where employers provided comments, the issue was not simply recent trends in costs but the absence of clear options for the future.

(Text continued on page 165)

**Table 3.4: Summary Estimates of the Number of Employers Utilizing Cost Containment in Order to Offer Health Insurance Coverage to Their Employees**

			Question 17. If your company offers health insurance to any employees, has/will your company need to begin cost containment?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	142	265	0	0	407
		Row %	35.0%	65.0%	0.0%	0.0%	100.0%
	Construction	Employers	308	235	152	0	695
		Row %	44.3%	33.8%	21.9%	0.0%	100.0%
	Manufacturing	Employers	123	73	0	0	196
		Row %	62.9%	37.1%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	1,225	30	0	4	1,260
		Row %	97.3%	2.4%	0.0%	0.3%	100.0%
	Retail Trade	Employers	573	197	0	0	769
		Row %	74.4%	25.6%	0.0%	0.0%	100.0%
	Information	Employers	83	71	0	2	156
		Row %	53.2%	45.2%	0.0%	1.5%	100.0%
	Financial Activities	Employers	268	287	0	0	555
		Row %	48.3%	51.7%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	358	984	0	0	1,342
		Row %	26.7%	73.3%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	323	277	0	103	704
		Row %	45.9%	39.4%	0.0%	14.7%	100.0%
	Leisure & Hospitality	Employers	271	187	28	0	487
		Row %	55.7%	38.5%	5.8%	0.0%	100.0%
	Other Services	Employers	167	260	0	0	427
		Row %	39.1%	60.9%	0.0%	0.0%	100.0%
	Total	Employers	3,841	2,865	180	110	6,996
		Row %	54.9%	41.0%	2.6%	1.6%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	2,166	2,195	152	103	4,616
		Row %	46.9%	47.5%	3.3%	2.2%	100.0%
	10 - 19 Workers	Employers	775	290	28	0	1,093
		Row %	70.9%	26.5%	2.6%	0.0%	100.0%
	20 - 49 Workers	Employers	564	222	0	0	786
		Row %	71.7%	28.3%	0.0%	0.0%	100.0%
	50+ Workers	Employers	335	158	0	6	500
		Row %	67.1%	31.7%	0.0%	1.3%	100.0%
	Total	Employers	3,841	2,865	180	110	6,996
		Row %	54.9%	41.0%	2.6%	1.6%	100.0%

There are also indications that cost containment strategies are associated with firm size. Employers from larger firms occasionally suggested “negotiated pricing” and “bill monitoring.” Another employer mentioned self-insurance, the use of mail-in prescriptions, and the possibilities associated with Health Savings and Health Reimbursement Accounts. It is not clear to what extent firm size is associated with the staffing of specialized human resource managers who can effectively explore more health insurance options. However, for small firms, Wyo-Care program participation may depend on the availability of an employer service representative function to assist in assessing how the Wyo-Care program would fit into an overall strategy of compensation.

Cost containment, and other firm behavior, takes place in a broader economic context. A small number of employers mentioned limiting coverage to exclude spouses, no longer hiring anyone, confining the hiring of new workers to those who appeared to have fewer risk characteristics, and making worker eligibility for health insurance a condition of six months to a year of tenure with the firm rather than a more traditional period of three months. One employer indicated dropping a wellness program. These ideas were less frequently expressed, but it is clear that employers are experimenting with a range of cost containment strategies.

Given the complexity of compensation it is not clear that a single question regarding cost containment strategies is sufficient to determine if other benefits such as retirement plans are being limited or wage rates constrained in response to increasing health insurance costs. What does seem apparent, however, is that employees in almost half of the firms that provide health insurance are being asked to shoulder a greater share of health insurance costs and assume greater risk as benefits are reduced.

Vigorous employer cost containment strategies may have unanticipated consequences on the availability of health insurance. More than half of employers offering health insurance plan cost containment strategies. However, it is unclear how extensively limiting demand affects the economic viability of the health insurance industry in the state.

Employer cost containment strategies may serve to exacerbate other problems that were described in the focus groups. Several employers raised the concern that there were not enough insurance carriers in the state. One respondent indicated that the “lack of companies providing health insurance has eliminated competition, which has enabled providers to raise premiums without limitation.” Others wanted more flexibility in the coverage and expressed a view that they would like greater choice in plan coverage. A few

employers indicated that benefits are confusing, that insurance companies “fight you when you file for benefits,” and that there is a lack of “fairness” in insurance. Employer comments suggest a certain amount of tension surrounding the insurance issue. While the majority of employers who offer insurance are adapting to changing costs within the existing framework, as the analysis of employer proposed solutions suggest, there is a significant minority of employers who are willing to prescribe substantially changing the structure of that framework.

### *Willingness to Contribute*

Questions 19 through 25 of the survey instrument were closed-ended questions asking respondents about their willingness to contribute funds above their current monthly payroll for their uncovered employees. Each question included an opportunity to provide additional comments. The focus group discussions (Section 2) centered around those questions, as they were designed to solicit employers’ opinions regarding program features explored by the Wyo-Care proposal.

Based on employers’ responses to Questions 19 and 20, an estimated 2,000 (13.8%) private sector employers expressed a willingness to support two important features of the Wyo-Care proposal. As can be seen in Table 3.5 (see page 167), 13.8 percent of respondents (an estimated 1,923 private sector employers) checked the “yes” response to question 19 which asked employers if they would be willing to contribute additional funds for employees not covered by health insurance. An additional 4.6 percent of respondents provided conditional answers suggesting potential positive endorsement under the right conditions. An estimated 379 employer fall into the category of “maybe” while 261 are estimated to fall into the “don’t know” category. It is possible, then, that as many as one in five employers are open to providing additional compensation through a program like Wyo-Care.

Employers in industries most likely to offer health insurance (i.e., Wholesale Trade, Transportation, & Utilities and Information) were also most willing to indicate that they would contribute additional funds above their current payrolls to cover their uncovered employees (23.4% and 31.8%, respectively). In addition, employers in industries such as Leisure & Hospitality (21.0%) and Retail Trade (21.8%), which typically employ large numbers of seasonal workers who lack the tenure for health insurance eligibility, were likewise willing to contribute. However, employers in the Construction industry, which also utilizes seasonal workers, were considerably less willing to contribute additional funds to provide coverage (7.5%). Unlike employers in

(Text continued on page 168)

**Table 3.5: Summary Estimates of the Number of Employers Willing to Contribute Funds Above Current Payroll to Offer Health Insurance Coverage to Their Uncovered Employees**

			Question 19. Is your firm willing to contribute additional funds above your current monthly payroll for your uncovered employees?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	65	572	0	0	636
		Row %	10.2%	89.8%	0.0%	0.0%	100.0%
	Construction	Employers	135	1,491	152	11	1,790
		Row %	7.5%	83.3%	8.5%	0.6%	100.0%
	Manufacturing	Employers	106	434	5	5	551
		Row %	19.2%	78.9%	0.9%	1.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	295	968	0	0	1,263
		Row %	23.4%	76.6%	0.0%	0.0%	100.0%
	Retail Trade	Employers	441	1,395	185	0	2,021
		Row %	21.8%	69.0%	9.2%	0.0%	100.0%
	Information	Employers	73	145	5	5	229
		Row %	31.8%	63.5%	2.3%	2.3%	100.0%
	Financial Activities	Employers	145	1,168	3	13	1,328
		Row %	10.9%	87.9%	0.2%	1.0%	100.0%
	Professional & Business Services	Employers	40	2,256	4	0	2,300
		Row %	1.7%	98.1%	0.2%	0.0%	100.0%
	Education & Health Care	Employers	169	874	14	5	1,063
		Row %	15.9%	82.2%	1.4%	0.5%	100.0%
	Leisure & Hospitality	Employers	310	1,052	11	100	1,472
		Row %	21.0%	71.5%	0.7%	6.8%	100.0%
	Other Services	Employers	146	981	0	120	1,247
		Row %	11.7%	78.7%	0.0%	9.7%	100.0%
	Total	Employers	1,923	11,336	379	261	13,899
		Row %	13.8%	81.6%	2.7%	1.9%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	1,271	8,741	302	181	10,495
		Row %	12.1%	83.3%	2.9%	1.7%	100.0%
	10 - 19 Workers	Employers	457	1,332	41	53	1,883
		Row %	24.3%	70.7%	2.2%	2.8%	100.0%
	20 - 49 Workers	Employers	137	872	5	11	1,025
		Row %	13.4%	85.1%	0.5%	1.1%	100.0%
	50+ Workers	Employers	58	391	31	16	496
		Row %	11.8%	78.9%	6.2%	3.1%	100.0%
	Total	Employers	1,923	11,336	379	261	13,899
		Row %	13.8%	81.6%	2.7%	1.9%	100.0%

Information and Wholesale Trade, Transportation, & Utilities, those in Professional & Business Services were the least willing to contribute additional funds (1.7%), even though 63.9 percent of employers in this industry offered health insurance to their full-time employees.

Firm size (located at the bottom of Table 3.5) alone does not initially appear to influence the likelihood of an employer's willingness to contribute additional funds to provide coverage to their uncovered employees, with the exception of firms having 10 to 19 employees. Employers from firms with 10 to 19 employees (24.3%) were the most willing to contribute additional funds, while around 12 percent of employers with firms in other size classes were willing to contribute. However, as discussed in Section 1 and as can be seen in the tabular data in Appendixes A-E, firm size within certain industries may be predictive of firms' willingness to contribute additional funds.

Three-quarters of Wyoming employers have fewer than ten employees. When dealing with very small employers, questions about contributing additional funds may be more personal than they are for larger employers. For instance, an employer with two part-time workers is more likely to have a close relationship with those workers. He or she would know that the workers are high school students who work 10 hours after school per week and would not take insurance even if it were offered. In cases like these, the employers will indicate they are unwilling to contribute additional funds because it is not a hypothetical question, but rather a real question they already know the answer to. The Professional & Business Services industry has more small firms than nearly any other industry; 85.1 percent employ fewer than 10 workers (Section 1). The large representation of small firms in Professional & Business Services could explain why only 1.7 percent of the employers from that industry were willing to contribute additional funds.

Survey findings indicate that not only are small firms with less than 10 employees unwilling to contribute additional funds but large firms with more than 50 employees are just as unwilling. However, recall from Table 3.1 (see page 159) that as firm size increases, so does the likelihood of benefits offering. Therefore, the question of willingness to offer more is less relevant as firm size increases. In addition, for large firms there may be policies in place, often determined by corporate headquarters, about which categories of workers are offered coverage and which are not. In these cases, the employer may not have the latitude to alter company policy to attempt coverage for part-time workers in Wyoming. The Mining industry has the largest share of firms with 50 or more employees than any other industry in Wyoming. The inability of local managers to alter policy could explain why employers in Mining indicated an unwillingness to contribute additional money for their uncovered employees.

Nearly one-quarter of the employers with 10 to 19 employees indicated they would be willing to contribute additional funds for uncovered employees. In addition, almost 80 percent of employers from firms this size indicated cost was the primary barrier to offering insurance coverage (see Table 3.1, page 159). Given these firm characteristics, the Wyo-Care proposal appears ideal for firms of this size.

As can be seen from the Questionnaire in Appendix F, Question 20 was designed to link additional compensation for insuring uncovered employees to the potential advantage of reduced administrative costs for employers. While 14.9 percent of respondents (an estimated 2,020 private sector employers) provided a positive response, an additional 2.9 percent of employers did not reject the idea (see Table 3.6, page 170). Instead, an estimated 0.3 percent noted “maybe” and 2.6 percent wrote “don’t know.”

Questionnaire instructions asked respondents who responded negatively to Question 20, those indicating an unfavorable view of exchanging additional compensation for reduced administrative costs, to skip Questions 21 through 25. However, as can be seen in the tables for these subsequent questions, some respondents who answered question 20 negatively, continued to provide comments that appear useful in the current analysis. For example, in Table 3.7 (see page 171), 6.7 percent of employers indicated “maybe” when asked if they were willing to use a secure electronic system to contribute to an individual health benefits account. It may be suggested that some employers find features of the Wyo-Care proposal attractive without viewing it as a requirement that they endorse the basic Wyo-Care principles raised by Questions 19 and 20. It may also be that some employers view some features (e.g., electronic systems) as having the same necessary relationship implied in the structure of the questionnaire. The complexity of the Wyo-Care proposal and response patterns suggest that under some conditions employers would support features of the proposal. The complexity and response patterns also suggest that alternative data collection strategies need to be considered before the next stage of research is developed.

Employers who said they would be willing to contribute additional funds to provide coverage (responded “yes” to Question 20 in Table 3.6 [see page 170] ) were asked in Question 21 if they would be willing to use an electronic system to make the contributions to their employees’ individual health benefits accounts (see Table 3.7, page 171). Only respondents who answered “yes” to Question 20 were eligible to answer Question 21. Question 21 represented the first time in the questionnaire that health benefits accounts were mentioned. As discussed earlier, respondents were given little background on health benefits accounts. Consequently, their responses may have been based on the ideas implied by the written questionnaire items

(Text continued on page 172)

**Table 3.6: Summary Estimates of the Number of Employers Willing to Contribute Funds Above Current Payroll to Offer Health Insurance Coverage to Their Uncovered Employees if Administrative Costs Could be Reduced**

			Question 20. Is your firm willing to contribute additional funds above your current monthly payroll for your uncovered employees if you could reduce administrative costs?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	56	527	0	6	589
		Row %	9.5%	89.4%	0.0%	1.1%	100.0%
	Construction	Employers	120	1,649	0	21	1,790
		Row %	6.7%	92.1%	0.0%	1.1%	100.0%
	Manufacturing	Employers	102	390	5	48	545
		Row %	18.8%	71.5%	0.9%	8.8%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	278	964	4	0	1,246
		Row %	22.3%	77.3%	0.3%	0.0%	100.0%
	Retail Trade	Employers	544	1,442	11	0	1,998
		Row %	27.2%	72.2%	0.6%	0.0%	100.0%
	Information	Employers	70	146	8	2	227
		Row %	30.7%	64.5%	3.7%	1.0%	100.0%
	Financial Activities	Employers	26	1,279	3	21	1,328
		Row %	1.9%	96.3%	0.2%	1.6%	100.0%
	Professional & Business Services	Employers	240	1,877	4	0	2,121
		Row %	11.3%	88.5%	0.2%	0.0%	100.0%
	Education & Health Care	Employers	217	840	0	5	1,063
		Row %	20.4%	79.1%	0.0%	0.5%	100.0%
	Leisure & Hospitality	Employers	338	972	0	123	1,433
		Row %	23.6%	67.9%	0.0%	8.6%	100.0%
	Other Services	Employers	28	1,093	0	129	1,249
		Row %	2.2%	87.5%	0.0%	10.3%	100.0%
	Total	Employers	2,020	11,179	35	355	13,589
		Row %	14.9%	82.3%	0.3%	2.6%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	1,363	8,693	0	219	10,275
		Row %	13.3%	84.6%	0.0%	2.1%	100.0%
	10 - 19 Workers	Employers	418	1,299	6	86	1,809
		Row %	23.1%	71.8%	0.3%	4.8%	100.0%
	20 - 49 Workers	Employers	171	818	5	28	1,021
		Row %	16.7%	80.1%	0.5%	2.7%	100.0%
	50+ Workers	Employers	68	369	24	22	483
		Row %	14.1%	76.3%	5.1%	4.5%	100.0%
	Total	Employers	2,020	11,179	35	355	13,589
		Row %	14.9%	82.3%	0.3%	2.6%	100.0%

**Table 3.7: Summary Estimates of the Number of Employers Willing to Use a Secure Electronic System to Contribute Funds Above Current Payroll to Individual Benefit Accounts for Uncovered Employees**

			Question 21. Would your firm willing to use a secure electronic system to contribute to an individual health benefits account for each or some of your uncovered employees?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	17	47	0	0	65
		Row %	26.9%	73.1%	0.0%	0.0%	100.0%
	Construction	Employers	109	184	0	4	297
		Row %	36.7%	62.0%	0.0%	1.3%	100.0%
	Manufacturing	Employers	107	5	0	38	150
		Row %	71.2%	3.6%	0.0%	25.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	266	17	0	0	283
		Row %	94.1%	5.9%	0.0%	0.0%	100.0%
	Retail Trade	Employers	82	312	162	0	555
		Row %	14.7%	56.2%	29.1%	0.0%	100.0%
	Information	Employers	70	0	8	2	80
		Row %	86.6%	0.0%	10.4%	3.0%	100.0%
	Financial Activities	Employers	18	15	3	8	44
		Row %	41.2%	35.1%	6.1%	17.6%	100.0%
	Professional & Business Services	Employers	226	18	0	0	244
		Row %	92.6%	7.4%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	87	233	0	5	326
		Row %	26.8%	71.6%	0.0%	1.6%	100.0%
	Leisure & Hospitality	Employers	105	199	0	95	399
		Row %	26.2%	49.9%	0.0%	23.9%	100.0%
	Other Services	Employers	17	11	0	110	137
		Row %	12.2%	8.0%	0.0%	79.8%	100.0%
	Total	Employers	1,103	1,042	173	262	2,580
		Row %	42.8%	40.4%	6.7%	10.2%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	625	843	150	147	1,766
		Row %	35.4%	47.8%	8.5%	8.4%	100.0%
	10 - 19 Workers	Employers	300	99	6	93	497
		Row %	60.3%	19.9%	1.2%	18.6%	100.0%
	20 - 49 Workers	Employers	130	73	0	0	203
		Row %	64.2%	35.8%	0.0%	0.0%	100.0%
	50+ Workers	Employers	49	27	16	22	115
		Row %	42.5%	23.8%	14.4%	19.3%	100.0%
	Total	Employers	1,103	1,042	173	262	2,580
		Row %	42.8%	40.4%	6.7%	10.2%	100.0%

and their personal knowledge, including rhetoric from the Health Savings Accounts (HSAs) discussions during the then-upcoming election campaigns. The percentage of respondents who indicated a willingness to use an electronic system ranged from 94.1 percent for employers in Wholesale Trade, Transportation, & Utilities to 12.2 percent for those in Other Services. Overall, 42.8 percent of the employers indicated a willingness to use an electronic system for health benefits accounts contributions. Respondents in Professional & Business Services (92.6%) and Information (86.6%), specifically, indicated a high willingness to contribute electronically. Their willingness may be reflective of their familiarity with using personal computers as part of daily business activities.

Employers in Other Services (79.8%) and Manufacturing (25.2%) responded that they did not know whether or not they would use an electronic system to contribute to individual health benefits accounts. An additional 29.1 percent in Retail Trade indicated they would “maybe” contribute in this way. These comments could be in response to a lack of knowledge about health benefits accounts in general or a lack of understanding about electronic payment systems. Regardless, it would appear that additional education might assist these employers in making a decision.

Overall, only 28.6 percent of the respondents willing to contribute additional funds to the accounts of year-round employees were willing to make the same offer to their seasonal and temporary workers (see Table 3.8, page 173). Of employers answering Question 22, 95.2 percent of those in Professional & Business Services were willing to contribute to the health benefits accounts of their seasonal and temporary employees. Employers in the other industries were not nearly as receptive to the idea. None of the employers in either Retail Trade or Financial Activities indicated a willingness to contribute to seasonal or temporary employees’ accounts.

Question 22 generated several “don’t know” responses, especially from employers in Education & Health Care (56.0%) and Financial Activities (37.4%). The uncertainty could have stemmed from confusion about seasonal and temporary workers compared to “uncovered” workers usually referred to earlier in the questionnaire. It also could have been the result of the level of understanding of the individual health benefits account system in general.

When asked in Question 23 (see Table 3.9, page 174) whether or not they would be willing to contribute to an individual health savings account if they could use an electronic system housed within the

(Text continued on page 175)

**Table 3.8: Summary Estimates of the Number of Employers Willing to Contribute Health Benefits Funds Above Current Payroll for Seasonal or Temporary Employees**

			Question 22. Is your firm willing to contribute to an individual health benefits account for each or some of your uncovered seasonal and/or temporary employees?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	9	6	0	0	15
		Row %	57.6%	42.4%	0.0%	0.0%	100.0%
	Construction	Employers	60	68	0	0	128
		Row %	47.1%	52.9%	0.0%	0.0%	100.0%
	Manufacturing	Employers	48	97	0	0	144
		Row %	33.2%	66.8%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	26	262	0	0	288
		Row %	9.1%	90.9%	0.0%	0.0%	100.0%
	Retail Trade	Employers	0	568	11	0	579
		Row %	0.0%	98.0%	2.0%	0.0%	100.0%
	Information	Employers	51	18	6	2	77
		Row %	65.5%	23.6%	7.8%	3.1%	100.0%
	Financial Activities	Employers	0	23	3	15	41
		Row %	0.0%	56.1%	6.5%	37.4%	100.0%
	Professional & Business Services	Employers	222	7	4	0	234
		Row %	95.2%	3.2%	1.7%	0.0%	100.0%
	Education & Health Care	Employers	26	59	0	109	194
		Row %	13.6%	30.4%	0.0%	56.0%	100.0%
	Leisure & Hospitality	Employers	177	166	0	28	371
		Row %	47.6%	44.8%	0.0%	7.6%	100.0%
	Other Services	Employers	8	112	0	0	121
		Row %	6.9%	93.1%	0.0%	0.0%	100.0%
<b>Total</b>		Employers	628	1,386	24	155	2,192
		Row %	28.6%	63.2%	1.1%	7.1%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	407	959	0	103	1,470
		Row %	27.7%	65.3%	0.0%	7.0%	100.0%
	10 - 19 Workers	Employers	119	225	6	44	394
		Row %	30.3%	57.1%	1.5%	11.1%	100.0%
	20 - 49 Workers	Employers	70	147	0	0	217
		Row %	32.1%	67.9%	0.0%	0.0%	100.0%
	50+ Workers	Employers	31	55	18	8	112
		Row %	28.1%	48.9%	16.1%	6.9%	100.0%
<b>Total</b>		Employers	628	1,386	24	155	2,192
		Row %	28.6%	63.2%	1.1%	7.1%	100.0%

**Table 3.9: Summary Estimates of the Number of Employers Willing to Utilize an Electronic System Housed in the Department of Employment**

			Question 23. Is your firm willing to use an electronic system housed in the Wyoming Department of Employment to manage individual health benefits accounts?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	30	41	0	0	71
		Row %	42.5%	57.5%	0.0%	0.0%	100.0%
	Construction	Employers	94	186	0	4	284
		Row %	33.1%	65.5%	0.0%	1.4%	100.0%
	Manufacturing	Employers	107	5	0	38	150
		Row %	71.2%	3.6%	0.0%	25.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	266	245	17	0	528
		Row %	50.4%	46.4%	3.2%	0.0%	100.0%
	Retail Trade	Employers	215	179	185	0	579
		Row %	37.1%	30.9%	32.0%	0.0%	100.0%
	Information	Employers	69	0	9	2	80
		Row %	85.7%	0.0%	11.3%	3.0%	100.0%
	Financial Activities	Employers	26	8	3	8	44
		Row %	58.8%	17.6%	6.1%	17.6%	100.0%
	Professional & Business Services	Employers	226	22	4	0	252
		Row %	89.8%	8.7%	1.5%	0.0%	100.0%
	Education & Health Care	Employers	48	253	14	11	326
		Row %	14.7%	77.6%	4.4%	3.3%	100.0%
	Leisure & Hospitality	Employers	205	105	23	67	399
		Row %	51.3%	26.2%	5.7%	16.8%	100.0%
	Other Services	Employers	25	112	0	110	247
		Row %	10.2%	45.5%	0.0%	44.4%	100.0%
	Total	Employers	1,310	1,156	255	239	2,959
		Row %	44.3%	39.1%	8.6%	8.1%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	847	966	150	147	2,111
		Row %	40.1%	45.8%	7.1%	7.0%	100.0%
	10 - 19 Workers	Employers	315	60	61	64	500
		Row %	63.0%	12.0%	12.2%	12.9%	100.0%
	20 - 49 Workers	Employers	107	93	26	0	226
		Row %	47.4%	41.2%	11.4%	0.0%	100.0%
	50+ Workers	Employers	41	36	18	27	122
		Row %	33.2%	29.8%	14.7%	22.4%	100.0%
	Total	Employers	1,310	1,156	255	239	2,959
		Row %	44.3%	39.1%	8.6%	8.1%	100.0%

Department of Employment, nearly half of the employers (44.3%) responded favorably. This percentage is slightly higher than the 42.8 percent (Table 3.7, page 171) who were willing to contribute through a generic secure electronic system. The difference in willingness might be the result of employers' experience with using the current electronic systems available through the Department of Employment, such as those used for reporting Unemployment Insurance information.

Question 24 (see Table 3.10, page 176) asks employers about their willingness to pool their contributions with those of other employers to benefit their uncovered employees. The results of Question 24 were considerably different from those of Question 22 (Table 3.8, page 173) asking if employers were willing to contribute to an individual account for their seasonal or temporary workers. Because Question 24 asks about uncovered employees instead of seasonal or temporary workers, and the question includes the phrase "co-mingled with other contributions to benefit uncovered employees & other pool members," it is unclear which of the two issues the employers were responding to in their answers. Despite the ambiguity of the question, 46.9 percent (see Table 3.10, page 176) of employers were willing to contribute to a health benefits pool for their uncovered employees, while only 28.6 percent (see Table 3.8, page 173) were willing to contribute to an individual account for their seasonal or temporary workers.

As shown in Table 3.10 (see page 176), employers in Retail Trade, who indicated an unwillingness to contribute additional funds to the health benefits accounts of seasonal and temporary workers (see Table 3.8, page 173), seemed much more willing to place the funds in a health benefits pool with other employers (60.1%). An additional 32.0 percent answered "maybe," an indication that more education might be required before employers in Retail Trade can make an informed decision. Employers in Financial Activities responded similarly with 55.4 percent responding either "maybe" or "don't know."

Employers from smaller firms were twice as willing to contribute additional funds to a health benefits pool. Nearly half (48.1%) of the employers in firms with less than 10 employees and 56.9 percent of employers from firms with 10 to 19 employees would contribute to a health benefits pool. Again, the percentage of willing employers in firms with 10 to 19 employees might be higher after more education, because almost a quarter wrote in "maybe" or "don't know."

Employers willing to contribute additional funds in health benefit accounts were asked in Question 25 if they would be willing to pay a percentage of their payroll to uncovered employees comparable to the amount

(Text continued on page 177)

**Table 3.10: Summary Estimates of the Number of Employers Willing to Contribute to a Health Benefits Pool**

			Question 24. Is your firm willing to contribute to a health benefits pool where contributions would be co-mingled with other contributions to benefit uncovered employees & other pool members?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	17	54	0	0	71
		Row %	24.5%	75.5%	0.0%	0.0%	100.0%
	Construction	Employers	107	221	0	0	327
		Row %	32.6%	67.4%	0.0%	0.0%	100.0%
	Manufacturing	Employers	102	43	0	5	150
		Row %	68.0%	28.8%	0.0%	3.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	262	262	21	0	544
		Row %	48.1%	48.1%	3.8%	0.0%	100.0%
	Retail Trade	Employers	348	46	185	0	579
		Row %	60.1%	7.9%	32.0%	0.0%	100.0%
	Information	Employers	72	0	6	2	80
		Row %	89.6%	0.0%	7.5%	3.0%	100.0%
	Financial Activities	Employers	13	8	10	15	46
		Row %	28.1%	16.5%	22.3%	33.1%	100.0%
	Professional & Business Services	Employers	218	200	4	0	423
		Row %	51.7%	47.4%	0.9%	0.0%	100.0%
	Education & Health Care	Employers	137	155	29	5	326
		Row %	41.9%	47.6%	8.9%	1.6%	100.0%
	Leisure & Hospitality	Employers	194	154	23	28	399
		Row %	48.6%	38.6%	5.7%	7.1%	100.0%
	Other Services	Employers	28	110	0	110	247
		Row %	11.2%	44.4%	0.0%	44.4%	100.0%
	Total	Employers	1,498	1,252	278	166	3,193
		Row %	46.9%	39.2%	8.7%	5.2%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	1,100	929	150	110	2,289
		Row %	48.1%	40.6%	6.6%	4.8%	100.0%
	10 - 19 Workers	Employers	306	105	83	44	537
		Row %	56.9%	19.5%	15.4%	8.1%	100.0%
	20 - 49 Workers	Employers	71	143	23	5	242
		Row %	29.3%	59.3%	9.4%	2.0%	100.0%
	50+ Workers	Employers	21	74	22	8	125
		Row %	16.6%	59.6%	17.6%	6.1%	100.0%
	Total	Employers	1,498	1,252	278	166	3,193
		Row %	46.9%	39.2%	8.7%	5.2%	100.0%

paid for covered employees. More than half of the respondents (57.6%) indicated a willingness to pay a comparable percentage (see Table 3.11, page 178). Employers from small firms were the most willing to make comparable contributions (62.1% in firms with less than 10 employees and 59.7% in firms with 10-19 employees). Employers with more than 50 employees expressed the least interest (6.2%).

Employers in Professional & Business Services (93.9%), Information (82.4%), and Retail Trade (81.1%), who were willing to contribute additional funds, indicated the most willingness to contribute comparable amounts for their uncovered employees. Additionally, those who are willing to contribute seem very receptive to nearly all of the options presented to them.

In Question 25, employers in Construction indicated they were the least willing to make a contribution with 76.7 percent answering “no.” This response may be another indication of the human resource strategies used by the Construction industry. Because most building projects are done in the summer months, Construction employers hire the most workers during the summer, often in response to specific jobs. It would be nearly impossible for an employer to maintain a health care policy that would cover a varying number of employees, for a varying amount of time. The investment involved in contributing additional funds for a temporary laborer might not be feasible for an employer who has extremely high turnover.

#### *Awareness and Understanding of Recent Developments*

The results from survey Questions 26 and 27 regarding awareness and understanding of HSAs temper all the other results from this survey. Questions 21-24 asked whether or not the employer would be willing to contribute money toward an individual health benefits account. The results ranged from about 28 to 47 percent of the employers who were willing to contribute additional funds were also willing to contribute toward an individual health savings account. However, as shown in Table 3.12 (see page 179), only 43.9 percent of all employers, including those unwilling to contribute additional funds, were even aware of the HSA legislation. Question 27 asked if respondents had any detailed knowledge of HSAs (see Table 3.13, page 180). Only 26.0 percent of the employers answered “yes.”

Employers in Professional & Business Services (63.4%), at the high end of the range, were more informed about the new laws, while those in Construction (23.0%), at the low end, were less informed. Again,

(Text continued on page 181)

**Table 3.11: Summary Estimates of the Number of Employers Willing to Pay a Comparable Percentage of Payroll to Uncovered Employees Similar to Covered Employees**

			Question 25. Is your firm willing to pay a comparable percentage of payroll to uncovered employees as you do for covered employees?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	9	13	0	0	22
		Row %	40.5%	59.5%	0.0%	0.0%	100.0%
	Construction	Employers	64	211	0	0	274
		Row %	23.3%	76.7%	0.0%	0.0%	100.0%
	Manufacturing	Employers	59	16	38	38	150
		Row %	39.2%	10.4%	25.2%	25.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	283	262	0	0	544
		Row %	51.9%	48.1%	0.0%	0.0%	100.0%
	Retail Trade	Employers	348	69	11	0	429
		Row %	81.1%	16.2%	2.7%	0.0%	100.0%
	Information	Employers	51	0	5	5	62
		Row %	82.4%	0.0%	8.9%	8.7%	100.0%
	Financial Activities	Employers	10	26	3	8	46
		Row %	22.3%	55.4%	5.8%	16.5%	100.0%
	Professional & Business Services	Employers	393	26	0	0	419
		Row %	93.9%	6.1%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	139	182	0	5	326
		Row %	42.6%	55.8%	0.0%	1.6%	100.0%
	Leisure & Hospitality	Employers	223	103	23	28	377
		Row %	59.1%	27.4%	6.0%	7.5%	100.0%
	Other Services	Employers	28	0	0	110	137
		Row %	20.2%	0.0%	0.0%	79.8%	100.0%
<b>Total</b>		Employers	1,605	907	80	194	2,785
		Row %	57.6%	32.5%	2.9%	7.0%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	1,225	562	38	147	1,973
		Row %	62.1%	28.5%	1.9%	7.5%	100.0%
	10 - 19 Workers	Employers	289	156	0	39	484
		Row %	59.7%	32.2%	0.0%	8.0%	100.0%
	20 - 49 Workers	Employers	83	110	26	0	219
		Row %	38.1%	50.1%	11.8%	0.0%	100.0%
	50+ Workers	Employers	7	78	16	8	109
		Row %	6.2%	71.7%	15.1%	7.0%	100.0%
<b>Total</b>		Employers	1,605	907	80	194	2,785
		Row %	57.6%	32.5%	2.9%	7.0%	100.0%

**Table 3.12: Summary Estimates of the Number of Employers Aware of Health Savings Accounts**

			Question 26. Are you aware of the new Health Savings Accounts (HSAs) that were inacted into law in 2004?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	196	462	0	0	658
		Row %	29.8%	70.2%	0.0%	0.0%	100.0%
	Construction	Employers	526	1,758	0	0	2,284
		Row %	23.0%	77.0%	0.0%	0.0%	100.0%
	Manufacturing	Employers	266	284	0	0	551
		Row %	48.4%	51.6%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	666	846	0	0	1,512
		Row %	44.0%	56.0%	0.0%	0.0%	100.0%
	Retail Trade	Employers	678	1,384	0	0	2,062
		Row %	32.9%	67.1%	0.0%	0.0%	100.0%
	Information	Employers	102	127	0	0	229
		Row %	44.4%	55.6%	0.0%	0.0%	100.0%
	Financial Activities	Employers	622	716	0	0	1,338
		Row %	46.5%	53.5%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	1,458	841	0	0	2,300
		Row %	63.4%	36.6%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	549	730	0	0	1,279
		Row %	42.9%	57.1%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	752	782	0	0	1,533
		Row %	49.0%	51.0%	0.0%	0.0%	100.0%
	Other Services	Employers	821	538	0	0	1,359
		Row %	60.4%	39.6%	0.0%	0.0%	100.0%
	Total	Employers	6,635	8,469	0	0	15,104
		Row %	43.9%	56.1%	0.0%	0.0%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	4,477	7,026	0	0	11,502
		Row %	38.9%	61.1%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	1,024	934	0	0	1,958
		Row %	52.3%	47.7%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	759	355	0	0	1,114
		Row %	68.1%	31.9%	0.0%	0.0%	100.0%
	50+ Workers	Employers	376	155	0	0	530
		Row %	70.8%	29.2%	0.0%	0.0%	100.0%
	Total	Employers	6,635	8,469	0	0	15,104
		Row %	43.9%	56.1%	0.0%	0.0%	100.0%

**Table 3.13: Summary Estimates of the Number of Employers With Detailed Knowledge of Health Savings Accounts**

			Question 27. Do you have any detailed knowledge of HSAs?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	101	548	0	9	658
		Row %	15.3%	83.3%	0.0%	1.3%	100.0%
	Construction	Employers	459	1,825	0	0	2,284
		Row %	20.1%	79.9%	0.0%	0.0%	100.0%
	Manufacturing	Employers	122	429	0	0	551
		Row %	22.1%	77.9%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	561	934	0	0	1,495
		Row %	37.5%	62.5%	0.0%	0.0%	100.0%
	Retail Trade	Employers	341	1,721	0	0	2,062
		Row %	16.5%	83.5%	0.0%	0.0%	100.0%
	Information	Employers	47	182	0	0	229
		Row %	20.5%	79.5%	0.0%	0.0%	100.0%
	Financial Activities	Employers	198	1,140	0	0	1,338
		Row %	14.8%	85.2%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	1,029	1,271	0	0	2,300
		Row %	44.7%	55.3%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	308	970	0	0	1,279
		Row %	24.1%	75.9%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	394	1,111	0	28	1,533
		Row %	25.7%	72.5%	0.0%	1.8%	100.0%
	Other Services	Employers	364	993	0	0	1,356
		Row %	26.8%	73.2%	0.0%	0.0%	100.0%
	Total	Employers	3,924	11,124	0	37	15,085
		Row %	26.0%	73.7%	0.0%	0.2%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	2,727	8,775	0	0	11,502
		Row %	23.7%	76.3%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	452	1,453	0	37	1,941
		Row %	23.3%	74.8%	0.0%	1.9%	100.0%
	20 - 49 Workers	Employers	468	643	0	0	1,111
		Row %	42.1%	57.9%	0.0%	0.0%	100.0%
	50+ Workers	Employers	277	253	0	0	530
		Row %	52.2%	47.8%	0.0%	0.0%	100.0%
	Total	Employers	3,924	11,124	0	37	15,085
		Row %	26.0%	73.7%	0.0%	0.2%	100.0%

Professional & Business Services (44.7%) had the largest percentage of employers with detailed information about HSAs, which could explain their consistent interest in the individual health benefit option throughout the survey.

Awareness of HSAs appears to increase as firm size grows from 38.9 percent of employers in firms with less than 10 employees to 70.8 percent of employers in firms with more than 50 employees. However, employers in firms with 20 to 49 workers (68.1%) appear almost as informed as those from firms with 50 or more employees. As with general awareness, detailed knowledge of HSAs rises with increases in firm size. In larger firms (20-49 and 50+ employees), 42.1 and 52.2 percent, respectively, of employers had detailed knowledge as opposed to about 23 percent in smaller firms. The lack of detailed knowledge, especially among small firms, reinforces the idea that more education is needed to inform employers about how a program like Wyo-Care would work and how it could benefit them.

Overall, 31.9 percent of the respondents to Question 29 had heard of using the Internet to access health records and claims information (see Table 3.14, page 182). Employers from large firms (57.6% in firms with more than 50 employees) had heard of using the Internet to access personal health records and health insurance claims information more frequently than those from smaller firms (29.5% in firms with less than 10 employees). Employers in Education & Health Care (54.6%) had heard of using the Internet for health care information most frequently. It is likely that some firms in health care industries are already using electronic means to store and access patient information.

The fact that only about a third of the employers had heard of using the Internet to access health records does not necessarily mean they are opposed to the idea. It could be they had never heard of the Internet being used in that manner before. The issues of privacy and security that may have kept personal health records off the Internet, thus far, are likely the same concerns voiced about using the Internet for the now-common practice of personal banking.

### *Open-Ended Questions*

Question 30 asked employers if they believed there is a healthcare/health coverage problem. Question 31 sought suggestions on how to fix it. Judging from the responses to these two questions and the additional comments provided by the employers, there does not appear to be a comprehensive or firmly grounded

(Text continued on page 183)

**Table 3.14: Summary Estimates of the Number of Employers With Knowledge of Internet Use for Health Information and Claims Management**

			Question 29. Have you heard of using the Internet for accessing personal health records and health care claims information?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	170	488	0	0	658
		Row %	25.8%	74.2%	0.0%	0.0%	100.0%
	Construction	Employers	878	1,406	0	0	2,284
		Row %	38.4%	61.6%	0.0%	0.0%	100.0%
	Manufacturing	Employers	199	352	0	0	551
		Row %	36.1%	63.9%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	416	1,096	0	0	1,512
		Row %	27.5%	72.5%	0.0%	0.0%	100.0%
	Retail Trade	Employers	509	1,553	0	0	2,062
		Row %	24.7%	75.3%	0.0%	0.0%	100.0%
	Information	Employers	103	126	0	0	229
		Row %	44.9%	55.1%	0.0%	0.0%	100.0%
	Financial Activities	Employers	629	709	0	0	1,338
		Row %	47.0%	53.0%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	704	1,603	0	0	2,307
		Row %	30.5%	69.5%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	698	581	0	0	1,279
		Row %	54.6%	45.4%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	317	1,165	0	28	1,511
		Row %	21.0%	77.1%	0.0%	1.9%	100.0%
Other Services	Employers	153	1,085	0	3	1,241	
	Row %	12.4%	87.4%	0.0%	0.2%	100.0%	
Total	Employers	4,776	10,164	0	31	14,971	
	Row %	31.9%	67.9%	0.0%	0.2%	100.0%	
<b>Number of Employees</b>	<10 Workers	Employers	3,366	8,026	0	0	11,393
		Row %	29.5%	70.5%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	615	1,306	0	28	1,950
		Row %	31.6%	67.0%	0.0%	1.5%	100.0%
	20 - 49 Workers	Employers	488	607	0	3	1,098
		Row %	44.5%	55.3%	0.0%	0.2%	100.0%
	50+ Workers	Employers	306	225	0	0	530
		Row %	57.6%	42.4%	0.0%	0.0%	100.0%
	Total	Employers	4,776	10,164	0	31	14,971
		Row %	31.9%	67.9%	0.0%	0.2%	100.0%

consensus among employers regarding the reasons for either current prices or rising costs for health insurance. But there is a strong sense that something is very, very wrong. It is this sense of wrongness that appears to serve as the rationale for many proposed solutions that may seem inconsistent with the dominant cultural perception of acceptable solutions. Some solutions may enjoy greater support than would be voiced in public.

The dominant theme among employers is that the system is not behaving in the best interests of the consumer and that something needs to be done about it. Precisely what needs to be done ranges from highly interventionist to mildly intrusive strategies. Although there are exceptions, employers focus primarily on the major institutions that make up the health care complex (i.e., insurance, providers, regulators, and communities using health care delivery systems as a competitive economic development tool) often viewed in a broad context. For example, one large manufacturer said, “Each community tries to maximize the services it provides. It may not make sense for Cody, Powell, and Worland to have [the] latest technology for testing. It may not make sense to have an outpatient surgical center when a hospital exists in the same area.” There is an expressed sense in employer comments that the health care complex is not behaving rationally. Consequently, in their view this complex is not serving the best interests of the purchasers of health care and insurance. Defining the situation as one in which the system is not behaving rationally appears to serve as the justification for recommending substantial interventions.

Secondly, and in contrast to the focus group findings, employers were more likely to provide support for prescriptive governmental intervention including the adoption of health care systems from other countries, universal coverage, subsidies, and proposing a more expansive regulatory role for the state or federal government. These comments were made in response to an open-ended question where the employer was asked to provide written suggestions to solve the problem of health care insurance coverage. Given the open-ended nature of the question it is difficult to identify the extent to which employers are willing to follow through with action in support of governmental intervention. However, we may interpret the frequency and extent of employer endorsement of governmental interventions as representing another expression of the extent to which health insurance has become problematic.

### *Summary of Remedies and Solutions*

More than half (57.3%) of responding employers to the mail survey provided written comments to survey Question 31 asking for their suggestions on how to fix the health insurance problem. The 273 commenting employers provided 314 comments. These comments were reviewed for common themes and wording and

then grouped into 32 categories. They were then reviewed in an attempt to construct a smaller number of mutually exclusive and exhaustive groupings (Response Categories). Descriptions of the Response Categories are located in the Technical Notes on page ?. The descriptions are excerpts from the employer comments submitted as part of the mail survey.

The first response in Table 3.15 (see page 185) shows that 46 employers (14.6% of the comments) advocate establishing cost controls and caps. These 46 employers represent 9.7 percent of the 476 responding employers. However, when we include employer comments suggesting solutions in the form of insurance subsidies, tax reductions, or governmental cost sharing, and we include the comments of those proposing large-scale governmental intervention, more than a third (35.3%) of all comments involve solutions that are based on greater governmental involvement. Further, if we include those comments proposing tort reform, the share of comments involving governmental intervention grows to 48 percent. Of course, employers may have been sensitized to the issue of tort reform because it was considered in a legislative session that preceded the survey and the tort reform campaign, which took place in advance of the November 2004 election (“Small Firms,” 2004).

Many of the remaining comments imply some level of governmental intervention aimed at a specific juncture in the health care complex. In some cases, comments were directed at what to do, leaving the mechanism for accomplishing the task unresolved. For example, 24 employers advised that an expanded pool of health care consumers (Response Category 5) would be beneficial, but as can be seen from the response categories, only a few strategies were offered to expand on the suggested means of addressing the problem. Similarly, nine employers suggested bringing in more insurance carriers (Response Category 10) but offered no strategy to accomplish the task.

Finally, 7.0 percent of employer comments insisted that in some unspecified manner the system needs to be “fixed” and 12.4 percent of comments conveyed the idea that they did not know what to suggest and took the time to point it out. These two answers may be indicative a mixture of frustration and uncertainty associated with proposals for large-scale intervention that have a low probability of implementation (e.g., Response Category 3).

Employers appear willing to listen to and advance a broader range of proposals in private than they are in public. This suggests that venues for public discussion need to be developed which foster free exchanges of information. It is critical to encourage the dialogue and advance its character. It is also crucial to make

**Table 3.15: Distribution of Response Categories for Open-Ended Question Regarding Remedies and Suggestions to Fix the Health Care/Coverage Problem**

<b>Response Category Number and Title</b>	<b>Comments</b>	
	<b>Number</b>	<b>Col. %</b>
1. Limits, Regulations, Requirements, Constraints	46	14.6
2. Intermediate Role for Government, Excluding Limits	38	12.1
3. Large Scale Federal and/or State Intervention	27	8.6
4. Tort Reform	40	12.7
5. Expand the Pool to Increase Access	24	7.6
6. Just Fix It! - No Means Specified	22	7.0
7. Do Not Know of a Remedy	39	12.4
8. Address Corruption, Fraud, and Abuse	12	3.8
9. High Deductibles, Health Savings Accounts	9	2.9
10. Bring in More Carriers	9	2.9
11. Emphasize Prevention/Consumer Education	8	2.5
12. Segment the Product	7	2.2
13. Segment the Consumer	6	1.9
14. More Drug Company Competition	5	1.6
15. Study Other Countries	5	1.6
16. Other Comments	17	5.4
<b>Total</b>	<b>314<sup>a</sup></b>	<b>100.0</b>

<sup>a</sup>273 employers provided 314 comments.

knowledge regarding the health care system complex, its history, and development available for public discussions and the design of solutions.

One employer offered the idea that the survey represented an attempt to begin a longer-term public dialogue and educational function. Given the proportion of employers who do not express views regarding

solutions grounded in current research and the proportion offering solutions unlikely to have a high probability of widespread public acceptance, it appears there is a need for an ongoing educational effort directed towards employers (and available to the public, generally). The availability of health insurance and the cost of health care is a complicated topic, as are the solutions offered to address it. Without the intellectual tools to diagnose the problem, a viable solution seems even more remote.

Health insurance represents a form of compensation central to employer strategies to obtain and retain human resources. It is also central to employee well-being. Moreover, the magnitude of employer insurance purchases impacts the balance of health care customers, meaning the population of the state as a whole is affected by decisions which revolve around employer/employee relationships. Therefore, it appears ongoing access to information regarding the likely causes of current and future levels of cost, major strategies deployed or under development in other states, the role of technology, demographic change, and related issues would facilitate a more effective employer (and public) understanding of and participation in the design of solutions.

### *Limitations*

Some variation in the estimates of the number of employers responding occurs because of item non-response. In other situations (as can be seen from the questionnaire in Appendix F), the survey instrument included a screening question, which had a substantial impact on the number of responses following question 20.

It is unclear why there was an increase in the number of respondents either writing in or verbally answering “don’t know” or “maybe” to questions 21 through 25. For example, nearly 80 percent of employers in Other Services who were willing to contribute additional funds to provide health insurance to their uncovered employees responded “don’t know” when asked if they would be willing to use an electronic system to place the funds in individual health benefits accounts. The increase may be a result of the respondent not having a clear understanding of the question or that the respondent was not in a position to dictate policy.

### *Future Research*

Given the complexity of the issues surrounding health insurance, future collections should consider highly focused mail questionnaires. Additionally, personal interviews, where the interviewer can provide

education, answer questions, and evaluate the respondents' understanding of the issue, may improve the quality of the responses and the researchers' understanding. In either case, guarantees of respondent anonymity are crucial to the integrity of the responses.

One area of future research would be to re-survey employers regarding Question 24 because of the possible confusion the question wording may have caused. Similarly, the question mentioned pooling contributions with those of other employers to provide health insurance to uncovered employees. Several comments were received from employers asking about pooling all of their employees with those from other firms, not just the uncovered employees.

Survey results would seem to indicate that providing some form of education to employers, and possibly employees, about health savings accounts and proposals such as Wyo-Care might be beneficial. In addition, future research might also include the impact the training had on employers' opinions and whether the training might cause them to change their initial answers to any of the mail survey questions.

## **Conclusion**

The mail survey of employers modeled on the focus group experience confirms the proposition that there is a niche for the proposed Wyo-Care program. Favorable employer responses to opinion questions for selected industries and employment size classes gathered during the survey tend to be consistent with the analysis of the most likely market segments presented in Section 1. Employers in Manufacturing; Wholesale Trade, Transportation, & Utilities; Information; and Financial Activities indicate a greater willingness to contribute additional funds above their current payroll for their employees not covered by health insurance.

However, we also find that a significant minority of employers appear willing to go beyond contributing more to pay for coverage or introducing new technical mechanisms to expand health care coverage for uninsured workers. They advocate cost controls including caps, subsidies, and more intrusive proposals. How actively they would support these proposals is unclear. What is clear is the non-traditional ideas regarding solutions to the problem of rising cost are more likely to be expressed in confidential questionnaires than in focus group settings. Employers may be more open to substantive change than is acknowledged in public. A review of employer comments reveals most refer to or imply government intervention to some degree as part of the solution to the healthcare/health coverage problem. Abandoning initiatives to expand coverage, and more importantly, to relate coverage expansion to cost control would probably be unsatisfactory for the majority of employers.



## References

Cowan, C., Hauf, D., & Leonard, D. (2005). *Wages and benefits in Wyoming*. Casper, WY: Wyoming Department of Employment, Research & Planning.

Small firms want broad tort reform. (2004, January 14). *Casper Star Tribune*.

# Technical Notes

## *Detailed Descriptions of Response Categories*

**1. Limits, Regulations, Requirements, Constraints:** Limit or contain provider charges to insurance companies. Government should put ceilings on hospital, medicine, and insurance costs. There needs to be premium caps. Limits and boundaries have to be set and followed in both the courtroom and office. Cost controls both at the provider and legal system level. Tighten regulation. Health insurance companies have no cost controls. Require insurance companies to provide insurance. Increased regulation of insurance companies.

**2. Intermediate Role for Government, Excluding Limits:** Expanded role for government, excluding caps and controls. Subsidies. A workman's comp or other health insurance availability. Government assistance. If funds were matched 50/50 by the government or a matching tax break, the total burden wouldn't be on small companies. Lessen the tax burden on small businesses so that we can afford to offer health insurance. State coverage for employees.

**3. Large Scale Federal and/or State Intervention:** Nationalize healthcare. Uniform health insurance for everyone paid by our government. Universal health care that requires a co-pay so it isn't free, not tied to employment, one system for all. Universal policy that anyone can insure through, with backing through the states or federal government. Socialize medicine. Raise the Medicaid income brackets. Offer free health coverage for kids until they are out of the home. State coverage for employees. Need to make it affordable by setting up a government controlled plan where everybody would contribute. Have the state take out payroll taxes for health insurance.

**4. Tort Reform:** Cap lawsuits and reduce premiums. Get rid of attorneys and frivolous claims. Tort reform.

**5. Expand the Pool to Increase Access:** Create a larger pool of employers/employees. Some kind of employer cooperative. Include interstate pools, requiring all employers to participate.

- 6. Just Fix it! - No Means Specified:** Costs need to be cut in all areas of the medical field (doctors, medicine, hospitals,...). Lower premiums - most people can't afford them. We need affordable insurance that we as employers can provide.
- 7. Do Not Know of a Remedy:** Need to go after what is causing medical prices to go so far out of line. Don't know what is causing this. Don't know, unsure, at a loss.
- 8. Address Corruption, Fraud, and Abuse:** Investigate insurance fraud and obscene insurance company profits. Get the corrupt people (Senators, Congress) out of office and there would be better decisions and affordable health care. Get rid of doctors who continually get sued for malpractice.
- 9. High Deductibles, Health Savings Accounts:** Employees need to contribute to their own health insurance and use vehicles such as HSAs in combination with high deductibles. HSAs are a step in the right direction, it would be nice to see a simplification of the programs/tools that are available. Ideally, there would be only contributions to an employee owned account that could be used to purchase insurance, pay deductibles, buy drugs, etc. Tying the availability of health care to employment is a bad practice that encourages the wrong behavior from employers and employees. Individual accounts will foster employee accountability and allow business to do the right thing (contribute \$), while removing the burden of plan design and administration. Allow medical savings accounts and permit carry over from year to year.
- 10. Bring in More Carriers:** Lack of carriers...lack of competition. No choice of insurance companies in Wyoming.
- 11. Emphasize Prevention/Consumer Education.**
- 12. Segment the Product:** The legislature should approve letting employees get a basic major medical plan to cover catastrophic illnesses. It is cheaper for each employee to get insurance than for their company to get it as a group. It is mandatory to have a certain amount of coverage and a lot of this is legislated (e.g., now we have to cover insulin and before you didn't).
- 13. Segment the Consumer:** Everyone should be responsible for their own costs. We need insurance that if you don't use it you don't pay for someone that over uses it. Segment the high risk employees, put them in a separate category for special treatment.

**14. More Drug Company Competition:** Allow FREE competition to lower drug prices through internet purchases and out-of-country purchases.

**15. Study Other Countries:** See what other countries are doing, they seem to make it work.

**16. Other Comments**

# Appendix A

**Summary Estimates of the Number of All Wyoming Workers Offered Benefits by Industry and Firm Size, 2002**

		Number of Workers Offered Health Benefits	Number of Workers Offered Dependent Health Benefits	Number of Workers Offered Dental Benefits
Industry	Mining	18,756	18,297	14,803
	Construction	20,547	19,071	15,139
	Manufacturing	10,350	10,287	8,212
	Wholesale Trade, Transportation, & Utilities	14,549	13,718	12,889
	Retail Trade	24,018	17,706	19,577
	Information	3,588	3,577	2,819
	Financial Activities	8,242	7,656	6,947
	Professional & Business Services	14,325	13,096	11,106
	Education & Health Care	20,938	19,847	18,787
	Leisure & Hospitality	14,000	13,547	10,264
	Other Services	3,269	2,862	2,205
	Total	152,582	139,661	122,749
Firm Size	<10 Workers	18,096	13,840	8,820
	10 - 19 Workers	20,021	17,211	13,974
	20 - 49 Workers	23,185	21,748	17,682
	50+ Workers	91,280	86,862	82,274
		Total	152,582	139,661

**Summary Estimates of the Number of All Wyoming Workers NOT Offered Benefits by Industry and Firm Size, 2002**

		Number of Workers NOT Offered Health Benefits	Number of Workers NOT Dependent Health Benefits	Number of Workers NOT Offered Dental Benefits
Industry	Mining	2,439	2,898	6,392
	Construction	8,649	10,125	14,056
	Manufacturing	1,430	1,493	3,568
	Wholesale Trade, Transportation, & Utilities	3,738	4,569	5,399
	Retail Trade	13,456	19,768	17,897
	Information	1,536	1,547	2,305
	Financial Activities	2,955	3,541	4,249
	Professional & Business Services	6,825	8,055	10,044
	Education & Health Care	7,638	8,729	9,789
	Leisure & Hospitality	29,533	29,986	33,269
	Other Services	5,651	6,059	6,715
	Total	83,851	96,771	113,683
Firm Size	<10 Workers	28,698	32,954	37,975
	10 - 19 Workers	16,447	19,257	22,493
	20 - 49 Workers	17,906	19,343	23,409
	50+ Workers	20,800	25,217	29,806
		Total	83,851	96,771

**Summary Estimates of the Number of Full-Time Wyoming Workers Offered Benefits by Industry  
and Firm Size, 2002**

		Number of Full-Time Workers Offered Health Benefits	Number of Full-Time Workers Offered Dependent Health Benefits	Number of Full-Time Workers Offered Dental Benefits
Industry	Mining	18,705	18,245	14,794
	Construction	19,559	18,117	14,226
	Manufacturing	10,342	10,266	8,187
	Wholesale Trade, Transportation, & Utilities	14,265	13,463	12,616
	Retail Trade	23,143	16,914	18,768
	Information	3,588	3,577	2,819
	Financial Activities	7,844	7,106	6,379
	Professional & Business Services	14,089	12,949	10,906
	Education & Health Care	18,520	17,407	16,449
	Leisure & Hospitality	12,688	12,311	9,694
	Other Services	3,186	2,843	2,153
	Total	145,929	133,198	116,992
Firm Size	<10 Workers	17,534	13,478	8,523
	10 - 19 Workers	19,679	17,043	13,660
	20 - 49 Workers	22,935	21,526	17,435
	50+ Workers	85,780	81,151	77,373
	Total	145,929	133,198	116,992

**Summary Estimates of the Number of Full-Time Wyoming Workers NOT Offered Benefits by Industry and Firm Size, 2002**

		Number of Full-Time Workers NOT Offered Health Benefits	Number of Full-Time Workers NOT Offered Health Benefits	Number of Full-Time Workers NOT Offered Dental Benefits
Industry	Mining	1,450	1,909	5,361
	Construction	6,505	7,947	11,837
	Manufacturing	733	809	2,888
	Wholesale Trade, Transportation, & Utilities	2,017	2,819	3,665
	Retail Trade	4,108	10,337	8,483
	Information	141	152	910
	Financial Activities	1,239	1,977	2,704
	Professional & Business Services	2,730	3,870	5,914
	Education & Health Care	2,873	3,985	4,944
	Leisure & Hospitality	10,560	10,937	13,555
	Other Services	2,477	2,820	3,509
	Total	34,832	47,563	63,770
Firm Size	<10 Workers	15,829	19,885	24,840
	10 - 19 Workers	6,532	9,168	12,551
	20 - 49 Workers	8,006	9,416	13,507
	50+ Workers	4,465	9,094	12,872
		Total	34,832	47,563

**Summary Estimates of the Number of Part-Time Wyoming Workers Offered Benefits by Industry and Firm Size, 2002**

		Number of Part-Time Workers Offered Health Benefits	Number of Part-Time Workers Offered Dependent Health Benefits	Number of Part-Time Workers Offered Dental Benefits
Industry	Mining	51	51	9
	Construction	988	954	913
	Manufacturing	8	21	25
	Wholesale Trade, Transportation, & Utilities	284	255	272
	Retail Trade	875	791	809
	Information	0	0	0
	Financial Activities	397	550	568
	Professional & Business Services	236	147	201
	Education & Health Care	2,418	2,439	2,338
	Leisure & Hospitality	1,311	1,235	570
	Other Services	83	19	52
	<b>Total</b>	<b>6,653</b>	<b>6,463</b>	<b>5,758</b>
Firm Size	<10 Workers	562	362	296
	10 - 19 Workers	342	167	314
	20 - 49 Workers	250	222	247
	50+ Workers	5,500	5,711	4,901
	<b>Total</b>	<b>6,653</b>	<b>6,463</b>	<b>5,758</b>

**Summary Estimates of the Number of Part-Time Wyoming Workers NOT Offered Benefits by Industry and Firm Size, 2002**

		Number of Part-Time Workers NOT Offered Health Benefits	Number of Part-Time Workers NOT Offered Health Benefits	Number of Part-Time Workers NOT Offered Dental Benefits
Industry	Mining	989	989	1,031
	Construction	2,144	2,178	2,219
	Manufacturing	697	684	680
	Wholesale Trade, Transportation, & Utilities	1,721	1,750	1,733
	Retail Trade	9,348	9,432	9,414
	Information	1,395	1,395	1,395
	Financial Activities	1,716	1,564	1,545
	Professional & Business Services	4,095	4,184	4,131
	Education & Health Care	4,765	4,744	4,845
	Leisure & Hospitality	18,973	19,049	19,714
	Other Services	3,175	3,239	3,206
	Total	49,018	49,208	49,913
Firm Size	<10 Workers	12,869	13,068	13,134
	10 - 19 Workers	9,915	10,089	9,942
	20 - 49 Workers	9,900	9,927	9,903
	50+ Workers	16,335	16,123	16,934
	Total	49,018	49,208	49,913

**Summary Estimates of Employers' Average Insurance Cost Per  
Wyoming Worker Offered Benefits by Industry and Firm Size, 2002**

		Employers' Average Insurance Cost Per Wyoming Worker Offered Benefits
Industry	Mining	\$3,687
	Construction	\$1,714
	Manufacturing	\$3,048
	Wholesale Trade, Transportation, & Utilities	\$5,766
	Retail Trade	\$1,559
	Information	\$2,853
	Financial Activities	\$3,613
	Professional & Business Services	\$2,415
	Education & Health Care	\$2,373
	Leisure & Hospitality	\$711
	Other Services	\$2,175
	Total	\$2,388
Firm Size	<10 Workers	\$2,775
	10 - 19 Workers	\$2,383
	20 - 49 Workers	\$1,975
	50+ Workers	\$2,437
	Total	\$2,388

**Summary Estimates of the Number of People Working at Any Time in Wyoming by Industry and Firm Size, 2002**

		Total Employment Estimate	Full-Time Employment Estimate	Part-Time Employment Estimate
Industry	Mining	21,195	20,155	1,040
	Construction	29,195	26,064	3,132
	Manufacturing	11,780	11,075	705
	Wholesale Trade, Transportation, & Utilities	18,287	16,282	2,006
	Retail Trade	37,474	27,251	10,223
	Information	5,124	3,729	1,395
	Financial Activities	11,197	9,083	2,113
	Professional & Business Services	21,151	16,819	4,331
	Education & Health Care	28,576	21,393	7,184
	Leisure & Hospitality	43,533	23,248	20,285
	Other Services	8,921	5,663	3,258
	Total	236,432	180,761	55,671
Firm Size	<10 Workers	46,794	33,364	13,431
	10 - 19 Workers	36,467	26,211	10,256
	20 - 49 Workers	41,091	30,942	10,149
	50+ Workers	112,080	90,245	21,835
	Total	236,432	180,761	55,671

**Summary Estimates of the Percentage of All Wyoming Workers Offered Benefits by Industry and Firm Size, 2002**

		Proportion of Workers Offered Health Benefits	Proportion of Workers Offered Dependent Health Benefits	Proportion of Workers Offered Dental Benefits
Industry	Mining	88%	86%	70%
	Construction	70%	65%	52%
	Manufacturing	88%	87%	70%
	Wholesale Trade, Transportation, & Utilities	80%	75%	70%
	Retail Trade	64%	47%	52%
	Information	70%	70%	55%
	Financial Activities	74%	68%	62%
	Professional & Business Services	68%	62%	53%
	Education & Health Care	73%	69%	66%
	Leisure & Hospitality	32%	31%	24%
	Other Services	37%	32%	25%
	Total	65%	59%	52%
Firm Size	<10 Workers	39%	30%	19%
	10 - 19 Workers	55%	47%	38%
	20 - 49 Workers	56%	53%	43%
	50+ Workers	81%	78%	73%
	Total	65%	59%	52%

**Summary Estimates of the Percentage of Full-Time Wyoming Workers Offered Benefits by Industry  
and Firm Size, 2002**

		Proportion of Full-Time Workers Offered Health Benefits	Proportion of Full-Time Workers Offered Dependent Health Benefits	Proportion of Full-Time Workers Offered Dental Benefits
Industry	Mining	93%	91%	73%
	Construction	75%	70%	55%
	Manufacturing	93%	93%	74%
	Wholesale Trade, Transportation, & Utilities	88%	83%	77%
	Retail Trade	85%	62%	69%
	Information	96%	96%	76%
	Financial Activities	86%	78%	70%
	Professional & Business Services	84%	77%	65%
	Education & Health Care	87%	81%	77%
	Leisure & Hospitality	55%	53%	42%
	Other Services	56%	50%	38%
	Total	81%	74%	65%
Firm Size	<10 Workers	53%	40%	26%
	10 - 19 Workers	75%	65%	52%
	20 - 49 Workers	74%	70%	56%
	50+ Workers	95%	90%	86%
	Total	81%	74%	65%

**Summary Estimates of the Percentage of Part-Time Wyoming Workers Offered Benefits by Industry and Firm Size, 2002**

		Proportion of Part-Time Workers Offered Health Benefits	Proportion of Part-Time Workers Offered Dependent Health Benefits	Proportion of Part-Time Workers Offered Dental Benefits
Industry	Mining	5%	5%	1%
	Construction	32%	30%	29%
	Manufacturing	1%	3%	4%
	Wholesale Trade, Transportation, & Utilities	14%	13%	14%
	Retail Trade	9%	8%	8%
	Information	0%	0%	0%
	Financial Activities	19%	26%	27%
	Professional & Business Services	5%	3%	5%
	Education & Health Care	34%	34%	33%
	Leisure & Hospitality	6%	6%	3%
	Other Services	3%	1%	2%
	Total	12%	12%	10%
Firm Size	<10 Workers	4%	3%	2%
	10 - 19 Workers	3%	2%	3%
	20 - 49 Workers	2%	2%	2%
	50+ Workers	25%	26%	22%
	Total	12%	12%	10%

## **Appendix B**

**Distribution of Wyoming Employers by Industry and Firm Size, 2002**

			Firm Size (Avg. Annual Employment)				
			<10	10 - 19	20 - 49	50+	Total
Industry	Mining	Employers	517	104	80	72	773
		Row %	66.9%	13.5%	10.3%	9.3%	100.0%
Column %		3.8%	4.5%	5.6%	9.7%	4.2%	
	Construction	Employers	2,369	364	205	82	3,020
		Row %	78.4%	12.1%	6.8%	2.7%	100.0%
		Column %	17.2%	15.8%	14.3%	11.0%	16.5%
	Manufacturing	Employers	432	96	65	49	642
		Row %	67.3%	15.0%	10.1%	7.6%	100.0%
		Column %	3.1%	4.2%	4.5%	6.6%	3.5%
	Wholesale Trade, Transportation, & Utilities	Employers	1,408	212	116	58	1,794
		Row %	78.5%	11.8%	6.5%	3.2%	100.0%
		Column %	10.2%	9.2%	8.1%	7.8%	9.8%
	Retail Trade	Employers	1,595	372	222	102	2,291
		Row %	69.6%	16.2%	9.7%	4.5%	100.0%
		Column %	11.6%	16.2%	15.4%	13.7%	12.5%
	Information	Employers	180	36	38	24	278
		Row %	64.7%	12.9%	13.7%	8.6%	100.0%
		Column %	1.3%	1.6%	2.6%	3.2%	1.5%
	Financial Activities	Employers	1,314	103	78	33	1,528
		Row %	86.0%	6.7%	5.1%	2.2%	100.0%
		Column %	9.5%	4.5%	5.4%	4.4%	8.4%
	Professional & Business Services	Employers	2,446	263	121	44	2,874
		Row %	85.1%	9.2%	4.2%	1.5%	100.0%
		Column %	17.8%	11.4%	8.4%	5.9%	15.7%
	Education & Health Care	Employers	1,027	194	117	94	1,432
		Row %	71.7%	13.5%	8.2%	6.6%	100.0%
		Column %	7.5%	8.4%	8.1%	12.7%	7.8%
	Leisure & Hospitality	Employers	1,072	419	365	168	2,024
		Row %	53.0%	20.7%	18.0%	8.3%	100.0%
		Column %	7.8%	18.2%	25.4%	22.6%	11.1%
	Other Services	Employers	1,418	138	31	17	1,604
		Row %	88.4%	8.6%	1.9%	1.1%	100.0%
		Column %	10.3%	6.0%	2.2%	2.3%	8.8%
Total		Employers	13,778	2,301	1,438	743	18,260
		Row %	75.5%	12.6%	7.9%	4.1%	100.0%
		Column %	100.0%	100.0%	100.0%	100.0%	100.0%

**Distribution of Wyoming Employers by Industry and Years in Business, 2002**

			Years in Business				
			<3 yrs.	3 - 6 yrs.	7 - 10 yrs.	10+ yrs.	Total
Industry	Mining	Count	224	194	82	273	773
		Row %	29.0%	25.1%	10.6%	35.3%	100.0%
		Column %	6.0%	4.6%	3.2%	3.5%	4.2%
	Construction	Count	791	775	421	1,033	3,020
		Row %	26.2%	25.7%	13.9%	34.2%	100.0%
		Column %	21.1%	18.5%	16.5%	13.3%	16.5%
	Manufacturing	Count	103	146	110	283	642
		Row %	16.0%	22.7%	17.1%	44.1%	100.0%
		Column %	2.8%	3.5%	4.3%	3.6%	3.5%
	Wholesale Trade, Transportation, & Utilities	Count	406	434	226	728	1,794
		Row %	22.6%	24.2%	12.6%	40.6%	100.0%
		Column %	10.8%	10.4%	8.9%	9.4%	9.8%
	Retail Trade	Count	302	444	320	1,225	2,291
		Row %	13.2%	19.4%	14.0%	53.5%	100.0%
		Column %	8.1%	10.6%	12.5%	15.8%	12.5%
	Information	Count	53	65	30	130	278
		Row %	19.1%	23.4%	10.8%	46.8%	100.0%
		Column %	1.4%	1.6%	1.2%	1.7%	1.5%
	Financial Activities	Count	263	359	229	677	1,528
		Row %	17.2%	23.5%	15.0%	44.3%	100.0%
		Column %	7.0%	8.6%	9.0%	8.7%	8.4%
	Professional & Business Services	Count	710	769	434	961	2,874
		Row %	24.7%	26.8%	15.1%	33.4%	100.0%
		Column %	19.0%	18.4%	17.0%	12.4%	15.7%
	Education & Health Care	Count	255	302	180	695	1,432
		Row %	17.8%	21.1%	12.6%	48.5%	100.0%
		Column %	6.8%	7.2%	7.1%	8.9%	7.8%
	Leisure & Hospitality	Count	322	389	299	1,014	2,024
		Row %	15.9%	19.2%	14.8%	50.1%	100.0%
		Column %	8.6%	9.3%	11.7%	13.0%	11.1%
	Other Services	Count	313	312	222	757	1,604
		Row %	19.5%	19.5%	13.8%	47.2%	100.0%
		Column %	8.4%	7.4%	8.7%	9.7%	8.8%
	Total	Count	3,742	4,189	2,553	7,776	18,260
		Row %	20.5%	22.9%	14.0%	42.6%	100.0%
		Column %	100.0%	100.0%	100.0%	100.0%	100.0%

**Distribution of Wyoming Employers by Firm Size and Years in Business, 2002**

			Years in Business				Total
			<3 yrs.	3 - 6 yrs.	7 - 10 yrs.	10+ yrs.	
Firm Size (Avg. Annual Employment)	<10	Count	3,339	3,485	2,009	4,945	13,778
		Row %	24.2%	25.3%	14.6%	35.9%	100.0%
		Column %	89.2%	83.2%	78.7%	63.6%	75.5%
	10 - 19	Count	222	416	315	1,348	2,301
		Row %	9.6%	18.1%	13.7%	58.6%	100.0%
		Column %	5.9%	9.9%	12.3%	17.3%	12.6%
	20 - 49	Count	135	207	166	930	1,438
		Row %	9.4%	14.4%	11.5%	64.7%	100.0%
		Column %	3.6%	4.9%	6.5%	12.0%	7.9%
	50+	Count	46	81	63	553	743
		Row %	6.2%	10.9%	8.5%	74.4%	100.0%
		Column %	1.2%	1.9%	2.5%	7.1%	4.1%
Total		Count	3,742	4,189	2,553	7,776	18,260
		Row %	20.5%	22.9%	14.0%	42.6%	100.0%
		Column %	100.0%	100.0%	100.0%	100.0%	100.0%

## **Appendix C**

**Average Annual Wage of All Wyoming Workers by Sex, Age Group, and Industry, 2002<sup>a</sup>**

All Industries

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age Group	<20	10,900	9.4%	4.2%	\$4,168
			20 - 24	15,047	13.0%	5.8%	\$13,473
		25 - 34	25,579	22.0%	9.8%	\$25,097	
		35 - 44	25,590	22.1%	9.8%	\$36,389	
		45 - 54	24,420	21.0%	9.4%	\$45,126	
		55 - 64	11,078	9.5%	4.2%	\$40,512	
		65+	3,434	3.0%	1.3%	\$21,325	
		N/A	N/A	N/A	N/A	N/A	
	Total			116,048	100.0%	44.5%	\$29,689
	Women	Age Group	<20	10,785	11.1%	4.1%	\$3,518
			20 - 24	14,418	14.8%	5.5%	\$8,364
		25 - 34	19,791	20.4%	7.6%	\$14,882	
		35 - 44	21,766	22.4%	8.3%	\$19,382	
		45 - 54	19,366	19.9%	7.4%	\$21,757	
		55 - 64	8,424	8.7%	3.2%	\$18,599	
		65+	2,682	2.8%	1.0%	\$10,608	
		N/A	N/A	N/A	N/A	N/A	
	Total			97,232	100.0%	37.3%	\$15,236
	N/A <sup>b</sup>	Age Group	<20	N/A	N/A	N/A	N/A
			20 - 24	N/A	N/A	N/A	N/A
25 - 34		N/A	N/A	N/A	N/A		
35 - 44		N/A	N/A	N/A	N/A		
45 - 54		N/A	N/A	N/A	N/A		
55 - 64		N/A	N/A	N/A	N/A		
65+		N/A	N/A	N/A	N/A		
N/A		N/A	N/A	N/A	N/A		
Total			47,526	100.0%	18.2%	\$6,753	
Total	Age Group	<20	21,685	8.3%	8.3%	\$3,845	
		20 - 24	29,465	11.3%	11.3%	\$10,973	
	25 - 34	45,370	17.4%	17.4%	\$20,641		
	35 - 44	47,356	18.2%	18.2%	\$28,572		
	45 - 54	43,786	16.8%	16.8%	\$34,790		
	55 - 64	19,502	7.5%	7.5%	\$31,046		
	65+	6,116	2.3%	2.3%	\$16,625		
	N/A	47,526	18.2%	18.2%	\$6,753		
Total			260,806	100.0%	100.0%	\$20,121	

a. 30 records were removed from this table set for confidentiality reasons.

b. Age and sex information not available.

**Average Annual Wage of All Wyoming Workers by Sex, Age Group, and Industry, 2002<sup>a</sup>**

Mining

				Count	Age %	Industry %	Average Annual Wage	
Sex	Men	Age Group	<20	332	1.9%	1.5%	\$9,716	
			20 - 24	1,728	9.7%	7.8%	\$25,160	
			25 - 34	3,826	21.6%	17.2%	\$39,991	
			35 - 44	4,751	26.8%	21.3%	\$51,408	
			45 - 54	5,222	29.5%	23.4%	\$61,591	
			55 - 64	1,658	9.4%	7.4%	\$58,746	
			65+	209	1.2%	.9%	\$40,461	
			N/A	N/A	N/A	N/A	N/A	
		Total	17,726	100.0%	79.6%	\$49,161		
		Women	Age Group	<20	82	3.7%	.4%	\$5,406
	20 - 24			239	10.7%	1.1%	\$14,807	
			25 - 34	383	17.2%	1.7%	\$30,467	
			35 - 44	637	28.6%	2.9%	\$37,740	
			45 - 54	664	29.8%	3.0%	\$42,842	
			55 - 64	180	8.1%	.8%	\$36,383	
			65+	45	2.0%	.2%	\$16,968	
			N/A	N/A	N/A	N/A	N/A	
		Total	2,230	100.0%	10.0%	\$33,835		
		N/A <sup>b</sup>	Age Group	<20	N/A	N/A	N/A	N/A
	20 - 24			N/A	N/A	N/A	N/A	
	25 - 34		N/A	N/A	N/A	N/A		
	35 - 44		N/A	N/A	N/A	N/A		
	45 - 54		N/A	N/A	N/A	N/A		
	55 - 64		N/A	N/A	N/A	N/A		
	65+		N/A	N/A	N/A	N/A		
	N/A		2,313	100.0%	10.4%	\$14,493		
	Total	2,313	100.0%	10.4%	\$14,493			
	Total	Age Group	<20	414	1.9%	1.9%	\$8,862	
20 - 24			1,967	8.8%	8.8%	\$23,902		
		25 - 34	4,209	18.9%	18.9%	\$39,124		
		35 - 44	5,388	24.2%	24.2%	\$49,792		
		45 - 54	5,886	26.4%	26.4%	\$59,476		
		55 - 64	1,838	8.3%	8.3%	\$56,556		
		65+	254	1.1%	1.1%	\$36,299		
		N/A	2,313	10.4%	10.4%	\$14,493		
	Total	22,269	100.0%	100.0%	\$44,025			

a. 30 records were removed from this table set for confidentiality reasons.

b. Age and sex information not available.

**Average Annual Wage of All Wyoming Workers by Sex, Age Group, and Industry, 2002<sup>a</sup>**

Construction

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age Group	<20	1,414	6.4%	4.0%	\$5,500
			20 - 24	3,342	15.1%	9.4%	\$13,996
		25 - 34	5,553	25.1%	15.6%	\$21,417	
		35 - 44	5,347	24.1%	15.0%	\$26,449	
		45 - 54	4,321	19.5%	12.1%	\$31,155	
		55 - 64	1,684	7.6%	4.7%	\$28,411	
		65+	484	2.2%	1.4%	\$18,843	
		N/A	N/A	N/A	N/A	N/A	
	Total	22,145	100.0%	62.2%	\$22,871		
	Women	Age Group	<20	197	6.6%	.6%	\$4,327
			20 - 24	376	12.6%	1.1%	\$9,606
		25 - 34	557	18.7%	1.6%	\$13,525	
		35 - 44	850	28.6%	2.4%	\$17,030	
		45 - 54	650	21.9%	1.8%	\$19,828	
		55 - 64	267	9.0%	.8%	\$19,535	
		65+	76	2.6%	.2%	\$14,784	
		N/A	N/A	N/A	N/A	N/A	
	Total	2,973	100.0%	8.4%	\$15,372		
	N/A <sup>b</sup>	Age Group	<20	N/A	N/A	N/A	N/A
			20 - 24	N/A	N/A	N/A	N/A
25 - 34		N/A	N/A	N/A	N/A		
35 - 44		N/A	N/A	N/A	N/A		
45 - 54		N/A	N/A	N/A	N/A		
55 - 64		N/A	N/A	N/A	N/A		
65+		N/A	N/A	N/A	N/A		
N/A		10,460	100.0%	29.4%	\$8,277		
Total	10,460	100.0%	29.4%	\$8,277			
Total	Age Group	<20	1,611	4.5%	4.5%	\$5,356	
		20 - 24	3,718	10.5%	10.5%	\$13,552	
	25 - 34	6,110	17.2%	17.2%	\$20,697		
	35 - 44	6,197	17.4%	17.4%	\$25,157		
	45 - 54	4,971	14.0%	14.0%	\$29,674		
	55 - 64	1,951	5.5%	5.5%	\$27,197		
	65+	560	1.6%	1.6%	\$18,292		
	N/A	10,460	29.4%	29.4%	\$8,277		
Total	35,578	100.0%	100.0%	\$17,954			

a. 30 records were removed from this table set for confidentiality reasons.

b. Age and sex information not available.

**Average Annual Wage of All Wyoming Workers by Sex, Age Group, and Industry, 2002<sup>a</sup>**

Manufacturing

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age Group	<20	399	4.5%	3.0%	\$5,058
			20 - 24	944	10.6%	7.2%	\$15,212
		25 - 34	1,764	19.7%	13.4%	\$26,867	
		35 - 44	2,245	25.1%	17.1%	\$38,777	
		45 - 54	2,297	25.7%	17.4%	\$47,330	
		55 - 64	1,081	12.1%	8.2%	\$46,886	
		65+	216	2.4%	1.6%	\$21,795	
		N/A	N/A	N/A	N/A	N/A	
		Total	8,946	100.0%	67.9%	\$35,204	
		Women	Age Group	<20	215	7.3%	1.6%
	20 - 24			364	12.3%	2.8%	\$8,579
	25 - 34		541	18.3%	4.1%	\$16,472	
	35 - 44		723	24.5%	5.5%	\$20,771	
	45 - 54		701	23.8%	5.3%	\$23,072	
	55 - 64		321	10.9%	2.4%	\$21,127	
	65+		86	2.9%	.7%	\$11,323	
	N/A		N/A	N/A	N/A	N/A	
	Total		2,951	100.0%	22.4%	\$17,571	
	N/A <sup>b</sup>		Age Group	<20	N/A	N/A	N/A
		20 - 24		N/A	N/A	N/A	N/A
25 - 34		N/A	N/A	N/A	N/A		
35 - 44		N/A	N/A	N/A	N/A		
45 - 54		N/A	N/A	N/A	N/A		
55 - 64		N/A	N/A	N/A	N/A		
65+		N/A	N/A	N/A	N/A		
N/A		1,270	100.0%	9.6%	\$7,661		
Total		1,270	100.0%	9.6%	\$7,661		
Total		Age Group	<20	614	4.7%	4.7%	\$4,703
	20 - 24		1,308	9.9%	9.9%	\$13,366	
	25 - 34	2,305	17.5%	17.5%	\$24,427		
	35 - 44	2,968	22.5%	22.5%	\$34,391		
	45 - 54	2,998	22.8%	22.8%	\$41,658		
	55 - 64	1,402	10.6%	10.6%	\$40,988		
	65+	302	2.3%	2.3%	\$18,813		
	N/A	1,270	9.6%	9.6%	\$7,661		
	Total	13,167	100.0%	100.0%	\$28,595		

a. 30 records were removed from this table set for confidentiality reasons.

b. Age and sex information not available.

**Average Annual Wage of All Wyoming Workers by Sex, Age Group, and Industry, 2002<sup>a</sup>**

Wholesale Trade, Transportation, & Utilities

				Count	Age %	Industry %	Average Annual Wage	
Sex	Men	Age Group	<20	400	2.9%	2.0%	\$5,912	
			20 - 24	1,060	7.8%	5.4%	\$18,221	
			25 - 34	2,643	19.4%	13.4%	\$28,970	
			35 - 44	3,570	26.2%	18.1%	\$39,989	
			45 - 54	3,691	27.1%	18.7%	\$46,922	
			55 - 64	1,791	13.2%	9.1%	\$39,977	
			65+	464	3.4%	2.4%	\$21,576	
			N/A	N/A	N/A	N/A	N/A	
			Total	13,619	100.0%	69.2%	\$36,405	
			Women	Age Group	<20	143	3.7%	.7%
	20 - 24	411			10.7%	2.1%	\$11,803	
		25 - 34		753	19.6%	3.8%	\$18,431	
		35 - 44		1,144	29.7%	5.8%	\$22,420	
		45 - 54		939	24.4%	4.8%	\$25,400	
		55 - 64		357	9.3%	1.8%	\$23,182	
		65+		104	2.7%	.5%	\$12,730	
		N/A		N/A	N/A	N/A	N/A	
		Total		3,851	100.0%	19.6%	\$20,370	
		N/A <sup>b</sup>		Age Group	<20	N/A	N/A	N/A
	20 - 24		N/A		N/A	N/A	N/A	
	25 - 34		N/A	N/A	N/A	N/A		
	35 - 44		N/A	N/A	N/A	N/A		
	45 - 54		N/A	N/A	N/A	N/A		
	55 - 64		N/A	N/A	N/A	N/A		
	65+		N/A	N/A	N/A	N/A		
	N/A		2,220	100.0%	11.3%	\$10,699		
	Total		2,220	100.0%	11.3%	\$10,699		
	Total		Age Group	<20	543	2.8%	2.8%	\$5,488
20 - 24		1,471		7.5%	7.5%	\$16,428		
		25 - 34	3,396	17.2%	17.2%	\$26,633		
		35 - 44	4,714	23.9%	23.9%	\$35,725		
		45 - 54	4,630	23.5%	23.5%	\$42,557		
		55 - 64	2,148	10.9%	10.9%	\$37,186		
		65+	568	2.9%	2.9%	\$19,956		
		N/A	2,220	11.3%	11.3%	\$10,699		
	Total	19,690	100.0%	100.0%	\$30,371			

a. 30 records were removed from this table set for confidentiality reasons.

b. Age and sex information not available.

**Average Annual Wage of All Wyoming Workers by Sex, Age Group, and Industry, 2002<sup>a</sup>**

Retail Trade

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age Group	<20	2,430	15.9%	5.9%	\$4,352
			20 - 24	2,490	16.3%	6.0%	\$10,879
		25 - 34	3,265	21.3%	7.9%	\$20,949	
		35 - 44	2,760	18.0%	6.7%	\$30,010	
		45 - 54	2,315	15.1%	5.6%	\$32,840	
		55 - 64	1,406	9.2%	3.4%	\$27,205	
		65+	647	4.2%	1.6%	\$15,364	
		N/A	N/A	N/A	N/A	N/A	
	Total			15,313	100.0%	37.1%	\$20,447
	Women	Age Group	<20	2,604	13.0%	6.3%	\$3,868
			20 - 24	3,466	17.3%	8.4%	\$7,848
		25 - 34	3,767	18.8%	9.1%	\$12,006	
		35 - 44	4,067	20.3%	9.8%	\$15,294	
		45 - 54	3,697	18.4%	8.9%	\$16,256	
		55 - 64	1,818	9.1%	4.4%	\$13,962	
		65+	628	3.1%	1.5%	\$9,026	
		N/A	N/A	N/A	N/A	N/A	
	Total			20,047	100.0%	48.5%	\$11,765
	N/A <sup>b</sup>	Age Group	<20	N/A	N/A	N/A	N/A
			20 - 24	N/A	N/A	N/A	N/A
25 - 34		N/A	N/A	N/A	N/A		
35 - 44		N/A	N/A	N/A	N/A		
45 - 54		N/A	N/A	N/A	N/A		
55 - 64		N/A	N/A	N/A	N/A		
65+		N/A	N/A	N/A	N/A		
N/A		5,964	100.0%	14.4%	\$5,201		
Total			5,964	100.0%	14.4%	\$5,201	
Total	Age Group	<20	5,034	12.2%	12.2%	\$4,102	
		20 - 24	5,956	14.4%	14.4%	\$9,115	
	25 - 34	7,032	17.0%	17.0%	\$16,158		
	35 - 44	6,827	16.5%	16.5%	\$21,243		
	45 - 54	6,012	14.5%	14.5%	\$22,642		
	55 - 64	3,224	7.8%	7.8%	\$19,737		
	65+	1,275	3.1%	3.1%	\$12,242		
	N/A	5,964	14.4%	14.4%	\$5,201		
Total			41,324	100.0%	100.0%	\$14,035	

a. 30 records were removed from this table set for confidentiality reasons.

b. Age and sex information not available.

**Average Annual Wage of All Wyoming Workers by Sex, Age Group, and Industry, 2002<sup>a</sup>**

Information

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age Group	<20	220	8.9%	4.1%	\$3,308
			20 - 24	292	11.8%	5.4%	\$12,983
		25 - 34	590	23.8%	10.9%	\$27,674	
		35 - 44	489	19.7%	9.0%	\$38,376	
		45 - 54	572	23.1%	10.6%	\$45,290	
		55 - 64	259	10.4%	4.8%	\$40,780	
		65+	58	2.3%	1.1%	\$28,815	
		N/A	N/A	N/A	N/A	N/A	
	Total			2,480	100.0%	45.9%	\$31,351
	Women	Age Group	<20	218	9.5%	4.0%	\$2,714
			20 - 24	280	12.2%	5.2%	\$10,768
		25 - 34	531	23.2%	9.8%	\$21,024	
		35 - 44	526	23.0%	9.7%	\$24,567	
		45 - 54	499	21.8%	9.2%	\$27,966	
		55 - 64	188	8.2%	3.5%	\$23,050	
		65+	45	2.0%	.8%	\$19,549	
		N/A	N/A	N/A	N/A	N/A	
	Total			2,287	100.0%	42.3%	\$20,490
	N/A <sup>b</sup>	Age Group	<20	N/A	N/A	N/A	N/A
			20 - 24	N/A	N/A	N/A	N/A
25 - 34		N/A	N/A	N/A	N/A		
35 - 44		N/A	N/A	N/A	N/A		
45 - 54		N/A	N/A	N/A	N/A		
55 - 64		N/A	N/A	N/A	N/A		
65+		N/A	N/A	N/A	N/A		
N/A		641	100.0%	11.9%	\$8,032		
Total			641	100.0%	11.9%	\$8,032	
Total	Age Group	<20	438	8.1%	8.1%	\$3,012	
		20 - 24	572	10.6%	10.6%	\$11,899	
	25 - 34	1,121	20.7%	20.7%	\$24,524		
	35 - 44	1,015	18.8%	18.8%	\$31,220		
	45 - 54	1,071	19.8%	19.8%	\$37,218		
	55 - 64	447	8.3%	8.3%	\$33,323		
	65+	103	1.9%	1.9%	\$24,767		
	N/A	641	11.9%	11.9%	\$8,032		
Total			5,408	100.0%	100.0%	\$23,994	

a. 30 records were removed from this table set for confidentiality reasons.

b. Age and sex information not available.

**Average Annual Wage of All Wyoming Workers by Sex, Age Group, and Industry, 2002<sup>a</sup>**

Financial Activities

				Count	Age %	Industry %	Average Annual Wage	
Sex	Men	Age Group	<20	221	6.2%	1.8%	\$3,989	
			20 - 24	354	9.9%	3.0%	\$13,427	
			25 - 34	724	20.2%	6.0%	\$31,384	
			35 - 44	742	20.7%	6.2%	\$44,050	
			45 - 54	841	23.5%	7.0%	\$60,344	
			55 - 64	466	13.0%	3.9%	\$58,013	
			65+	235	6.6%	2.0%	\$42,673	
			N/A	N/A	N/A	N/A	N/A	
			Total	3,583	100.0%	29.9%	\$41,544	
		Women	Age Group	<20	358	4.9%	3.0%	\$4,214
	20 - 24			831	11.3%	6.9%	\$11,963	
			25 - 34	1,614	21.9%	13.5%	\$19,588	
			35 - 44	1,859	25.3%	15.5%	\$24,295	
			45 - 54	1,733	23.6%	14.5%	\$26,647	
			55 - 64	752	10.2%	6.3%	\$22,637	
			65+	211	2.9%	1.8%	\$12,826	
			N/A	N/A	N/A	N/A	N/A	
			Total	7,358	100.0%	61.5%	\$20,948	
	N/A <sup>b</sup>	Age Group	<20	N/A	N/A	N/A	N/A	
20 - 24			N/A	N/A	N/A	N/A	N/A	
		25 - 34	N/A	N/A	N/A	N/A		
		35 - 44	N/A	N/A	N/A	N/A		
		45 - 54	N/A	N/A	N/A	N/A		
		55 - 64	N/A	N/A	N/A	N/A		
		65+	N/A	N/A	N/A	N/A		
		N/A	1,027	100.0%	8.6%	\$9,518		
		Total	1,027	100.0%	8.6%	\$9,518		
	Total	Age Group	<20	579	4.8%	4.8%	\$4,128	
20 - 24			1,185	9.9%	9.9%	\$12,400		
		25 - 34	2,338	19.5%	19.5%	\$23,241		
		35 - 44	2,601	21.7%	21.7%	\$29,930		
		45 - 54	2,574	21.5%	21.5%	\$37,657		
		55 - 64	1,218	10.2%	10.2%	\$36,172		
		65+	446	3.7%	3.7%	\$28,552		
		N/A	1,027	8.6%	8.6%	\$9,518		
		Total	11,968	100.0%	100.0%	\$26,133		

a. 30 records were removed from this table set for confidentiality reasons.

b. Age and sex information not available.

**Average Annual Wage of All Wyoming Workers by Sex, Age Group, and Industry, 2002<sup>a</sup>**

Professional & Business Services

				Count	Age %	Industry %	Average Annual Wage	
Sex	Men	Age Group	<20	774	8.4%	3.4%	\$3,362	
			20 - 24	1,289	13.9%	5.7%	\$9,923	
			25 - 34	2,202	23.8%	9.7%	\$23,400	
			35 - 44	1,831	19.8%	8.1%	\$33,204	
			45 - 54	1,810	19.5%	8.0%	\$41,114	
			55 - 64	961	10.4%	4.2%	\$38,854	
			65+	394	4.3%	1.7%	\$20,600	
			N/A	N/A	N/A	N/A	N/A	
			Total	9,261	100.0%	40.9%	\$26,735	
			Women	Age Group	<20	670	7.4%	3.0%
	20 - 24	1,292			14.3%	5.7%	\$8,229	
		25 - 34		2,074	22.9%	9.2%	\$15,584	
		35 - 44		2,062	22.8%	9.1%	\$19,666	
		45 - 54		1,885	20.8%	8.3%	\$20,453	
		55 - 64		823	9.1%	3.6%	\$16,455	
		65+		256	2.8%	1.1%	\$7,906	
		N/A		N/A	N/A	N/A	N/A	
		Total	9,062	100.0%	40.0%	\$15,418		
		N/A <sup>b</sup>	Age Group	<20	N/A	N/A	N/A	N/A
	20 - 24			N/A	N/A	N/A	N/A	
	25 - 34		N/A	N/A	N/A	N/A		
	35 - 44		N/A	N/A	N/A	N/A		
	45 - 54		N/A	N/A	N/A	N/A		
	55 - 64		N/A	N/A	N/A	N/A		
	65+		N/A	N/A	N/A	N/A		
	N/A		4,327	100.0%	19.1%	\$7,605		
	Total		4,327	100.0%	19.1%	\$7,605		
	Total		Age Group	<20	1,444	6.4%	6.4%	\$3,251
20 - 24		2,581		11.4%	11.4%	\$9,075		
		25 - 34	4,276	18.9%	18.9%	\$19,609		
		35 - 44	3,893	17.2%	17.2%	\$26,033		
		45 - 54	3,695	16.3%	16.3%	\$30,574		
		55 - 64	1,784	7.9%	7.9%	\$28,521		
		65+	650	2.9%	2.9%	\$15,600		
		N/A	4,327	19.1%	19.1%	\$7,605		
	Total	22,650	100.0%	100.0%	\$18,552			

a. 30 records were removed from this table set for confidentiality reasons.

b. Age and sex information not available.

**Average Annual Wage of All Wyoming Workers by Sex, Age Group, and Industry, 2002<sup>a</sup>**

Education & Health Care

				Count	Age %	Industry %	Average Annual Wage	
Sex	Men	Age Group	<20	310	5.7%	1.0%	\$4,529	
			20 - 24	498	9.2%	1.6%	\$10,275	
			25 - 34	1,210	22.4%	4.0%	\$25,151	
			35 - 44	1,172	21.7%	3.8%	\$57,016	
			45 - 54	1,324	24.5%	4.3%	\$67,799	
			55 - 64	719	13.3%	2.4%	\$64,631	
			65+	164	3.0%	.5%	\$29,467	
			N/A	N/A	N/A	N/A	N/A	
		Total	5,397	100.0%	17.7%	\$45,367		
		Women	Age Group	<20	896	4.1%	2.9%	\$4,994
	20 - 24			2,425	11.1%	8.0%	\$10,431	
			25 - 34	4,814	22.1%	15.8%	\$18,159	
			35 - 44	5,324	24.4%	17.5%	\$24,475	
			45 - 54	5,554	25.5%	18.2%	\$25,723	
			55 - 64	2,203	10.1%	7.2%	\$23,499	
			65+	572	2.6%	1.9%	\$12,940	
			N/A	N/A	N/A	N/A	N/A	
		Total	21,788	100.0%	71.5%	\$20,632		
		N/A <sup>b</sup>	Age Group	<20	N/A	N/A	N/A	N/A
	20 - 24			N/A	N/A	N/A	N/A	
	25 - 34		N/A	N/A	N/A	N/A		
	35 - 44		N/A	N/A	N/A	N/A		
	45 - 54		N/A	N/A	N/A	N/A		
	55 - 64		N/A	N/A	N/A	N/A		
	65+		N/A	N/A	N/A	N/A		
	N/A		3,295	100.0%	10.8%	\$8,379		
	Total	3,295	100.0%	10.8%	\$8,379			
	Total	Age Group	<20	1,206	4.0%	4.0%	\$4,875	
20 - 24			2,923	9.6%	9.6%	\$10,404		
		25 - 34	6,024	19.8%	19.8%	\$19,563		
		35 - 44	6,496	21.3%	21.3%	\$30,346		
		45 - 54	6,878	22.6%	22.6%	\$33,822		
		55 - 64	2,922	9.6%	9.6%	\$33,620		
		65+	736	2.4%	2.4%	\$16,623		
		N/A	3,295	10.8%	10.8%	\$8,379		
	Total	30,480	100.0%	100.0%	\$23,687			

a. 30 records were removed from this table set for confidentiality reasons.

b. Age and sex information not available.

**Average Annual Wage of All Wyoming Workers by Sex, Age Group, and Industry, 2002<sup>a</sup>**

Leisure & Hospitality

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age Group	<20	3,995	29.4%	8.2%	\$2,981
			20 - 24	2,468	18.2%	5.1%	\$7,030
		25 - 34	2,939	21.6%	6.0%	\$12,547	
		35 - 44	1,802	13.3%	3.7%	\$16,404	
		45 - 54	1,341	9.9%	2.7%	\$19,013	
		55 - 64	653	4.8%	1.3%	\$17,472	
		65+	382	2.8%	.8%	\$10,492	
		N/A	N/A	N/A	N/A	N/A	
	Women	Age Group	<20	5,094	24.6%	10.4%	\$2,994
			20 - 24	4,231	20.4%	8.7%	\$5,947
		25 - 34	3,918	18.9%	8.0%	\$8,784	
		35 - 44	3,694	17.8%	7.6%	\$10,299	
		45 - 54	2,261	10.9%	4.6%	\$11,323	
		55 - 64	1,079	5.2%	2.2%	\$10,481	
		65+	469	2.3%	1.0%	\$8,762	
		N/A	N/A	N/A	N/A	N/A	
	N/A <sup>b</sup>	Age Group	<20	N/A	N/A	N/A	N/A
			20 - 24	N/A	N/A	N/A	N/A
		25 - 34	N/A	N/A	N/A	N/A	
		35 - 44	N/A	N/A	N/A	N/A	
45 - 54		N/A	N/A	N/A	N/A		
55 - 64		N/A	N/A	N/A	N/A		
65+		N/A	N/A	N/A	N/A		
N/A		14,524	100.0%	29.7%	\$3,535		
Total		14,524	100.0%	29.7%	\$3,535		
Total		Age Group	<20	9,089	18.6%	18.6%	\$2,988
			20 - 24	6,699	13.7%	13.7%	\$6,346
		25 - 34	6,857	14.0%	14.0%	\$10,397	
	35 - 44	5,496	11.3%	11.3%	\$12,301		
	45 - 54	3,602	7.4%	7.4%	\$14,186		
	55 - 64	1,732	3.5%	3.5%	\$13,117		
	65+	851	1.7%	1.7%	\$9,539		
	N/A	14,524	29.7%	29.7%	\$3,535		
Total	48,850	100.0%	100.0%	\$6,998			

a. 30 records were removed from this table set for confidentiality reasons.

b. Age and sex information not available.

**Average Annual Wage of All Wyoming Workers by Sex, Age Group, and Industry, 2002<sup>a</sup>**

Other Services

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age Group	<20	405	10.1%	4.3%	\$4,812
			20 - 24	582	14.6%	6.2%	\$13,598
		25 - 34	863	21.6%	9.2%	\$22,918	
		35 - 44	881	22.0%	9.4%	\$27,529	
		45 - 54	686	17.2%	7.3%	\$31,282	
		55 - 64	400	10.0%	4.2%	\$25,492	
		65+	181	4.5%	1.9%	\$12,922	
		N/A	N/A	N/A	N/A	N/A	
		Total	3,998	100.0%	42.4%	\$21,983	
		Women	Age Group	<20	308	7.8%	3.3%
	20 - 24			503	12.8%	5.3%	\$8,392
	25 - 34		839	21.3%	8.9%	\$12,376	
	35 - 44		880	22.3%	9.3%	\$15,339	
	45 - 54		783	19.9%	8.3%	\$16,252	
	55 - 64		436	11.1%	4.6%	\$14,907	
	65+		190	4.8%	2.0%	\$7,764	
	N/A		N/A	N/A	N/A	N/A	
	Total		3,939	100.0%	41.8%	\$12,686	
	N/A <sup>b</sup>		Age Group	<20	N/A	N/A	N/A
		20 - 24		N/A	N/A	N/A	N/A
25 - 34		N/A	N/A	N/A	N/A		
35 - 44		N/A	N/A	N/A	N/A		
45 - 54		N/A	N/A	N/A	N/A		
55 - 64		N/A	N/A	N/A	N/A		
65+		N/A	N/A	N/A	N/A		
N/A		1,485	100.0%	15.8%	\$6,438		
Total		1,485	100.0%	15.8%	\$6,438		
Total		Age Group	<20	713	7.6%	7.6%	\$4,373
	20 - 24		1,085	11.5%	11.5%	\$11,184	
	25 - 34	1,702	18.1%	18.1%	\$17,722		
	35 - 44	1,761	18.7%	18.7%	\$21,437		
	45 - 54	1,469	15.6%	15.6%	\$23,271		
	55 - 64	836	8.9%	8.9%	\$19,972		
	65+	371	3.9%	3.9%	\$10,280		
	N/A	1,485	15.8%	15.8%	\$6,438		
	Total	9,422	100.0%	100.0%	\$15,647		

a. 30 records were removed from this table set for confidentiality reasons.

b. Age and sex information not available.

**Proportion of Resident and Non-Resident Workers by Industry, 2002<sup>a</sup>**

		Residency					
		Resident		Nonresident		All Industries	
		Workers	Row %	Workers	Row %	Workers	Row %
Industry	Mining	18,716	84.0%	3,553	16.0%	22,269	100.0%
	Construction	22,945	64.5%	12,633	35.5%	35,578	100.0%
	Manufacturing	11,422	86.7%	1,745	13.3%	13,167	100.0%
	Wholesale Trade, Transportation, & Utilities	16,814	85.4%	2,876	14.6%	19,690	100.0%
	Retail Trade	33,634	81.4%	7,690	18.6%	41,324	100.0%
	Information	4,566	84.4%	842	15.6%	5,408	100.0%
	Financial Activities	10,624	88.8%	1,344	11.2%	11,968	100.0%
	Professional & Business Services	17,367	76.7%	5,283	23.3%	22,650	100.0%
	Education & Health Care	25,957	85.2%	4,523	14.8%	30,480	100.0%
	Leisure & Hospitality	31,115	63.7%	17,735	36.3%	48,850	100.0%
	Other Services	7,680	81.5%	1,742	18.5%	9,422	100.0%
	All Industries	200,840	77.0%	59,966	23.0%	260,806	100.0%

a. 30 records were removed from this table set for confidentiality reasons.

**Average Annual Wage of Resident Wyoming Workers by Sex, Age Group, and Industry, 2002**

All Industries

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age	<20	10,437	9.9%	5.2%	\$4,245
		Group	20 - 24	13,888	13.1%	6.9%	\$13,822
			25 - 34	22,282	21.1%	11.1%	\$26,367
			35 - 44	22,669	21.5%	11.3%	\$38,094
			45 - 54	22,575	21.4%	11.2%	\$46,318
			55 - 64	10,540	10.0%	5.2%	\$40,893
			65+	3,271	3.1%	1.6%	\$21,701
			N/A	N/A	N/A	N/A	N/A
		Total		105,662	100.0%	52.6%	\$30,616
	Women	Age	<20	10,276	11.5%	5.1%	\$3,585
		Group	20 - 24	12,978	14.5%	6.5%	\$8,612
			25 - 34	17,601	19.7%	8.8%	\$15,507
			35 - 44	19,607	21.9%	9.8%	\$20,128
			45 - 54	18,253	20.4%	9.1%	\$22,203
			55 - 64	8,109	9.1%	4.0%	\$18,897
			65+	2,590	2.9%	1.3%	\$10,678
			N/A	N/A	N/A	N/A	N/A
		Total		89,414	100.0%	44.5%	\$15,684
	N/A <sup>a</sup>	Age	<20	N/A	N/A	N/A	N/A
		Group	20 - 24	N/A	N/A	N/A	N/A
			25 - 34	N/A	N/A	N/A	N/A
			35 - 44	N/A	N/A	N/A	N/A
			45 - 54	N/A	N/A	N/A	N/A
			55 - 64	N/A	N/A	N/A	N/A
			65+	N/A	N/A	N/A	N/A
			N/A	5,764	100.0%	2.9%	\$5,453
		Total		5,764	100.0%	2.9%	\$5,453
Total		Age	<20	20,713	10.3%	10.3%	\$3,917
		Group	20 - 24	26,866	13.4%	13.4%	\$11,305
			25 - 34	39,883	19.9%	19.9%	\$21,574
			35 - 44	42,276	21.0%	21.0%	\$29,761
			45 - 54	40,828	20.3%	20.3%	\$35,537
			55 - 64	18,649	9.3%	9.3%	\$31,329
			65+	5,861	2.9%	2.9%	\$16,830
			N/A	5,764	2.9%	2.9%	\$5,453
		Total		200,840	100.0%	100.0%	\$23,246

a. Age and sex not available.

**Average Annual Wage of Resident Wyoming Workers by Sex, Age Group, and Industry, 2002**

Mining

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age Group	<20	318	1.9%	1.7%	\$9,679
			20 - 24	1,641	10.0%	8.8%	\$25,605
25 - 34		3,443	21.1%	18.4%	\$41,656		
35 - 44		4,246	26.0%	22.7%	\$53,702		
45 - 54		4,895	30.0%	26.2%	\$62,358		
55 - 64		1,593	9.7%	8.5%	\$57,960		
65+		203	1.2%	1.1%	\$40,367		
N/A		N/A	N/A	N/A	N/A		
	Total		16,339	100.0%	87.3%	\$50,328	
	Women	Age Group	<20	81	3.7%	.4%	\$5,426
20 - 24			231	10.6%	1.2%	\$14,556	
25 - 34		372	17.1%	2.0%	\$30,989		
35 - 44		617	28.4%	3.3%	\$38,229		
45 - 54		648	29.8%	3.5%	\$43,155		
55 - 64		178	8.2%	1.0%	\$36,534		
65+		45	2.1%	.2%	\$16,968		
N/A		N/A	N/A	N/A	N/A		
	Total		2,172	100.0%	11.6%	\$34,138	
	N/A <sup>a</sup>	Age Group	<20	N/A	N/A	N/A	N/A
20 - 24			N/A	N/A	N/A	N/A	
25 - 34		N/A	N/A	N/A	N/A		
35 - 44		N/A	N/A	N/A	N/A		
45 - 54		N/A	N/A	N/A	N/A		
55 - 64		N/A	N/A	N/A	N/A		
65+		N/A	N/A	N/A	N/A		
N/A		205	100.0%	1.1%	\$11,787		
	Total		205	100.0%	1.1%	\$11,787	
Total	Age Group	<20	399	2.1%	2.1%	\$8,816	
		20 - 24	1,872	10.0%	10.0%	\$24,242	
	25 - 34	3,815	20.4%	20.4%	\$40,615		
	35 - 44	4,863	26.0%	26.0%	\$51,739		
	45 - 54	5,543	29.6%	29.6%	\$60,113		
	55 - 64	1,771	9.5%	9.5%	\$55,807		
	65+	248	1.3%	1.3%	\$36,121		
	N/A	205	1.1%	1.1%	\$11,787		
		Total		18,716	100.0%	100.0%	\$48,027

a. Age and sex not available.

**Average Annual Wage of Resident Wyoming Workers by Sex, Age Group, and Industry, 2002**

Construction

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age	<20	1,378	7.1%	6.0%	\$5,512
		Group	20 - 24	3,074	15.9%	13.4%	\$14,281
			25 - 34	4,690	24.2%	20.4%	\$22,502
			35 - 44	4,410	22.7%	19.2%	\$28,036
			45 - 54	3,810	19.6%	16.6%	\$32,664
			55 - 64	1,566	8.1%	6.8%	\$29,203
			65+	464	2.4%	2.0%	\$19,176
			N/A	N/A	N/A	N/A	N/A
		Total		19,392	100.0%	84.5%	\$23,708
	Women	Age	<20	190	6.8%	.8%	\$4,365
		Group	20 - 24	343	12.3%	1.5%	\$9,666
			25 - 34	510	18.2%	2.2%	\$13,944
			35 - 44	806	28.8%	3.5%	\$17,280
			45 - 54	616	22.0%	2.7%	\$19,900
			55 - 64	257	9.2%	1.1%	\$19,814
			65+	74	2.6%	.3%	\$14,873
			N/A	N/A	N/A	N/A	N/A
		Total		2,796	100.0%	12.2%	\$15,606
	N/A <sup>a</sup>	Age	<20	N/A	N/A	N/A	N/A
		Group	20 - 24	N/A	N/A	N/A	N/A
			25 - 34	N/A	N/A	N/A	N/A
			35 - 44	N/A	N/A	N/A	N/A
			45 - 54	N/A	N/A	N/A	N/A
			55 - 64	N/A	N/A	N/A	N/A
			65+	N/A	N/A	N/A	N/A
			N/A	757	100.0%	3.3%	\$6,866
		Total		757	100.0%	3.3%	\$6,866
Total		Age	<20	1,568	6.8%	6.8%	\$5,373
		Group	20 - 24	3,417	14.9%	14.9%	\$13,818
			25 - 34	5,200	22.7%	22.7%	\$21,662
			35 - 44	5,216	22.7%	22.7%	\$26,374
			45 - 54	4,426	19.3%	19.3%	\$30,887
			55 - 64	1,823	7.9%	7.9%	\$27,879
			65+	538	2.3%	2.3%	\$18,584
			N/A	757	3.3%	3.3%	\$6,866
		Total		22,945	100.0%	100.0%	\$22,165

a. Age and sex not available.

**Average Annual Wage of Resident Wyoming Workers by Sex, Age Group, and Industry, 2002**

Manufacturing

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age	<20	391	4.6%	3.4%	\$5,069
		Group	20 - 24	867	10.3%	7.6%	\$15,645
			25 - 34	1,606	19.1%	14.1%	\$27,955
			35 - 44	2,095	24.9%	18.3%	\$39,441
			45 - 54	2,204	26.2%	19.3%	\$47,909
			55 - 64	1,044	12.4%	9.1%	\$46,671
			65+	206	2.4%	1.8%	\$22,361
			N/A	N/A	N/A	N/A	N/A
		Total		8,413	100.0%	73.7%	\$35,896
	Women	Age	<20	211	7.5%	1.8%	\$4,068
		Group	20 - 24	342	12.2%	3.0%	\$8,685
			25 - 34	498	17.7%	4.4%	\$16,869
			35 - 44	690	24.6%	6.0%	\$21,214
			45 - 54	675	24.0%	5.9%	\$23,462
			55 - 64	311	11.1%	2.7%	\$21,233
			65+	83	3.0%	.7%	\$11,597
			N/A	N/A	N/A	N/A	N/A
		Total		2,810	100.0%	24.6%	\$17,890
	N/A <sup>a</sup>	Age	<20	N/A	N/A	N/A	N/A
		Group	20 - 24	N/A	N/A	N/A	N/A
			25 - 34	N/A	N/A	N/A	N/A
			35 - 44	N/A	N/A	N/A	N/A
			45 - 54	N/A	N/A	N/A	N/A
			55 - 64	N/A	N/A	N/A	N/A
			65+	N/A	N/A	N/A	N/A
			N/A	199	100.0%	1.7%	\$6,989
		Total		199	100.0%	1.7%	\$6,989
Total	Age	Group	<20	602	5.3%	5.3%	\$4,718
			20 - 24	1,209	10.6%	10.6%	\$13,676
			25 - 34	2,104	18.4%	18.4%	\$25,331
			35 - 44	2,785	24.4%	24.4%	\$34,925
			45 - 54	2,879	25.2%	25.2%	\$42,177
			55 - 64	1,355	11.9%	11.9%	\$40,832
			65+	289	2.5%	2.5%	\$19,270
			N/A	199	1.7%	1.7%	\$6,989
		Total		11,422	100.0%	100.0%	\$30,963

a. Age and sex not available.

**Average Annual Wage of Resident Wyoming Workers by Sex, Age Group, and Industry, 2002**

Wholesale Trade, Transportation, & Utilities

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age Group	<20	390	3.0%	2.3%	\$5,913
			20 - 24	1,010	7.8%	6.0%	\$18,596
		25 - 34	2,446	19.0%	14.5%	\$29,592	
		35 - 44	3,336	25.9%	19.8%	\$40,885	
		45 - 54	3,535	27.4%	21.0%	\$47,699	
		55 - 64	1,733	13.4%	10.3%	\$40,311	
		65+	451	3.5%	2.7%	\$21,728	
		N/A	N/A	N/A	N/A	N/A	
		Total	12,901	100.0%	76.7%	\$37,062	
		Women	Age Group	<20	139	3.8%	.8%
	20 - 24			383	10.4%	2.3%	\$12,023
	25 - 34		704	19.1%	4.2%	\$18,872	
	35 - 44		1,095	29.7%	6.5%	\$22,686	
	45 - 54		913	24.8%	5.4%	\$25,584	
	55 - 64		350	9.5%	2.1%	\$23,291	
	65+		101	2.7%	.6%	\$12,911	
	N/A		N/A	N/A	N/A	N/A	
	Total		3,685	100.0%	21.9%	\$20,663	
	N/A <sup>a</sup>		Age Group	<20	N/A	N/A	N/A
		20 - 24		N/A	N/A	N/A	N/A
25 - 34		N/A	N/A	N/A	N/A		
35 - 44		N/A	N/A	N/A	N/A		
45 - 54		N/A	N/A	N/A	N/A		
55 - 64		N/A	N/A	N/A	N/A		
65+		N/A	N/A	N/A	N/A		
N/A		228	100.0%	1.4%	\$8,070		
Total		228	100.0%	1.4%	\$8,070		
Total		Age Group	<20	529	3.1%	3.1%	\$5,485
	20 - 24		1,393	8.3%	8.3%	\$16,789	
	25 - 34	3,150	18.7%	18.7%	\$27,196		
	35 - 44	4,431	26.4%	26.4%	\$36,388		
	45 - 54	4,448	26.5%	26.5%	\$43,160		
	55 - 64	2,083	12.4%	12.4%	\$37,451		
	65+	552	3.3%	3.3%	\$20,115		
	N/A	228	1.4%	1.4%	\$8,070		
	Total	16,814	100.0%	100.0%	\$33,075		

a. Age and sex not available.

**Average Annual Wage of Resident Wyoming Workers by Sex, Age Group, and Industry, 2002**

Retail Trade

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age	<20	2,345	16.4%	7.0%	\$4,404
		Group	20 - 24	2,320	16.2%	6.9%	\$11,067
			25 - 34	2,951	20.6%	8.8%	\$21,486
			35 - 44	2,524	17.6%	7.5%	\$30,549
			45 - 54	2,187	15.3%	6.5%	\$33,249
			55 - 64	1,360	9.5%	4.0%	\$27,584
			65+	621	4.3%	1.8%	\$15,618
			N/A	N/A	N/A	N/A	N/A
		Total		14,308	100.0%	42.5%	\$20,719
	Women	Age	<20	2,504	13.6%	7.4%	\$3,931
		Group	20 - 24	3,134	17.0%	9.3%	\$8,063
			25 - 34	3,335	18.1%	9.9%	\$12,558
			35 - 44	3,677	19.9%	10.9%	\$15,720
			45 - 54	3,457	18.7%	10.3%	\$16,541
			55 - 64	1,742	9.4%	5.2%	\$14,216
			65+	608	3.3%	1.8%	\$9,075
			N/A	N/A	N/A	N/A	N/A
		Total		18,457	100.0%	54.9%	\$12,042
	N/A <sup>a</sup>	Age	<20	N/A	N/A	N/A	N/A
		Group	20 - 24	N/A	N/A	N/A	N/A
			25 - 34	N/A	N/A	N/A	N/A
			35 - 44	N/A	N/A	N/A	N/A
			45 - 54	N/A	N/A	N/A	N/A
			55 - 64	N/A	N/A	N/A	N/A
			65+	N/A	N/A	N/A	N/A
			N/A	869	100.0%	2.6%	\$4,497
		Total		869	100.0%	2.6%	\$4,497
Total		Age	<20	4,849	14.4%	14.4%	\$4,160
		Group	20 - 24	5,454	16.2%	16.2%	\$9,341
			25 - 34	6,286	18.7%	18.7%	\$16,749
			35 - 44	6,201	18.4%	18.4%	\$21,756
			45 - 54	5,644	16.8%	16.8%	\$23,015
			55 - 64	3,102	9.2%	9.2%	\$20,077
			65+	1,229	3.7%	3.7%	\$12,381
			N/A	869	2.6%	2.6%	\$4,497
		Total		33,634	100.0%	100.0%	\$15,538

a. Age and sex not available.

**Average Annual Wage of Resident Wyoming Workers by Sex, Age Group, and Industry, 2002**

Information

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age	<20	211	9.2%	4.6%	\$3,391
		Group	20 - 24	271	11.8%	5.9%	\$13,410
			25 - 34	530	23.1%	11.6%	\$28,521
			35 - 44	461	20.1%	10.1%	\$39,119
			45 - 54	525	22.9%	11.5%	\$45,784
			55 - 64	242	10.5%	5.3%	\$41,041
			65+	57	2.5%	1.2%	\$28,485
			N/A	N/A	N/A	N/A	N/A
		Total		2,297	100.0%	50.3%	\$31,820
	Women	Age	<20	207	9.5%	4.5%	\$2,650
		Group	20 - 24	260	12.0%	5.7%	\$10,981
			25 - 34	491	22.6%	10.8%	\$21,439
			35 - 44	501	23.1%	11.0%	\$24,986
			45 - 54	481	22.2%	10.5%	\$28,382
			55 - 64	184	8.5%	4.0%	\$23,132
			65+	44	2.0%	1.0%	\$19,658
			N/A	N/A	N/A	N/A	N/A
		Total		2,168	100.0%	47.5%	\$20,858
	N/A <sup>a</sup>	Age	<20	N/A	N/A	N/A	N/A
		Group	20 - 24	N/A	N/A	N/A	N/A
			25 - 34	N/A	N/A	N/A	N/A
			35 - 44	N/A	N/A	N/A	N/A
			45 - 54	N/A	N/A	N/A	N/A
			55 - 64	N/A	N/A	N/A	N/A
			65+	N/A	N/A	N/A	N/A
			N/A	101	100.0%	2.2%	\$5,851
		Total		101	100.0%	2.2%	\$5,851
Total	Age	Group	<20	418	9.2%	9.2%	\$3,024
			20 - 24	531	11.6%	11.6%	\$12,220
			25 - 34	1,021	22.4%	22.4%	\$25,115
			35 - 44	962	21.1%	21.1%	\$31,759
			45 - 54	1,006	22.0%	22.0%	\$37,464
			55 - 64	426	9.3%	9.3%	\$33,305
			65+	101	2.2%	2.2%	\$24,640
			N/A	101	2.2%	2.2%	\$5,851
		Total		4,566	100.0%	100.0%	\$26,041

a. Age and sex not available.

**Average Annual Wage of Resident Wyoming Workers by Sex, Age Group, and Industry, 2002**

Financial Activities

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age Group	<20	218	6.4%	2.1%	\$4,006
			20 - 24	336	9.9%	3.2%	\$13,477
			25 - 34	670	19.7%	6.3%	\$31,542
			35 - 44	702	20.7%	6.6%	\$44,146
			45 - 54	796	23.4%	7.5%	\$61,381
			55 - 64	447	13.2%	4.2%	\$58,880
			65+	227	6.7%	2.1%	\$43,614
			N/A	N/A	N/A	N/A	N/A
		Total		3,396	100.0%	32.0%	\$41,992
	Women	Age Group	<20	346	4.9%	3.3%	\$4,251
			20 - 24	802	11.4%	7.5%	\$12,015
			25 - 34	1,522	21.6%	14.3%	\$19,702
			35 - 44	1,766	25.0%	16.6%	\$24,592
			45 - 54	1,678	23.8%	15.8%	\$26,953
			55 - 64	739	10.5%	7.0%	\$22,753
			65+	206	2.9%	1.9%	\$12,940
			N/A	N/A	N/A	N/A	N/A
		Total		7,059	100.0%	66.4%	\$21,140
	N/A <sup>a</sup>	Age Group	<20	N/A	N/A	N/A	N/A
			20 - 24	N/A	N/A	N/A	N/A
			25 - 34	N/A	N/A	N/A	N/A
			35 - 44	N/A	N/A	N/A	N/A
			45 - 54	N/A	N/A	N/A	N/A
			55 - 64	N/A	N/A	N/A	N/A
			65+	N/A	N/A	N/A	N/A
			N/A	169	100.0%	1.6%	\$7,121
		Total		169	100.0%	1.6%	\$7,121
Total	Age Group	<20	564	5.3%	5.3%	\$4,156	
		20 - 24	1,138	10.7%	10.7%	\$12,447	
			25 - 34	2,192	20.6%	20.6%	\$23,321
			35 - 44	2,468	23.2%	23.2%	\$30,154
			45 - 54	2,474	23.3%	23.3%	\$38,030
			55 - 64	1,186	11.2%	11.2%	\$36,369
			65+	433	4.1%	4.1%	\$29,020
			N/A	169	1.6%	1.6%	\$7,121
		Total		10,624	100.0%	100.0%	\$27,582

a. Age and sex not available.

**Average Annual Wage of Resident Wyoming Workers by Sex, Age Group, and Industry, 2002**

Professional & Business Services

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age	<20	743	8.9%	4.3%	\$3,450
		Group	20 - 24	1,180	14.1%	6.8%	\$10,007
			25 - 34	1,901	22.7%	10.9%	\$24,699
			35 - 44	1,615	19.3%	9.3%	\$35,220
			45 - 54	1,658	19.8%	9.5%	\$42,776
			55 - 64	919	11.0%	5.3%	\$39,626
			65+	367	4.4%	2.1%	\$20,806
			N/A	N/A	N/A	N/A	N/A
		Total		8,383	100.0%	48.3%	\$27,816
	Women	Age	<20	640	7.6%	3.7%	\$3,149
		Group	20 - 24	1,177	13.9%	6.8%	\$8,369
			25 - 34	1,893	22.4%	10.9%	\$15,983
			35 - 44	1,903	22.6%	11.0%	\$20,222
			45 - 54	1,788	21.2%	10.3%	\$20,884
			55 - 64	786	9.3%	4.5%	\$16,589
			65+	252	3.0%	1.5%	\$7,897
			N/A	N/A	N/A	N/A	N/A
		Total		8,439	100.0%	48.6%	\$15,757
	N/A <sup>a</sup>	Age	<20	N/A	N/A	N/A	N/A
		Group	20 - 24	N/A	N/A	N/A	N/A
			25 - 34	N/A	N/A	N/A	N/A
			35 - 44	N/A	N/A	N/A	N/A
			45 - 54	N/A	N/A	N/A	N/A
			55 - 64	N/A	N/A	N/A	N/A
			65+	N/A	N/A	N/A	N/A
			N/A	545	100.0%	3.1%	\$6,073
		Total		545	100.0%	3.1%	\$6,073
Total	Age	Group	<20	1,383	8.0%	8.0%	\$3,311
			20 - 24	2,357	13.6%	13.6%	\$9,189
			25 - 34	3,794	21.8%	21.8%	\$20,350
			35 - 44	3,518	20.3%	20.3%	\$27,107
			45 - 54	3,446	19.8%	19.8%	\$31,417
			55 - 64	1,705	9.8%	9.8%	\$29,006
			65+	619	3.6%	3.6%	\$15,551
			N/A	545	3.1%	3.1%	\$6,073
		Total		17,367	100.0%	100.0%	\$21,274

a. Age and sex not available.

**Average Annual Wage of Resident Wyoming Workers by Sex, Age Group, and Industry, 2002**

Education & Health Care

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age Group	<20	297	6.0%	1.1%	\$4,604
			20 - 24	466	9.3%	1.8%	\$10,532
25 - 34		1,079	21.6%	4.2%	\$26,223		
35 - 44		1,079	21.6%	4.2%	\$59,077		
45 - 54		1,222	24.5%	4.7%	\$68,646		
55 - 64		682	13.7%	2.6%	\$64,817		
65+		159	3.2%	.6%	\$29,881		
N/A		N/A	N/A	N/A	N/A		
	Total		4,984	100.0%	19.2%	\$46,379	
	Women	Age Group	<20	865	4.2%	3.3%	\$5,062
20 - 24			2,300	11.2%	8.9%	\$10,580	
25 - 34		4,431	21.6%	17.1%	\$18,701		
35 - 44		4,928	24.1%	19.0%	\$24,977		
45 - 54		5,240	25.6%	20.2%	\$26,069		
55 - 64		2,141	10.5%	8.2%	\$23,780		
65+		562	2.7%	2.2%	\$12,946		
N/A		N/A	N/A	N/A	N/A		
	Total		20,467	100.0%	78.8%	\$20,983	
	N/A <sup>a</sup>	Age Group	<20	N/A	N/A	N/A	N/A
20 - 24			N/A	N/A	N/A	N/A	
25 - 34		N/A	N/A	N/A	N/A		
35 - 44		N/A	N/A	N/A	N/A		
45 - 54		N/A	N/A	N/A	N/A		
55 - 64		N/A	N/A	N/A	N/A		
65+		N/A	N/A	N/A	N/A		
N/A		506	100.0%	1.9%	\$6,592		
	Total		506	100.0%	1.9%	\$6,592	
Total	Age Group	<20	1,162	4.5%	4.5%	\$4,945	
		20 - 24	2,766	10.7%	10.7%	\$10,572	
	25 - 34	5,510	21.2%	21.2%	\$20,174		
	35 - 44	6,007	23.1%	23.1%	\$31,102		
	45 - 54	6,462	24.9%	24.9%	\$34,121		
	55 - 64	2,823	10.9%	10.9%	\$33,694		
	65+	721	2.8%	2.8%	\$16,681		
	N/A	506	1.9%	1.9%	\$6,592		
		Total		25,957	100.0%	100.0%	\$25,579

a. Age and sex not available.

**Average Annual Wage of Resident Wyoming Workers by Sex, Age Group, and Industry, 2002**

Leisure & Hospitality

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age	<20	3,757	32.6%	12.1%	\$3,084
		Group	20 - 24	2,175	18.9%	7.0%	\$7,138
			25 - 34	2,187	19.0%	7.0%	\$12,826
			35 - 44	1,400	12.1%	4.5%	\$16,993
			45 - 54	1,097	9.5%	3.5%	\$18,902
			55 - 64	572	5.0%	1.8%	\$17,934
			65+	339	2.9%	1.1%	\$10,571
			N/A	N/A	N/A	N/A	N/A
		Total		11,527	100.0%	37.0%	\$9,849
	Women	Age	<20	4,798	27.2%	15.4%	\$3,065
		Group	20 - 24	3,534	20.0%	11.4%	\$6,085
			25 - 34	3,076	17.4%	9.9%	\$8,957
			35 - 44	2,810	15.9%	9.0%	\$10,522
			45 - 54	2,007	11.4%	6.5%	\$11,685
			55 - 64	1,003	5.7%	3.2%	\$10,718
			65+	429	2.4%	1.4%	\$8,832
			N/A	N/A	N/A	N/A	N/A
		Total		17,657	100.0%	56.7%	\$7,437
	N/A <sup>a</sup>	Age	<20	N/A	N/A	N/A	N/A
		Group	20 - 24	N/A	N/A	N/A	N/A
			25 - 34	N/A	N/A	N/A	N/A
			35 - 44	N/A	N/A	N/A	N/A
			45 - 54	N/A	N/A	N/A	N/A
			55 - 64	N/A	N/A	N/A	N/A
			65+	N/A	N/A	N/A	N/A
			N/A	1,931	100.0%	6.2%	\$3,550
		Total		1,931	100.0%	6.2%	\$3,550
Total	Age	Group	<20	8,555	27.5%	27.5%	\$3,073
			20 - 24	5,709	18.3%	18.3%	\$6,486
			25 - 34	5,263	16.9%	16.9%	\$10,565
			35 - 44	4,210	13.5%	13.5%	\$12,674
			45 - 54	3,104	10.0%	10.0%	\$14,235
			55 - 64	1,575	5.1%	5.1%	\$13,339
			65+	768	2.5%	2.5%	\$9,600
			N/A	1,931	6.2%	6.2%	\$3,550
		Total		31,115	100.0%	100.0%	\$8,089

a. Age and sex not available.

**Average Annual Wage of Resident Wyoming Workers by Sex, Age Group, and Industry, 2002**

Other Services

				Count	Age %	Industry %	Average Annual Wage
Sex	Men	Age	<20	389	10.5%	5.1%	\$4,917
		Group	20 - 24	548	14.7%	7.1%	\$13,913
			25 - 34	779	20.9%	10.1%	\$23,521
			35 - 44	801	21.5%	10.4%	\$27,866
			45 - 54	646	17.4%	8.4%	\$31,857
			55 - 64	382	10.3%	5.0%	\$25,454
			65+	177	4.8%	2.3%	\$12,947
			N/A	N/A	N/A	N/A	N/A
		Total		3,722	100.0%	48.5%	\$22,239
	Women	Age	<20	295	8.0%	3.8%	\$3,915
		Group	20 - 24	472	12.7%	6.1%	\$8,599
			25 - 34	769	20.8%	10.0%	\$12,418
			35 - 44	814	22.0%	10.6%	\$15,683
			45 - 54	750	20.2%	9.8%	\$16,523
			55 - 64	418	11.3%	5.4%	\$15,197
			65+	186	5.0%	2.4%	\$7,642
			N/A	N/A	N/A	N/A	N/A
		Total		3,704	100.0%	48.2%	\$12,877
	N/A <sup>a</sup>	Age	<20	N/A	N/A	N/A	N/A
		Group	20 - 24	N/A	N/A	N/A	N/A
			25 - 34	N/A	N/A	N/A	N/A
			35 - 44	N/A	N/A	N/A	N/A
			45 - 54	N/A	N/A	N/A	N/A
			55 - 64	N/A	N/A	N/A	N/A
			65+	N/A	N/A	N/A	N/A
			N/A	254	100.0%	3.3%	\$5,456
		Total		254	100.0%	3.3%	\$5,456
Total		Age	<20	684	8.9%	8.9%	\$4,485
		Group	20 - 24	1,020	13.3%	13.3%	\$11,454
			25 - 34	1,548	20.2%	20.2%	\$18,005
			35 - 44	1,615	21.0%	21.0%	\$21,725
			45 - 54	1,396	18.2%	18.2%	\$23,619
			55 - 64	800	10.4%	10.4%	\$20,095
			65+	363	4.7%	4.7%	\$10,229
			N/A	254	3.3%	3.3%	\$5,456
		Total		7,680	100.0%	100.0%	\$17,169

a. Age and sex not available.

## **Appendix D**

**Distribution of Wyoming Workers by Residency, Industry, and Insurance Eligibility, 2002Q3**

				Insurance Eligibility <sup>a</sup>					
				Workers Eligible to Receive Benefits		Workers Ineligible to Receive Benefits		Total	
				Count	Row %	Count	Row %	Count	Row %
Industry	Mining	Residency	Resident Workers	15,546	88.6%	2,009	11.4%	17,555	100.0%
		Status	Nonresident Workers	1,412	64.9%	765	35.1%	2,177	100.0%
			Total	16,958	85.9%	2,774	14.1%	19,732	100.0%
	Construction	Residency	Resident Workers	16,228	72.0%	6,314	28.0%	22,542	100.0%
		Status	Nonresident Workers	3,153	40.7%	4,595	59.3%	7,748	100.0%
			Total	19,381	64.0%	10,909	36.0%	30,290	100.0%
	Manufacturing	Residency	Resident Workers	8,851	81.5%	2,005	18.5%	10,856	100.0%
		Status	Nonresident Workers	643	54.0%	547	46.0%	1,190	100.0%
			Total	9,494	78.8%	2,552	21.2%	12,046	100.0%
	Wholesale Trade, Transportation, & Utilities	Residency	Resident Workers	14,017	86.1%	2,254	13.9%	16,271	100.0%
		Status	Nonresident Workers	1,183	65.1%	635	34.9%	1,818	100.0%
			Total	15,200	84.0%	2,889	16.0%	18,089	100.0%
	Retail Trade	Residency	Resident Workers	25,989	77.9%	7,366	22.1%	33,355	100.0%
		Status	Nonresident Workers	3,328	59.9%	2,230	40.1%	5,558	100.0%
			Total	29,317	75.3%	9,596	24.7%	38,913	100.0%
	Information	Residency	Resident Workers	3,781	85.8%	624	14.2%	4,405	100.0%
		Status	Nonresident Workers	354	65.9%	183	34.1%	537	100.0%
			Total	4,135	83.7%	807	16.3%	4,942	100.0%
	Financial Activities	Residency	Resident Workers	8,919	86.1%	1,445	13.9%	10,364	100.0%
		Status	Nonresident Workers	596	64.5%	328	35.5%	924	100.0%
			Total	9,515	84.3%	1,773	15.7%	11,288	100.0%
	Professional & Business Services	Residency	Resident Workers	12,883	71.1%	5,240	28.9%	18,123	100.0%
		Status	Nonresident Workers	1,664	45.5%	1,991	54.5%	3,655	100.0%
			Total	14,547	66.8%	7,231	33.2%	21,778	100.0%
	Education & Health Care	Residency	Resident Workers	21,475	83.2%	4,349	16.8%	25,824	100.0%
		Status	Nonresident Workers	1,737	57.3%	1,294	42.7%	3,031	100.0%
			Total	23,212	80.4%	5,643	19.6%	28,855	100.0%
	Leisure & Hospitality	Residency	Resident Workers	22,113	64.8%	12,034	35.2%	34,147	100.0%
		Status	Nonresident Workers	8,617	60.2%	5,699	39.8%	14,316	100.0%
			Total	30,730	63.4%	17,733	36.6%	48,463	100.0%
	Other Services	Residency	Resident Workers	6,216	78.0%	1,758	22.0%	7,974	100.0%
		Status	Nonresident Workers	624	58.0%	451	42.0%	1,075	100.0%
			Total	6,840	75.6%	2,209	24.4%	9,049	100.0%
Total		Residency	Resident Workers	156,018	77.5%	45,398	22.5%	201,416	100.0%
		Status	Nonresident Workers	23,311	55.5%	18,718	44.5%	42,029	100.0%
			Total	179,329	73.7%	64,116	26.3%	243,445	100.0%

a. Insurance eligibility is a statistical construct based on prior research (Harris, 2004), and not insurance company rules. If an employee worked for the same employer in 2002Q2 and 2002Q3, that worker is considered eligible for insurance.

**Average Quarterly Wyoming Wages by Residency, Industry, and Insurance Eligibility, 2002Q3**

				Insurance Eligibility <sup>a</sup>		
				Workers Eligible to Receive Benefits	Workers Ineligible to Receive Benefits	Total
				Avg. Qtrly. Wage	Avg. Qtrly. Wage	Avg. Qtrly. Wage
Industry	Mining	Residency Status	Resident Workers	\$13,100	\$4,545	\$12,121
			Nonresident Workers	\$11,439	\$4,451	\$8,983
			Total	\$12,962	\$4,519	\$11,775
	Construction	Residency Status	Resident Workers	\$7,211	\$2,861	\$5,993
			Nonresident Workers	\$6,639	\$3,391	\$4,713
			Total	\$7,118	\$3,084	\$5,665
	Manufacturing	Residency Status	Resident Workers	\$9,207	\$3,899	\$8,227
			Nonresident Workers	\$6,928	\$2,847	\$5,052
			Total	\$9,053	\$3,673	\$7,913
	Wholesale Trade, Transportation, & Utilities	Residency Status	Resident Workers	\$9,288	\$3,240	\$8,450
			Nonresident Workers	\$7,545	\$3,978	\$6,299
			Total	\$9,152	\$3,402	\$8,234
	Retail Trade	Residency Status	Resident Workers	\$4,780	\$1,537	\$4,064
			Nonresident Workers	\$4,032	\$1,853	\$3,158
			Total	\$4,695	\$1,610	\$3,935
	Information	Residency Status	Resident Workers	\$7,033	\$2,414	\$6,378
			Nonresident Workers	\$6,220	\$3,255	\$5,210
			Total	\$6,963	\$2,605	\$6,251
	Financial Activities	Residency Status	Resident Workers	\$7,399	\$2,848	\$6,764
			Nonresident Workers	\$6,453	\$4,071	\$5,608
			Total	\$7,340	\$3,074	\$6,670
	Professional & Business Services	Residency Status	Resident Workers	\$6,362	\$2,073	\$5,122
			Nonresident Workers	\$5,647	\$2,862	\$4,130
			Total	\$6,280	\$2,290	\$4,955
	Education & Health Care	Residency Status	Resident Workers	\$7,035	\$3,338	\$6,412
			Nonresident Workers	\$6,386	\$3,917	\$5,332
			Total	\$6,986	\$3,471	\$6,299
	Leisure & Hospitality	Residency Status	Resident Workers	\$2,854	\$1,017	\$2,206
			Nonresident Workers	\$3,082	\$1,338	\$2,388
			Total	\$2,918	\$1,120	\$2,260
	Other Services	Residency Status	Resident Workers	\$4,898	\$1,947	\$4,247
			Nonresident Workers	\$4,585	\$2,390	\$3,665
			Total	\$4,869	\$2,037	\$4,178
Total		Residency Status	Resident Workers	\$6,895	\$2,209	\$5,839
			Nonresident Workers	\$5,141	\$2,597	\$4,008
			Total	\$6,667	\$2,322	\$5,523

a.

Insurance eligibility is a statistical construct based on prior research (Harris, 2004), and not insurance company rules. If an employee worked for the same employer in 2002Q2 and 2002Q3, that worker is considered eligible for insurance.

**Detailed Estimates of the Number of People Working at Any Time in Wyoming by Industry and Firm Size, 2002**

		Total Employment Estimate	Full-Time Employment Estimate	Part-Time Employment Estimate
Industry and 2002 Firm Size	Mining <10	1,786	1,359	427
	Mining 10 - 19	1,495	1,374	121
	Mining 20 - 49	2,421	2,370	51
	Mining 50+	15,494	15,052	441
	Construction <10	8,818	7,597	1,221
	Construction 10 - 19	5,015	4,513	502
	Construction 20 - 49	5,880	5,436	444
	Construction 50+	9,482	8,518	965
	Manufacturing <10	1,522	1,288	234
	Manufacturing 10 - 19	1,278	1,003	275
	Manufacturing 20 - 49	1,924	1,848	77
	Manufacturing 50+	7,056	6,937	119
	Wholesale Trade, Transportation, & Utilities <10	4,121	3,182	939
	Wholesale Trade, Transportation, & Utilities 10 - 19	2,932	2,596	336
	Wholesale Trade, Transportation, & Utilities 20 - 49	3,520	3,357	163
	Wholesale Trade, Transportation, & Utilities 50+	7,715	7,147	568
	Retail Trade <10	6,741	4,513	2,228
	Retail Trade 10 - 19	5,083	3,416	1,667
	Retail Trade 20 - 49	6,727	5,002	1,725
	Retail Trade 50+	18,923	14,321	4,602
	Information All	5,124	3,729	1,395
	Financial Activities <10	3,490	2,477	1,013
	Financial Activities 10 - 19	1,422	1,220	202
	Financial Activities 20 - 49	2,337	2,062	276
	Financial Activities 50+	3,948	3,325	622
	Professional & Business Services <10	7,070	5,292	1,777
	Professional & Business Services 10 - 19	3,604	2,954	650
	Professional & Business Services 20 - 49	3,495	2,842	653
	Professional & Business Services 50+	6,982	5,731	1,250
	Education & Health Care <10	3,929	2,622	1,307
	Education & Health Care 10 - 19	2,713	1,668	1,045
	Education & Health Care 20 - 49	3,599	2,497	1,101
	Education & Health Care 50+	18,336	14,605	3,730
	Leisure & Hospitality <10	4,770	2,179	2,591
	Leisure & Hospitality 10 - 19	5,925	2,419	3,506
	Leisure & Hospitality 20 - 49	11,188	5,528	5,660
	Leisure & Hospitality 50+	21,650	13,122	8,527
	Other Services <10	4,548	2,856	1,692
	Other Services 10 - 19	1,877	1,320	557
	Other Services 20+	2,495	1,486	1,009
	Total	236,432	180,761	55,671

**Detailed Estimates of the Number of All Wyoming Workers Offered Benefits by Industry and Firm Size, 2002**

		Number of Workers Offered Health Benefits	Number of Workers Offered Dependent Health Benefits	Number of Workers Offered Dental Benefits
Industry and 2002 Firm Size	Mining <10	806	554	197
	Mining 10 - 19	1,014	908	634
	Mining 20 - 49	2,035	1,934	1,229
	Mining 50+	14,901	14,901	12,742
	Construction <10	3,722	3,009	1,647
	Construction 10 - 19	3,082	2,445	1,476
	Construction 20 - 49	4,645	4,519	3,528
	Construction 50+	9,098	9,098	8,489
	Manufacturing <10	1,107	1,111	659
	Manufacturing 10 - 19	843	843	724
	Manufacturing 20 - 49	1,605	1,396	1,119
	Manufacturing 50+	6,795	6,937	5,710
	Wholesale Trade, Transportation, & Utilities <10	2,183	1,710	1,258
	Wholesale Trade, Transportation, & Utilities 10 - 19	2,314	1,964	1,704
	Wholesale Trade, Transportation, & Utilities 20 - 49	2,917	2,908	2,791
	Wholesale Trade, Transportation, & Utilities 50+	7,135	7,135	7,135
	Retail Trade <10	2,300	1,417	1,073
	Retail Trade 10 - 19	2,984	2,373	1,713
	Retail Trade 20 - 49	3,737	3,403	3,119
	Retail Trade 50+	14,997	10,513	13,672
	Information All	3,588	3,577	2,819
	Financial Activities <10	1,573	1,200	873
	Financial Activities 10 - 19	1,082	975	908
	Financial Activities 20 - 49	2,005	1,867	1,375
	Financial Activities 50+	3,583	3,614	3,791
	Professional & Business Services <10	3,883	2,854	1,903
	Professional & Business Services 10 - 19	2,710	2,638	2,214
	Professional & Business Services 20 - 49	2,255	2,126	1,521
	Professional & Business Services 50+	5,477	5,477	5,467
	Education & Health Care <10	1,327	954	809
	Education & Health Care 10 - 19	979	457	762
	Education & Health Care 20 - 49	1,997	1,997	1,631
	Education & Health Care 50+	16,635	16,439	15,586
	Leisure & Hospitality <10	130	192	83
Leisure & Hospitality 10 - 19	741	346	498	
Leisure & Hospitality 20 - 49	1,989	1,598	1,369	
Leisure & Hospitality 50+	11,140	11,410	8,315	
Other Services <10	1,066	840	316	
Other Services 10 - 19	684	684	522	
Other Services 20+	1,519	1,338	1,367	
Total	152,582	139,661	122,749	

Detailed Estimates of the Percentage of All Wyoming Workers Offered Benefits by Industry and Firm Size, 2002

		Proportion of Workers Offered Health Benefits	Proportion of Workers Offered Dependent Health Benefits	Proportion of Workers Offered Dental Benefits
Industry and 2002 Firm Size	Mining <10	45%	31%	11%
	Mining 10 - 19	68%	61%	42%
	Mining 20 - 49	84%	80%	51%
	Mining 50+	96%	96%	82%
	Construction <10	42%	34%	19%
	Construction 10 - 19	61%	49%	29%
	Construction 20 - 49	79%	77%	60%
	Construction 50+	96%	96%	90%
	Manufacturing <10	73%	73%	43%
	Manufacturing 10 - 19	66%	66%	57%
	Manufacturing 20 - 49	83%	73%	58%
	Manufacturing 50+	96%	98%	81%
	Wholesale Trade, Transportation, & Utilities <10	53%	41%	31%
	Wholesale Trade, Transportation, & Utilities 10 - 19	79%	67%	58%
	Wholesale Trade, Transportation, & Utilities 20 - 49	83%	83%	79%
	Wholesale Trade, Transportation, & Utilities 50+	92%	92%	92%
	Retail Trade <10	34%	21%	16%
	Retail Trade 10 - 19	59%	47%	34%
	Retail Trade 20 - 49	56%	51%	46%
	Retail Trade 50+	79%	56%	72%
	Information All	70%	70%	55%
	Financial Activities <10	45%	34%	25%
	Financial Activities 10 - 19	76%	69%	64%
	Financial Activities 20 - 49	86%	80%	59%
	Financial Activities 50+	91%	92%	96%
	Professional & Business Services <10	55%	40%	27%
	Professional & Business Services 10 - 19	75%	73%	61%
	Professional & Business Services 20 - 49	65%	61%	44%
	Professional & Business Services 50+	78%	78%	78%
	Education & Health Care <10	34%	24%	21%
	Education & Health Care 10 - 19	36%	17%	28%
	Education & Health Care 20 - 49	55%	55%	45%
	Education & Health Care 50+	91%	90%	85%
	Leisure & Hospitality <10	3%	4%	2%
Leisure & Hospitality 10 - 19	13%	6%	8%	
Leisure & Hospitality 20 - 49	18%	14%	12%	
Leisure & Hospitality 50+	51%	53%	38%	
Other Services <10	23%	18%	7%	
Other Services 10 - 19	36%	36%	28%	
Other Services 20+	61%	54%	55%	
Total	65%	59%	52%	

**Detailed Estimates of the Number of All Wyoming Workers NOT Offered Benefits by Industry and Firm Size, 2002**

		Number of Workers NOT Offered Health Benefits	Number of Workers NOT Offered Dependent Health Benefits	Number of Workers NOT Offered Dental Benefits
Industry and 2002 Firm Size	Mining <10	980	1,232	1,589
	Mining 10 - 19	481	587	860
	Mining 20 - 49	386	487	1,192
	Mining 50+	593	593	2,751
	Construction <10	5,095	5,809	7,171
	Construction 10 - 19	1,933	2,570	3,539
	Construction 20 - 49	1,236	1,361	2,353
	Construction 50+	384	384	993
	Manufacturing <10	415	410	862
	Manufacturing 10 - 19	435	435	554
	Manufacturing 20 - 49	319	528	805
	Manufacturing 50+	261	119	1,346
	Wholesale Trade, Transportation, & Utilities <10	1,938	2,411	2,863
	Wholesale Trade, Transportation, & Utilities 10 - 19	617	967	1,227
	Wholesale Trade, Transportation, & Utilities 20 - 49	603	612	729
	Wholesale Trade, Transportation, & Utilities 50+	579	579	579
	Retail Trade <10	4,441	5,324	5,668
	Retail Trade 10 - 19	2,099	2,710	3,370
	Retail Trade 20 - 49	2,990	3,324	3,608
	Retail Trade 50+	3,926	8,410	5,251
	Information All	1,536	1,547	2,305
	Financial Activities <10	1,917	2,290	2,617
	Financial Activities 10 - 19	340	447	514
	Financial Activities 20 - 49	332	470	962
	Financial Activities 50+	365	334	156
	Professional & Business Services <10	3,187	4,216	5,166
	Professional & Business Services 10 - 19	894	966	1,390
	Professional & Business Services 20 - 49	1,240	1,369	1,974
	Professional & Business Services 50+	1,504	1,504	1,515
	Education & Health Care <10	2,602	2,975	3,120
	Education & Health Care 10 - 19	1,734	2,256	1,951
	Education & Health Care 20 - 49	1,602	1,602	1,968
	Education & Health Care 50+	1,700	1,897	2,750
	Leisure & Hospitality <10	4,640	4,578	4,687
	Leisure & Hospitality 10 - 19	5,184	5,579	5,427
	Leisure & Hospitality 20 - 49	9,199	9,590	9,820
	Leisure & Hospitality 50+	10,510	10,239	13,335
	Other Services <10	3,482	3,709	4,232
	Other Services 10 - 19	1,193	1,193	1,355
	Other Services 20+	976	1,157	1,128
Total	83,851	96,771	113,683	

**Detailed Estimates of the Percentage of Full-Time Wyoming Workers Offered Benefits by Industry and Firm Size, 2002**

		Proportion of Full-Time Workers Offered Health Benefits	Proportion of Full-Time Workers Offered Dependent Health Benefits	Proportion of Full-Time Workers Offered Dental Benefits
Industry and 2002 Firm Size	Mining <10	57%	38%	15%
	Mining 10 - 19	73%	66%	46%
	Mining 20 - 49	85%	81%	52%
	Mining 50+	99%	99%	85%
	Construction <10	48%	39%	21%
	Construction 10 - 19	68%	54%	33%
	Construction 20 - 49	84%	82%	63%
	Construction 50+	97%	97%	90%
	Manufacturing <10	86%	85%	50%
	Manufacturing 10 - 19	84%	84%	72%
	Manufacturing 20 - 49	87%	76%	61%
	Manufacturing 50+	98%	100%	82%
	Wholesale Trade, Transportation, & Utilities <10	68%	53%	39%
	Wholesale Trade, Transportation, & Utilities 10 - 19	89%	76%	65%
	Wholesale Trade, Transportation, & Utilities 20 - 49	87%	87%	83%
	Wholesale Trade, Transportation, & Utilities 50+	97%	97%	97%
	Retail Trade <10	50%	31%	24%
	Retail Trade 10 - 19	85%	69%	49%
	Retail Trade 20 - 49	75%	68%	62%
	Retail Trade 50+	99%	68%	90%
	Information All	96%	96%	76%
	Financial Activities <10	59%	45%	32%
	Financial Activities 10 - 19	88%	79%	74%
	Financial Activities 20 - 49	97%	90%	66%
	Financial Activities 50+	100%	95%	100%
	Professional & Business Services <10	71%	53%	35%
	Professional & Business Services 10 - 19	91%	88%	74%
	Professional & Business Services 20 - 49	79%	75%	52%
	Professional & Business Services 50+	94%	94%	94%
	Education & Health Care <10	49%	34%	28%
	Education & Health Care 10 - 19	59%	27%	42%
	Education & Health Care 20 - 49	79%	79%	65%
	Education & Health Care 50+	98%	96%	92%
	Leisure & Hospitality <10	6%	9%	4%
Leisure & Hospitality 10 - 19	22%	11%	14%	
Leisure & Hospitality 20 - 49	34%	27%	23%	
Leisure & Hospitality 50+	77%	79%	61%	
Other Services <10	36%	29%	10%	
Other Services 10 - 19	52%	52%	40%	
Other Services 20+	100%	90%	90%	
Total	81%	74%	65%	

**Detailed Estimates of the Number of Full-Time Wyoming Workers Offered Benefits by Industry and Firm Size, 2002**

		Number of Full-Time Workers Offered Health Benefits	Number of Full-Time Workers Offered Health Benefits	Number of Full-Time Workers Offered Dental Benefits
Industry and 2002 Firm Size	Mining <10	776	523	197
	Mining 10 - 19	1,008	902	629
	Mining 20 - 49	2,020	1,919	1,226
	Mining 50+	14,901	14,901	12,742
	Construction <10	3,612	2,933	1,612
	Construction 10 - 19	3,082	2,445	1,476
	Construction 20 - 49	4,567	4,441	3,450
	Construction 50+	8,297	8,297	7,689
	Manufacturing <10	1,107	1,090	639
	Manufacturing 10 - 19	843	843	724
	Manufacturing 20 - 49	1,602	1,396	1,119
	Manufacturing 50+	6,791	6,937	5,705
	Wholesale Trade, Transportation, & Utilities <10	2,154	1,694	1,241
	Wholesale Trade, Transportation, & Utilities 10 - 19	2,306	1,964	1,696
	Wholesale Trade, Transportation, & Utilities 20 - 49	2,908	2,908	2,782
	Wholesale Trade, Transportation, & Utilities 50+	6,897	6,897	6,897
	Retail Trade <10	2,262	1,417	1,073
	Retail Trade 10 - 19	2,905	2,341	1,681
	Retail Trade 20 - 49	3,737	3,403	3,101
	Retail Trade 50+	14,238	9,754	12,913
	Information All	3,588	3,577	2,819
	Financial Activities <10	1,450	1,115	789
	Financial Activities 10 - 19	1,071	965	897
	Financial Activities 20 - 49	1,997	1,860	1,368
	Financial Activities 50+	3,325	3,167	3,325
	Professional & Business Services <10	3,743	2,803	1,853
	Professional & Business Services 10 - 19	2,682	2,611	2,187
	Professional & Business Services 20 - 49	2,255	2,126	1,468
	Professional & Business Services 50+	5,409	5,409	5,398
	Education & Health Care <10	1,284	890	739
	Education & Health Care 10 - 19	979	457	702
	Education & Health Care 20 - 49	1,973	1,973	1,631
	Education & Health Care 50+	14,284	14,087	13,377
	Leisure & Hospitality <10	130	192	83
Leisure & Hospitality 10 - 19	530	255	327	
Leisure & Hospitality 20 - 49	1,875	1,499	1,291	
Leisure & Hospitality 50+	10,153	10,364	7,992	
Other Services <10	1,016	821	297	
Other Services 10 - 19	684	684	522	
Other Services 20+	1,486	1,338	1,334	
Total	145,929	133,198	116,992	

**Detailed Estimates of the Number of Full-Time Wyoming Workers NOT Offered Benefits by Industry and Firm Size, 2002**

		Number of Full-Time Workers NOT Offered Health Benefits	Number of Full-Time Workers NOT Offered Health Benefits	Number of Full-Time Workers NOT Offered Dental Benefits
Industry and 2002 Firm Size	Mining <10	583	836	1,161
	Mining 10 - 19	366	471	745
	Mining 20 - 49	350	451	1,144
	Mining 50+	151	151	2,310
	Construction <10	3,984	4,664	5,984
	Construction 10 - 19	1,431	2,068	3,037
	Construction 20 - 49	869	995	1,987
	Construction 50+	220	220	829
	Manufacturing <10	181	197	649
	Manufacturing 10 - 19	160	160	279
	Manufacturing 20 - 49	246	451	729
	Manufacturing 50+	147	0	1,232
	Wholesale Trade, Transportation, & Utilities <10	1,028	1,488	1,941
	Wholesale Trade, Transportation, & Utilities 10 - 19	289	631	900
	Wholesale Trade, Transportation, & Utilities 20 - 49	449	449	575
	Wholesale Trade, Transportation, & Utilities 50+	250	250	250
	Retail Trade <10	2,250	3,096	3,440
	Retail Trade 10 - 19	510	1,075	1,735
	Retail Trade 20 - 49	1,264	1,599	1,901
	Retail Trade 50+	83	4,566	1,408
	Information All	141	152	910
	Financial Activities <10	1,026	1,361	1,688
	Financial Activities 10 - 19	149	255	323
	Financial Activities 20 - 49	64	202	694
	Financial Activities 50+	0	159	0
	Professional & Business Services <10	1,549	2,489	3,439
	Professional & Business Services 10 - 19	271	343	767
	Professional & Business Services 20 - 49	587	716	1,374
	Professional & Business Services 50+	323	323	333
	Education & Health Care <10	1,338	1,732	1,883
	Education & Health Care 10 - 19	689	1,211	965
	Education & Health Care 20 - 49	524	524	867
	Education & Health Care 50+	322	518	1,228
	Leisure & Hospitality <10	2,049	1,986	2,095
Leisure & Hospitality 10 - 19	1,889	2,164	2,092	
Leisure & Hospitality 20 - 49	3,653	4,029	4,237	
Leisure & Hospitality 50+	2,969	2,758	5,130	
Other Services <10	1,841	2,035	2,559	
Other Services 10 - 19	636	636	798	
Other Services 20+	0	148	152	
Total	34,832	47,563	63,770	

**Detailed Estimates of the Percentage of Part-Time Wyoming Workers Offered Benefits by Industry and Firm Size, 2002**

		Proportion of Part-Time Workers Offered Health Benefits	Proportion of Part-Time Workers Offered Health Benefits	Proportion of Part-Time Workers Offered Dental Benefits
Industry and 2002 Firm Size	Mining <10	7%	7%	0%
	Mining 10 - 19	5%	5%	5%
	Mining 20 - 49	29%	29%	6%
	Mining 50+	0%	0%	0%
	Construction <10	9%	6%	3%
	Construction 10 - 19	0%	0%	0%
	Construction 20 - 49	18%	18%	18%
	Construction 50+	83%	83%	83%
	Manufacturing <10	0%	9%	9%
	Manufacturing 10 - 19	0%	0%	0%
	Manufacturing 20 - 49	4%	0%	0%
	Manufacturing 50+	4%	0%	4%
	Wholesale Trade, Transportation, & Utilities <10	3%	2%	2%
	Wholesale Trade, Transportation, & Utilities 10 - 19	2%	0%	2%
	Wholesale Trade, Transportation, & Utilities 20 - 49	6%	0%	6%
	Wholesale Trade, Transportation, & Utilities 50+	42%	42%	42%
	Retail Trade <10	2%	0%	0%
	Retail Trade 10 - 19	5%	2%	2%
	Retail Trade 20 - 49	0%	0%	1%
	Retail Trade 50+	16%	16%	16%
	Information All	0%	0%	0%
	Financial Activities <10	12%	8%	8%
	Financial Activities 10 - 19	5%	5%	5%
	Financial Activities 20 - 49	3%	3%	3%
	Financial Activities 50+	41%	72%	75%
	Professional & Business Services <10	8%	3%	3%
	Professional & Business Services 10 - 19	4%	4%	4%
	Professional & Business Services 20 - 49	0%	0%	8%
	Professional & Business Services 50+	5%	5%	5%
	Education & Health Care <10	3%	5%	5%
	Education & Health Care 10 - 19	0%	0%	6%
	Education & Health Care 20 - 49	2%	2%	0%
	Education & Health Care 50+	63%	63%	59%
	Leisure & Hospitality <10	0%	0%	0%
Leisure & Hospitality 10 - 19	6%	3%	5%	
Leisure & Hospitality 20 - 49	2%	2%	1%	
Leisure & Hospitality 50+	12%	12%	4%	
Other Services <10	3%	1%	1%	
Other Services 10 - 19	0%	0%	0%	
Other Services 20+	3%	0%	3%	
Total		12%	12%	10%

**Detailed Estimates of the Number of Part-Time Wyoming Workers Offered Benefits by Industry and Firm Size, 2002**

		Number of Part-Time Workers Offered Health Benefits	Number of Part-Time Workers Offered Dependent Health Benefits	Number of Part-Time Workers Offered Dental Benefits
Industry and 2002 Firm Size	Mining <10	31	31	0
	Mining 10 - 19	6	6	6
	Mining 20 - 49	15	15	3
	Mining 50+	0	0	0
	Construction <10	110	76	34
	Construction 10 - 19	0	0	0
	Construction 20 - 49	78	78	78
	Construction 50+	801	801	801
	Manufacturing <10	0	21	21
	Manufacturing 10 - 19	0	0	0
	Manufacturing 20 - 49	3	0	0
	Manufacturing 50+	5	0	5
	Wholesale Trade, Transportation, & Utilities <10	29	17	17
	Wholesale Trade, Transportation, & Utilities 10 - 19	8	0	8
	Wholesale Trade, Transportation, & Utilities 20 - 49	9	0	9
	Wholesale Trade, Transportation, & Utilities 50+	239	239	239
	Retail Trade <10	37	0	0
	Retail Trade 10 - 19	79	32	32
	Retail Trade 20 - 49	0	0	18
	Retail Trade 50+	759	759	759
	Information All	0	0	0
	Financial Activities <10	122	85	85
	Financial Activities 10 - 19	11	11	11
	Financial Activities 20 - 49	7	7	7
	Financial Activities 50+	257	447	466
	Professional & Business Services <10	140	51	51
	Professional & Business Services 10 - 19	28	28	28
	Professional & Business Services 20 - 49	0	0	54
	Professional & Business Services 50+	69	69	69
	Education & Health Care <10	43	64	70
	Education & Health Care 10 - 19	0	0	60
	Education & Health Care 20 - 49	24	24	0
	Education & Health Care 50+	2,352	2,352	2,208
	Leisure & Hospitality <10	0	0	0
	Leisure & Hospitality 10 - 19	211	91	170
	Leisure & Hospitality 20 - 49	114	99	78
	Leisure & Hospitality 50+	987	1,046	322
	Other Services <10	50	19	19
	Other Services 10 - 19	0	0	0
	Other Services 20+	33	0	33
Total	6,653	6,463	5,758	

Detailed Estimates of the Number of Part-Time Wyoming Workers NOT Offered Benefits by Industry and Firm Size, 2002

		Number of Part-Time Workers NOT Offered Health Benefits	Number of Part-Time Workers NOT Offered Dependent Health Benefits	Number of Part-Time Workers NOT Offered Dental Benefits
Industry and 2002 Firm Size	Mining <10	397	397	427
	Mining 10 - 19	115	115	115
	Mining 20 - 49	36	36	48
	Mining 50+	441	441	441
	Construction <10	1,111	1,145	1,187
	Construction 10 - 19	502	502	502
	Construction 20 - 49	366	366	366
	Construction 50+	164	164	164
	Manufacturing <10	234	213	213
	Manufacturing 10 - 19	275	275	275
	Manufacturing 20 - 49	73	77	77
	Manufacturing 50+	115	119	115
	Wholesale Trade, Transportation, & Utilities <10	910	923	923
	Wholesale Trade, Transportation, & Utilities 10 - 19	328	336	328
	Wholesale Trade, Transportation, & Utilities 20 - 49	154	163	154
	Wholesale Trade, Transportation, & Utilities 50+	329	329	329
	Retail Trade <10	2,191	2,228	2,228
	Retail Trade 10 - 19	1,588	1,635	1,635
	Retail Trade 20 - 49	1,725	1,725	1,707
	Retail Trade 50+	3,843	3,843	3,843
	Information All	1,395	1,395	1,395
	Financial Activities <10	891	929	929
	Financial Activities 10 - 19	192	192	192
	Financial Activities 20 - 49	268	268	268
	Financial Activities 50+	365	175	156
	Professional & Business Services <10	1,638	1,727	1,727
	Professional & Business Services 10 - 19	623	623	623
	Professional & Business Services 20 - 49	653	653	599
	Professional & Business Services 50+	1,182	1,182	1,182
	Education & Health Care <10	1,264	1,243	1,236
	Education & Health Care 10 - 19	1,045	1,045	986
	Education & Health Care 20 - 49	1,078	1,078	1,101
	Education & Health Care 50+	1,379	1,379	1,522
	Leisure & Hospitality <10	2,591	2,591	2,591
	Leisure & Hospitality 10 - 19	3,295	3,415	3,335
	Leisure & Hospitality 20 - 49	5,546	5,561	5,582
	Leisure & Hospitality 50+	7,541	7,481	8,205
	Other Services <10	1,642	1,673	1,673
	Other Services 10 - 19	557	557	557
	Other Services 20+	976	1,009	976
Total	49,018	49,208	49,913	

**Detailed Estimates of Employers' Average Insurance Cost Per Wyoming Worker  
Offered Benefits by Industry and Firm Size, 2002**

	Employers' Average Insurance Cost Per Wyoming Worker Offered Benefits
Industry and 2002 Firm Size	\$1,822
Mining <10	\$3,091
Mining 10 - 19	\$1,517
Mining 20 - 49	\$4,500
Mining 50+	\$1,658
Construction <10	\$2,501
Construction 10 - 19	\$1,444
Construction 20 - 49	\$1,519
Construction 50+	\$4,607
Manufacturing <10	\$1,029
Manufacturing 10 - 19	\$2,059
Manufacturing 20 - 49	\$3,299
Manufacturing 50+	\$3,027
Wholesale Trade, Transportation, & Utilities <10	\$4,285
Wholesale Trade, Transportation, & Utilities 10 - 19	\$2,193
Wholesale Trade, Transportation, & Utilities 20 - 49	\$7,228
Wholesale Trade, Transportation, & Utilities 50+	\$2,175
Retail Trade <10	\$2,050
Retail Trade 10 - 19	\$1,995
Retail Trade 20 - 49	\$1,259
Retail Trade 50+	\$2,853
Information All	\$2,009
Financial Activities <10	\$3,411
Financial Activities 10 - 19	\$3,136
Financial Activities 20 - 49	\$4,676
Financial Activities 50+	\$3,617
Professional & Business Services <10	\$1,682
Professional & Business Services 10 - 19	\$2,545
Professional & Business Services 20 - 49	\$1,282
Professional & Business Services 50+	\$2,579
Education & Health Care <10	\$4,707
Education & Health Care 10 - 19	\$2,381
Education & Health Care 20 - 49	\$2,210
Education & Health Care 50+	\$2,654
Leisure & Hospitality <10	\$302
Leisure & Hospitality 10 - 19	\$936
Leisure & Hospitality 20 - 49	\$673
Leisure & Hospitality 50+	\$3,572
Other Services <10	\$2,017
Other Services 10 - 19	\$1,472
Other Services 20+	\$2,388
Total	

# Appendix E

**Wyoming Turnover Rates by Industry and Residency Status, 2002**

All Workers

			Transaction Type		
			Nonturnover Transaction	Turnover Transaction	Total
Industry	Mining	Transactions	67,093	13,157	80,250
		Row %	83.6%	16.4%	100.0%
	Construction	Transactions	71,212	36,494	107,706
		Row %	66.1%	33.9%	100.0%
	Manufacturing	Transactions	38,082	8,022	46,104
		Row %	82.6%	17.4%	100.0%
	Wholesale Trade, Transportation, & Utilities	Transactions	60,454	10,993	71,447
		Row %	84.6%	15.4%	100.0%
	Retail Trade	Transactions	112,670	34,338	147,008
		Row %	76.6%	23.4%	100.0%
	Information	Transactions	16,466	3,638	20,104
		Row %	81.9%	18.1%	100.0%
	Financial Activities	Transactions	37,571	6,280	43,851
		Row %	85.7%	14.3%	100.0%
	Professional & Business Services	Transactions	54,576	25,754	80,330
		Row %	67.9%	32.1%	100.0%
	Education & Health Care	Transactions	93,270	19,012	112,282
		Row %	83.1%	16.9%	100.0%
	Leisure & Hospitality	Transactions	106,216	60,044	166,260
		Row %	63.9%	36.1%	100.0%
	Other Services	Transactions	26,610	7,908	34,518
		Row %	77.1%	22.9%	100.0%
Total		Transactions	684,220	225,640	909,860
		Row %	75.2%	24.8%	100.0%

**Wyoming Turnover Rates by Industry and Residency Status, 2002**

Resident Workers

			Transaction Type		
			Nonturnover Transaction	Turnover Transaction	Total
Industry	Mining	Transactions	61,294	10,016	71,310
		Row %	86.0%	14.0%	100.0%
	Construction	Transactions	58,773	23,406	82,179
		Row %	71.5%	28.5%	100.0%
	Manufacturing	Transactions	35,267	6,462	41,729
		Row %	84.5%	15.5%	100.0%
	Wholesale Trade, Transportation, & Utilities	Transactions	55,482	8,900	64,382
		Row %	86.2%	13.8%	100.0%
	Retail Trade	Transactions	100,974	26,895	127,869
		Row %	79.0%	21.0%	100.0%
	Information	Transactions	14,967	2,927	17,894
		Row %	83.6%	16.4%	100.0%
	Financial Activities	Transactions	35,153	5,188	40,341
		Row %	87.1%	12.9%	100.0%
	Professional & Business Services	Transactions	48,302	19,484	67,786
		Row %	71.3%	28.7%	100.0%
	Education & Health Care	Transactions	85,923	15,267	101,190
		Row %	84.9%	15.1%	100.0%
	Leisure & Hospitality	Transactions	80,385	40,540	120,925
		Row %	66.5%	33.5%	100.0%
	Other Services	Transactions	24,187	6,270	30,457
		Row %	79.4%	20.6%	100.0%
Total		Transactions	600,707	165,355	766,062
		Row %	78.4%	21.6%	100.0%

**Wyoming Turnover Rates by Industry and Residency Status, 2002**

Nonresident Workers

			Transaction Type		
			Nonturnover Transaction	Turnover Transaction	Total
Industry	Mining	Transactions	5,799	3,141	8,940
		Row %	64.9%	35.1%	100.0%
	Construction	Transactions	12,439	13,088	25,527
		Row %	48.7%	51.3%	100.0%
	Manufacturing	Transactions	2,815	1,560	4,375
		Row %	64.3%	35.7%	100.0%
	Wholesale Trade, Transportation, & Utilities	Transactions	4,972	2,093	7,065
		Row %	70.4%	29.6%	100.0%
	Retail Trade	Transactions	11,696	7,443	19,139
		Row %	61.1%	38.9%	100.0%
	Information	Transactions	1,499	711	2,210
		Row %	67.8%	32.2%	100.0%
	Financial Activities	Transactions	2,418	1,092	3,510
		Row %	68.9%	31.1%	100.0%
	Professional & Business Services	Transactions	6,274	6,270	12,544
		Row %	50.0%	50.0%	100.0%
	Education & Health Care	Transactions	7,347	3,745	11,092
		Row %	66.2%	33.8%	100.0%
	Leisure & Hospitality	Transactions	25,831	19,504	45,335
		Row %	57.0%	43.0%	100.0%
	Other Services	Transactions	2,423	1,638	4,061
		Row %	59.7%	40.3%	100.0%
Total		Transactions	83,513	60,285	143,798
		Row %	58.1%	41.9%	100.0%

**Distribution of Wyoming Labor Market Transactions by Industry and Residency Status, 2002**

All Workers

			Transaction Type						Total
			Continuous Employment	Transitional Rehire	Transitional New Hire	Permanent Exit	Temporary Rehire	Temporary New Hire	
Industry	Mining	Count	60,108	1,221	5,764	7,181	1,629	4,347	80,250
		Row %	74.9%	1.5%	7.2%	8.9%	2.0%	5.4%	100.0%
	Construction	Count	52,288	3,410	15,514	19,497	1,871	15,126	107,706
		Row %	48.5%	3.2%	14.4%	18.1%	1.7%	14.0%	100.0%
	Manufacturing	Count	33,434	1,121	3,527	4,910	433	2,679	46,104
		Row %	72.5%	2.4%	7.7%	10.6%	.9%	5.8%	100.0%
	Wholesale Trade, Transportation, & Utilities	Count	52,503	1,306	6,645	6,989	598	3,406	71,447
		Row %	73.5%	1.8%	9.3%	9.8%	.8%	4.8%	100.0%
	Retail Trade	Count	91,508	3,160	18,002	21,954	1,389	10,995	147,008
		Row %	62.2%	2.1%	12.2%	14.9%	.9%	7.5%	100.0%
	Information	Count	14,285	322	1,859	2,441	135	1,062	20,104
		Row %	71.1%	1.6%	9.2%	12.1%	.7%	5.3%	100.0%
	Financial Activities	Count	33,054	688	3,829	4,267	303	1,710	43,851
		Row %	75.4%	1.6%	8.7%	9.7%	.7%	3.9%	100.0%
	Professional & Business Services	Count	42,251	2,364	9,961	12,589	1,676	11,489	80,330
		Row %	52.6%	2.9%	12.4%	15.7%	2.1%	14.3%	100.0%
	Education & Health Care	Count	80,738	2,208	10,324	12,300	1,224	5,488	112,282
		Row %	71.9%	2.0%	9.2%	11.0%	1.1%	4.9%	100.0%
	Leisure & Hospitality	Count	71,056	6,361	28,799	34,591	2,528	22,925	166,260
		Row %	42.7%	3.8%	17.3%	20.8%	1.5%	13.8%	100.0%
	Other Services	Count	21,867	891	3,852	4,669	489	2,750	34,518
		Row %	63.3%	2.6%	11.2%	13.5%	1.4%	8.0%	100.0%
Total		Count	553,092	23,052	108,076	131,388	12,275	81,977	909,860
		Row %	60.8%	2.5%	11.9%	14.4%	1.3%	9.0%	100.0%

**Distribution of Wyoming Labor Market Transactions by Industry and Residency Status, 2002**

Resident Workers

			Transaction Type						Total
			Continuous Employment	Transitional Rehire	Transitional New Hire	Permanent Exit	Temporary Rehire	Temporary New Hire	
Industry	Mining	Count	55,600	1,044	4,650	5,790	1,438	2,788	71,310
		Row %	78.0%	1.5%	6.5%	8.1%	2.0%	3.9%	100.0%
	Construction	Count	45,603	2,791	10,379	13,662	1,338	8,406	82,179
		Row %	55.5%	3.4%	12.6%	16.6%	1.6%	10.2%	100.0%
	Manufacturing	Count	31,388	1,027	2,852	4,267	372	1,823	41,729
		Row %	75.2%	2.5%	6.8%	10.2%	.9%	4.4%	100.0%
	Wholesale Trade, Transportation, & Utilities	Count	48,972	1,178	5,332	6,085	521	2,294	64,382
		Row %	76.1%	1.8%	8.3%	9.5%	.8%	3.6%	100.0%
	Retail Trade	Count	84,167	2,571	14,236	18,163	1,154	7,578	127,869
		Row %	65.8%	2.0%	11.1%	14.2%	.9%	5.9%	100.0%
	Information	Count	13,214	290	1,463	2,070	117	740	17,894
		Row %	73.8%	1.6%	8.2%	11.6%	.7%	4.1%	100.0%
	Financial Activities	Count	31,270	640	3,243	3,744	279	1,165	40,341
		Row %	77.5%	1.6%	8.0%	9.3%	.7%	2.9%	100.0%
	Professional & Business Services	Count	38,513	2,022	7,767	10,227	1,353	7,904	67,786
		Row %	56.8%	3.0%	11.5%	15.1%	2.0%	11.7%	100.0%
	Education & Health Care	Count	75,403	1,936	8,584	10,567	952	3,748	101,190
		Row %	74.5%	1.9%	8.5%	10.4%	.9%	3.7%	100.0%
	Leisure & Hospitality	Count	56,981	4,534	18,870	23,914	1,953	14,673	120,925
		Row %	47.1%	3.7%	15.6%	19.8%	1.6%	12.1%	100.0%
	Other Services	Count	20,279	811	3,097	3,941	422	1,907	30,457
		Row %	66.6%	2.7%	10.2%	12.9%	1.4%	6.3%	100.0%
Total		Count	501,390	18,844	80,473	102,430	9,899	53,026	766,062
		Row %	65.5%	2.5%	10.5%	13.4%	1.3%	6.9%	100.0%

**Distribution of Wyoming Labor Market Transactions by Industry and Residency Status, 2002**

Nonresident Workers

			Transaction Type						Total
			Continuous Employment	Transitional Rehire	Transitional New Hire	Permanent Exit	Temporary Rehire	Temporary New Hire	
Industry	Mining	Count	4,508	177	1,114	1,391	191	1,559	8,940
		Row %	50.4%	2.0%	12.5%	15.6%	2.1%	17.4%	100.0%
	Construction	Count	6,685	619	5,135	5,835	533	6,720	25,527
		Row %	26.2%	2.4%	20.1%	22.9%	2.1%	26.3%	100.0%
	Manufacturing	Count	2,046	94	675	643	61	856	4,375
		Row %	46.8%	2.1%	15.4%	14.7%	1.4%	19.6%	100.0%
	Wholesale Trade, Transportation, & Utilities	Count	3,531	128	1,313	904	77	1,112	7,065
		Row %	50.0%	1.8%	18.6%	12.8%	1.1%	15.7%	100.0%
	Retail Trade	Count	7,341	589	3,766	3,791	235	3,417	19,139
		Row %	38.4%	3.1%	19.7%	19.8%	1.2%	17.9%	100.0%
	Information	Count	1,071	32	396	371	18	322	2,210
		Row %	48.5%	1.4%	17.9%	16.8%	.8%	14.6%	100.0%
	Financial Activities	Count	1,784	48	586	523	24	545	3,510
		Row %	50.8%	1.4%	16.7%	14.9%	.7%	15.5%	100.0%
	Professional & Business Services	Count	3,738	342	2,194	2,362	323	3,585	12,544
		Row %	29.8%	2.7%	17.5%	18.8%	2.6%	28.6%	100.0%
	Education & Health Care	Count	5,335	272	1,740	1,733	272	1,740	11,092
		Row %	48.1%	2.5%	15.7%	15.6%	2.5%	15.7%	100.0%
	Leisure & Hospitality	Count	14,075	1,827	9,929	10,677	575	8,252	45,335
		Row %	31.0%	4.0%	21.9%	23.6%	1.3%	18.2%	100.0%
	Other Services	Count	1,588	80	755	728	67	843	4,061
		Row %	39.1%	2.0%	18.6%	17.9%	1.6%	20.8%	100.0%
Total		Count	51,702	4,208	27,603	28,958	2,376	28,951	143,798
		Row %	36.0%	2.9%	19.2%	20.1%	1.7%	20.1%	100.0%

**Distribution of Wyoming Labor Market Transactions by Industry and Residency Status, and Tenure (Worker Attachment to Employer), 2002**

All Workers

			Tenure				
			Highly Tenured	Transitioning	Seasonal	Marginal	Total
Industry	Mining	Count	58,025	6,289	5,876	10,060	80,250
		Row %	72.3%	7.8%	7.3%	12.5%	100.0%
	Construction	Count	45,752	9,347	15,070	37,537	107,706
		Row %	42.5%	8.7%	14.0%	34.9%	100.0%
	Manufacturing	Count	31,995	4,000	3,501	6,608	46,104
		Row %	69.4%	8.7%	7.6%	14.3%	100.0%
	Wholesale Trade, Transportation, & Utilities	Count	50,029	6,658	5,421	9,339	71,447
		Row %	70.0%	9.3%	7.6%	13.1%	100.0%
	Retail Trade	Count	83,462	14,123	15,723	33,700	147,008
		Row %	56.8%	9.6%	10.7%	22.9%	100.0%
	Information	Count	13,454	2,077	1,532	3,041	20,104
		Row %	66.9%	10.3%	7.6%	15.1%	100.0%
	Financial Activities	Count	31,571	4,177	2,960	5,143	43,851
		Row %	72.0%	9.5%	6.8%	11.7%	100.0%
	Professional & Business Services	Count	37,758	6,641	10,705	25,226	80,330
		Row %	47.0%	8.3%	13.3%	31.4%	100.0%
	Education & Health Care	Count	76,301	11,395	9,499	15,087	112,282
		Row %	68.0%	10.1%	8.5%	13.4%	100.0%
	Leisure & Hospitality	Count	58,412	14,034	29,757	64,057	166,260
		Row %	35.1%	8.4%	17.9%	38.5%	100.0%
	Other Services	Count	20,058	3,428	3,926	7,106	34,518
		Row %	58.1%	9.9%	11.4%	20.6%	100.0%
Total		Count	506,817	82,169	103,970	216,904	909,860
		Row %	55.7%	9.0%	11.4%	23.8%	100.0%

**Distribution of Wyoming Labor Market Transactions by Industry and Residency Status, and Tenure (Worker Attachment to Employer), 2002**

Resident Workers

			Tenure				
			Highly Tenured	Transitioning	Seasonal	Marginal	Total
Industry	Mining	Count	54,008	5,539	4,852	6,911	71,310
		Row %	75.7%	7.8%	6.8%	9.7%	100.0%
	Construction	Count	40,853	7,763	11,496	22,067	82,179
		Row %	49.7%	9.4%	14.0%	26.9%	100.0%
	Manufacturing	Count	30,211	3,595	2,998	4,925	41,729
		Row %	72.4%	8.6%	7.2%	11.8%	100.0%
	Wholesale Trade, Transportation, & Utilities	Count	46,924	5,785	4,644	7,029	64,382
		Row %	72.9%	9.0%	7.2%	10.9%	100.0%
	Retail Trade	Count	77,676	12,507	12,723	24,963	127,869
		Row %	60.7%	9.8%	10.0%	19.5%	100.0%
	Information	Count	12,526	1,788	1,321	2,259	17,894
		Row %	70.0%	10.0%	7.4%	12.6%	100.0%
	Financial Activities	Count	29,991	3,787	2,621	3,942	40,341
		Row %	74.3%	9.4%	6.5%	9.8%	100.0%
	Professional & Business Services	Count	34,988	5,798	8,796	18,204	67,786
		Row %	51.6%	8.6%	13.0%	26.9%	100.0%
	Education & Health Care	Count	71,677	10,179	7,960	11,374	101,190
		Row %	70.8%	10.1%	7.9%	11.2%	100.0%
	Leisure & Hospitality	Count	48,146	11,219	20,833	40,727	120,925
		Row %	39.8%	9.3%	17.2%	33.7%	100.0%
	Other Services	Count	18,769	3,078	3,388	5,222	30,457
		Row %	61.6%	10.1%	11.1%	17.1%	100.0%
Total		Count	465,769	71,038	81,632	147,623	766,062
		Row %	60.8%	9.3%	10.7%	19.3%	100.0%

**Distribution of Wyoming Labor Market Transactions by Industry and Residency Status, and Tenure (Worker Attachment to Employer), 2002**

Nonresident Workers

			Tenure				
			Highly Tenured	Transitioning	Seasonal	Marginal	Total
Industry	Mining	Count	4,017	750	1,024	3,149	8,940
		Row %	44.9%	8.4%	11.5%	35.2%	100.0%
	Construction	Count	4,899	1,584	3,574	15,470	25,527
		Row %	19.2%	6.2%	14.0%	60.6%	100.0%
	Manufacturing	Count	1,784	405	503	1,683	4,375
		Row %	40.8%	9.3%	11.5%	38.5%	100.0%
	Wholesale Trade, Transportation, & Utilities	Count	3,105	873	777	2,310	7,065
		Row %	43.9%	12.4%	11.0%	32.7%	100.0%
	Retail Trade	Count	5,786	1,616	3,000	8,737	19,139
		Row %	30.2%	8.4%	15.7%	45.7%	100.0%
	Information	Count	928	289	211	782	2,210
		Row %	42.0%	13.1%	9.5%	35.4%	100.0%
	Financial Activities	Count	1,580	390	339	1,201	3,510
		Row %	45.0%	11.1%	9.7%	34.2%	100.0%
	Professional & Business Services	Count	2,770	843	1,909	7,022	12,544
		Row %	22.1%	6.7%	15.2%	56.0%	100.0%
	Education & Health Care	Count	4,624	1,216	1,539	3,713	11,092
		Row %	41.7%	11.0%	13.9%	33.5%	100.0%
	Leisure & Hospitality	Count	10,266	2,815	8,924	23,330	45,335
		Row %	22.6%	6.2%	19.7%	51.5%	100.0%
	Other Services	Count	1,289	350	538	1,884	4,061
		Row %	31.7%	8.6%	13.2%	46.4%	100.0%
Total		Count	41,048	11,131	22,338	69,281	143,798
		Row %	28.5%	7.7%	15.5%	48.2%	100.0%

**Wyoming Average Quarterly Wages by Industry and Tenure (Worker Attachment to Employer), 2002**

All Workers

		Tenure				
		Highly Tenured	Transitioning	Seasonal	Marginal	Total
		Avg. Qtrly. Wage				
Industry	Mining	\$14,245	\$9,920	\$7,374	\$4,285	\$12,155
	Construction	\$8,750	\$5,051	\$4,559	\$3,237	\$5,921
	Manufacturing	\$10,025	\$6,359	\$3,896	\$2,277	\$8,131
	Wholesale Trade, Transportation, & Utilities	\$10,225	\$5,477	\$4,070	\$2,987	\$8,369
	Retail Trade	\$5,510	\$2,708	\$2,298	\$1,491	\$3,976
	Information	\$8,074	\$4,263	\$3,619	\$2,189	\$6,450
	Financial Activities	\$8,418	\$4,561	\$3,803	\$2,892	\$7,091
	Professional & Business Services	\$7,955	\$4,597	\$3,706	\$2,162	\$5,292
	Education & Health Care	\$7,844	\$4,530	\$3,302	\$2,441	\$6,398
	Leisure & Hospitality	\$3,573	\$1,790	\$1,787	\$1,013	\$2,117
	Other Services	\$5,593	\$3,329	\$2,783	\$1,955	\$4,300
	Total	\$8,116	\$4,337	\$3,230	\$2,072	\$5,776

**Wyoming Average Quarterly Wages by Industry and Tenure (Worker Attachment to Employer), 2002**

Resident Workers

		Tenure				
		Highly Tenured	Transitioning	Seasonal	Marginal	Total
		Avg. Qtrly. Wage				
Industry	Mining	\$14,296	\$9,966	\$7,325	\$4,123	\$12,499
	Construction	\$8,734	\$5,006	\$4,342	\$2,732	\$6,156
	Manufacturing	\$10,112	\$6,481	\$3,652	\$2,127	\$8,393
	Wholesale Trade, Transportation, & Utilities	\$10,311	\$5,492	\$3,934	\$2,623	\$8,579
	Retail Trade	\$5,517	\$2,668	\$2,218	\$1,354	\$4,097
	Information	\$8,103	\$4,038	\$3,633	\$1,955	\$6,591
	Financial Activities	\$8,435	\$4,443	\$3,662	\$2,639	\$7,184
	Professional & Business Services	\$7,994	\$4,577	\$3,532	\$1,871	\$5,479
	Education & Health Care	\$7,830	\$4,430	\$3,176	\$2,134	\$6,482
	Leisure & Hospitality	\$3,516	\$1,728	\$1,612	\$893	\$2,139
	Other Services	\$5,570	\$3,302	\$2,571	\$1,685	\$4,341
	Total	\$8,193	\$4,332	\$3,135	\$1,828	\$6,069

**Wyoming Average Quarterly Wages by Industry and Tenure (Worker Attachment to Employer), 2002**

Nonresident Workers

		Tenure				
		Highly Tenured	Transitioning	Seasonal	Marginal	Total
		Avg. Qtrly. Wage				
Industry	Mining	\$13,564	\$9,584	\$7,607	\$4,640	\$9,405
	Construction	\$8,879	\$5,270	\$5,256	\$3,958	\$5,165
	Manufacturing	\$8,542	\$5,269	\$5,351	\$2,716	\$5,631
	Wholesale Trade, Transportation, & Utilities	\$8,918	\$5,378	\$4,883	\$4,095	\$6,460
	Retail Trade	\$5,418	\$3,017	\$2,637	\$1,884	\$3,166
	Information	\$7,682	\$5,656	\$3,527	\$2,864	\$5,316
	Financial Activities	\$8,087	\$5,705	\$4,890	\$3,721	\$6,020
	Professional & Business Services	\$7,464	\$4,728	\$4,504	\$2,915	\$4,283
	Education & Health Care	\$8,057	\$5,363	\$3,956	\$3,382	\$5,628
	Leisure & Hospitality	\$3,843	\$2,037	\$2,196	\$1,223	\$2,058
	Other Services	\$5,926	\$3,564	\$4,124	\$2,704	\$3,989
	Total	\$7,240	\$4,365	\$3,576	\$2,594	\$4,210

**Wyoming Average Quarterly Wage by Labor Market Transaction, Industry, and Residency Status, 2002**

All Workers

		Labor Market Transaction						Total
		Continuous Employment	Transitional Rehire	Transitional New Hire	Permanent Exit	Temporary Rehire	Temporary New Hire	
		Avg. Qtrly. Wage	Avg. Qtrly. Wage	Avg. Qtrly. Wage	Avg. Qtrly. Wage	Avg. Qtrly. Wage	Avg. Qtrly. Wage	
Industry	Mining	\$14,047	\$7,615	\$7,393	\$6,533	\$9,515	\$3,849	\$12,155
	Construction	\$8,472	\$5,060	\$3,482	\$3,888	\$3,429	\$2,727	\$5,921
	Manufacturing	\$9,785	\$7,074	\$2,777	\$4,411	\$4,867	\$2,323	\$8,131
	Wholesale Trade, Transportation, & Utilities	\$10,001	\$5,251	\$3,781	\$4,147	\$3,191	\$2,937	\$8,369
	Retail Trade	\$5,294	\$3,179	\$1,568	\$2,003	\$1,738	\$1,404	\$3,976
	Information	\$7,807	\$5,246	\$2,404	\$3,211	\$6,997	\$3,027	\$6,450
	Financial Activities	\$8,241	\$5,294	\$2,893	\$3,579	\$5,821	\$3,968	\$7,091
	Professional & Business Services	\$7,595	\$4,620	\$2,678	\$3,048	\$4,098	\$1,863	\$5,292
	Education & Health Care	\$7,622	\$5,223	\$2,617	\$3,573	\$3,019	\$3,052	\$6,398
	Leisure & Hospitality	\$3,393	\$1,696	\$1,099	\$1,305	\$1,648	\$834	\$2,117
	Other Services	\$5,436	\$3,607	\$2,089	\$2,589	\$2,195	\$1,867	\$4,300
	Total	\$7,782	\$4,042	\$2,486	\$2,892	\$3,817	\$1,977	\$5,776

**Wyoming Average Quarterly Wage by Labor Market Transaction, Industry, and Residency Status, 2002**

Resident Workers

		Labor Market Transaction						Total
		Continuous Employment	Transitional Rehire	Transitional New Hire	Permanent Exit	Temporary Rehire	Temporary New Hire	
		Avg. Qtrly. Wage	Avg. Qtrly. Wage	Avg. Qtrly. Wage	Avg. Qtrly. Wage	Avg. Qtrly. Wage	Avg. Qtrly. Wage	
Industry	Mining	\$14,124	\$7,518	\$7,592	\$6,568	\$10,188	\$3,664	\$12,499
	Construction	\$8,460	\$5,131	\$3,258	\$3,620	\$3,196	\$2,167	\$6,156
	Manufacturing	\$9,900	\$7,207	\$2,726	\$4,598	\$2,913	\$1,976	\$8,393
	Wholesale Trade, Transportation, & Utilities	\$10,102	\$5,350	\$3,656	\$4,167	\$2,961	\$2,134	\$8,579
	Retail Trade	\$5,320	\$3,375	\$1,507	\$1,948	\$1,662	\$1,157	\$4,097
	Information	\$7,856	\$5,362	\$2,268	\$3,106	\$7,192	\$2,679	\$6,591
	Financial Activities	\$8,266	\$5,353	\$2,773	\$3,532	\$5,277	\$3,631	\$7,184
	Professional & Business Services	\$7,653	\$4,615	\$2,555	\$2,986	\$4,007	\$1,454	\$5,479
	Education & Health Care	\$7,621	\$5,373	\$2,484	\$3,529	\$3,178	\$2,453	\$6,482
	Leisure & Hospitality	\$3,320	\$1,687	\$1,034	\$1,236	\$1,248	\$703	\$2,139
	Other Services	\$5,406	\$3,627	\$2,008	\$2,513	\$2,014	\$1,399	\$4,341
	Total	\$7,888	\$4,238	\$2,449	\$2,878	\$3,790	\$1,614	\$6,069

**Wyoming Average Quarterly Wage by Labor Market Transaction, Industry, and Residency Status, 2002**

Nonresident Workers

		Labor Market Transaction						Total
		Continuous Employment	Transitional Rehire	Transitional New Hire	Permanent Exit	Temporary Rehire	Temporary New Hire	
		Avg. Qtrly. Wage	Avg. Qtrly. Wage	Avg. Qtrly. Wage	Avg. Qtrly. Wage	Avg. Qtrly. Wage	Avg. Qtrly. Wage	
Industry	Mining	\$13,103	\$8,189	\$6,563	\$6,387	\$4,453	\$4,179	\$9,405
	Construction	\$8,556	\$4,739	\$3,936	\$4,514	\$4,015	\$3,428	\$5,165
	Manufacturing	\$8,018	\$5,622	\$2,989	\$3,173	\$16,785	\$3,061	\$5,631
	Wholesale Trade, Transportation, & Utilities	\$8,596	\$4,342	\$4,286	\$4,011	\$4,747	\$4,594	\$6,460
	Retail Trade	\$5,001	\$2,323	\$1,797	\$2,265	\$2,110	\$1,950	\$3,166
	Information	\$7,208	\$4,199	\$2,908	\$3,794	\$5,729	\$3,825	\$5,316
	Financial Activities	\$7,809	\$4,515	\$3,556	\$3,921	\$12,145	\$4,691	\$6,020
	Professional & Business Services	\$6,988	\$4,655	\$3,111	\$3,316	\$4,480	\$2,766	\$4,283
	Education & Health Care	\$7,630	\$4,154	\$3,274	\$3,845	\$2,463	\$4,342	\$5,628
	Leisure & Hospitality	\$3,689	\$1,718	\$1,223	\$1,460	\$3,005	\$1,067	\$2,058
	Other Services	\$5,809	\$3,403	\$2,418	\$3,001	\$3,339	\$2,926	\$3,989
	Total	\$6,757	\$3,165	\$2,596	\$2,942	\$3,930	\$2,641	\$4,210

# Appendix F



THE STATE OF WYOMING

DAVE FREUDENTHAL  
GOVERNOR

P.O. BOX 2760  
CASPER, WY 82602

*Department of Employment*  
RESEARCH AND PLANNING SECTION

(307) 235-3200

6/28/04

Mail Merge Contact Information

Dear Mail Merge Contact Person,

The Wyoming Department of Employment, Research and Planning, under contract with the Wyoming Health Care Commission (<http://www.wyominghealthcarecommission.org/>), is researching employers' opinions about health insurance. More specifically, we are seeking employers' opinions about the cost and provision of employer-sponsored health insurance.

We ask that you direct the enclosed survey to a human resources person(s) or another individual(s) knowledgeable about your firm's health insurance policies who can speak authoritatively for the firm. Please mail the survey back to Research and Planning in the enclosed self-addressed stamped envelope by July 14<sup>th</sup>, 2004. **It is important that we get feedback from you regardless of whether or not your firm provides health insurance to employees.**

According to the Wyoming Employment Security Law 27-3-603, all data collected must be held in strictest confidence, with results published only in summary statistical reports. The information you provide to us will be held in confidence to the extent permitted by law.

Sincerely,

Tom Gallagher, Manager Research and Planning

**Employer Opinion Survey**



Research & Planning  
 Wyoming Department of Employment  
 P.O. Box 2760  
 Casper, WY 82602  
 (307) 473-3819  
 http://doe.state.wy.us/LMI/

**Please return this form by July 14th, 2004.**  
**Mail: use the enclosed self-addressed stamped envelope.**  
**FAX: 307-473-3834**

**All data collected must, by Wyoming Employment Security Law 27-3-603, be held in the strictest confidence, with results published only as summary statistics. The information you provide to us will be held confidential to the extent permitted by law.**

**Respondent Information (Please print.)**

1. Your name	2. Your title
3. Your firm's full name <i>(If you own more than one firm, please list only the largest.)</i>	4. Your firm's physical address <i>(If you own more than one firm, please list only the largest.)</i>
5. Which category most accurately describes your position in the company? <i>(Please circle one.)</i>  A. Employer-Owner B. Human Resources Manager C. Other Manager D. Sole Proprietor E. Other <i>(Please specify.)</i> _____	6. Your firm's mailing address <i>(If you own more than one firm, please indicate the largest. List "same" if same as the physical address.)</i>

**Number and Type of Employees**

7. As of today, what is your best estimate of how many workers your firm (listed in number 3) currently employs in Wyoming? _____
8. As of today, what is your best estimate of how many employees (listed in number 7) are considered full time? _____
9. As of today, what is your best estimate of how many employees (listed in number 7) are considered part time? _____
10. As of today, what is your best estimate of how many employees (listed in number 7) are considered seasonal or temporary employees? _____

**Insurance Information**

	Full-Time Employees		Part-Time Employees	
11. Does your firm offer medical insurance to at least some employees?	Yes	No	Yes	No
12. Does your firm have any employees who are not offered medical insurance?	Yes	No	Yes	No
13. Does your firm offer medical insurance for employees' spouses or dependents?	Yes	No	Yes	No
14. For the majority of employees, what percentage of the medical premium does your firm pay? <i>(If your firm does not offer medical insurance, please write "NA".)</i>	_____ Percent		_____ Percent	

*Please Continue*

<b>Barriers to Providing Health Benefits</b>		
15. Are there barriers other than cost that factor into your decision whether to offer health insurance to your employees ( <i>e.g., high employee turnover or seasonality</i> )?	Yes	No
16. If the answer to question number 15 is yes, please list those barriers your company experiences. A. B. C. D.		
<b>Cost Containment</b>		
17. If your company currently offers health insurance to any employees, has or will your company need to begin cost containment, such as reducing the level of benefits or premium contribution, to continue providing health insurance? ( <i>If your firm does not currently offer health insurance, please write in "NA" and go to question number 19.</i> )	Yes	No
18. If the answer to question number 17 is yes, please list what your company is planning to do to contain costs. A. B. C. D.		
<b>Willingness to Contribute (<i>Please complete this section, even if your firm presently has no employees without health insurance.</i>)</b>		
19. Is your firm willing to contribute additional funds above your current monthly payroll for your uncovered employees?	Yes	No
Additional comments:		
20. Is your firm willing to contribute additional funds above your current monthly payroll for your uncovered employees if you could reduce administrative costs? ( <i>For example, processing premium payments? If no, skip to question number 26.</i> )	Yes	No
Additional comments:		
21. Would your firm use a secure electronic system to contribute to an individual health benefits account for each or some of your uncovered employees?	Yes	No
Additional comments:		
22. Is your firm willing to contribute to an individual health benefits account for each or some of your uncovered seasonal or temporary employees?	Yes	No
Additional comments:		
23. Is your firm willing to utilize an electronic system housed in the Wyoming Department of Employment to manage individual health benefits accounts?	Yes	No
Additional comments:		

*Please Continue*

<b>Willingness to Contribute continued</b>		
24. Is your firm willing to contribute to a state health benefits pool where your contributions would be commingled with other contributions to benefit both your uncovered employee(s) and other pool members?	Yes	No
Additional comments:		
25. Is your firm willing to pay a comparable percentage of payroll ( <i>e.g., 1%</i> ) to uncovered employees as you do for covered employees?	Yes	No
Additional comments:		
<b>Awareness and Understanding of Recent Developments</b>		
26. Are you aware of the new Health Savings Accounts (HSAs) that were enacted into law in 2004?	Yes	No
27. Do you have any detailed knowledge of Health Savings Accounts?	Yes	No
28. Have you heard of the utilization of debit cards for the purposes of administering claims against benefit reimbursement accounts such as Flexible Spending Accounts (FSAs) or Health Reimbursement Accounts (HRAs)?	Yes	No
29. Have you heard of utilizing the Internet for accessing personal health records and healthcare claims information?	Yes	No
<b>Open-Ended Questions</b>		
30. Do you believe that there is a health insurance or health coverage problem? <i>Please explain.</i>		
31. If you believe there is a health insurance or health coverage problem, what suggestions would you make to fix the problem? <i>Please explain.</i>		
32. Other comments:		
33. Would you like to receive a copy of the statistical report compiled from all of the questionnaire results?	Yes	No

*Thank you!*



## Appendix G

**Table 3.1: Summary Estimates of the Number of Employers Offering Health Insurance Coverage to Full-Time Employees**

			Question 11. Does firm offer medical insurance to at least some full-time employees?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	325	333	0	0	658
		Row %	49.4%	50.6%	0.0%	0.0%	100.0%
	Construction	Employers	858	1,426	0	0	2,284
		Row %	37.6%	62.4%	0.0%	0.0%	100.0%
	Manufacturing	Employers	158	387	0	0	545
		Row %	29.0%	71.0%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	1,260	252	0	0	1,512
		Row %	83.3%	16.7%	0.0%	0.0%	100.0%
	Retail Trade	Employers	636	1,125	0	0	1,761
		Row %	36.1%	63.9%	0.0%	0.0%	100.0%
	Information	Employers	156	41	0	0	197
		Row %	79.3%	20.7%	0.0%	0.0%	100.0%
	Financial Activities	Employers	562	649	0	0	1,211
		Row %	46.4%	53.6%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	1,360	769	0	0	2,128
		Row %	63.9%	36.1%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	704	580	0	0	1,284
		Row %	54.8%	45.2%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	487	903	0	0	1,390
		Row %	35.0%	65.0%	0.0%	0.0%	100.0%
	Other Services	Employers	317	812	0	0	1,129
		Row %	28.1%	71.9%	0.0%	0.0%	100.0%
	Total	Employers	6,823	7,278	0	0	14,100
		Row %	48.4%	51.6%	0.0%	0.0%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	4,389	6,113	0	0	10,502
		Row %	41.8%	58.2%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	1,119	826	0	0	1,944
		Row %	57.5%	42.5%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	815	303	0	0	1,118
		Row %	72.9%	27.1%	0.0%	0.0%	100.0%
	50+ Workers	Employers	500	35	0	0	536
		Row %	93.4%	6.6%	0.0%	0.0%	100.0%
	Total	Employers	6,823	7,278	0	0	14,100
		Row %	48.4%	51.6%	0.0%	0.0%	100.0%

**Table 3.2: Summary Estimates of the Number of Employers Offering Health Insurance Coverage to Part-Time Employees**

			Question 11. Does firm offer medical insurance to at least some part-time employees?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	37	389	0	0	426
		Row %	8.6%	91.4%	0.0%	0.0%	100.0%
	Construction	Employers	40	1,052	0	0	1,092
		Row %	3.7%	96.3%	0.0%	0.0%	100.0%
	Manufacturing	Employers	12	372	0	0	384
		Row %	3.1%	96.9%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	32	1,364	0	0	1,396
		Row %	2.3%	97.7%	0.0%	0.0%	100.0%
	Retail Trade	Employers	29	1,807	0	0	1,836
		Row %	1.6%	98.4%	0.0%	0.0%	100.0%
	Information	Employers	16	156	0	0	172
		Row %	9.5%	90.5%	0.0%	0.0%	100.0%
	Financial Activities	Employers	158	745	0	0	902
		Row %	17.5%	82.5%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	7	1,520	0	0	1,527
		Row %	0.5%	99.5%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	126	792	0	0	919
		Row %	13.7%	86.3%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	100	1,366	0	0	1,466
		Row %	6.8%	93.2%	0.0%	0.0%	100.0%
	Other Services	Employers	5	654	0	0	659
		Row %	0.8%	99.2%	0.0%	0.0%	100.0%
	Total	Employers	562	10,218	0	0	10,780
		Row %	5.2%	94.8%	0.0%	0.0%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	302	7,600	0	0	7,902
		Row %	3.8%	96.2%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	74	1,448	0	0	1,522
		Row %	4.9%	95.1%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	88	822	0	0	910
		Row %	9.6%	90.4%	0.0%	0.0%	100.0%
	50+ Workers	Employers	98	348	0	0	446
		Row %	22.1%	77.9%	0.0%	0.0%	100.0%
	Total	Employers	562	10,218	0	0	10,780
		Row %	5.2%	94.8%	0.0%	0.0%	100.0%

**Table 3.3: Summary Estimates of the Number of Employers Experiencing Barriers Other Than Cost to Offering Health Insurance Coverage to Their Employees**

			Question 15. Are there barriers other than cost that factor into your decision whether to offer health insurance to your employees?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	101	501	0	0	602
		Row %	16.8%	83.2%	0.0%	0.0%	100.0%
	Construction	Employers	1,055	902	0	0	1,957
		Row %	53.9%	46.1%	0.0%	0.0%	100.0%
	Manufacturing	Employers	80	471	0	0	551
		Row %	14.5%	85.5%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	293	1,219	0	0	1,512
		Row %	19.4%	80.6%	0.0%	0.0%	100.0%
	Retail Trade	Employers	526	1,501	0	0	2,027
		Row %	26.0%	74.0%	0.0%	0.0%	100.0%
	Information	Employers	57	154	0	2	213
		Row %	26.8%	72.1%	0.0%	1.1%	100.0%
	Financial Activities	Employers	311	1,017	0	3	1,331
		Row %	23.4%	76.4%	0.0%	0.2%	100.0%
	Professional & Business Services	Employers	784	1,523	0	0	2,307
		Row %	34.0%	66.0%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	363	921	0	0	1,284
		Row %	28.3%	71.7%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	771	763	0	0	1,533
		Row %	50.3%	49.7%	0.0%	0.0%	100.0%
	Other Services	Employers	362	888	0	0	1,249
		Row %	28.9%	71.1%	0.0%	0.0%	100.0%
	Total	Employers	4,703	9,858	0	5	14,566
		Row %	32.3%	67.7%	0.0%	0.0%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	3,745	7,287	0	0	11,032
		Row %	33.9%	66.1%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	420	1,505	0	0	1,926
		Row %	21.8%	78.2%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	390	695	0	0	1,085
		Row %	35.9%	64.1%	0.0%	0.0%	100.0%
	50+ Workers	Employers	148	371	0	5	524
		Row %	28.3%	70.8%	0.0%	1.0%	100.0%
	Total	Employers	4,703	9,858	0	5	14,566
		Row %	32.3%	67.7%	0.0%	0.0%	100.0%

**Table 3.4: Summary Estimates of the Number of Employers Utilizing Cost Containment in Order to Offer Health Insurance Coverage to Their Employees**

			Question 17. If your company offers health insurance to any employees, has/will your company need to begin cost containment?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	142	265	0	0	407
		Row %	35.0%	65.0%	0.0%	0.0%	100.0%
	Construction	Employers	308	235	152	0	695
		Row %	44.3%	33.8%	21.9%	0.0%	100.0%
	Manufacturing	Employers	123	73	0	0	196
		Row %	62.9%	37.1%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	1,225	30	0	4	1,260
		Row %	97.3%	2.4%	0.0%	0.3%	100.0%
	Retail Trade	Employers	573	197	0	0	769
		Row %	74.4%	25.6%	0.0%	0.0%	100.0%
	Information	Employers	83	71	0	2	156
		Row %	53.2%	45.2%	0.0%	1.5%	100.0%
	Financial Activities	Employers	268	287	0	0	555
		Row %	48.3%	51.7%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	358	984	0	0	1,342
		Row %	26.7%	73.3%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	323	277	0	103	704
		Row %	45.9%	39.4%	0.0%	14.7%	100.0%
	Leisure & Hospitality	Employers	271	187	28	0	487
		Row %	55.7%	38.5%	5.8%	0.0%	100.0%
Other Services	Employers	167	260	0	0	427	
	Row %	39.1%	60.9%	0.0%	0.0%	100.0%	
Total	Employers	3,841	2,865	180	110	6,996	
	Row %	54.9%	41.0%	2.6%	1.6%	100.0%	
<b>Number of Employees</b>	<10 Workers	Employers	2,166	2,195	152	103	4,616
		Row %	46.9%	47.5%	3.3%	2.2%	100.0%
	10 - 19 Workers	Employers	775	290	28	0	1,093
		Row %	70.9%	26.5%	2.6%	0.0%	100.0%
	20 - 49 Workers	Employers	564	222	0	0	786
		Row %	71.7%	28.3%	0.0%	0.0%	100.0%
	50+ Workers	Employers	335	158	0	6	500
		Row %	67.1%	31.7%	0.0%	1.3%	100.0%
	Total	Employers	3,841	2,865	180	110	6,996
		Row %	54.9%	41.0%	2.6%	1.6%	100.0%

**Table 3.5: Summary Estimates of the Number of Employers Willing to Contribute Funds Above Current Payroll to Offer Health Insurance Coverage to Their Uncovered Employees**

			Question 19. Is your firm willing to contribute additional funds above your current monthly payroll for your uncovered employees?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	65	572	0	0	636
		Row %	10.2%	89.8%	0.0%	0.0%	100.0%
	Construction	Employers	135	1,491	152	11	1,790
		Row %	7.5%	83.3%	8.5%	0.6%	100.0%
	Manufacturing	Employers	106	434	5	5	551
		Row %	19.2%	78.9%	0.9%	1.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	295	968	0	0	1,263
		Row %	23.4%	76.6%	0.0%	0.0%	100.0%
	Retail Trade	Employers	441	1,395	185	0	2,021
		Row %	21.8%	69.0%	9.2%	0.0%	100.0%
	Information	Employers	73	145	5	5	229
		Row %	31.8%	63.5%	2.3%	2.3%	100.0%
	Financial Activities	Employers	145	1,168	3	13	1,328
		Row %	10.9%	87.9%	0.2%	1.0%	100.0%
	Professional & Business Services	Employers	40	2,256	4	0	2,300
		Row %	1.7%	98.1%	0.2%	0.0%	100.0%
	Education & Health Care	Employers	169	874	14	5	1,063
		Row %	15.9%	82.2%	1.4%	0.5%	100.0%
	Leisure & Hospitality	Employers	310	1,052	11	100	1,472
		Row %	21.0%	71.5%	0.7%	6.8%	100.0%
	Other Services	Employers	146	981	0	120	1,247
		Row %	11.7%	78.7%	0.0%	9.7%	100.0%
	Total	Employers	1,923	11,336	379	261	13,899
		Row %	13.8%	81.6%	2.7%	1.9%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	1,271	8,741	302	181	10,495
		Row %	12.1%	83.3%	2.9%	1.7%	100.0%
	10 - 19 Workers	Employers	457	1,332	41	53	1,883
		Row %	24.3%	70.7%	2.2%	2.8%	100.0%
	20 - 49 Workers	Employers	137	872	5	11	1,025
		Row %	13.4%	85.1%	0.5%	1.1%	100.0%
	50+ Workers	Employers	58	391	31	16	496
		Row %	11.8%	78.9%	6.2%	3.1%	100.0%
	Total	Employers	1,923	11,336	379	261	13,899
		Row %	13.8%	81.6%	2.7%	1.9%	100.0%

**Table 3.6: Summary Estimates of the Number of Employers Willing to Contribute Funds Above Current Payroll to Offer Health Insurance Coverage to Their Uncovered Employees if Administrative Costs Could be Reduced**

			Question 20. Is your firm willing to contribute additional funds above your current monthly payroll for your uncovered employees if you could reduce administrative costs?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	56	527	0	6	589
		Row %	9.5%	89.4%	0.0%	1.1%	100.0%
	Construction	Employers	120	1,649	0	21	1,790
		Row %	6.7%	92.1%	0.0%	1.1%	100.0%
	Manufacturing	Employers	102	390	5	48	545
		Row %	18.8%	71.5%	0.9%	8.8%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	278	964	4	0	1,246
		Row %	22.3%	77.3%	0.3%	0.0%	100.0%
	Retail Trade	Employers	544	1,442	11	0	1,998
		Row %	27.2%	72.2%	0.6%	0.0%	100.0%
	Information	Employers	70	146	8	2	227
		Row %	30.7%	64.5%	3.7%	1.0%	100.0%
	Financial Activities	Employers	26	1,279	3	21	1,328
		Row %	1.9%	96.3%	0.2%	1.6%	100.0%
	Professional & Business Services	Employers	240	1,877	4	0	2,121
		Row %	11.3%	88.5%	0.2%	0.0%	100.0%
	Education & Health Care	Employers	217	840	0	5	1,063
		Row %	20.4%	79.1%	0.0%	0.5%	100.0%
	Leisure & Hospitality	Employers	338	972	0	123	1,433
		Row %	23.6%	67.9%	0.0%	8.6%	100.0%
	Other Services	Employers	28	1,093	0	129	1,249
		Row %	2.2%	87.5%	0.0%	10.3%	100.0%
	Total	Employers	2,020	11,179	35	355	13,589
		Row %	14.9%	82.3%	0.3%	2.6%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	1,363	8,693	0	219	10,275
		Row %	13.3%	84.6%	0.0%	2.1%	100.0%
	10 - 19 Workers	Employers	418	1,299	6	86	1,809
		Row %	23.1%	71.8%	0.3%	4.8%	100.0%
	20 - 49 Workers	Employers	171	818	5	28	1,021
		Row %	16.7%	80.1%	0.5%	2.7%	100.0%
	50+ Workers	Employers	68	369	24	22	483
		Row %	14.1%	76.3%	5.1%	4.5%	100.0%
	Total	Employers	2,020	11,179	35	355	13,589
		Row %	14.9%	82.3%	0.3%	2.6%	100.0%

**Table 3.7: Summary Estimates of the Number of Employers Willing to Use a Secure Electronic System to Contribute Funds Above Current Payroll to Individual Benefit Accounts for Uncovered Employees**

			Question 21. Would your firm willing to use a secure electronic system to contribute to an individual health benefits account for each or some of your uncovered employees?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	17	47	0	0	65
		Row %	26.9%	73.1%	0.0%	0.0%	100.0%
	Construction	Employers	109	184	0	4	297
		Row %	36.7%	62.0%	0.0%	1.3%	100.0%
	Manufacturing	Employers	107	5	0	38	150
		Row %	71.2%	3.6%	0.0%	25.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	266	17	0	0	283
		Row %	94.1%	5.9%	0.0%	0.0%	100.0%
	Retail Trade	Employers	82	312	162	0	555
		Row %	14.7%	56.2%	29.1%	0.0%	100.0%
	Information	Employers	70	0	8	2	80
		Row %	86.6%	0.0%	10.4%	3.0%	100.0%
	Financial Activities	Employers	18	15	3	8	44
		Row %	41.2%	35.1%	6.1%	17.6%	100.0%
	Professional & Business Services	Employers	226	18	0	0	244
		Row %	92.6%	7.4%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	87	233	0	5	326
		Row %	26.8%	71.6%	0.0%	1.6%	100.0%
	Leisure & Hospitality	Employers	105	199	0	95	399
		Row %	26.2%	49.9%	0.0%	23.9%	100.0%
	Other Services	Employers	17	11	0	110	137
		Row %	12.2%	8.0%	0.0%	79.8%	100.0%
	Total	Employers	1,103	1,042	173	262	2,580
		Row %	42.8%	40.4%	6.7%	10.2%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	625	843	150	147	1,766
		Row %	35.4%	47.8%	8.5%	8.4%	100.0%
	10 - 19 Workers	Employers	300	99	6	93	497
		Row %	60.3%	19.9%	1.2%	18.6%	100.0%
	20 - 49 Workers	Employers	130	73	0	0	203
		Row %	64.2%	35.8%	0.0%	0.0%	100.0%
	50+ Workers	Employers	49	27	16	22	115
		Row %	42.5%	23.8%	14.4%	19.3%	100.0%
	Total	Employers	1,103	1,042	173	262	2,580
		Row %	42.8%	40.4%	6.7%	10.2%	100.0%

**Table 3.8: Summary Estimates of the Number of Employers Willing to Contribute Health Benefits Funds Above Current Payroll for Seasonal or Temporary Employees**

			Question 22. Is your firm willing to contribute to an individual health benefits account for each or some of your uncovered seasonal and/or temporary employees?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	9	6	0	0	15
		Row %	57.6%	42.4%	0.0%	0.0%	100.0%
	Construction	Employers	60	68	0	0	128
		Row %	47.1%	52.9%	0.0%	0.0%	100.0%
	Manufacturing	Employers	48	97	0	0	144
		Row %	33.2%	66.8%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	26	262	0	0	288
		Row %	9.1%	90.9%	0.0%	0.0%	100.0%
	Retail Trade	Employers	0	568	11	0	579
		Row %	0.0%	98.0%	2.0%	0.0%	100.0%
	Information	Employers	51	18	6	2	77
		Row %	65.5%	23.6%	7.8%	3.1%	100.0%
	Financial Activities	Employers	0	23	3	15	41
		Row %	0.0%	56.1%	6.5%	37.4%	100.0%
	Professional & Business Services	Employers	222	7	4	0	234
		Row %	95.2%	3.2%	1.7%	0.0%	100.0%
	Education & Health Care	Employers	26	59	0	109	194
		Row %	13.6%	30.4%	0.0%	56.0%	100.0%
	Leisure & Hospitality	Employers	177	166	0	28	371
		Row %	47.6%	44.8%	0.0%	7.6%	100.0%
	Other Services	Employers	8	112	0	0	121
		Row %	6.9%	93.1%	0.0%	0.0%	100.0%
	Total	Employers	628	1,386	24	155	2,192
		Row %	28.6%	63.2%	1.1%	7.1%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	407	959	0	103	1,470
		Row %	27.7%	65.3%	0.0%	7.0%	100.0%
	10 - 19 Workers	Employers	119	225	6	44	394
		Row %	30.3%	57.1%	1.5%	11.1%	100.0%
	20 - 49 Workers	Employers	70	147	0	0	217
		Row %	32.1%	67.9%	0.0%	0.0%	100.0%
	50+ Workers	Employers	31	55	18	8	112
		Row %	28.1%	48.9%	16.1%	6.9%	100.0%
	Total	Employers	628	1,386	24	155	2,192
		Row %	28.6%	63.2%	1.1%	7.1%	100.0%

**Table 3.9: Summary Estimates of the Number of Employers Willing to Utilize an Electronic System Housed in the Department of Employment**

			Question 23. Is your firm willing to use an electronic system housed in the Wyoming Department of Employment to manage individual health benefits accounts?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	30	41	0	0	71
		Row %	42.5%	57.5%	0.0%	0.0%	100.0%
	Construction	Employers	94	186	0	4	284
		Row %	33.1%	65.5%	0.0%	1.4%	100.0%
	Manufacturing	Employers	107	5	0	38	150
		Row %	71.2%	3.6%	0.0%	25.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	266	245	17	0	528
		Row %	50.4%	46.4%	3.2%	0.0%	100.0%
	Retail Trade	Employers	215	179	185	0	579
		Row %	37.1%	30.9%	32.0%	0.0%	100.0%
	Information	Employers	69	0	9	2	80
		Row %	85.7%	0.0%	11.3%	3.0%	100.0%
	Financial Activities	Employers	26	8	3	8	44
		Row %	58.8%	17.6%	6.1%	17.6%	100.0%
	Professional & Business Services	Employers	226	22	4	0	252
		Row %	89.8%	8.7%	1.5%	0.0%	100.0%
	Education & Health Care	Employers	48	253	14	11	326
		Row %	14.7%	77.6%	4.4%	3.3%	100.0%
	Leisure & Hospitality	Employers	205	105	23	67	399
		Row %	51.3%	26.2%	5.7%	16.8%	100.0%
	Other Services	Employers	25	112	0	110	247
		Row %	10.2%	45.5%	0.0%	44.4%	100.0%
	Total	Employers	1,310	1,156	255	239	2,959
		Row %	44.3%	39.1%	8.6%	8.1%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	847	966	150	147	2,111
		Row %	40.1%	45.8%	7.1%	7.0%	100.0%
	10 - 19 Workers	Employers	315	60	61	64	500
		Row %	63.0%	12.0%	12.2%	12.9%	100.0%
	20 - 49 Workers	Employers	107	93	26	0	226
		Row %	47.4%	41.2%	11.4%	0.0%	100.0%
	50+ Workers	Employers	41	36	18	27	122
		Row %	33.2%	29.8%	14.7%	22.4%	100.0%
	Total	Employers	1,310	1,156	255	239	2,959
		Row %	44.3%	39.1%	8.6%	8.1%	100.0%

**Table 3.10: Summary Estimates of the Number of Employers Willing to Contribute to a Health Benefits Pool**

			Question 24. Is your firm willing to contribute to a health benefits pool where contributions would be co-mingled with other contributions to benefit uncovered employees & other pool members?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	17	54	0	0	71
		Row %	24.5%	75.5%	0.0%	0.0%	100.0%
	Construction	Employers	107	221	0	0	327
		Row %	32.6%	67.4%	0.0%	0.0%	100.0%
	Manufacturing	Employers	102	43	0	5	150
		Row %	68.0%	28.8%	0.0%	3.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	262	262	21	0	544
		Row %	48.1%	48.1%	3.8%	0.0%	100.0%
	Retail Trade	Employers	348	46	185	0	579
		Row %	60.1%	7.9%	32.0%	0.0%	100.0%
	Information	Employers	72	0	6	2	80
		Row %	89.6%	0.0%	7.5%	3.0%	100.0%
	Financial Activities	Employers	13	8	10	15	46
		Row %	28.1%	16.5%	22.3%	33.1%	100.0%
	Professional & Business Services	Employers	218	200	4	0	423
		Row %	51.7%	47.4%	0.9%	0.0%	100.0%
	Education & Health Care	Employers	137	155	29	5	326
		Row %	41.9%	47.6%	8.9%	1.6%	100.0%
	Leisure & Hospitality	Employers	194	154	23	28	399
		Row %	48.6%	38.6%	5.7%	7.1%	100.0%
	Other Services	Employers	28	110	0	110	247
		Row %	11.2%	44.4%	0.0%	44.4%	100.0%
	Total	Employers	1,498	1,252	278	166	3,193
		Row %	46.9%	39.2%	8.7%	5.2%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	1,100	929	150	110	2,289
		Row %	48.1%	40.6%	6.6%	4.8%	100.0%
	10 - 19 Workers	Employers	306	105	83	44	537
		Row %	56.9%	19.5%	15.4%	8.1%	100.0%
	20 - 49 Workers	Employers	71	143	23	5	242
		Row %	29.3%	59.3%	9.4%	2.0%	100.0%
	50+ Workers	Employers	21	74	22	8	125
		Row %	16.6%	59.6%	17.6%	6.1%	100.0%
	Total	Employers	1,498	1,252	278	166	3,193
		Row %	46.9%	39.2%	8.7%	5.2%	100.0%

**Table 3.11: Summary Estimates of the Number of Employers Willing to Pay a Percentage of Payroll for Uncovered Employees Comparable to the Amount Paid for Covered Employees**

			Question 25. Is your firm willing to pay a comparable percentage of payroll to uncovered employees as you do for covered employees?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	9	13	0	0	22
		Row %	40.5%	59.5%	0.0%	0.0%	100.0%
	Construction	Employers	64	211	0	0	274
		Row %	23.3%	76.7%	0.0%	0.0%	100.0%
	Manufacturing	Employers	59	16	38	38	150
		Row %	39.2%	10.4%	25.2%	25.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	283	262	0	0	544
		Row %	51.9%	48.1%	0.0%	0.0%	100.0%
	Retail Trade	Employers	348	69	11	0	429
		Row %	81.1%	16.2%	2.7%	0.0%	100.0%
	Information	Employers	51	0	5	5	62
		Row %	82.4%	0.0%	8.9%	8.7%	100.0%
	Financial Activities	Employers	10	26	3	8	46
		Row %	22.3%	55.4%	5.8%	16.5%	100.0%
	Professional & Business Services	Employers	393	26	0	0	419
		Row %	93.9%	6.1%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	139	182	0	5	326
		Row %	42.6%	55.8%	0.0%	1.6%	100.0%
	Leisure & Hospitality	Employers	223	103	23	28	377
		Row %	59.1%	27.4%	6.0%	7.5%	100.0%
	Other Services	Employers	28	0	0	110	137
		Row %	20.2%	0.0%	0.0%	79.8%	100.0%
	Total	Employers	1,605	907	80	194	2,785
		Row %	57.6%	32.5%	2.9%	7.0%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	1,225	562	38	147	1,973
		Row %	62.1%	28.5%	1.9%	7.5%	100.0%
	10 - 19 Workers	Employers	289	156	0	39	484
		Row %	59.7%	32.2%	0.0%	8.0%	100.0%
	20 - 49 Workers	Employers	83	110	26	0	219
		Row %	38.1%	50.1%	11.8%	0.0%	100.0%
	50+ Workers	Employers	7	78	16	8	109
		Row %	6.2%	71.7%	15.1%	7.0%	100.0%
	Total	Employers	1,605	907	80	194	2,785
		Row %	57.6%	32.5%	2.9%	7.0%	100.0%

**Table 3.12: Summary Estimates of the Number of Employers Aware of Health Savings Accounts**

			Question 26. Are you aware of the new Health Savings Accounts (HSAs) that were inacted into law in 2004?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	9	13	0	0	22
		Row %	40.5%	59.5%	0.0%	0.0%	100.0%
	Construction	Employers	64	211	0	0	274
		Row %	23.3%	76.7%	0.0%	0.0%	100.0%
	Manufacturing	Employers	59	16	38	38	150
		Row %	39.2%	10.4%	25.2%	25.2%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	283	262	0	0	544
		Row %	51.9%	48.1%	0.0%	0.0%	100.0%
	Retail Trade	Employers	348	69	11	0	429
		Row %	81.1%	16.2%	2.7%	0.0%	100.0%
	Information	Employers	51	0	5	5	62
		Row %	82.4%	0.0%	8.9%	8.7%	100.0%
	Financial Activities	Employers	10	26	3	8	46
		Row %	22.3%	55.4%	5.8%	16.5%	100.0%
	Professional & Business Services	Employers	393	26	0	0	419
		Row %	93.9%	6.1%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	139	182	0	5	326
		Row %	42.6%	55.8%	0.0%	1.6%	100.0%
	Leisure & Hospitality	Employers	223	103	23	28	377
		Row %	59.1%	27.4%	6.0%	7.5%	100.0%
	Other Services	Employers	28	0	0	110	137
		Row %	20.2%	0.0%	0.0%	79.8%	100.0%
	Total	Employers	1,605	907	80	194	2,785
		Row %	57.6%	32.5%	2.9%	7.0%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	1,225	562	38	147	1,973
		Row %	62.1%	28.5%	1.9%	7.5%	100.0%
	10 - 19 Workers	Employers	289	156	0	39	484
		Row %	59.7%	32.2%	0.0%	8.0%	100.0%
	20 - 49 Workers	Employers	83	110	26	0	219
		Row %	38.1%	50.1%	11.8%	0.0%	100.0%
	50+ Workers	Employers	7	78	16	8	109
		Row %	6.2%	71.7%	15.1%	7.0%	100.0%
	Total	Employers	1,605	907	80	194	2,785
		Row %	57.6%	32.5%	2.9%	7.0%	100.0%

**Table 3.13: Summary Estimates of the Number of Employers With Detailed Knowledge of Health Savings Accounts**

			Question 27. Do you have any detailed knowledge of HSAs?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	101	548	0	9	658
		Row %	15.3%	83.3%	0.0%	1.3%	100.0%
	Construction	Employers	459	1,825	0	0	2,284
		Row %	20.1%	79.9%	0.0%	0.0%	100.0%
	Manufacturing	Employers	122	429	0	0	551
		Row %	22.1%	77.9%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	561	934	0	0	1,495
		Row %	37.5%	62.5%	0.0%	0.0%	100.0%
	Retail Trade	Employers	341	1,721	0	0	2,062
		Row %	16.5%	83.5%	0.0%	0.0%	100.0%
	Information	Employers	47	182	0	0	229
		Row %	20.5%	79.5%	0.0%	0.0%	100.0%
	Financial Activities	Employers	198	1,140	0	0	1,338
		Row %	14.8%	85.2%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	1,029	1,271	0	0	2,300
		Row %	44.7%	55.3%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	308	970	0	0	1,279
		Row %	24.1%	75.9%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	394	1,111	0	28	1,533
		Row %	25.7%	72.5%	0.0%	1.8%	100.0%
	Other Services	Employers	364	993	0	0	1,356
		Row %	26.8%	73.2%	0.0%	0.0%	100.0%
	Total	Employers	3,924	11,124	0	37	15,085
		Row %	26.0%	73.7%	0.0%	0.2%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	2,727	8,775	0	0	11,502
		Row %	23.7%	76.3%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	452	1,453	0	37	1,941
		Row %	23.3%	74.8%	0.0%	1.9%	100.0%
	20 - 49 Workers	Employers	468	643	0	0	1,111
		Row %	42.1%	57.9%	0.0%	0.0%	100.0%
	50+ Workers	Employers	277	253	0	0	530
		Row %	52.2%	47.8%	0.0%	0.0%	100.0%
	Total	Employers	3,924	11,124	0	37	15,085
		Row %	26.0%	73.7%	0.0%	0.2%	100.0%

**Table 3.14: Summary Estimates of the Number of Employers With Knowledge of Internet Use for Health Information and Claims Management**

			Question 29. Have you heard of using the Internet for accessing personal health records and health care claims information?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	170	488	0	0	658
		Row %	25.8%	74.2%	0.0%	0.0%	100.0%
	Construction	Employers	878	1,406	0	0	2,284
		Row %	38.4%	61.6%	0.0%	0.0%	100.0%
	Manufacturing	Employers	199	352	0	0	551
		Row %	36.1%	63.9%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	416	1,096	0	0	1,512
		Row %	27.5%	72.5%	0.0%	0.0%	100.0%
	Retail Trade	Employers	509	1,553	0	0	2,062
		Row %	24.7%	75.3%	0.0%	0.0%	100.0%
	Information	Employers	103	126	0	0	229
		Row %	44.9%	55.1%	0.0%	0.0%	100.0%
	Financial Activities	Employers	629	709	0	0	1,338
		Row %	47.0%	53.0%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	704	1,603	0	0	2,307
		Row %	30.5%	69.5%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	698	581	0	0	1,279
		Row %	54.6%	45.4%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	317	1,165	0	28	1,511
		Row %	21.0%	77.1%	0.0%	1.9%	100.0%
	Other Services	Employers	153	1,085	0	3	1,241
		Row %	12.4%	87.4%	0.0%	0.2%	100.0%
	Total	Employers	4,776	10,164	0	31	14,971
		Row %	31.9%	67.9%	0.0%	0.2%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	3,366	8,026	0	0	11,393
		Row %	29.5%	70.5%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	615	1,306	0	28	1,950
		Row %	31.6%	67.0%	0.0%	1.5%	100.0%
	20 - 49 Workers	Employers	488	607	0	3	1,098
		Row %	44.5%	55.3%	0.0%	0.2%	100.0%
	50+ Workers	Employers	306	225	0	0	530
		Row %	57.6%	42.4%	0.0%	0.0%	100.0%
	Total	Employers	4,776	10,164	0	31	14,971
		Row %	31.9%	67.9%	0.0%	0.2%	100.0%

**Table 3.15: Distribution of Response Categories for Open-Ended Question Regarding Remedies and Suggestions to Fix the Health Care/Coverage Problem**

<b>Response Category Number and Title</b>	<b>Comments</b>	
	<b>Number</b>	<b>Col. %</b>
1. Limits, Regulations, Requirements, Constraints	46	14.6
2. Intermediate Role for Government, Excluding Limits	38	12.1
3. Large Scale Federal and/or State Intervention	27	8.6
4. Tort Reform	40	12.7
5. Expand the Pool to Increase Access	24	7.6
6. Just Fix It! - No Means Specified	22	7.0
7. Do Not Know of a Remedy	39	12.4
8. Address Corruption, Fraud, and Abuse	12	3.8
9. High Deductibles, Health Savings Accounts	9	2.9
10. Bring in More Carriers	9	2.9
11. Emphasize Prevention/Consumer Education	8	2.5
12. Segment the Product	7	2.2
13. Segment the Consumer	6	1.9
14. More Drug Company Competition	5	1.6
15. Study Other Countries	5	1.6
16. Other Comments	17	5.4
<b>Total</b>	<b>314<sup>a</sup></b>	<b>100.0</b>

<sup>a</sup>273 employers provided 314 comments.

**Table 3.16: Summary Estimates of the Number of Employers Not Offering Health Insurance Coverage to at Least Some Full-Time Employees**

			Question 12. Does your firm have any full-time employees who are not offered medical insurance?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	348	295	0	0	643
		Row %	54.1%	45.9%	0.0%	0.0%	100.0%
	Construction	Employers	1,648	591	0	0	2,239
		Row %	73.6%	26.4%	0.0%	0.0%	100.0%
	Manufacturing	Employers	392	148	0	0	540
		Row %	72.6%	27.4%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	559	953	0	0	1,512
		Row %	36.9%	63.1%	0.0%	0.0%	100.0%
	Retail Trade	Employers	1,310	440	0	0	1,750
		Row %	74.8%	25.2%	0.0%	0.0%	100.0%
	Information	Employers	52	137	0	0	189
		Row %	27.4%	72.6%	0.0%	0.0%	100.0%
	Financial Activities	Employers	786	415	0	0	1,201
		Row %	65.4%	34.6%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	823	1,298	0	0	2,121
		Row %	38.8%	61.2%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	595	668	0	0	1,263
		Row %	47.1%	52.9%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	1,035	283	0	0	1,318
		Row %	78.5%	21.5%	0.0%	0.0%	100.0%
Other Services	Employers	814	314	0	0	1,129	
	Row %	72.2%	27.8%	0.0%	0.0%	100.0%	
Total	Employers	8,363	5,542	0	0	13,904	
	Row %	60.1%	39.9%	0.0%	0.0%	100.0%	
<b>Number of Employees</b>	<10 Workers	Employers	6,778	3,653	0	0	10,430
		Row %	65.0%	35.0%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	1,040	832	0	0	1,872
		Row %	55.5%	44.5%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	420	667	0	0	1,087
		Row %	38.6%	61.4%	0.0%	0.0%	100.0%
	50+ Workers	Employers	125	390	0	0	515
		Row %	24.3%	75.7%	0.0%	0.0%	100.0%
	Total	Employers	8,363	5,542	0	0	13,904
		Row %	60.1%	39.9%	0.0%	0.0%	100.0%

**Table 3.17: Summary Estimates of the Number of Employers Not Offering Health Insurance Coverage to at Least Some Part-Time Employees**

			Question 12. Does your firm have any part-time employees who are not offered medical insurance?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	404	28	0	0	432
		Row %	93.5%	6.5%	0.0%	0.0%	100.0%
	Construction	Employers	1,076	36	0	0	1,112
		Row %	96.7%	3.3%	0.0%	0.0%	100.0%
	Manufacturing	Employers	380	5	0	0	384
		Row %	98.7%	1.3%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	1,368	27	0	0	1,396
		Row %	98.0%	2.0%	0.0%	0.0%	100.0%
	Retail Trade	Employers	1,853	11	0	0	1,864
		Row %	99.4%	0.6%	0.0%	0.0%	100.0%
	Information	Employers	173	2	0	0	175
		Row %	98.6%	1.4%	0.0%	0.0%	100.0%
	Financial Activities	Employers	765	137	0	0	902
		Row %	84.8%	15.2%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	1,535	0	0	0	1,535
		Row %	100.0%	0.0%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	825	109	0	0	933
		Row %	88.4%	11.6%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	1,395	72	0	0	1,466
		Row %	95.1%	4.9%	0.0%	0.0%	100.0%
	Other Services	Employers	657	3	0	0	659
		Row %	99.6%	0.4%	0.0%	0.0%	100.0%
	Total	Employers	10,431	430	0	0	10,861
		Row %	96.0%	4.0%	0.0%	0.0%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	7,600	302	0	0	7,902
		Row %	96.2%	3.8%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	1,523	37	0	0	1,560
		Row %	97.6%	2.4%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	904	37	0	0	941
		Row %	96.1%	3.9%	0.0%	0.0%	100.0%
	50+ Workers	Employers	403	55	0	0	458
		Row %	88.1%	11.9%	0.0%	0.0%	100.0%
	Total	Employers	10,431	430	0	0	10,861
		Row %	96.0%	4.0%	0.0%	0.0%	100.0%

**Table 3.18: Summary Estimates of the Number of Employers Offering Health Insurance Coverage to Dependents of Full-Time Employees**

			Question 13. Does your firm offer medical insurance for full-time employees' spouses or dependents?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	297	348	0	0	645
		Row %	46.1%	53.9%	0.0%	0.0%	100.0%
	Construction	Employers	837	1,447	0	0	2,284
		Row %	36.7%	63.3%	0.0%	0.0%	100.0%
	Manufacturing	Employers	153	393	0	0	545
		Row %	28.0%	72.0%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	1,239	273	0	0	1,512
		Row %	81.9%	18.1%	0.0%	0.0%	100.0%
	Retail Trade	Employers	469	1,293	0	0	1,761
		Row %	26.6%	73.4%	0.0%	0.0%	100.0%
	Information	Employers	136	58	0	0	194
		Row %	69.9%	30.1%	0.0%	0.0%	100.0%
	Financial Activities	Employers	555	657	0	0	1,211
		Row %	45.8%	54.2%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	1,145	983	0	0	2,128
		Row %	53.8%	46.2%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	454	830	0	0	1,284
		Row %	35.4%	64.6%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	298	1,021	0	0	1,318
		Row %	22.6%	77.4%	0.0%	0.0%	100.0%
Other Services	Employers	194	935	0	0	1,129	
	Row %	17.2%	82.8%	0.0%	0.0%	100.0%	
Total	Employers	5,776	8,237	0	0	14,013	
	Row %	41.2%	58.8%	0.0%	0.0%	100.0%	
<b>Number of Employees</b>	<10 Workers	Employers	3,672	6,758	0	0	10,430
		Row %	35.2%	64.8%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	946	998	0	0	1,944
		Row %	48.7%	51.3%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	694	415	0	0	1,109
		Row %	62.6%	37.4%	0.0%	0.0%	100.0%
	50+ Workers	Employers	464	65	0	0	529
		Row %	87.7%	12.3%	0.0%	0.0%	100.0%
	Total	Employers	5,776	8,237	0	0	14,013
		Row %	41.2%	58.8%	0.0%	0.0%	100.0%

**Table 3.19: Summary Estimates of the Number of Employers Offering Health Insurance Coverage to Dependents of Part-Time Employees**

			Question 13. Does your firm offer medical insurance for part-time employees' spouses or dependents?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	30	389	0	0	420
		Row %	7.2%	92.8%	0.0%	0.0%	100.0%
	Construction	Employers	20	1,072	0	0	1,092
		Row %	1.8%	98.2%	0.0%	0.0%	100.0%
	Manufacturing	Employers	12	372	0	0	384
		Row %	3.1%	96.9%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	32	1,364	0	0	1,396
		Row %	2.3%	97.7%	0.0%	0.0%	100.0%
	Retail Trade	Employers	29	1,807	0	0	1,836
		Row %	1.6%	98.4%	0.0%	0.0%	100.0%
	Information	Employers	13	156	0	0	169
		Row %	7.9%	92.1%	0.0%	0.0%	100.0%
	Financial Activities	Employers	158	745	0	0	902
		Row %	17.5%	82.5%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	7	1,520	0	0	1,527
		Row %	0.5%	99.5%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	126	807	0	0	933
		Row %	13.5%	86.5%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	28	1,366	0	0	1,395
		Row %	2.0%	98.0%	0.0%	0.0%	100.0%
	Other Services	Employers	0	657	0	0	657
		Row %	0.0%	100.0%	0.0%	0.0%	100.0%
	Total	Employers	455	10,256	0	0	10,711
		Row %	4.2%	95.8%	0.0%	0.0%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	230	7,600	0	0	7,830
		Row %	2.9%	97.1%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	53	1,483	0	0	1,536
		Row %	3.5%	96.5%	0.0%	0.0%	100.0%
	20 - 49 Workers	Employers	76	822	0	0	898
		Row %	8.4%	91.6%	0.0%	0.0%	100.0%
	50+ Workers	Employers	96	350	0	0	446
		Row %	21.5%	78.5%	0.0%	0.0%	100.0%
	Total	Employers	455	10,256	0	0	10,711
		Row %	4.2%	95.8%	0.0%	0.0%	100.0%

**Table 3.20: Summary Estimates of the Number of Employers With Knowledge of Health Account Debit Cards**

			Question 28. Have you heard of using debit cards for administering claims against benefit reimbursement accounts?				
			Yes	No	Maybe	Don't know	Total
<b>Industry</b>	Mining	Employers	159	499	0	0	658
		Row %	24.2%	75.8%	0.0%	0.0%	100.0%
	Construction	Employers	715	1,569	0	0	2,284
		Row %	31.3%	68.7%	0.0%	0.0%	100.0%
	Manufacturing	Employers	157	393	0	0	551
		Row %	28.5%	71.5%	0.0%	0.0%	100.0%
	Wholesale Trade, Transportation, & Utilities	Employers	635	877	0	0	1,512
		Row %	42.0%	58.0%	0.0%	0.0%	100.0%
	Retail Trade	Employers	651	1,411	0	0	2,062
		Row %	31.5%	68.5%	0.0%	0.0%	100.0%
	Information	Employers	87	142	0	0	229
		Row %	38.0%	62.0%	0.0%	0.0%	100.0%
	Financial Activities	Employers	362	976	0	0	1,338
		Row %	27.1%	72.9%	0.0%	0.0%	100.0%
	Professional & Business Services	Employers	737	1,563	0	0	2,300
		Row %	32.0%	68.0%	0.0%	0.0%	100.0%
	Education & Health Care	Employers	408	871	0	0	1,279
		Row %	31.9%	68.1%	0.0%	0.0%	100.0%
	Leisure & Hospitality	Employers	334	1,148	0	28	1,511
		Row %	22.1%	76.0%	0.0%	1.9%	100.0%
	Other Services	Employers	156	1,203	0	0	1,359
		Row %	11.5%	88.5%	0.0%	0.0%	100.0%
	Total	Employers	4,401	10,653	0	28	15,082
		Row %	29.2%	70.6%	0.0%	0.2%	100.0%
<b>Number of Employees</b>	<10 Workers	Employers	2,833	8,669	0	0	11,502
		Row %	24.6%	75.4%	0.0%	0.0%	100.0%
	10 - 19 Workers	Employers	747	1,183	0	28	1,958
		Row %	38.2%	60.4%	0.0%	1.4%	100.0%
	20 - 49 Workers	Employers	512	579	0	0	1,091
		Row %	47.0%	53.0%	0.0%	0.0%	100.0%
	50+ Workers	Employers	308	222	0	0	530
		Row %	58.1%	41.9%	0.0%	0.0%	100.0%
	Total	Employers	4,401	10,653	0	28	15,082
		Row %	29.2%	70.6%	0.0%	0.2%	100.0%

