

Wyoming Benefits Survey 2012



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Wyoming Benefits Survey 2012

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“Your Source for Wyoming Labor Market Information”

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Wyoming Benefits Survey 2012

Introduction

Employer-sponsored benefits are important to both employees and employers, but for different reasons. For employees and their families, benefits are often essential for financial security. Health insurance and retirement plans are usually the most monetarily significant benefits employers can offer to help employees in this regard (Winters, 2012). Other benefits such as paid sick leave and paid vacations can help employees balance their work lives with their personal lives (Bailyn, Fletcher, & Kolb, 1997). Employers commonly offer benefits as a way to attract and retain high quality employees. Health insurance and other benefits may increase workers' productivity and reduce absenteeism and turnover (O'Brien, 2003).

Survey History and Publication Focus

The Wyoming Benefits Survey has been conducted annually since 1999, providing 12 years of estimates on employer-provided benefits. The 2012 publication addresses 15 employer-provided benefits, with particular attention paid to health insurance and retirement plans. Data from 2008 to 2011 are examined, with an emphasis on 2011 data. Because of their significance, we briefly discuss health insurance (employee and dependent) and retirement plans. To better understand factors that may have influenced the availability of benefits, an overview of the recent economic downturn is presented with selected labor market data. This is followed by a detailed analysis and comparison of the survey results based on full- and part-time employment

status, industry, and employer size class. For the survey methodology and analysis procedures, see the Appendix.

The data reported in this analysis are based on a sample of establishments and are therefore estimates of the number of employers offering benefits. When referring to benefits offered to workers, the unit of analysis is the specific job, not a unique individual. While the majority of Wyoming workers hold a single job, approximately 7.5% work two or more jobs (Campbell, 2012). It is possible that a person may be offered benefits by two or more employers and the person's job benefits would be counted multiple times. In some instances, a table or figure will refer to unique workers when it is not possible for an individual to be counted multiple times.

The Wyoming Benefits Survey 2012 serves several purposes. First, it allows changes in benefits offerings to be measured over time using a standardized methodology. It can help identify which types of employers are most likely to offer benefits, which types of jobs are most likely to be offered benefits, and which benefits are most likely to be offered. Additionally, benefits surveys can be useful for research and policy analysis purposes (Levi & Wiatrowski, 2001).

Benefits Survey Highlights

Whether employers provide benefits is strongly related to the industry and number of employees per firm. Tables 1a, 1b, and 1c (see pages 2, 3, and 4, respectively) illustrate the proportion of jobs offered benefits by Wyoming employers on the basis of firm size and full- or part-time status for 2008 and

Table 1a: Percentage of Full-Time Jobs Offered Selected Benefits in Wyoming and Difference by Number of Employees Per Firm, 2008 and 2011

Benefit Type	Number of Employees Per Firm																				
	2008							2011							Difference, 2008-2011 ^a						
	1-4	5-9	10-19	20-49	50+	Total	1-4	5-9	10-19	20-49	50+	Total	1-4	5-9	10-19	20-49	50+	Total			
Child Care	1.7%	3.5%	3.8%	5.1%	21.1%	14.0%	1.2%	3.1%	2.0%	3.6%	13.4%	9.1%	-0.5%	-0.4%	-1.7%	-1.6%	-7.7%	-4.9%			
Dental Plan	22.3%	29.0%	43.3%	64.1%	85.1%	68.4%	23.6%	35.2%	44.1%	60.6%	87.6%	70.5%	1.3%	6.2%	0.8%	-3.5%	2.5%	2.0%			
Dependent Health Ins.	29.3%	34.2%	57.3%	72.7%	93.2%	76.9%	26.0%	40.5%	49.6%	63.4%	90.6%	73.9%	-3.3%	6.3%	-7.7%	-9.3%	-2.5%	-3.0%			
Educational/Tuition Assist.	22.4%	26.0%	26.5%	32.9%	63.8%	49.0%	21.1%	21.8%	27.6%	36.7%	67.3%	51.8%	-1.3%	-4.2%	1.1%	3.8%	3.5%	2.7%			
Flex. Spending Account	8.8%	11.9%	20.0%	31.7%	70.8%	50.2%	12.6%	13.2%	18.8%	31.5%	72.4%	51.9%	3.9%	1.3%	-1.2%	-0.1%	1.6%	1.7%			
Health Insurance	36.2%	45.0%	65.6%	78.4%	94.1%	80.6%	33.9%	49.0%	58.3%	69.8%	91.8%	77.7%	-2.3%	3.9%	-7.3%	-8.6%	-2.3%	-2.9%			
Life Insurance	21.5%	28.7%	40.5%	66.5%	91.2%	72.0%	20.8%	29.3%	41.4%	58.8%	86.9%	68.8%	-0.7%	0.6%	0.9%	-7.7%	-4.3%	-3.2%			
Long-Term Disability	10.1%	10.3%	16.2%	27.7%	59.4%	42.4%	11.8%	8.0%	14.7%	24.5%	67.3%	46.9%	1.7%	-2.4%	-1.6%	-3.2%	7.9%	4.5%			
Paid Holidays	54.6%	63.2%	65.1%	70.7%	82.7%	75.4%	54.8%	62.0%	62.2%	72.1%	88.5%	78.9%	0.2%	-1.1%	-2.9%	1.4%	5.9%	3.5%			
Paid Personal Leave	24.2%	25.7%	28.5%	33.4%	48.7%	40.6%	18.6%	23.2%	26.9%	28.0%	41.9%	35.2%	-5.6%	-2.6%	-1.6%	-5.4%	-6.8%	-5.4%			
Paid Sick Leave	27.6%	23.5%	28.9%	35.8%	52.5%	43.3%	24.7%	31.2%	32.5%	36.2%	63.4%	50.9%	-2.9%	7.7%	3.5%	0.4%	10.9%	7.7%			
Paid Vacation	53.1%	57.3%	67.7%	74.2%	77.4%	72.5%	45.2%	59.5%	63.5%	76.1%	78.9%	73.0%	-7.9%	2.1%	-4.1%	1.9%	1.6%	0.5%			
Retirement Plan	32.5%	43.8%	58.6%	73.8%	94.4%	79.0%	31.3%	40.2%	50.1%	66.5%	88.6%	73.5%	-1.2%	-3.6%	-8.5%	-7.3%	-5.8%	-5.5%			
Short-Term Disability	11.9%	11.5%	18.4%	28.1%	46.9%	35.6%	11.5%	10.4%	18.5%	23.8%	54.7%	39.9%	-0.4%	-1.1%	0.1%	-4.3%	7.8%	4.3%			
Vision Plan	11.4%	15.4%	24.6%	41.7%	69.3%	51.8%	10.7%	18.6%	27.8%	48.7%	73.4%	56.3%	-0.8%	3.2%	3.3%	6.9%	4.2%	4.5%			

^aThe difference is calculated as the simple difference between the 2008 and 2011 percentages.

2011. To understand how benefits offerings changed from 2008 to 2011, the difference in proportions between the two years is also shown. Table 1a shows the percentages for full-time jobs, Table 1b shows the percentages for part-time jobs, and Table 1c shows the percentages for all jobs.

From 2008 to 2011 for full-time jobs, six benefits were offered to fewer jobs, while nine benefits were offered to a greater proportion of jobs (see Table 1a). A smaller proportion of jobs were offered child care (-4.9%), dependent health insurance (-3.0%), health insurance (-2.9%), life insurance (-3.2%), paid personal leave (-5.4%), and retirement plans (-5.5%). Among the nine benefits offered to a larger proportion of jobs were dental plans (+2.0%), paid sick leave (+7.7%), and vision plans (+4.5%).

For the most part, larger firms in 2011 offered benefits to more of their full-time jobs than did smaller firms. Health insurance was offered to 91.8% of jobs in firms with 50 or more employees compared to 33.9% of jobs in companies with one to four employees. Likewise, firms with 50 or more employees offered retirement

plans to 88.6% of jobs while companies with one to four employees offered this benefit to 31.3% of jobs.

The proportion of part-time jobs offered benefits declined substantially further than for full-time jobs, with the proportion declining for all of the benefits listed (see Table 1b). The largest declines were for retirement plans (-27.1%), educational/tuition assistance (-19.0%), and paid personal leave (-15.4%). In addition the proportion of part-time jobs offered health insurance fell by 7.4% and by 7.7% for dependent health insurance.

Similar to full-time jobs, a larger proportion of employers with 50 or more employees offered benefits to a greater percentage of part-time jobs than did smaller firms. For firms with 50 or more employees, 17.9% of jobs were offered health insurance compared to 2.1% of companies with one to four employees. Likewise firms with 50 or more employees offered retirement plans to 43.4% of their part-time jobs, while the same benefit was offered to jobs in only 6.3% of companies with one to four employees.

Seven benefits were offered to proportionally

Table 1b: Percentage of Part-Time Jobs Offered Selected Benefits in Wyoming and Difference by Number of Employees Per Firm, 2008 and 2011

Benefit Type	Number of Employees Per Firm										Difference, 2008-2011 ^a							
	2008					2011												
	1-4	5-9	10-19	20-49	50+	Total	1-4	5-9	10-19	20-49	50+	Total	1-4	5-9	10-19	20-49	50+	Total
Child Care	1.2%	0.3%	1.7%	2.8%	7.2%	7.2%	0.6%	0.9%	2.3%	1.3%	12.4%	6.6%	-0.6%	0.6%	0.6%	-1.5%	5.2%	-0.6%
Dental Plan	1.0%	1.2%	2.8%	8.2%	16.1%	16.1%	1.5%	2.2%	3.3%	4.4%	17.5%	9.9%	0.5%	1.0%	0.5%	-3.9%	1.4%	-6.2%
Dependent Health Ins.	0.5%	0.6%	1.4%	3.7%	15.8%	15.8%	1.6%	1.1%	3.3%	2.4%	14.6%	8.1%	1.1%	0.5%	1.9%	-1.2%	-1.2%	-7.7%
Educational/Tuition Assist.	10.2%	8.8%	8.8%	8.1%	31.8%	31.8%	6.6%	7.5%	11.0%	7.9%	17.7%	12.8%	-3.6%	-1.3%	2.2%	-0.2%	-14.1%	-19.0%
Flexible Spending Account	1.2%	1.3%	0.8%	6.7%	24.6%	24.6%	0.8%	0.6%	2.5%	1.6%	22.4%	11.4%	-0.4%	-0.7%	1.7%	-5.1%	-2.1%	-13.2%
Health Insurance	3.0%	3.8%	3.4%	5.8%	17.2%	17.2%	2.1%	1.7%	3.8%	2.2%	17.9%	9.7%	-0.8%	-2.2%	0.4%	-3.6%	0.7%	-7.4%
Life Insurance	1.9%	1.0%	2.8%	8.3%	15.2%	15.2%	1.2%	0.6%	0.9%	7.8%	16.1%	9.3%	-0.7%	-0.3%	-1.9%	-0.5%	0.9%	-6.0%
Long-Term Disability	0.4%	0.4%	0.8%	1.2%	11.5%	11.5%	0.4%	0.4%	0.3%	1.8%	9.5%	4.9%	0.0%	0.0%	-0.5%	0.6%	-2.1%	-6.6%
Paid Holidays	13.4%	17.6%	15.2%	11.2%	24.1%	24.1%	15.2%	10.8%	14.8%	19.1%	24.5%	19.7%	1.8%	-6.7%	-0.5%	8.0%	0.4%	-4.4%
Paid Personal Leave	6.0%	5.2%	5.4%	9.0%	28.4%	28.4%	6.2%	3.2%	7.7%	4.2%	21.7%	13.0%	0.2%	-2.0%	2.3%	-4.8%	-6.7%	-15.4%
Paid Sick Leave	5.6%	4.7%	3.3%	5.6%	17.8%	17.8%	4.2%	4.6%	4.9%	4.4%	26.0%	14.7%	-1.4%	-0.1%	1.6%	-1.3%	8.2%	-3.2%
Paid Vacation	12.1%	14.2%	14.9%	13.6%	21.3%	21.3%	8.6%	7.6%	13.2%	19.8%	16.1%	14.6%	-3.4%	-6.6%	-1.7%	6.2%	-5.3%	-6.7%
Retirement Plan	9.5%	9.5%	15.1%	22.8%	52.0%	52.0%	6.3%	8.2%	8.6%	9.6%	43.4%	25.0%	-3.2%	-1.3%	-6.5%	-13.2%	-8.6%	-27.1%
Short-Term Disability	0.2%	1.3%	1.2%	1.7%	4.9%	4.9%	0.4%	1.1%	0.5%	2.6%	8.2%	4.6%	0.2%	-0.1%	-0.8%	1.0%	3.4%	-0.3%
Vision Plan	0.1%	1.1%	0.6%	3.7%	14.2%	14.2%	0.4%	0.4%	1.2%	2.6%	15.3%	7.9%	0.3%	-0.7%	0.5%	-1.1%	1.1%	-6.3%

^aThe difference is calculated as the simple difference between the 2008 and 2011 percentages.

Table 1c: Percentage of All Jobs Offered Selected Benefits in Wyoming and Difference by Number of Employees Per Firm, 2008 and 2011

Benefit Type	Number of Employees Per Firm										Difference, 2008-2011 ^a							
	2008					2011												
	1-4	5-9	10-19	20-49	50+	Total	1-4	5-9	10-19	20-49	50+	Total	1-4	5-9	10-19	20-49	50+	Total
Child Care	1.5%	2.5%	3.1%	4.5%	18.2%	11.7%	1.0%	2.4%	2.1%	2.9%	13.2%	8.5%	-0.6%	-0.2%	-1.0%	-1.6%	-5.0%	-3.2%
Dental Plan	16.2%	20.6%	30.7%	50.0%	70.8%	54.3%	16.5%	24.3%	32.1%	44.4%	73.1%	55.4%	0.4%	3.6%	1.5%	-5.7%	2.3%	1.1%
Dependent Health Ins.	21.0%	24.1%	39.9%	55.3%	77.2%	60.5%	18.2%	27.4%	36.0%	45.8%	74.9%	57.5%	-2.8%	3.4%	-3.9%	-9.5%	-2.2%	-2.9%
Educational/Tuition Assist.	18.9%	20.8%	21.0%	26.6%	57.2%	42.0%	16.5%	17.1%	22.7%	28.4%	57.0%	42.1%	-2.4%	-3.8%	1.7%	1.7%	-0.2%	0.1%
Flex. Spending Account	6.6%	8.7%	14.0%	25.4%	61.2%	41.3%	8.8%	9.0%	14.0%	22.9%	62.1%	41.8%	2.2%	0.3%	0.0%	-2.5%	0.8%	0.5%
Health Insurance	26.7%	32.7%	46.2%	60.1%	78.2%	63.8%	23.7%	33.3%	42.4%	50.3%	76.5%	60.8%	-2.9%	0.6%	-3.9%	-9.8%	-1.7%	-3.0%
Life Insurance	15.8%	20.3%	28.7%	51.8%	75.5%	57.0%	14.5%	19.8%	29.5%	44.1%	72.3%	54.0%	-1.3%	-0.5%	0.7%	-7.7%	-3.2%	-3.0%
Long-Term Disability	7.3%	7.4%	11.4%	21.0%	49.5%	33.7%	8.2%	5.5%	10.5%	18.0%	55.3%	36.5%	0.8%	-1.9%	-1.0%	-3.1%	5.8%	2.8%
Paid Holidays	42.8%	49.5%	49.5%	55.7%	70.5%	61.8%	42.1%	45.1%	48.3%	56.8%	75.3%	64.2%	-0.6%	-4.4%	-1.3%	1.1%	4.7%	2.3%
Paid Personal Leave	19.0%	19.5%	21.3%	27.2%	44.5%	35.0%	14.6%	16.5%	21.3%	21.2%	37.7%	29.7%	-4.3%	-3.0%	-0.1%	-6.1%	-6.8%	-5.3%
Paid Sick Leave	21.3%	17.8%	20.9%	28.2%	45.3%	35.5%	18.1%	22.4%	24.4%	27.0%	55.7%	41.9%	-3.2%	4.5%	3.4%	-1.2%	10.3%	6.4%
Paid Vacation	41.3%	44.4%	51.2%	59.0%	65.8%	59.3%	33.5%	42.3%	48.8%	59.9%	66.0%	58.5%	-7.8%	-2.1%	-2.4%	0.9%	0.2%	-0.8%
Retirement Plan	25.9%	33.5%	45.0%	61.0%	85.7%	68.0%	23.3%	29.6%	37.9%	50.1%	79.3%	61.4%	-2.6%	-3.9%	-7.1%	-10.9%	-6.4%	-6.5%
Short-Term Disability	8.6%	8.4%	13.1%	21.4%	38.2%	27.7%	8.0%	7.3%	13.2%	17.7%	45.1%	31.1%	-0.6%	-1.1%	0.2%	-3.7%	6.9%	3.3%
Vision Plan	8.2%	11.1%	17.1%	32.2%	57.9%	41.2%	7.4%	12.6%	20.0%	35.4%	61.4%	44.3%	-0.8%	1.4%	2.9%	3.2%	3.5%	3.0%

^aThe difference is calculated as the simple difference between the 2008 and 2011 percentages.

fewer jobs in 2011 than in 2008, while eight benefits were offered to more jobs (see Table 1c). From 2008 to 2011, 3.0% of all jobs lost access to health insurance, 6.5% fewer were offered retirement plans, and the proportion of jobs offered dependent health insurance fell by 2.9%. The largest increase for benefits offered was for paid sick leave (+6.4%) and short-term disability insurance (+3.3%).

A Brief Introduction to Health Insurance and Retirement Plans

Three benefits – employee health insurance, dependent health insurance, and retirement plans – constitute a significant investment for employers and provide important incentives for employees to seek employment and stay with a company. The purpose of health insurance is to insure against loss as a result of illness or bodily injury (WebFinance, 2012). “Having health insurance is important because coverage helps people get timely medical care and improves their lives and health” (Bovbjerg & Hadley, 2007).

Health insurance can be directly purchased by an individual, or it may be

provided through an employer. Medicare and Medicaid are federally administered programs that provide health insurance to elderly, disabled, or low-income individuals. There are a number of companies which provide private health insurance (WebFinance, 2012).

There are also other public health insurance programs such as those provided by federal and state governments, the military, and the U.S. Department of Veterans Affairs (Claxton, 2002). A lack of insurance may contribute to individuals' financial uncertainty. "Uninsured families report medical bill problems at double or triple the rate of insured families, and medical bills have been found a contributing factor in a sixth or more of bankruptcies, according to various surveys" (Bovbjerg & Hadley, 2007). Insurance offered by private providers combines or pools the risk of expensive health care costs for many people, which permits them (or employers on their behalf) to pay a premium (the amount paid for coverage) based on the average cost of health care for a given group of people. By spreading risk across individuals, the cost of medical care is relatively affordable for most people (Claxton, 2002).

Retirement plans are also an important benefit many employers provide. Traditional retirement generally requires individuals to work and save consistently over a 30- to 40-year period, after which people take an extended period of leisure (Brandon, 2010). How much individuals need to save depends on a number of factors including the expected duration of retirement, anticipated medical costs, personal preferences, and other considerations (Moeller, 2011).

Two basic types of retirement plans are examined: defined-contribution plans

and defined-benefit plans. In a defined-contribution plan, employees and/or employers make specific contributions, such as a certain percentage of wages from each pay period. Benefits from this type of account depend on the amount contributed and the investment's performance. Defined-contribution plans, in particular 401(k) plans, originated in the 1980s in the Internal Revenue Service (IRS) code as a way for firms to provide additional retirement benefits to high-ranking executives beyond defined pensions. Over time, most employers have shifted to 401(k) plans to give employees power over their own investments and to save firms money (Miller, 2009). Businesses receive federal tax advantages for offering 401(k) plans to their employees, increasing the likelihood that businesses will make a plan or plans available (Morgan, 2001). In addition, defined-contribution plans such as 401(k)s are usually portable, meaning that the assets in the plan can be transferred to another employer's 401(k) plan, rolled over into an individual retirement account (IRA), left in the current employer's plan if permitted, or cashed out (Bowen, 2012).

In contrast, defined-benefit plans (also known as pensions) specify the level of benefits retirees receive based upon the employee's years of service and highest salary. American Express founded the first private defined-benefit plan in 1875. The federal government did not offer pensions to its employees until 1920. Prior to the 1920s, the growth of private-sector employers offering defined-benefit plans was slow, after which state laws changed, leading to growth in pension plans offered. By 1930, about 10% of private wage and salary workers were offered pensions. By the mid-1980s, nearly half of all wage and salary workers were offered pensions (Costa,

1998). Defined benefit plans tend to be less portable than defined-contribution plans (Wiatrowski, 2011). Some employers offer both a defined-benefit plan and a defined-contribution plan.

From the employee's perspective, health insurance and retirement plans are usually inherently good. However, not all health insurance plans are created equal. According to Consumer Reports (2009), a good health insurance plan should pay for necessary care without leaving individuals with substantial debt or high out-of-pocket costs. That includes hospital, ambulance, emergency room, and physician fees; prescription drugs; outpatient treatments; diagnostic and imaging tests; chemotherapy, radiation, rehabilitation and physical therapy; mental-health treatment; and durable medical equipment, such as wheelchairs. Health insurance is designed to protect consumers in case of a catastrophically expensive illness, not simply cover routine costs a generally healthy person might incur. Many individual plans are lacking in this regard.

As with health insurance, the quality of retirement plans varies. Mark

Riddix (n.d.), founder and president of an independent investment advisory firm, states, "A good plan can help you reach your investment goals and allow you to retire on time. A bad plan can put you behind the eight ball and make saving your money seem like a pointless endeavor and make retiring very difficult."

The Great Recession and Financial Security

The U.S. entered the Great Recession (2007-2009) in December 2007. It was the most severe recession since the end of World War II. From October 2008 through March 2009, monthly job losses averaged 712,000, marking it as the largest six-month period of job losses since 1945 (Goodman & Mance, 2011). As of January 2012, the U.S. economy needed 6 million new jobs to get back to the 2008 employment level (Censky, 2012). Because of declining employment and incomes, approximately 5 million Americans lost their employer-based health insurance during the most recent economic downturn (Holohan, 2010).

Job loss impacts individuals' and families'

financial security ("10 Firms," 2010). In most cases, less money is available to pay for health care services and/or to save for retirement. When income declines, the loss of employer-sponsored health insurance may cause some people to forego health services (Catlin, Lassman, Martin, & Whittle, 2011). Although the average annual number of health care visits has been declining over the last decade, overall spending on health care has continued to rise (Rampell, 2012). According to a report by the U.S. Census Bureau (2012), the average person age 18 to 64 visited medical providers 3.9 times in 2010, compared to 4.8 times in 2001. Both healthy and unhealthy Americans said they went to the doctor fewer times in 2010 than they did in 2001. Despite fewer visits, household spending on health care is markedly higher now than in 2001. In 2001, total average annual household expenditures were \$39,518, of which health care constituted 5.5%. By 2011, health care accounted for 6.7% of total annual average expenditures of \$49,705. This represents an increase of 51.8% in income spent on health care. As a comparison, expenditures on transportation rose by only 8.6% over the same time period.

Selected Wyoming Labor Market Data

Unemployment

Wyoming’s seasonally adjusted unemployment rate fell below the U.S. rate in October 2000 and has remained below it since. From April 2011 to July 2012, Wyoming’s unemployment rate ranged from 5.5% to 6.1% (see Figure 1). During the same period the U.S. unemployment rate ranged from 8.1% to 9.0%. As of July 2012 Wyoming’s unemployment rate was 5.5% while the U.S. unemployment rate was 8.2% (Wyoming Department of Workforce Services, 2012).

The effects of the national recession on Wyoming employment were not evident until first quarter 2009 when employment declined by 1.0% from first quarter 2008 (see Figure 2, page 8; Wyoming Department of Workforce Services, n.d.). Second quarter 2008 to fourth quarter 2009 marked six straight quarters of declining employment and the end of a 21-year period of increasing payroll and employment in Wyoming. Employment stabilized in third quarter 2010, and growth remained positive throughout the remainder of 2010 and into first quarter 2012, albeit at levels

Initial claims measure the number of claims for unemployment insurance (UI) benefits filed by individuals. This measurement is useful for analytical purposes because it can provide insight into the direction of the economy. Higher initial claims can be a sign of a weakening economy. The U.S. Department of Labor defines initial claims as “Any notice of unemployment filed (1) to request a determination of entitlement to and eligibility for compensation or (2) to begin a second or subsequent period of eligibility within a benefit year or period of eligibility.”¹

Continued claims (or *weeks claimed*) measure the number of weeks that UI benefits were claimed during a specific period. In some cases, including economic downturns or recessions, Emergency Unemployment Compensation (EUC) weeks are included. In *Wyoming Labor Force Trends*, the monthly continued claims data for EUC are shown separately.

¹Source: U.S. Department of Labor, Office of Workforce Security. Division of Fiscal and Actuarial Services. UI Data Summary, 3rd Quarter CY 2002.

significantly lower than prior to first quarter 2009. For example, in first quarter 2012, employment grew at 2.5% over the year, compared to 3.6% in first quarter 2008. For additional details about wages and employment in Wyoming, go to the Quarterly Census of Employment and Wages page at http://doe.state.wy.us/LMI.toc_202.htm.

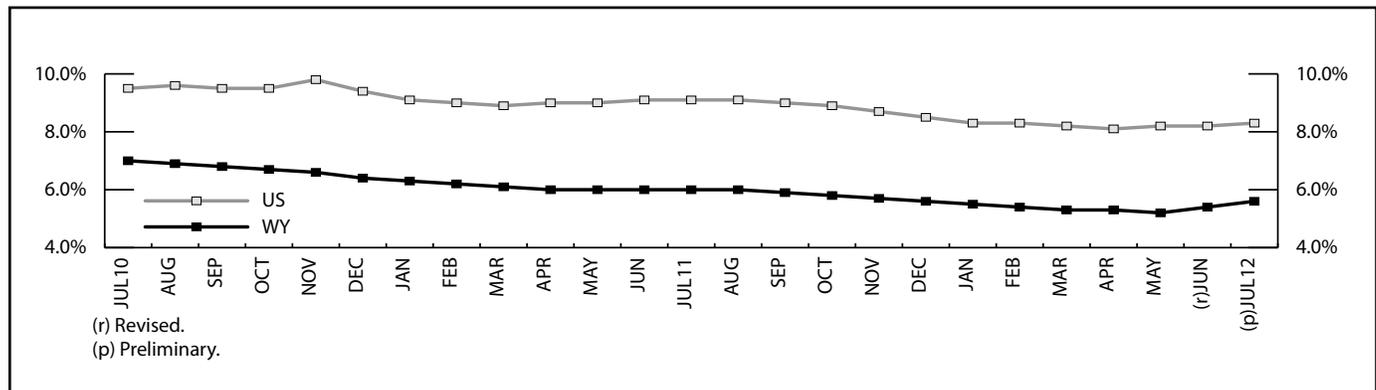


Figure 1: Unemployment Rates in Wyoming and the U.S., July 2010 to July 2012

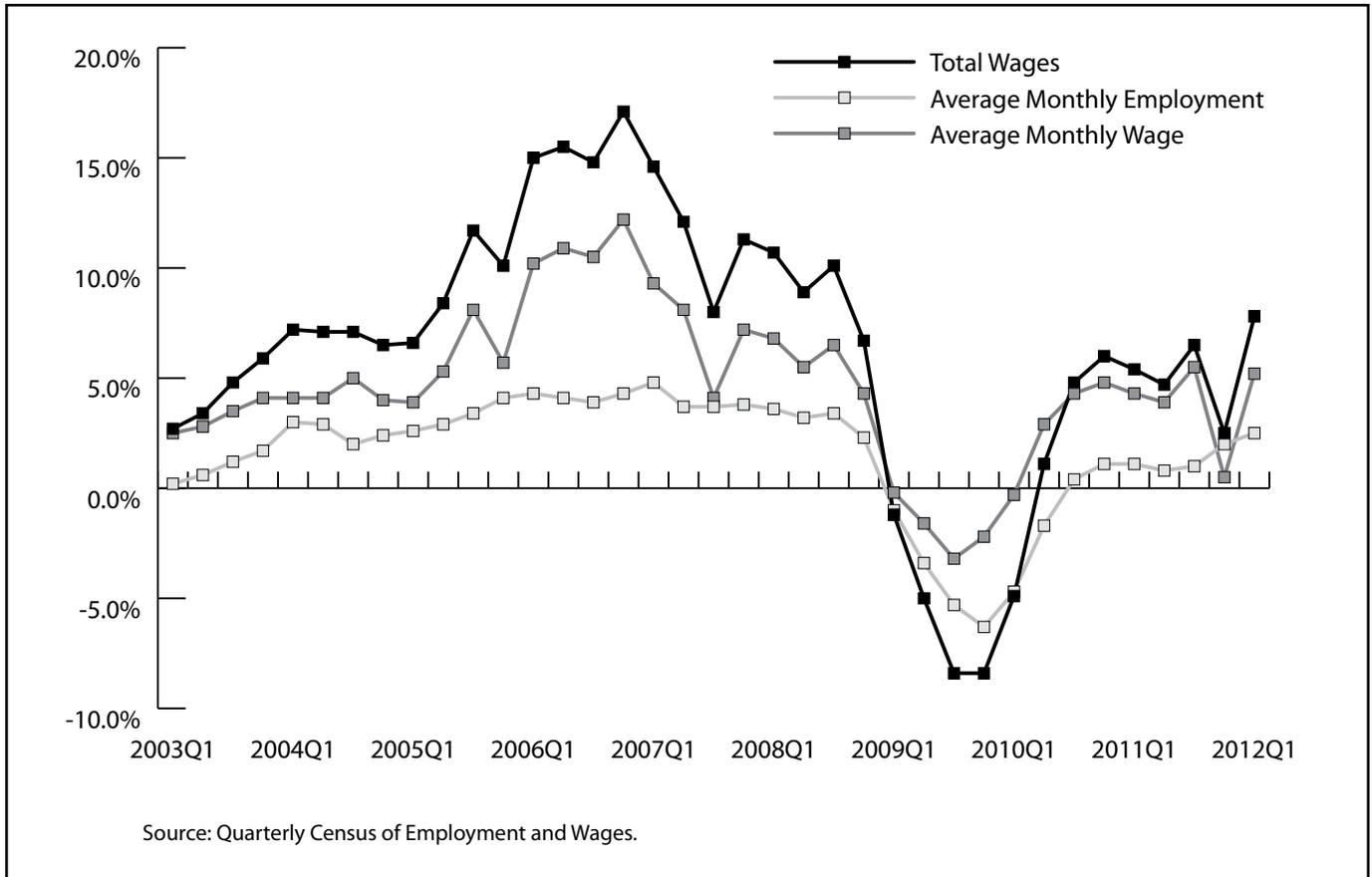


Figure 2: Total Wages, Average Monthly Employment, and Average Monthly Wage Changes for Wyoming by Year/Quarter, 2003Q1 to 2012Q1

Wyoming Unemployment Insurance Claims

An increase in Unemployment Insurance (UI) claims activity coincided with the economic downturn in Wyoming. Late 2008 saw the beginning of significant increases in initial UI claims (see Figure 3, page 9), the number of weeks claimed (see Figure 4, page 10), and the number and percentage of individuals who exhausted their UI benefits (see Figure 5, page 11). From October 2007 to October 2008, the number of initial claims increased from 2,026 to 2,705 (38.2%). The number of initial claims spiked in December 2009 at 5,975. However, the over-the-year percentage change was highest in May 2009, when claims rose by 185.6%

from May 2008. The number of claims began to fall in January 2010, and by July 2012 initial claims declined to 2,333.

As more people were filing initial claims, the number of weeks of benefits claimed also rose. The number of weeks of benefits claimed was greatest in January 2010, when 53,920 continued weeks were claimed. In September 2011, the number of weeks claimed fell to 16,443, which was more consistent with what had been seen prior to the state’s economic downturn. The largest over-the-year percentage increase in the number of weeks claimed occurred in July 2009 (334.4%). As of July 2012, the number of weeks claimed decreased by 9.3% over the year.

The number and percentage of individuals who exhausted their UI benefits rose significantly from 2008 to 2009 (see Figure 5). In 2008 there were 3,450 individuals who exhausted their benefits and the exhaustion rate was 20.4%. By 2010 the number rose to 12,304 and the rate had risen to 35.8%. By 2011 the number who exhausted their benefits declined to 8,710 or 31.4%. For additional information about UI claims, go to R&P’s Unemployment Insurance Statistics page at <http://doe.state.wy.us/LMI/ui.htm>.

Survey Response Rates, Methodology, and Analysis Procedures

Of the 2,729 employers who received a questionnaire, 2,031 (74.4%) completed and returned them (see Table 2, page 11). There were 86 employers (3.2%) who refused to participate, 48 (1.8%) who were temporarily closed, 74 (2.7%) who were permanently closed, 41 (1.5%) with insufficient address information, and 115 (4.2%) who reported zero employees during the survey

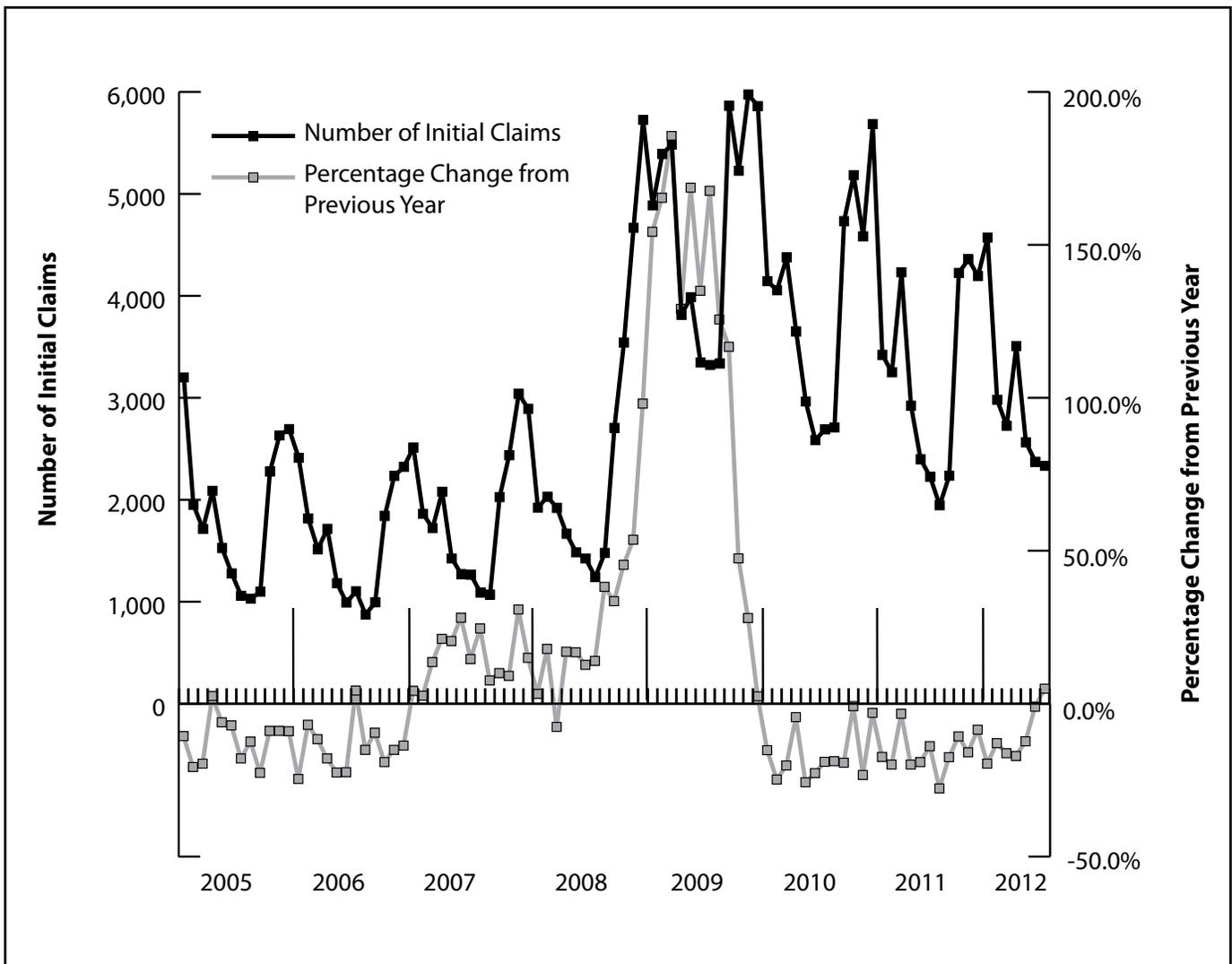


Figure 3: Wyoming Initial Monthly Unemployment Insurance Claims and Percent Change from Previous Year, January 2005 to July 2012

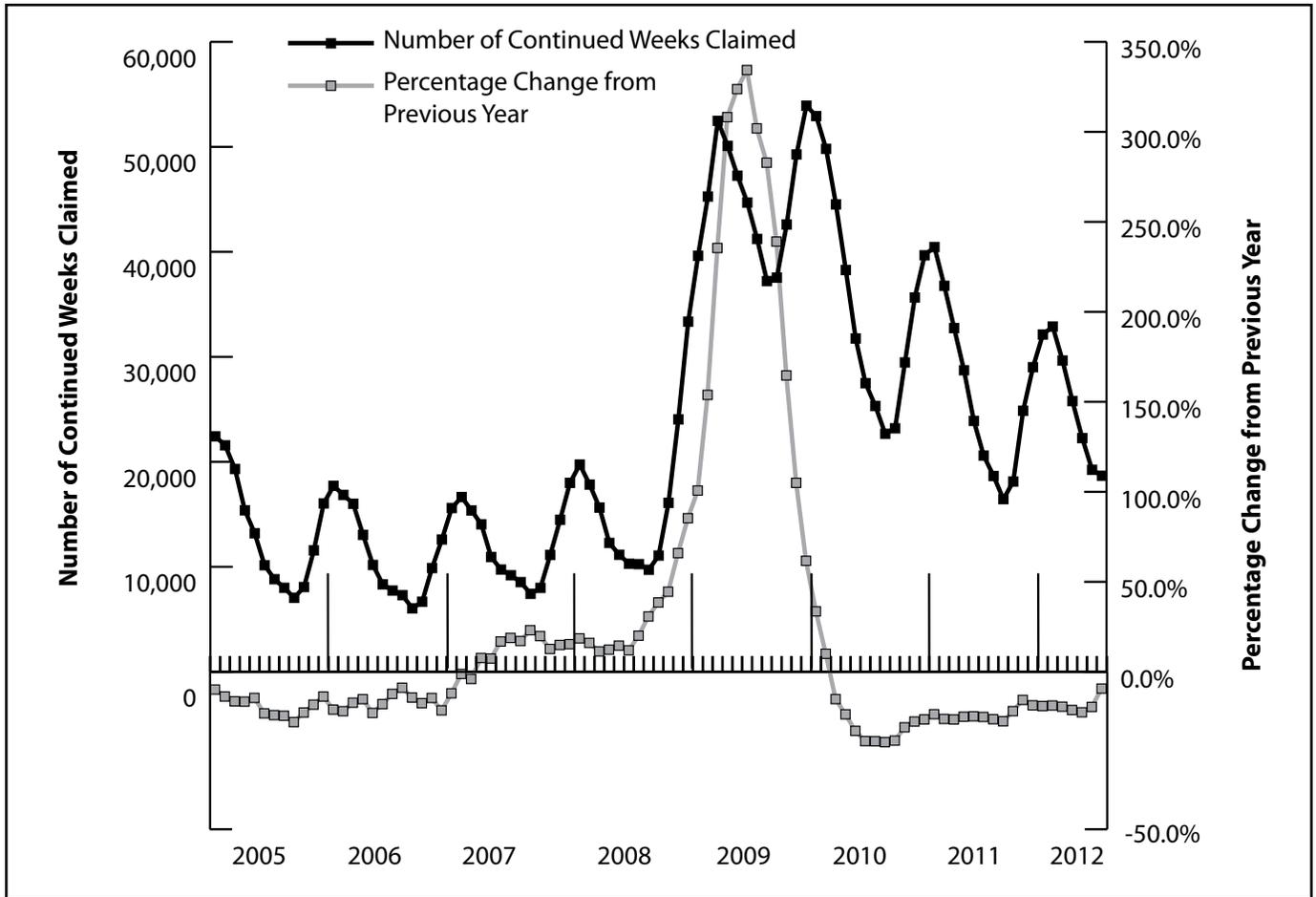


Figure 4: Wyoming Unemployment Insurance Number of Continued Weeks Claimed and Percent Change from Previous Year, January 2005 to July 2012

reference period. Refusals, employers who were out of business, had no employees, or could not be contacted were removed from the initial number of questionnaires sent out because no valid data could be obtained. This left a net total of 2,365 usable questionnaires and an overall net usable response rate of 85.9% (completed questionnaires/net usable questionnaires). During the four quarters of 2011, the net usable response rate ranged from a low of 84.4% in the fourth quarter to a high of 88.6% in the second quarter.

The complete methodology and analysis procedures are detailed in the appendix, online at http://doe.state.wy.us/LMI/benefits_2012/appendix.htm.

Employment by Size Class and Industry

Tables 3 and 4 (see page 12) show the estimated numbers of jobs in Wyoming for 2008 and 2011 by employer size class and industry, respectively. Total employment fell by 10,466 from 2008 to 2011. The most jobs lost by size class were for firms with 20-49 employees (-4,347; -10.0%). Firms with 10-19 employees lost the fewest jobs at -318 or -1.0%. By industry the greatest numbers of jobs lost were in construction (-7,279; -25.7%) and trade, transportation, & utilities (-3,311; -6.2%). Two industries

(Text continued on page 12)

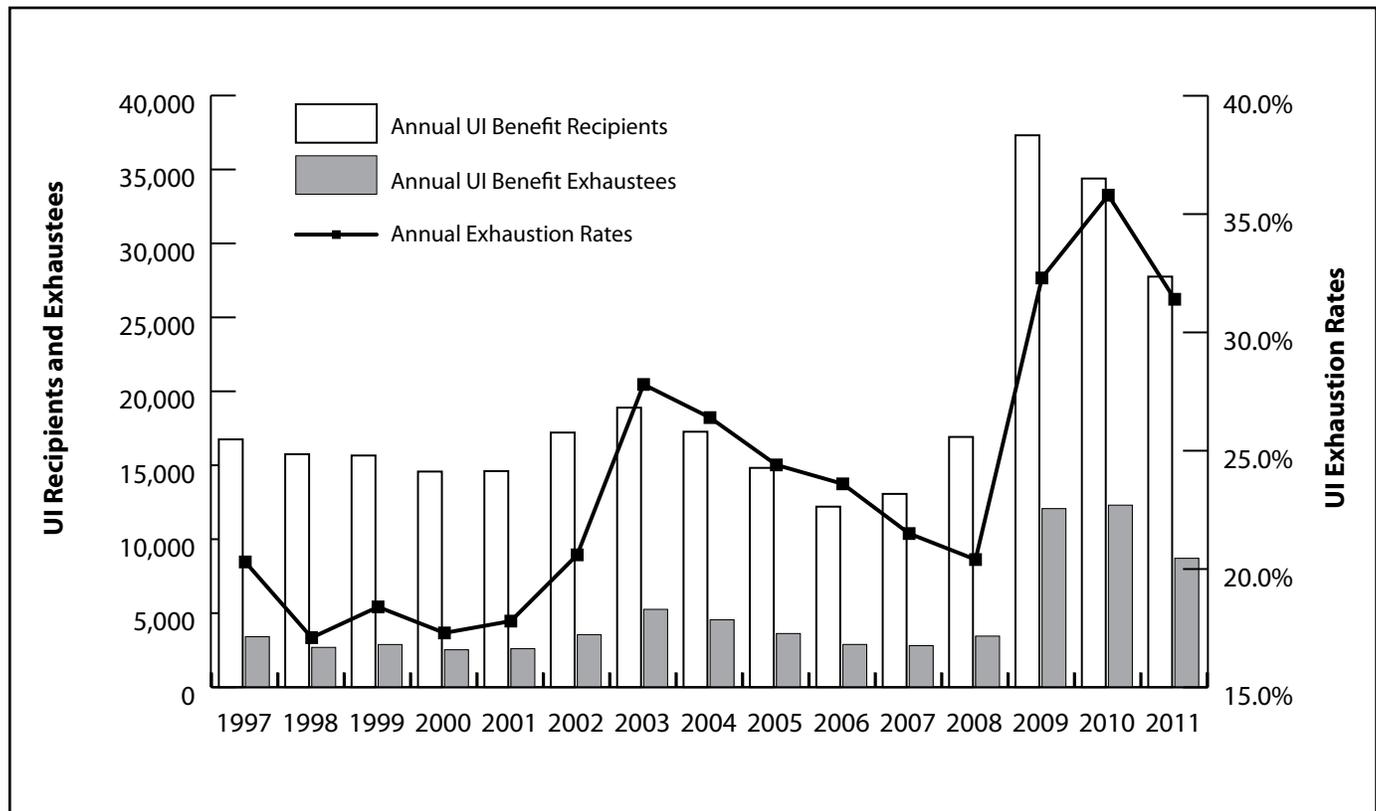


Figure 5: Wyoming Unemployment Insurance (UI) Benefit Recipients, Exhaustees, and Exhaustion Rates 1997 to 2011

Table 2: Response Rates by Survey Quarter, 2011

Response Type	Survey Quarter									
	2011Q1		2011Q2		2011Q3		2011Q4		Total	
	N	% (Gross)	N	% (Gross)	N	% (Gross)	N	% (Gross)	N	% (Gross)
Total Surveys	682		675		675		697		2,729	
Responded, Operating (Gross Response Rate)	504	73.9%	503	74.5%	505	74.8%	519	74.5%	2,031	74.4%
Insufficient Address Information	16	2.3%	3	0.4%	10	1.5%	12	1.7%	41	1.5%
Refused	23	3.4%	35	5.2%	14	2.1%	14	2.0%	86	3.2%
Temporarily Closed	15	2.2%	16	2.4%	8	1.2%	9	1.3%	48	1.8%
Permanently Out of Business	11	1.6%	25	3.7%	24	3.6%	14	2.0%	74	2.7%
No Employees During Reference Period	26	3.8%	28	4.1%	28	4.1%	33	4.7%	115	4.2%

Net Usable Response Rates by Survey Quarter

Response Type	Survey Quarter									
	2011Q1		2011Q2		2011Q3		2011Q4		Total	
	N	% (Net)	N	% (Net)	N	% (Net)	N	% (Net)	N	% (Net)
Net Usable Surveys and Response Rate	591	85.3%	568	88.6%	591	85.4%	615	84.4%	2,365	85.9%

Table 3: Wyoming Estimated Number of Jobs by Number of Employees Per Firm, 2008 and 2011

Employees Per Firm	2008		2011		Difference, 2008-2011	
	N	%	N	%	N	%
1-4	19,290	7.0%	18,940	7.2%	-350	-1.8%
5-9	25,586	9.3%	24,149	9.2%	-1,437	-5.6%
10-19	31,628	11.6%	31,309	11.9%	-318	-1.0%
20-49	43,514	15.9%	39,167	14.9%	-4,347	-10.0%
50+	153,702	56.2%	149,690	56.9%	-4,012	-2.6%
Total	273,720	100.0%	263,254	100.0%	-10,466	-3.8%

(Text continued from page 10)

gained employment from 2008 to 2011: educational & health services and state & local government. The educational & health services industry added 4,556 jobs (8.2%), while state & local government added 1,045 jobs (4.6%).

Total Wyoming employment and benefits

offered to jobs by employer size class in 2008 and 2011 are shown in Table 5 on page 13. The number of jobs offered benefits was highest for firms with 50 or more employees and lowest for firms with one to four employees regardless of benefit type. For example, in firms with 50 or more employees, 120,239 jobs were offered health insurance in 2008 and 114,558 jobs were

offered the benefit in firms with 50 or more employees in 2011. In comparison, 5,147 jobs in firms with one to four employees were offered health insurance in 2008 and 4,496 jobs with one to four employees were offered the benefit in 2011. As will be illustrated later in this report, the proportion of jobs offered benefits is also higher for firms with more employees.

Table 4: Wyoming Estimated Number of Jobs and Proportion of Employment by Industry in Wyoming, 2008 and 2011

Industry	2008		2011		Difference, 2008-2011	
	N	%	N	%	N	%
Natural Resources & Mining	28,420	10.4%	27,213	10.3%	-1,207	-4.2%
Construction	28,311	10.3%	21,032	8.0%	-7,279	-25.7%
Manufacturing	10,639	3.9%	9,822	3.7%	-818	-7.7%
Trade, Transportation, & Utilities	53,240	19.5%	49,928	19.0%	-3,311	-6.2%
Information	3,945	1.4%	3,818	1.5%	-127	-3.2%
Financial Activities	11,441	4.2%	10,510	4.0%	-931	-8.1%
Professional & Business Services	18,413	6.7%	17,316	6.6%	-1,097	-6.0%
Educational & Health Services	55,229	20.2%	59,785	22.7%	4,556	8.2%
Leisure & Hospitality	33,751	12.3%	32,548	12.4%	-1,204	-3.6%
Other Services	7,800	2.8%	7,708	2.9%	-92	-1.2%
State & Local Government	22,532	8.2%	23,576	9.0%	1,045	4.6%
Total	273,720	100.0%	263,254	100.0%	-10,466	-3.8%

Survey Results 2011

Total compensation refers to the amount of money an employer spends on wages combined with the amount spent on benefits. Contributions to insurance plans and retirement plans represent the majority of compensation other than wages. In Wyoming during 2011, 6.0% of total compensation consisted of contributions to defined-benefit and defined-contribution retirement plans and 10.6% went to medical, dental, and vision insurance plans (see Figure 6, page 14). Wages and salaries constitute the remaining 83.3%.

The U.S. Department of Labor, Bureau of Labor Statistics (BLS) defines full-time employees as anyone working 35 hours or more in a week; anyone working fewer than 35 hours is defined as part-time. However, for purposes of this survey, full- and part-time statuses are not defined by the BLS standard; rather the questionnaire asks employers for their definition of part-time. In 2011, just over three-fourths of Wyoming jobs (75.1%; see Figure 7, page 14) were full-time while the rest (24.9%) were part-time.

Table 5: Wyoming Estimated Number of Jobs and Number of Jobs Offered Selected Benefits by Firm Size, 2008 and 2011

Benefit Type	2008						2011					
	Number of Employees Per Firm						Number of Employees Per Firm					
	1-4	5-9	10-19	20-49	50+	Total	1-4	5-9	10-19	20-49	50+	Total
Total Employment	19,290	25,586	31,628	43,514	153,702	273,720	18,940	24,149	31,309	39,167	149,690	263,254
	Number of Jobs Offered Benefits						Number of Jobs Offered Benefits					
Child Care	297	650	988	1,979	28,021	31,934	186	569	664	1,138	19,774	22,331
Dental Plan	3,122	5,276	9,699	21,778	108,824	148,700	3,133	5,856	10,060	17,383	109,416	145,849
Dependent Health Insurance	4,060	6,162	12,620	24,073	118,620	165,534	3,448	6,625	11,277	17,937	112,181	151,468
Educational/Tuition Assist.	3,644	5,324	6,630	11,595	87,882	115,075	3,121	4,120	7,110	11,116	85,350	110,816
Flexible Spending Account	1,276	2,226	4,429	11,047	94,142	113,120	1,676	2,175	4,393	8,977	92,918	110,139
Health Insurance	5,147	8,355	14,625	26,156	120,239	174,522	4,496	8,042	13,263	19,706	114,558	160,064
Life Insurance	3,057	5,207	9,090	22,554	116,089	155,996	2,748	4,783	9,230	17,269	108,204	142,234
Long-Term Disability	1,415	1,882	3,613	9,149	76,066	92,126	1,547	1,318	3,277	7,036	82,818	95,996
Paid Holidays	8,249	12,656	15,669	24,247	108,431	169,252	7,980	10,884	15,116	22,259	112,706	168,945
Paid Personal Leave	3,656	5,001	6,750	11,853	68,418	95,677	2,772	3,996	6,664	8,286	56,480	78,198
Paid Sick Leave	4,111	4,560	6,623	12,276	69,688	97,259	3,437	5,399	7,636	10,593	83,306	110,370
Paid Vacation	7,971	11,351	16,198	25,652	101,139	162,310	6,346	10,207	15,273	23,460	98,730	154,015
Retirement Plan	4,993	8,570	14,242	26,526	131,664	185,995	4,415	7,154	11,871	19,607	118,658	161,705
Short-Term Disability	1,651	2,151	4,136	9,326	58,690	75,954	1,511	1,764	4,147	6,942	67,478	81,842
Vision Plan	1,579	2,845	5,408	14,001	88,985	112,818	1,397	3,034	6,265	13,856	91,972	116,524

Estimates of Employment and Jobs Offered Benefits

Tables 6a and 6b (see pages 15 and 16, respectively) present total Wyoming employment and jobs offered benefits by industry for 2008 and 2011, respectively. The greatest numbers of jobs offered health insurance in 2008 were in educational & health services (40,841) and trade, transportation, & utilities (31,749). Similarly educational & health services (49,025) and trade, transportation, & utilities (32,433) offered the largest number of jobs retirement plans. The pattern was the same in 2011, with the most employees offered health insurance in educational & health services (42,290) and trade, transportation, & utilities (28,400). These industries also offered the largest number of jobs retirement plans in 2011 (educational & health services, 45,355; trade, transportation, & utilities, 25,936).

When comparing different years of data like the benefits results, often it is helpful to compare proportions rather than numbers. Although the number of jobs will change from year to year, the

proportion of jobs offered benefits stays relatively constant. It is expected that there will be small changes over time, rather

than large variations from one year to the next. When relatively large proportional changes occur, it is more likely the result of the

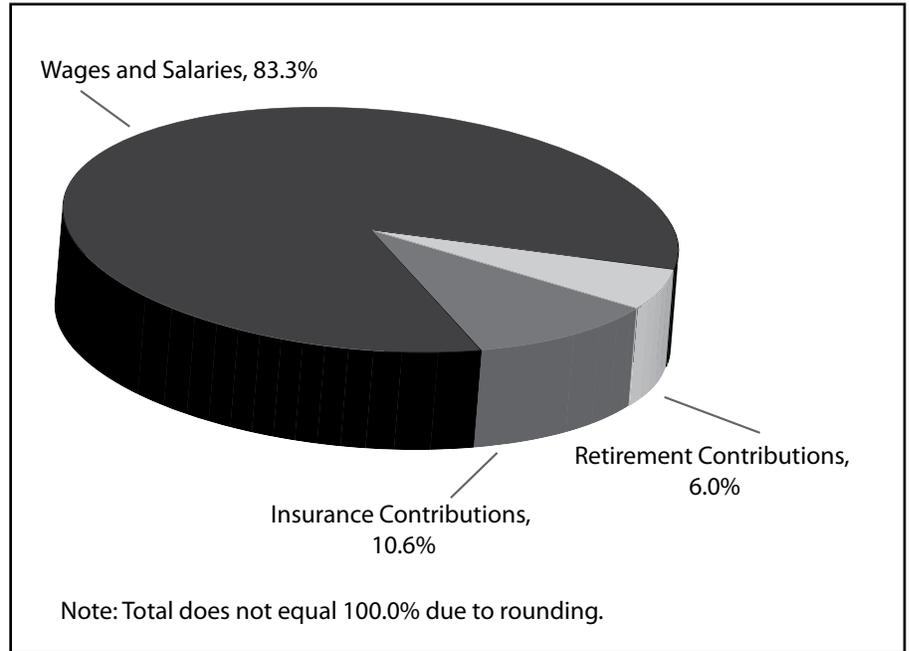


Figure 6: Wyoming Compensation Costs as a Percentage of Total Compensation, 2011

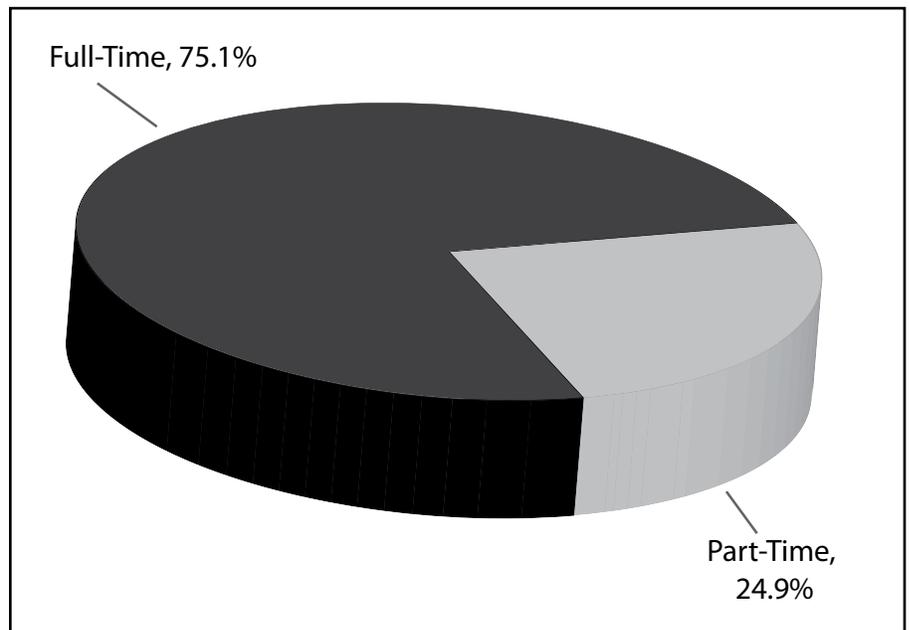


Figure 7: Percentage of Jobs in Wyoming by Full- and Part-Time Status, 2011

Table 6a: Wyoming Estimated Number of Jobs and Number of Jobs Offered Selected Benefits by Industry, 2008

Benefit Type	2008										All Industries	
	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation, & Utilities	Information	Financial Activities	Professional & Business Services	Educational & Health Services	Leisure & Hospitality	Other Services		State & Local Government
Total Employment	28,420	28,311	10,639	53,240	3,945	11,441	18,413	55,229	33,751	7,800	22,532	273,720
Number of Jobs Offered Benefits												
Child Care	9,380	2,205	50	3,062	5	363	729	12,273	3,768	8	91	31,934
Dental Plan	21,130	12,462	7,816	25,673	2,015	7,866	7,968	38,321	8,247	2,361	14,840	148,700
Dependent Health Insurance	26,213	15,201	8,335	29,712	2,071	7,749	9,350	39,306	7,686	2,568	17,344	165,534
Educational/Tuition Assistance	21,436	6,728	6,665	16,090	1,170	6,642	5,448	32,870	7,083	1,611	9,333	115,075
Flexible Spending Account	20,107	5,340	6,120	16,256	1,560	4,575	4,983	35,622	2,431	1,517	14,608	113,120
Health Insurance	26,058	16,313	8,804	31,749	2,242	8,348	10,621	40,841	9,045	3,047	17,456	174,522
Life Insurance	25,476	13,443	8,031	25,124	2,109	7,605	8,130	39,332	7,758	1,706	17,282	155,996
Long-Term Disability	18,866	3,054	4,544	7,909	1,260	5,929	5,106	31,656	1,807	1,755	10,238	92,126
Paid Holidays	22,804	15,057	9,414	32,552	2,449	9,573	13,179	31,007	8,623	4,488	20,105	169,252
Paid Personal Leave	5,594	8,828	4,387	12,398	1,490	4,259	5,587	39,351	6,142	1,120	6,522	95,677
Paid Sick Leave	5,529	3,352	4,857	17,474	1,217	5,666	5,426	31,431	4,558	1,823	15,925	97,259
Paid Vacation	25,985	14,341	8,518	33,285	1,672	6,995	9,792	27,288	14,159	4,254	16,021	162,310
Retirement Plan	24,958	17,915	8,495	32,433	2,326	8,369	11,604	49,025	9,803	2,844	18,224	185,995
Short-Term Disability	18,962	4,503	5,312	10,060	117	4,372	4,466	17,542	3,580	1,691	5,348	75,954
Vision Plan	18,173	6,578	5,334	19,101	1,855	6,830	6,563	27,701	3,833	1,567	15,283	112,818

Table 6b: Wyoming Estimated Number of Jobs and Number of Jobs Offered Selected Benefits by Industry, 2011

Benefit Type	2011										Total Employment	27,213	21,032	9,822	49,928	3,818	10,510	17,316	59,785	32,548	7,708	23,576	263,254	
	Natural Resources & Mining	Construction	Manufacturing	Trade, Transportation, & Utilities	Information	Financial Activities	Professional & Business Services	Educational & Health Services	Leisure & Hospitality	Other Services														State & Local Government
Child Care	1,681	490	344	35	18	15	320	8,889	5,936	200	4,404	22,331												
Dental Plan	22,892	9,230	6,898	23,550	2,074	6,595	6,699	41,024	5,432	2,702	18,754	145,849												
Dependent Health Insurance	23,835	9,991	7,508	26,441	2,099	6,543	7,649	40,047	5,564	3,052	18,738	151,468												
Educational/Tuition Assistance	20,517	5,546	6,445	16,296	539	4,722	4,863	33,036	4,495	1,009	13,348	110,816												
Flexible Spending Account	19,389	3,576	5,320	12,442	820	5,107	4,274	38,792	5,560	1,610	13,248	110,139												
Health Insurance	24,231	11,176	7,940	28,400	2,198	7,037	8,693	42,290	5,877	3,398	18,823	160,064												
Life Insurance	23,078	8,894	7,488	22,751	1,580	6,217	6,649	39,258	4,783	2,734	18,803	142,234												
Long-Term Disability	20,260	3,704	5,980	12,071	1,049	5,505	3,738	29,302	1,862	1,310	11,216	95,996												
Paid Holidays	24,197	12,299	8,790	30,960	2,379	8,100	10,538	43,020	4,850	3,817	19,995	168,945												
Paid Personal Leave	10,889	5,785	1,762	14,330	1,283	4,225	3,648	26,989	2,519	1,516	5,252	78,198												
Paid Sick Leave	15,845	3,510	4,871	13,508	1,039	4,895	5,231	38,968	6,519	1,172	14,812	110,370												
Paid Vacation	22,704	9,708	8,363	26,886	1,358	6,613	8,351	37,956	12,929	4,230	14,917	154,015												
Retirement Plan	23,441	12,027	8,077	25,936	2,236	7,471	9,681	45,355	9,211	2,943	15,327	161,705												
Short-Term Disability	19,523	4,738	5,736	10,854	1,156	4,646	3,593	21,186	2,372	1,694	6,345	81,842												
Vision Plan	21,527	5,659	4,777	15,285	1,690	4,905	4,597	35,239	4,115	1,918	16,811	116,524												

(Text continued from page 14)

characteristics of the sample that was drawn or respondent bias. For these reasons, the majority of the remainder of the publication will focus on proportions rather than counts.

The percentage of employers who offered selected benefits to their employees by full- and part-time status is shown in Table 7. Paid holidays (54.8%) and paid vacation (49.5%) were the benefits offered most frequently by employers to their full-time employees. An estimated 42.5% of employers offered health insurance to full-time jobs and 32.3% offered retirement benefits. In comparison, the benefits most commonly offered to part-time jobs were paid holidays (15.8%), and paid vacation (10.7%). Only 5.6% of employers offered health insurance to part-time jobs, and 6.1% offered retirement plans.

The number and proportion of jobs offered benefits varied widely by firm size (see Table 8, page 18). A larger proportion of jobs in firms with 50 or more employees were offered all benefits than those in smaller firms. This was also true for individual benefits. For example, 91.8% of full-time jobs in firms with 50 or more employees were offered health insurance compared to 33.9% of full-time jobs employed in firms with one to four employees. Of full-time jobs offered retirement plans, the largest proportion (88.6%) that were offered this benefit worked for the state's largest employers.

In 2011 a greater percentage of part-time jobs at larger companies were offered benefits compared to jobs in smaller companies. By far the largest percentage of part-time jobs offered retirement plans

Table 7: Percentage of Employers Offering Selected Benefits to Their Full- and Part-Time Employees in Wyoming, 2011

Benefit Type	Full-Time	Part-Time
Child Care	2.0%	1.1%
Dental Plan	30.7%	5.3%
Dependent Health Insurance	34.9%	4.7%
Educational/Tuition Assistance	22.9%	9.4%
Flexible Spending Account	11.4%	2.4%
Health Insurance	42.5%	5.6%
Life Insurance	27.7%	4.0%
Long-Term Disability	12.7%	2.1%
Paid Holidays	54.8%	15.8%
Paid Personal Leave	20.6%	5.5%
Paid Sick Leave	27.7%	5.1%
Paid Vacation	49.5%	10.7%
Retirement Plan	32.3%	6.1%
Short-Term Disability	13.4%	2.4%
Vision Plan	18.5%	3.5%

were in firms with 50 or more employees (43.4%). In comparison 6.3% of jobs in firms with one to four employees and 8.2% of jobs in companies with five to nine employees were offered retirement plans. Similarly a larger proportion of jobs in firms with 50 or more employees (17.9%) were offered health insurance compared to 2.1% of jobs in firms with one to four employees and 1.7% of jobs in firms with five to nine employees.

Table 9 (see page 19) shows the number and percentage of employers offering selected benefits to full- and part-time jobs. In general, as the size of the company increased so did the proportion of benefits offered to full-time employees. For example, 2,558 or 22.2% of employers with one to four employees offered full-time employees a dental plan compared to 43.2% (1,037) of employers with 10-19 employees and 81.0% (650) of employers with 50 or more employees.

Both the percentage of employers offering health insurance benefits and the percentage of jobs offered benefits increased as firm size increased (see Figure 8, page 20). For firms with one to four employees, 33.5% of employers offered health insurance and 33.9% were offered the benefit. In comparison, 90.6% of employers with 50 or more employees offered health insurance and 91.8% of jobs were offered the benefit.

A similar pattern occurred for retirement plans (see Figure 9, page 20). Among firms with one to four employees, 24.8% offered retirement plans while 31.3% of jobs in those firms were offered the benefit. In comparison, 82.4% of firms with 50 or more employees offered a retirement plan while 88.6% of jobs in these companies were offered the benefit.

In 2011, the benefit offered to the greatest percentage of full-time jobs was paid holidays (78.9%; see Table 10, page 21), followed by health insurance (77.7%), dependent health insurance (73.9%), and retirement plans (73.5%). For part-time jobs, retirement plans (25.0%), paid holidays (19.7%), and long-term disability

insurance (19.1%) were the most frequently offered benefits. Health insurance was offered to 1.7% of part-time jobs.

In addition to 2011 data, Table 10 shows 2010 survey data for the percentage of full- and part-time jobs offered selected benefits and

Table 8: Percentage of Full- and Part-Time Workers Offered Selected Benefits in Wyoming by Number of Employees Per Firm, 2011

Benefit Type	Number of Employees Per Firm				
	1-4	5-9	10-19	20-49	50+
Full-Time Employees					
Child Care	1.2%	3.1%	2.0%	3.6%	13.4%
Dental Plan	23.6%	35.2%	44.1%	60.6%	87.6%
Dependent Health Insurance	26.0%	40.5%	49.6%	63.4%	90.6%
Educational/Tuition Assistance	21.1%	21.8%	27.6%	36.7%	67.3%
Flexible Spending Account	12.6%	13.2%	18.8%	31.5%	72.4%
Health Insurance	33.9%	49.0%	58.3%	69.8%	91.8%
Life Insurance	20.8%	29.3%	41.4%	58.8%	86.9%
Long-Term Disability	11.8%	8.0%	14.7%	24.5%	67.3%
Paid Holidays	54.8%	62.0%	62.2%	72.1%	88.5%
Paid Personal Leave	18.6%	23.2%	26.9%	28.0%	41.9%
Paid Sick Leave	24.7%	31.2%	32.5%	36.2%	63.4%
Paid Vacation	45.2%	59.5%	63.5%	76.1%	78.9%
Retirement Plan	31.3%	40.2%	50.1%	66.5%	88.6%
Short-Term Disability	11.5%	10.4%	18.5%	23.8%	54.7%
Vision Plan	10.7%	18.6%	27.8%	48.7%	73.4%
Part-Time Employees					
Child Care	0.6%	0.9%	2.3%	1.3%	12.4%
Dental Plan	1.5%	2.2%	3.3%	4.4%	17.5%
Dependent Health Insurance	1.6%	1.1%	3.3%	2.4%	14.6%
Educational/Tuition Assistance	6.6%	7.5%	11.0%	7.9%	17.7%
Flexible Spending Account	0.8%	0.6%	2.5%	1.6%	22.4%
Health Insurance	2.1%	1.7%	3.8%	2.2%	17.9%
Life Insurance	1.2%	0.6%	0.9%	7.8%	16.1%
Long-Term Disability	0.4%	0.4%	0.3%	1.8%	9.5%
Paid Holidays	15.2%	10.8%	14.8%	19.1%	24.5%
Paid Personal Leave	6.2%	3.2%	7.7%	4.2%	21.7%
Paid Sick Leave	4.2%	4.6%	4.9%	4.4%	26.0%
Paid Vacation	8.6%	7.6%	13.2%	19.8%	16.1%
Retirement Plan	6.3%	8.2%	8.6%	9.6%	43.4%
Short-Term Disability	0.4%	1.1%	0.5%	2.6%	8.2%
Vision Plan	0.4%	0.4%	1.2%	2.6%	15.3%

the difference in proportions between 2010 and 2011. For full-time jobs, the percentage offered benefits rose from 2010 to 2011 for nine benefits and declined for six. The largest

increases were for short-term disability (+9.7%) and long-term disability (+6.3%). Notable

(Text continued on page 21)

Table 9: Number and Percentage of Wyoming Employers Offering Selected Benefits to Their Full- and Part-Time Workers in Wyoming by Number of Employees Per Firm, 2011

Benefit Type	Number of Employees Per Firm										Total Offering Benefits	% of All Employers	
	1-4	%	5-9	%	10-19	%	20-49	%	50+	%			
Full-Time Employees												Number and Percentage of Employers Offering Benefits	
Child Care	201	1.7%	66	1.7%	45	1.9%	41	3.1%	48	5.9%	400	2.0%	
Dental Plan	2,558	22.2%	1,183	29.8%	1,037	43.2%	726	54.8%	650	81.0%	6,154	30.7%	
Dependent Health Ins.	2,977	25.8%	1,340	33.8%	1,159	48.3%	799	60.2%	711	88.7%	6,987	34.9%	
Educational/Tuition Assist.	2,355	20.4%	822	20.7%	617	25.7%	398	30.0%	387	48.3%	4,579	22.9%	
Flex.Spending Account	1,070	9.3%	255	6.4%	262	10.9%	308	23.2%	381	47.4%	2,275	11.4%	
Health Insurance	3,870	33.5%	1,699	42.8%	1,334	55.6%	880	66.4%	727	90.6%	8,511	42.5%	
Life Insurance	2,294	19.9%	1,004	25.3%	886	36.9%	729	54.9%	633	78.9%	5,546	27.7%	
Long-Term Disability	1,231	10.7%	254	6.4%	331	13.8%	300	22.7%	428	53.4%	2,544	12.7%	
Paid Holidays	5,830	50.5%	2,227	56.1%	1,376	57.4%	873	65.8%	665	82.9%	10,971	54.8%	
Paid Personal Leave	1,983	17.2%	823	20.7%	654	27.2%	341	25.7%	335	41.7%	4,134	20.6%	
Paid Sick Leave	2,801	24.3%	1,118	28.1%	776	32.3%	463	34.9%	403	50.3%	5,560	27.7%	
Paid Vacation	4,831	41.9%	2,081	52.4%	1,471	61.3%	958	72.3%	581	72.5%	9,923	49.5%	
Retirement Plan	2,856	24.8%	1,208	30.4%	991	41.3%	748	56.4%	661	82.4%	6,465	32.3%	
Short-Term Disability	1,290	11.2%	336	8.5%	374	15.6%	299	22.6%	385	48.0%	2,685	13.4%	
Vision Plan	1,399	12.1%	595	15.0%	620	25.8%	558	42.1%	527	65.7%	3,699	18.5%	
Part-Time Employees												Number and Percentage of Employers Offering Benefits	
Child Care	94	0.8%	30	0.5%	32	1.8%	20	2.0%	53	4.2%	230	1.1%	
Dental Plan	497	4.3%	142	3.3%	137	5.2%	108	8.6%	172	23.2%	1,056	5.3%	
Dependent Health Ins	510	4.4%	80	1.9%	115	3.3%	70	5.5%	173	21.8%	947	4.7%	
Educational/Tuition Assist.	1,025	8.9%	259	11.3%	288	11.1%	181	11.5%	130	28.5%	1,883	9.4%	
Flex. Spending Account	205	1.8%	33	2.2%	77	2.3%	33	7.1%	128	21.2%	475	2.4%	
Health Insurance	585	5.1%	118	5.9%	140	7.6%	79	7.4%	202	23.4%	1,124	5.6%	
Life Insurance	335	2.9%	57	2.6%	70	4.8%	143	9.4%	190	21.5%	795	4.0%	
Long-Term Disability	215	1.9%	29	1.3%	25	2.7%	53	3.0%	104	15.7%	426	2.1%	
Paid Holidays	1,626	14.1%	590	21.7%	473	20.4%	225	17.1%	259	26.0%	3,174	15.8%	
Paid Personal Leave	474	6.4%	182	6.9%	199	7.9%	91	7.3%	151	20.5%	1,097	5.5%	
Paid Sick Leave	469	4.5%	171	6.4%	169	5.9%	60	6.9%	152	17.1%	1,021	5.1%	
Paid Vacation	1,022	11.6%	388	14.9%	352	16.2%	194	13.9%	186	20.8%	2,141	10.7%	
Retirement Plan	379	9.5%	225	11.4%	224	19.8%	138	25.7%	265	43.8%	1,231	6.1%	
Short-Term Disability	215	0.3%	68	1.9%	44	3.5%	47	2.9%	107	11.0%	481	2.4%	
Vision Plan	291	0.1%	45	2.3%	102	1.5%	99	4.9%	162	20.7%	700	3.5%	

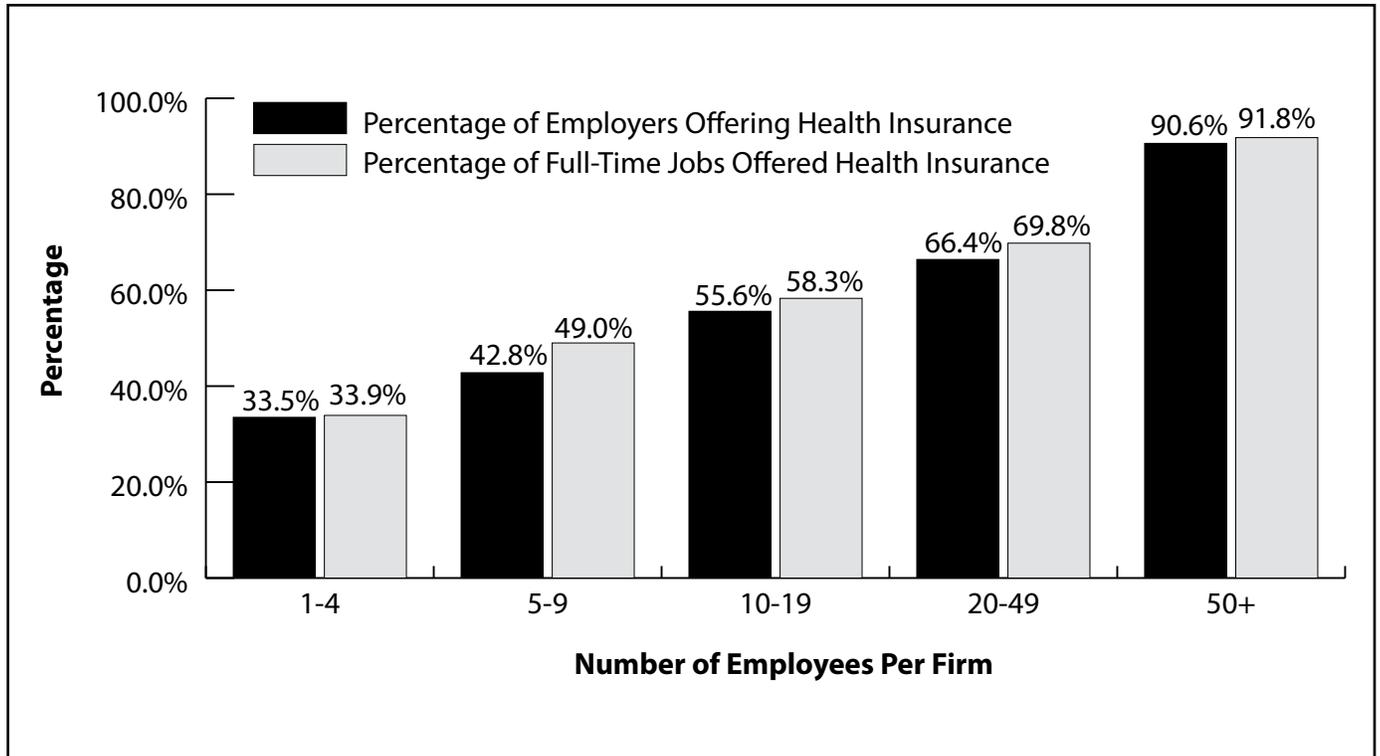


Figure 8: Percentage of Employers in Wyoming Offering and Percentage of Full-Time Jobs Offered Health Insurance by Employer Size, 2011

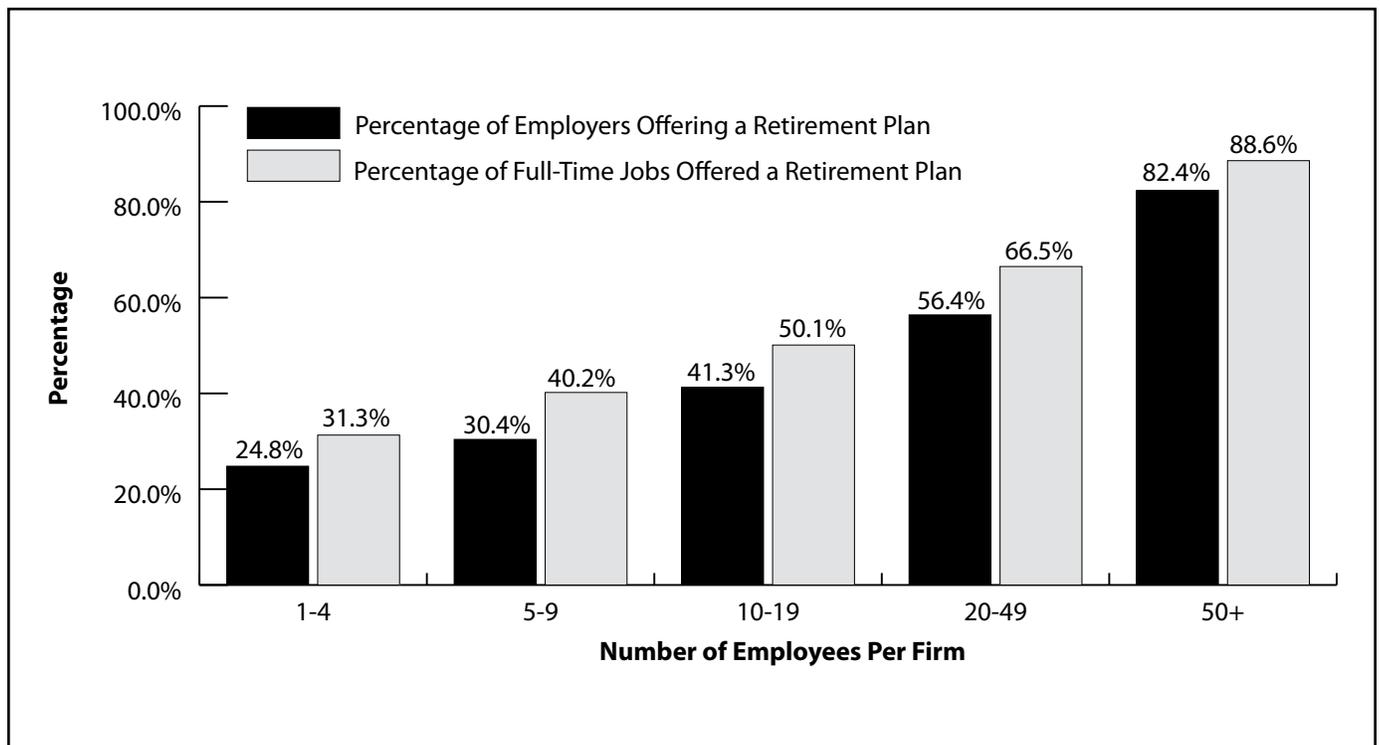


Figure 9: Percentage of Employers in Wyoming Offering and Percentage of Full-Time Workers Offered a Retirement Plan by Employer Size, 2011

(Text continued from page 19)

declines in the percentage of full-time jobs offered benefits were for health insurance (-2.3%), retirement plans (-3.0%), and dependent health insurance (-1.7%). Reduced benefits offerings occurred for all but four benefits for part-time jobs. The percentage of part-time jobs offered benefits rose for child care (4.2%), long-term disability (13.1%), paid personal leave (1.3%), and paid sick leave (0.9%). The percent of part-time jobs offered health insurance fell by 9.7%, by 3.0% for retirement plans, and 2.2% for dependent health insurance.

Table 10: Percentage of Full- and Part-Time Jobs Offered Selected Benefits in Wyoming, 2010 and 2011

Benefit Type	2010		2011		Difference 2010-2011	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Child Care	6.1%	2.4%	9.1%	6.6%	3.0%	4.2%
Dental Plan	67.7%	11.4%	70.5%	9.9%	2.8%	-1.5%
Dependent Health Ins.	75.6%	10.3%	73.9%	8.1%	-1.7%	-2.2%
Educational/Tuition Assist.	49.2%	19.8%	51.8%	12.8%	2.6%	-7.0%
Flex. Spending Account	48.5%	15.1%	51.9%	9.7%	3.4%	-5.3%
Health Insurance	80.0%	11.4%	77.7%	1.7%	-2.3%	-9.7%
Life Insurance	69.8%	11.7%	68.8%	4.9%	-1.0%	-6.8%
Long-Term Disability	40.5%	6.1%	46.9%	19.1%	6.3%	13.1%
Paid Holidays	77.6%	22.3%	78.9%	19.7%	1.2%	-2.6%
Paid Personal Leave	44.9%	11.7%	35.2%	13.0%	-9.7%	1.3%
Paid Sick Leave	47.8%	13.7%	50.9%	14.7%	3.1%	0.9%
Paid Vacation	79.4%	21.8%	73.0%	14.6%	-6.4%	-7.2%
Retirement Plan	76.5%	27.9%	73.5%	25.0%	-3.0%	-3.0%
Short-Term Disability	30.2%	4.9%	39.9%	4.6%	9.7%	-0.3%
Vision Plan	55.9%	9.2%	56.3%	7.9%	0.4%	-1.2%

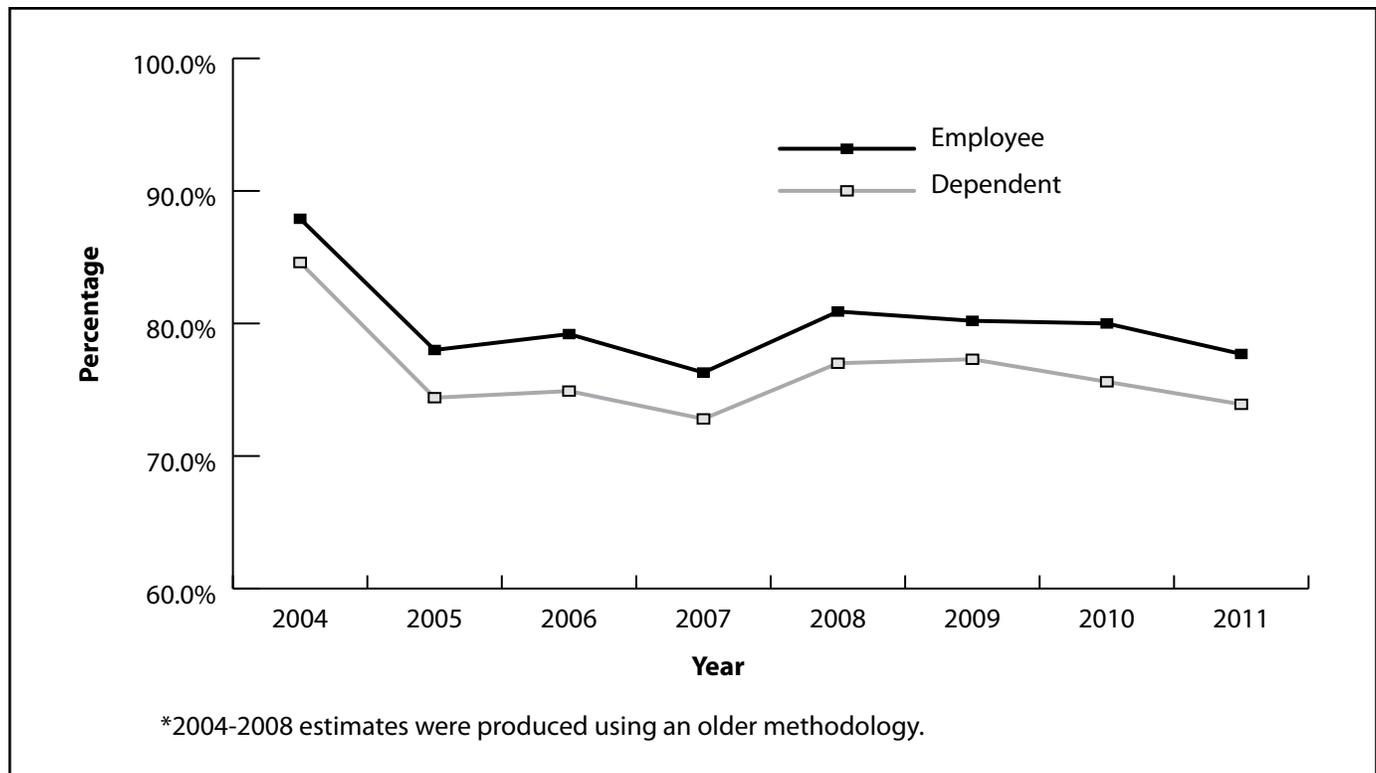


Figure 10: Percentage of Full-Time Jobs in Wyoming Offered Health Insurance and Dependent Health Insurance, 2004 to 2011

Figure 10 shows the estimated proportion of full-time jobs offered health insurance and dependent health insurance for 2004-2011. In 2008 health insurance was offered to 80.9% of full-time jobs; by 2010 it was offered to 77.7%. From 2008 to 2009, the proportion of full-time jobs offered dependent health insurance rose from 77.0%

to 77.3%, then declined in 2011 to 73.9%.

The number and percentage of all jobs offered health insurance varied widely by industry (see Figure 11). In the natural resources & mining industry, 89.1% (24,236) of jobs were offered health insurance. In the educational & health services industry an

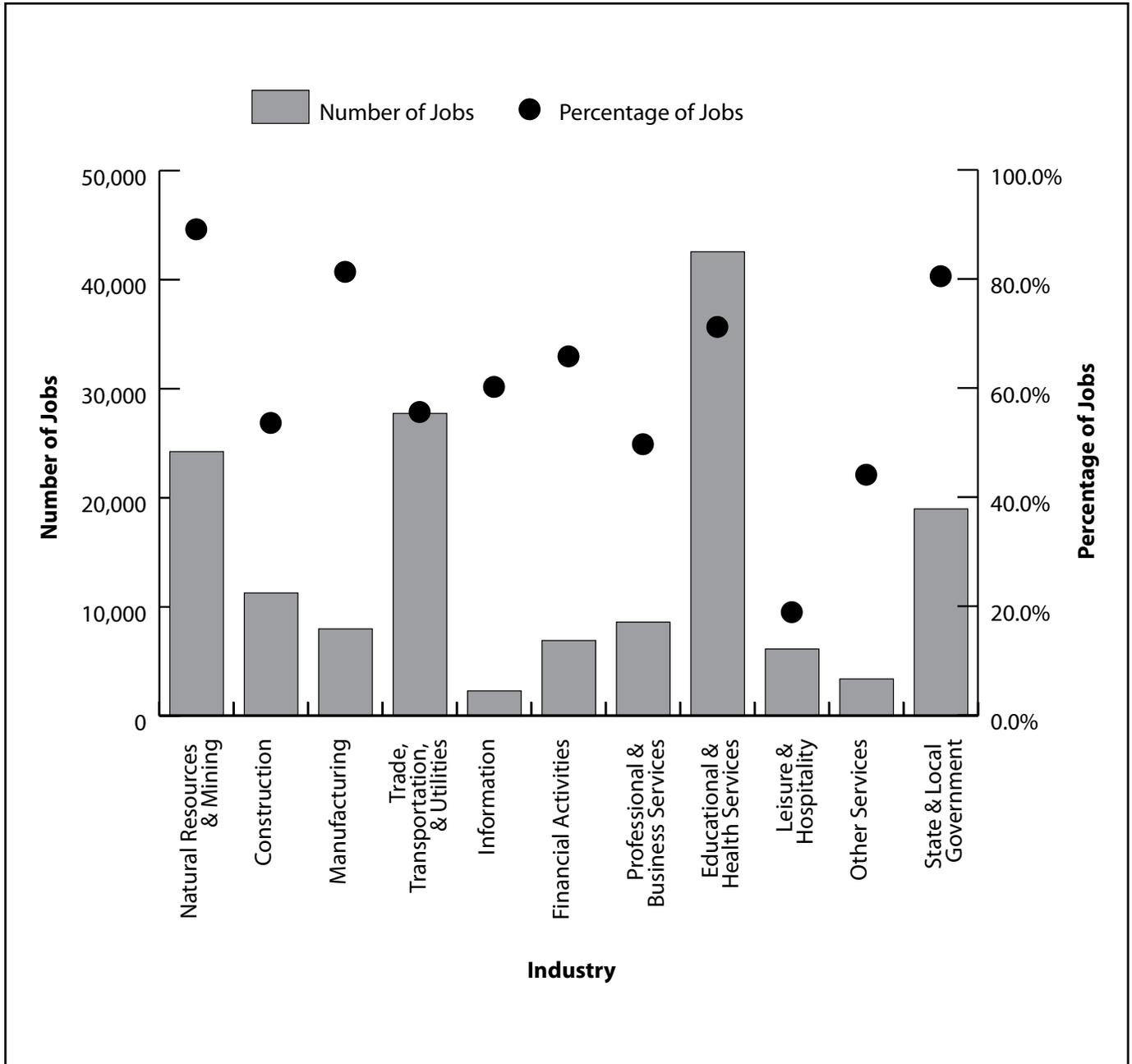


Figure 11: Number and Percentage of Jobs (Full- and Part-Time) in Wyoming Offered Health Insurance by Industry, 2011

estimated 42,560 jobs (71.2%) were offered health insurance. In the leisure & hospitality industry, only 6,141 jobs (18.9%) were offered health insurance.

The estimated percentage of full- and part-time jobs offered benefits varied by industry and benefit (see Table 11, page 24). Overall, 77.7% of full-time jobs, regardless of industry, were offered health insurance, 70.5% were offered a dental plan, 73.5% were offered a retirement plan, 73.0% were offered paid vacation, and 50.9% were offered paid sick leave. In comparison, 9.7% of part-time jobs in all industries were offered health insurance, 25.0% were offered a retirement plan, 14.6% were offered paid vacation, 9.9% were offered a dental plan, and 14.7% were offered paid sick leave.

By industry, the highest percentages of full-time jobs offered health insurance were in state & local government (97.0%), natural resources & mining (91.0%), and educational & health services (87.8%). Natural resources & mining had the highest proportion of jobs offered retirement plans (87.8%) followed by manufacturing (86.2%).

Part-time jobs most often offered health insurance worked in educational & health services (20.6%) and state & local government (11.8%). Retirement plans were most often offered to jobs in educational & health services (53.1%) and financial activities (32.9%).

Most benefits were offered to a higher proportion of full-time jobs in natural resources & mining than the average for all industries. The exception was child care (natural resources & mining, 6.3%; all industries, 9.1%). More than 80% of full-time jobs received the following benefits: health insurance (91.0%); dental plan (86.0%);

dependent health insurance (89.5%); life insurance (86.6%); paid holidays (90.7%); paid vacation (85.0%); retirement plan (87.8%); and vision plan (80.8%).

The proportion of full-time jobs in the construction industry offered benefits was less than the statewide average for all benefits. Approximately 57.6% of construction jobs were offered health insurance compared to the average of 77.7% for jobs in all industries. Similarly, only 50.0% of jobs in construction were offered paid vacation compared to 73.0% for jobs in all industries. Across all industries an average of 73.5% of jobs were offered retirement benefits but in the construction industry 61.8% were offered benefits.

A greater proportion of full-time jobs in manufacturing were offered health insurance (85.5%) and paid holidays (93.9%) than the statewide average. Retirement plans were offered to 86.2% of manufacturing jobs, which is larger than the proportion offered the benefit to jobs in all industries (73.5%). Dental insurance was offered to 74.2% of full-time jobs in manufacturing, and 80.8% were offered dependent health insurance.

Included in the trade, transportation, & utilities industry are a variety of firms such as retail stores, trucking companies, and electrical power plants. In 2011, 75.5% of full-time jobs in these companies were offered health insurance and 65.7% were offered retirement plans. Also, 62.9% of jobs were offered dental plans, 71.1% were offered dependent health coverage, 73.3% were offered paid vacation, and 80.3% were offered paid holidays.

A larger percentage of full-time jobs in the information industry were offered health

insurance (86.7%) and dependent health insurance (83.5%) than average. Of the jobs in this industry, 81.7% were offered dental insurance, 53.0% were offered paid vacation, and 79.5% were offered retirement plans.

Compared to the average for jobs in all industries, a greater proportion of full-time jobs in the financial activities industry were offered the majority of benefits discussed. The exceptions were child care (0.2%),

Table 11: Percentage of Full- and Part-Time Jobs Offered Selected Benefits in Wyoming by Industry, 2011

Benefit Type	All Industries	Natural Resources & Mining	Construction	Manufacturing	Trade, Transp., & Utilities	Information	Financial Activities	Prof. & Business Services	Educational & Health Services	Leisure & Hospitality	Other Services	State & Local Government
Full-Time Employees												
Child Care	9.1%	6.3%	2.4%	3.5%	0.1%	0.5%	0.2%	2.7%	16.1%	24.9%	3.8%	21.6%
Dental Plan	70.5%	86.0%	47.6%	74.2%	62.9%	81.7%	73.2%	52.9%	84.6%	31.6%	50.5%	96.5%
Dependent Health Ins.	73.9%	89.5%	51.5%	80.8%	71.1%	83.5%	73.7%	61.9%	84.3%	32.5%	57.2%	96.6%
Educational/Tuition Assist.	51.8%	76.8%	28.0%	68.5%	44.0%	21.4%	51.1%	36.8%	64.1%	17.0%	17.6%	69.7%
Flex. Spending Account	51.9%	72.7%	18.4%	57.1%	34.5%	32.3%	55.9%	34.7%	75.0%	32.2%	30.1%	66.5%
Health Insurance	77.7%	91.0%	57.6%	85.5%	75.5%	86.7%	79.9%	70.5%	87.8%	34.6%	62.8%	97.0%
Life Insurance	68.8%	86.6%	45.8%	80.6%	60.3%	61.1%	70.1%	52.9%	81.4%	29.1%	50.7%	95.6%
Long-Term Disability	46.9%	76.1%	19.1%	64.8%	33.7%	41.9%	64.0%	28.9%	60.7%	11.8%	24.5%	56.8%
Paid Holidays	78.9%	90.7%	62.8%	93.9%	80.3%	93.1%	89.3%	79.3%	84.4%	19.9%	66.3%	99.5%
Paid Personal Leave	35.2%	40.6%	29.7%	19.0%	40.0%	50.7%	44.3%	27.7%	45.9%	11.4%	24.2%	27.9%
Paid Sick Leave	50.9%	59.4%	17.9%	52.6%	35.3%	41.7%	53.9%	41.6%	72.6%	40.9%	20.5%	73.0%
Paid Vacation	73.0%	85.0%	50.0%	89.9%	73.3%	53.0%	72.3%	63.7%	78.0%	66.1%	74.0%	73.5%
Retirement Plan	73.5%	87.8%	61.8%	86.2%	65.7%	79.5%	80.0%	72.2%	83.6%	44.5%	52.1%	76.2%
Short-Term Disability	39.9%	73.3%	24.5%	62.1%	30.3%	44.1%	54.0%	27.1%	42.9%	14.7%	31.7%	32.2%
Vision Plan	56.3%	80.8%	29.1%	51.3%	42.1%	67.6%	56.0%	37.2%	71.8%	22.2%	35.6%	86.2%
Part-Time Employees												
Child Care	6.6%	2.3%	1.2%	3.1%	0.0%	0.3%	0.0%	0.0%	11.4%	12.4%	0.0%	7.2%
Dental Plan	9.9%	5.8%	1.7%	7.4%	7.4%	2.8%	17.7%	6.3%	21.9%	3.8%	0.8%	12.2%
Dependent Health Ins.	8.1%	5.3%	1.9%	7.4%	7.1%	1.4%	13.0%	4.0%	16.2%	3.7%	0.4%	11.7%
Educational/Tuition Assist.	12.8%	15.5%	7.9%	20.5%	3.9%	0.4%	18.2%	8.3%	29.2%	11.1%	3.0%	4.6%
Flex. Spending Account	9.7%	9.2%	0.9%	7.4%	0.6%	1.1%	17.0%	1.8%	35.3%	4.0%	0.4%	15.3%
Health Insurance	9.7%	6.5%	2.0%	7.4%	9.8%	2.8%	11.2%	4.0%	20.6%	3.7%	2.4%	11.8%
Life Insurance	9.3%	6.8%	1.9%	7.4%	8.3%	4.3%	12.2%	5.3%	19.4%	2.3%	1.7%	17.0%
Long-Term Disability	4.9%	5.8%	0.2%	0.0%	0.2%	0.4%	2.2%	5.0%	14.7%	0.5%	0.4%	10.9%
Paid Holidays	19.7%	13.9%	9.1%	20.0%	15.6%	4.4%	24.4%	18.9%	35.5%	10.6%	12.2%	26.3%
Paid Personal Leave	13.0%	15.6%	2.2%	0.5%	0.2%	1.4%	22.5%	6.1%	43.0%	4.5%	9.5%	0.1%
Paid Sick Leave	14.7%	9.0%	2.7%	1.6%	6.1%	0.0%	15.3%	4.3%	43.4%	2.0%	3.5%	22.6%
Paid Vacation	14.6%	17.2%	2.5%	10.9%	4.7%	2.6%	22.5%	12.9%	20.9%	16.9%	12.5%	22.9%
Retirement Plan	25.0%	17.2%	3.7%	19.6%	17.0%	19.1%	32.9%	18.9%	53.1%	14.3%	7.3%	20.7%
Short-Term Disability	4.6%	5.8%	0.2%	0.0%	0.2%	4.3%	2.3%	6.4%	13.6%	0.8%	0.4%	5.8%
Vision Plan	7.9%	5.8%	2.1%	7.4%	1.7%	0.4%	6.7%	2.2%	21.2%	4.3%	1.2%	12.2%

dependent health insurance (73.7%), educational/tuition assistance (51.1%), paid vacation (72.3%), and vision plans (56.0%). In financial activities, 79.9% of jobs were offered health insurance, dental coverage was offered to 73.2%, and retirement plans were offered to 80.0%.

The professional & business services industry includes a wide range of firms such as temporary help agencies, engineering firms, landscaping and snow removal services, and law offices. Overall, full-time jobs in this industry were somewhat less likely to be offered benefits compared to the average for all jobs. Of these jobs, 70.5% were offered health insurance and 72.2% were offered a retirement plan. Slightly over half (52.9%) were offered dental insurance, 61.9% were offered dependent health insurance, and 79.3% were offered paid holidays. Paid vacation was offered to 63.7% of jobs.

The educational & health services industry includes both private and public employers such as school districts, doctor's offices, and colleges and universities. They include a full range of employer sizes, from the very small to the very large. Overall, full-time jobs in this industry were more likely than average to be offered all benefits. In particular, 87.8% of jobs were offered health insurance and 83.6% were offered retirement benefits. They were also more likely than average to be offered benefits such as dependent health insurance (84.3%), child care (16.1%), and life insurance (81.4%).

Leisure & hospitality is a highly seasonal industry that includes hotels, restaurants, and museums. Compared to other industries, leisure & hospitality had the smallest proportion of full-time jobs offered any benefit. The exception was child care,

in which 24.9% of jobs were offered this benefit, the highest of any industry. Of these jobs, 34.6% were offered health insurance and 44.5% were offered retirement plans. Additionally, 31.6% were offered dental coverage, 32.5% were offered dependent health insurance, 19.9% were offered paid holidays, and 66.1% were offered paid vacation.

The other services industry includes businesses such as automotive repair services, hair salons, membership organizations, and commercial laundries. Only 62.8% of full-time jobs in this industry were offered health insurance and 52.1% were offered retirement benefits, both lower than the statewide percentages of 77.7% and 73.5%, respectively. Dental benefits were offered to 50.5% of jobs, 57.2% were offered dependent health insurance, 66.3% were offered paid holidays, and 74.0% were offered paid vacation.

Full-time jobs in state & local government were very likely to be offered all benefits. In 2011, 97.0% of these jobs were offered health insurance and 76.2% were offered retirement plans. Similarly, 96.5% were offered dental plans, 96.6% were offered dependent health insurance, 99.5% were offered paid holidays, and 73.5% were offered paid vacation time.

Figure 12 (see page 26) shows the percentage of employers who offered health insurance in 2011 and the percentage of full-time jobs offered those benefits by industry. State & local government (97.0%), natural resources & mining (91.0%), and educational & health services (87.8%) had the highest proportion of jobs offered health insurance. However, only three industries, natural resources & mining, information, and state & local government,

had 50% or more (59.3%, 63.3%, and 81.4%, respectively) of their firms which offered this benefit.

The largest proportions of jobs offered retirement plans worked in natural resources & mining (87.8%; see Figure 13, page 27), manufacturing (86.2%), and educational & health services (83.6%). State & local government (81.4%), information (63.3%), and natural resources & mining (59.3%) had the largest percentage of employers offering the benefit.

Defined-contribution plans were offered to a larger estimated proportion of full-time jobs than were defined-benefit plans (see Table 12, page 28). In all industries,

84.3% of full-time jobs were offered defined-contribution plans compared to 26.0% of jobs offered defined-benefit plans. Defined-contribution plans were usually paid for jointly by both the employee and the employer (77.7%), while the largest proportion of defined-benefit plans were paid solely by the employer (49.8%). Similarly, a large proportion of part-time jobs in all industries were offered defined-contribution plans (79.6%) but only 20.4% were offered defined-benefit plans. Nearly all full-time jobs in natural resources & mining who were offered retirement plans were offered a defined-contribution plan (99.3%). In fact more than 9 out of 10 firms for all industries, with the exception of educational & health services and state & local

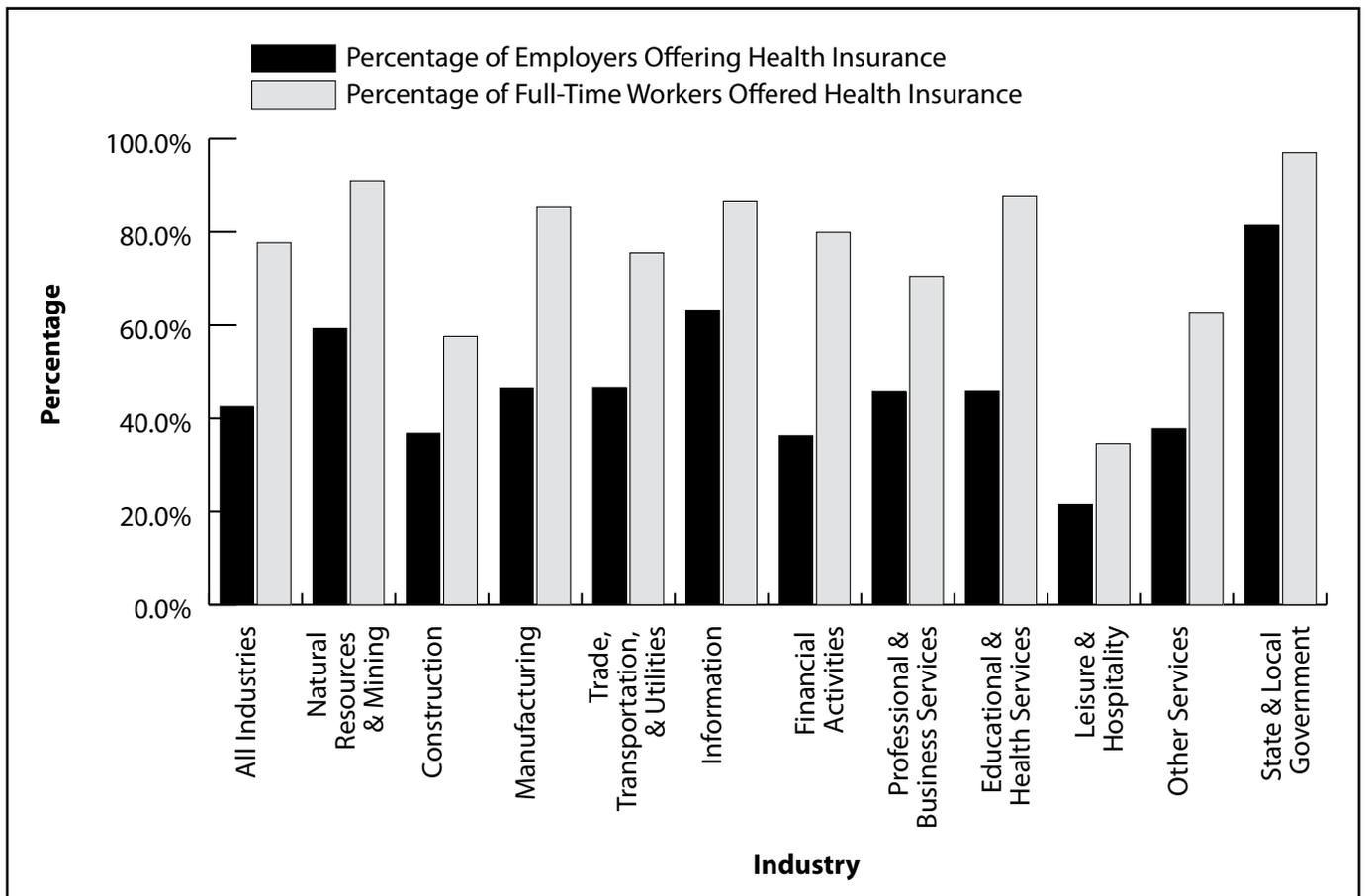


Figure 12: Percentage of Wyoming Employers Offering and Percentage of Full-Time Workers Offered Health Insurance by Industry, 2011

government, offered defined-contribution plans.

A greater estimated proportion of jobs in firms with 50 or more employees were offered defined-benefit retirement plans (31.8%; see Table 13, page 29) than in firms with fewer employees. Only 8.0% of jobs in firms with one to four employees and 8.4% of jobs in firms with 10-19 employees were offered this type of retirement plan. Nearly 9 out of 10 full-time jobs in each size class were offered defined-contribution plans.

Among all size classes, more than 90% of employers offered a defined-contribution retirement plan, of which 89.3% of all workers were offered the benefit (see Figure

14, page 30). Conversely, 12.9% of employers offered a defined-benefit plan regardless of size class, and 25.1% of full-time workers were offered the plan.

Table 14 (see page 29) shows the average percentage of full- and part-time workers offered insurance and retirement benefits and chose to enroll (referred to as a take-up rate or enrollment rate). Of those that were full-time, 60.8% enrolled in defined-contribution retirement plans while nearly all (79.5%) enrolled in defined-benefit plans. Employees are typically enrolled in defined-benefit plans automatically by their employers. Nearly three-fourths (73.1%) enrolled in health insurance plans, and 49.0% chose to enroll in dependent health

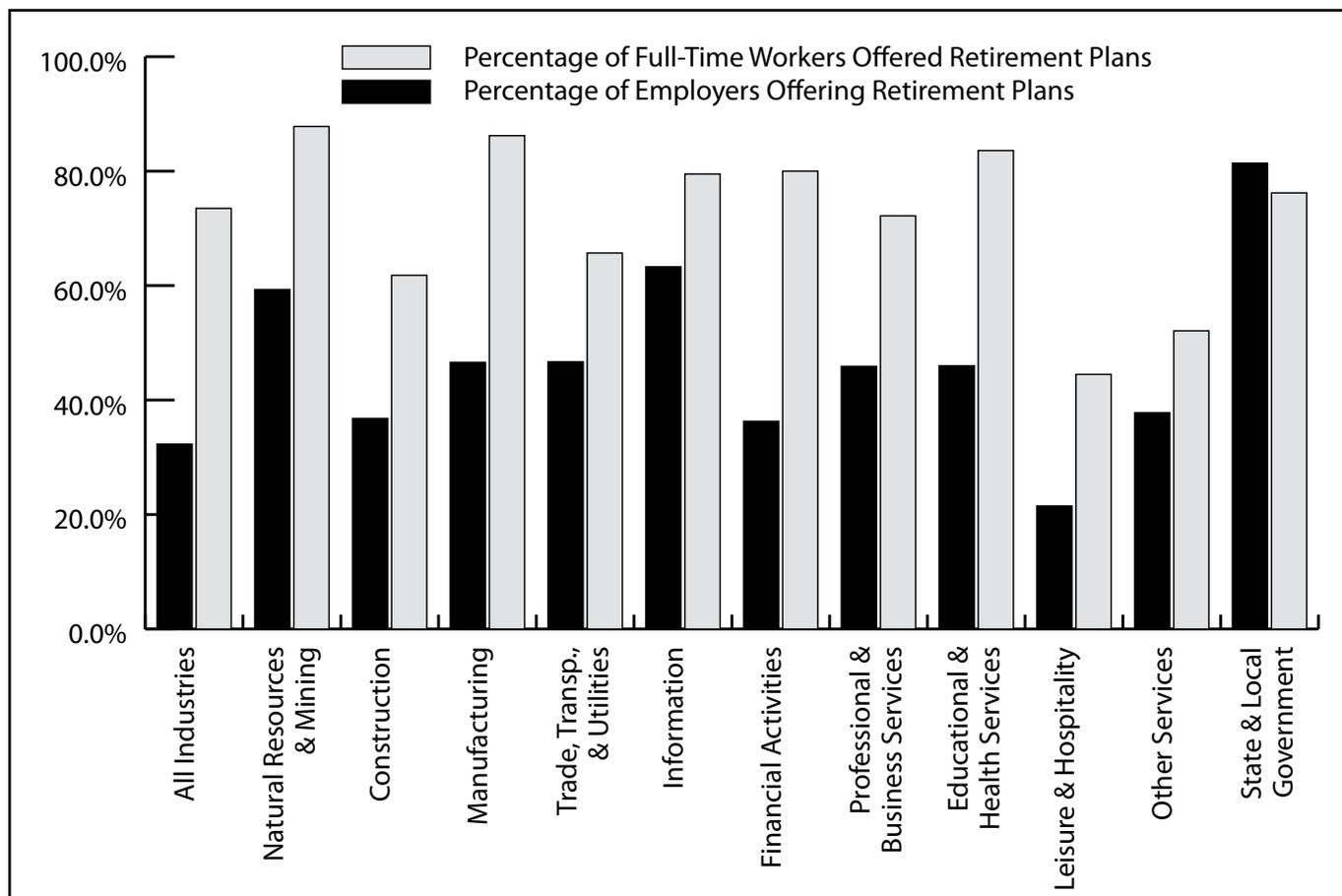


Figure 13: Percentage of Wyoming Employers Offering and Percentage of Full-Time Workers Offered a Retirement Plan by Industry, 2011

Table 12: Of Employees Offered a Retirement Plan, Percentage of Employees Offered a Defined-Contribution or Defined-Benefits Retirement Plan in Wyoming by Industry, 2011

Retirement Plan Type	All Industries	Natural Res. & Mining	Construction	Manufacturing	Trade, Transp., & Utilities	Information	Financial Activities	Prof. & Business Services	Educational & Health Svcs.	Leisure & Hospitality	Other Services	State & Local Government
Full-Time Employees												
Defined-Contribution Plan	84.3%	99.3%	95.1%	95.0%	95.5%	99.2%	95.7%	93.1%	72.8%	99.1%	96.0%	66.2%
Employer Paid Only	8.1%	0.5%	6.5%	23.5%	9.3%	15.0%	15.5%	14.5%	7.9%	0.6%	6.3%	6.5%
Employee Paid Only	14.2%	0.6%	14.2%	15.9%	10.7%	7.8%	12.5%	11.7%	17.0%	0.0%	34.4%	49.7%
Paid Jointly	77.7%	98.9%	79.3%	60.6%	80.0%	77.3%	72.0%	73.8%	75.1%	99.4%	59.2%	43.8%
Defined-Benefit Plan	26.0%	22.6%	4.9%	10.5%	16.7%	0.8%	10.7%	6.9%	43.0%	0.9%	4.0%	67.3%
Employer Paid Only	49.8%	98.8%	100.0%	100.0%	70.9%	0.0%	100.0%	46.4%	21.2%	0.0%	100.0%	50.7%
Employee Paid Only	3.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.3%	0.0%	0.0%	0.9%
Paid Jointly	46.9%	1.2%	0.0%	0.0%	29.1%	100.0%	0.0%	53.6%	71.5%	100.0%	0.0%	48.4%
Part-Time Employees												
Defined-Contribution Plan	79.6%	100.0%	100.0%	100.0%	88.9%	100.0%	97.7%	100.0%	67.5%	100.0%	100.0%	74.1%
Employer Paid Only	8.6%	0.0%	47.8%	0.0%	0.0%	0.0%	20.3%	28.0%	5.3%	2.1%	55.2%	36.2%
Employee Paid Only	30.4%	0.0%	0.0%	2.6%	54.3%	0.0%	26.5%	4.0%	43.3%	0.0%	0.0%	27.8%
Paid Jointly	61.0%	100.0%	52.2%	97.4%	45.7%	100.0%	53.2%	68.0%	51.4%	97.9%	44.8%	36.0%
Defined-Benefit Plan	20.4%	0.0%	0.0%	0.0%	11.1%	0.0%	2.3%	0.0%	32.5%	0.0%	0.0%	42.5%
Employer Paid Only	15.8%	0.0%	0.0%	0.0%	19.2%	0.0%	100.0%	0.0%	11.7%	0.0%	0.0%	36.3%
Employee Paid Only	9.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11.6%	0.0%	0.0%	0.0%
Paid Jointly	75.0%	0.0%	0.0%	0.0%	80.8%	0.0%	0.0%	0.0%	76.7%	0.0%	0.0%	63.7%

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

insurance plans.

In addition to declining proportions of workers offered selected benefits, the take-up rate also generally fell from 2008 to 2011. For full-time workers, the take-up rate for health insurance declined by 5.0% (see Table 15, page 30). Likewise, the rate of enrollment for dependent health insurance dropped by 1.2%. The take-up rate for workers offered a defined-benefit plan dropped by 13.3%, while

the take-up rate for defined-contribution retirement plans fell by 5.1%.

The decline in the take-up rate for part-time workers offered insurance and retirement plans was generally steeper than for full-time employees. The largest decline in the enrollment rate for part-time employees was for short-term disability (-50.6%). Enrollment rates for health insurance fell by 0.5%, while the take-up

Table 13: Type of Retirement Plan Offered to Employees in Wyoming by Full- or Part-Time Status and Number of Employees Per Firm, 2011

Retirement Plan Type	Total	Number of Employees per Firm				
		1-4	5-9	10-19	20-49	50+
Full-Time Employees						
Defined-Contribution Plan	84.3%	92.0%	91.0%	91.4%	92.1%	81.8%
Employer Paid Only	8.1%	21.8%	15.1%	11.1%	4.7%	7.4%
Employee Paid Only	14.2%	10.0%	11.1%	9.2%	13.7%	15.2%
Paid Jointly	77.7%	68.2%	73.8%	79.7%	81.6%	77.3%
Defined-Benefit Plan	26.0%	8.0%	9.0%	8.4%	13.2%	31.8%
Employer Paid Only	49.8%	65.3%	83.6%	65.2%	75.8%	46.7%
Employee Paid Only	3.3%	0.0%	0.0%	0.0%	3.6%	3.5%
Paid Jointly	46.9%	34.7%	16.4%	34.8%	20.6%	49.8%
Part-Time Employees						
Defined-Contribution Plan	79.6%	100.0%	97.4%	97.9%	87.5%	77.5%
Employer Paid Only	8.6%	24.0%	27.9%	3.1%	0.0%	8.2%
Employee Paid Only	30.4%	3.3%	0.9%	1.8%	36.4%	34.4%
Paid Jointly	61.0%	72.7%	71.2%	95.2%	63.6%	57.4%
Defined-Benefit Plan	20.4%	0.0%	2.6%	2.1%	27.2%	22.5%
Employer Paid Only	15.8%	0.0%	33.3%	0.0%	62.6%	11.2%
Employee Paid Only	9.2%	0.0%	0.0%	0.0%	0.0%	10.1%
Paid Jointly	75.0%	0.0%	66.7%	100.0%	37.4%	78.6%

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

Table 14: Average Percentage of Wyoming Employees Who Were Offered Insurance and Retirement Plans and Chose to Enroll, 2011

Enrolled Benefit	Full-Time	Part-Time
Dental Plan	74.7%	30.0%
Dependent Health Insurance	49.0%	21.9%
Health Insurance	73.1%	33.9%
Life Insurance	85.0%	40.8%
Long-term Disability	77.9%	64.9%
Retirement Plan, Defined-Contribution	60.8%	37.8%
Retirement Plan, Defined-Benefit	79.5%	71.8%
Short-term Disability	59.3%	12.2%
Vision Plan	68.1%	25.2%

and -26.3%, respectively).

Slightly over half (50.9%; see Table 16, page 31) of employers jointly paid the cost of their full-time employees' health insurance while 0.9% of employees were responsible for the costs of the benefit and 48.1% of employers paid the entire cost. A little over two-thirds (68.6%) of employers fully paid for life insurance and 65.7% fully funded the payments for long-term disability. About half

rate for dependent health insurance increased by 4.1%. The take-up rate for

retirement plans fell for both defined-contribution and defined-benefit plans (-0.2%

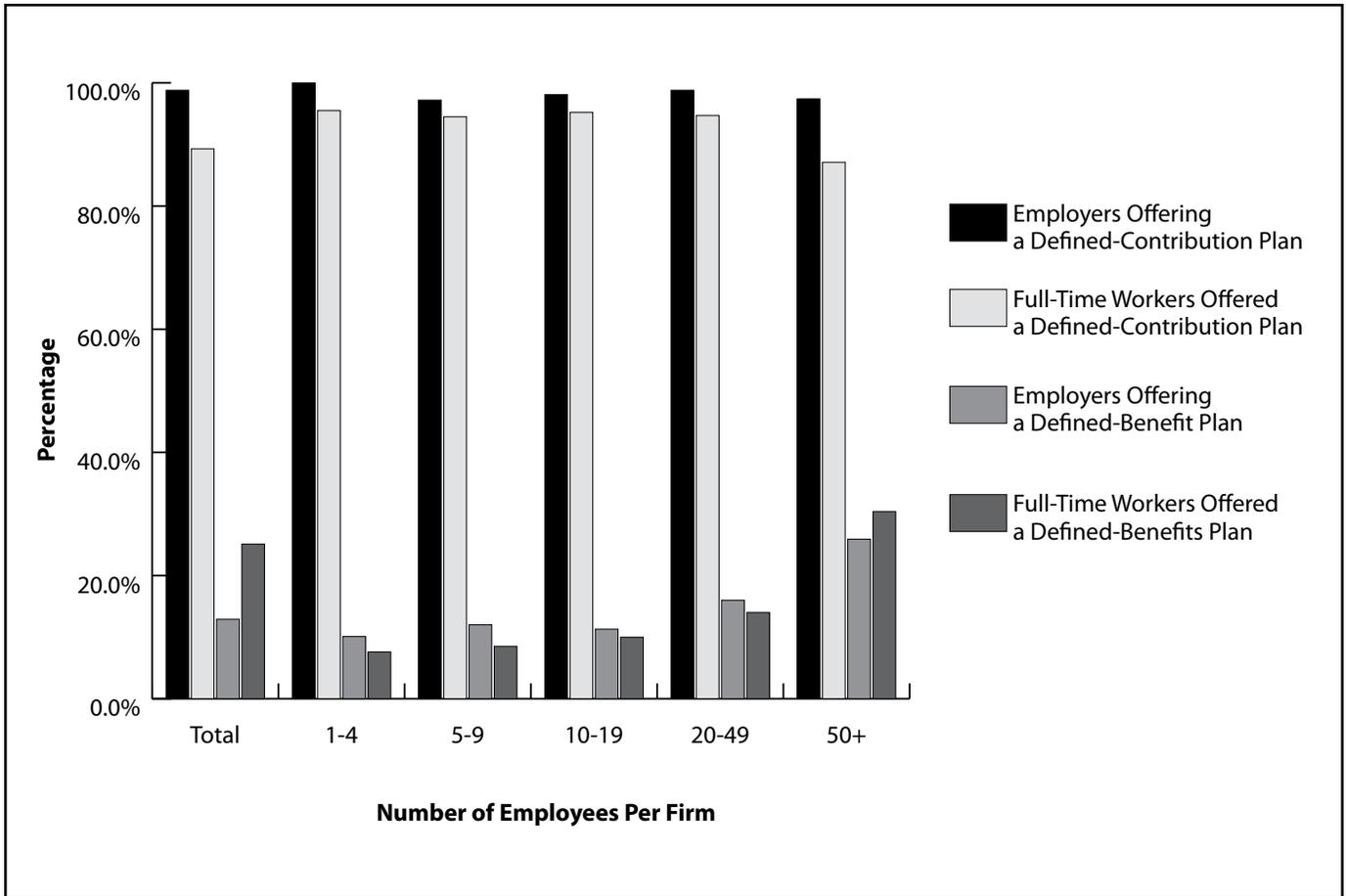


Figure 14: Percentage of Wyoming Employers Offering and Percentage of Full-Time Workers Offered a Retirement Plan by Number of Employees per Firm in Wyoming, 2011

(53.5%) of employers fully funded payments for short-term disability insurance.

Full- and part-time workers received the same number of days of paid holidays (7.1 days; see Table 17, page 31). Full-time workers were offered an average of 7.9 days of sick leave and part-time workers were offered an average of 6.9 days. After 10 years, full-time workers were offered an average of 14.2 days of paid vacation compared to 11.3 days for part-time workers.

Table 15: Difference in Average Percentage of Wyoming Employees Offered Insurance and Retirement Plans and Chose to Enroll, 2008 to 2011

<u>Enrolled Benefit</u>	<u>Full-Time</u>	<u>Part-Time</u>
Dental Plan	-3.0%	-7.3%
Dependent Health Insurance	-1.2%	4.1%
Health Insurance	-5.0%	-0.5%
Life Insurance	-0.9%	-20.1%
Long-term Disability	1.6%	18.2%
Retirement Plan, Defined-Contribution	-5.1%	-0.2%
Retirement Plan, Defined-Benefit	-13.3%	-26.3%
Short-term Disability	-16.9%	-50.6%
Vision Plan	-2.5%	-1.3%

Table 16: Average Proportion of Benefits Paid by Employers and Employees in Wyoming, 2011

	Employer Paid		Employee Paid		Jointly Paid	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Dental Plan	40.2%	30.7%	15.1%	24.7%	44.7%	44.6%
Dependent Health Insurance	21.5%	23.2%	31.1%	33.0%	47.4%	43.9%
Health Insurance	48.1%	38.8%	0.9%	13.6%	50.9%	47.6%
Life Insurance	68.6%	59.8%	8.3%	14.8%	23.1%	25.4%
Long-term Disability	65.7%	42.0%	21.3%	34.2%	13.0%	23.8%
Short-term Disability	53.5%	33.0%	33.5%	51.2%	13.0%	15.9%
Vision Plan	31.5%	13.1%	24.9%	40.6%	43.6%	46.2%

Table 17: Average Number of Days of Leave Benefits for Wyoming Employees, 2011

	Full-Time		Part-Time	
	Mean	Mode ^a	Mean	Mode ^a
Paid Holidays	7.1	6	7.1	6
Paid Sick Leave	7.9	5	6.9	3
Paid Vacation (After 1 Year)	7.7	5	6.4	5
Paid Vacation (After 5 Years)	11.8	10	9.7	5
Paid Vacation (After 10 Years)	14.2	15	11.3	5
Paid Personal Leave (After 1 Year)	8.5	5	7.2	5
Paid Personal Leave (After 5 Years)	11.8	10	9.4	10
Paid Personal Leave (After 10 Years)	13.8	10	11.0	5

^aMode represents the value appearing most frequently in a given data set.

Summary

In terms of the unemployment rate, Wyoming weathered the most recent recession better overall than the U.S. Even so, the number and proportion of employees offered benefits, including health insurance and retirement plans, declined from 2008 to 2011. Health insurance, dependent health insurance, and retirement plans are important to employees' financial security.

The likelihood of being offered benefits in Wyoming depends largely on full- or part-time status, company size, and industry. Full-time jobs were offered benefits at a higher rate than part-time jobs. Jobs in larger firms were offered benefits more often than those in smaller firms. Larger proportions of jobs in natural resources & mining, educational & health services, information, and state & local government were offered benefits than jobs in other industries.

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Wyoming Benefits Survey 2012 Appendix

Employer Benefits Survey Methodology

In 2011, benefits survey questionnaires were mailed to 2,729 randomly selected Wyoming employers (see Table 2). The data collected in the 2011 survey were from a stratified random sample based on employer industry, size, and region. The questionnaires went to employers in the private sector as well as state and local government. Estimates were not stratified by region. Each quarter a select number of these employers were sent a survey, ranging from 675 employers in second and third quarters 2011 to 697 in fourth quarter 2011. Approximately 2.5% of available employment from the QCEW was sampled each quarter¹. In total, these employers covered one-tenth of total Wyoming employment. Compilation of data and estimation were completed following the end of the calendar year.

The questionnaire asked employers to report information for the 12th day of the month of the second month of the quarter in which they were sent a survey. For example, respondents surveyed in the second quarter (April, May, June) were asked to report values as of May 12. Thus the results in this publication are point-in-time estimates.

Because the labor market is changing, the true value at a given time may differ somewhat from published estimates. For example, if a large manufacturing firm opens in mid-July and provides the benefits typical of manufacturing firms and is not included in the benefits survey sample, the published estimates will not capture that change.

¹ Data for QCEW come from UI-covered employment records. Approximately 98% of employment is covered by Unemployment Insurance in the U.S., making it a near-census of employment in the states (U.S. Department of Labor, Bureau of Labor Statistics, n.d.). Among the types of firms excluded are railroads and some agricultural operations. For a complete list of businesses excluded from coverage, go to the Technical Appendix of "Wyoming 2000 Annual Covered Employment and Wages" at http://doe.state.wy.us/LMI/00202pub/tech_app.htm.

To reduce sample fatigue (e.g., mailing employers multiple surveys during a short period), employers who received a benefits survey in either of the two quarters prior to the reference quarter were eliminated. Employers who were out of business, refused to respond, or could not be located during the prior eight quarters also were eliminated. Once an employer responded to the survey, that employer was not eligible to be included in the sample for at least eight quarters.

Employers were classified into industries by subsector using the first two digits of each firm's North American Industry Classification System (NAICS) code. In Wyoming, public schools, colleges, and hospitals are normally tabulated with state and local government. However, in order to show how benefits are distributed to these workers, public schools, colleges, and hospitals are coded in this publication as educational & health services instead.

The sample for each quarter was drawn using the quarter one year prior to the reference quarter. For example, the sample for first quarter 2011 was drawn using the first quarter 2010 QCEW file. Address correction was performed in two steps. The first step involved applying addresses from the most recent quarter of QCEW data to the employers in the source file. In this case, addresses from second quarter 2010 were used to correct the first quarter 2010 file. In the second step, a letter was sent to employers to notify them the survey would soon arrive. Addresses were refined if notification letters were returned by the postal service. Other address refinement methods included researching employers who use payroll providers to find their mailing addresses, as payroll providers generally will not complete surveys on behalf of their clients.

Analysis Procedures

For this survey, the universe refers to all employers in Wyoming covered by state Unemployment Insurance. A representative sample was drawn from the universe. Ideally, the distribution of employers' responses would correspond to the distribution of employers in the universe, but this frequently does not happen. In order to correct for differences, weights were applied to survey responses. Depending upon the level of analysis, data were weighted according to firms' total employment or the number of firms located in each sample stratum cell. Strata refer to two or more subgroups in which the total universe of employers is divided into non-overlapping subgroups. A stratum cell refers to a single subpopulation of strata. For example, if employers in a certain industry and of a certain size report a total of 200 workers during the survey reference period, and the 2010 QCEW data showed there were 1,200 workers in that industry in the state, each firm would receive an employment weight of $1,200/200$, or 6.0. Likewise, if the number of responding firms was 6 and the total number in a stratum cell was 20, the weight applied when analyzing data by the number of firms would be $20/6$, or 3.333.

In addition to weighting procedures, some data required adjustment if responses did not match the information employers reported in the QCEW file. If the ratio of employment reported on the survey to the last reported QCEW value was greater than 1.5 or less than 0.666, responses were adjusted accordingly. For example, if an employer reported 200 employees on the survey form, but reported 100 employees to QCEW, all of that survey's numeric responses (excluding benefit expenditures) were adjusted by a factor of 0.5. If the employer reported wages on the survey, this value was also

checked against the QCEW file. If the ratio was outside the range, the wage, retirement, and insurance expenditure figures were adjusted proportionately. Using these data adjustments, the proportions of compensation were estimated as shown in Figure 6. This figure shows 83.3% of total compensation in 2011 was composed of wages and salaries followed by insurance contributions (10.6%) and retirement contributions (6.0%).

Of the 2,729 employers who received a questionnaire, 2,031 (74.4%) completed and returned them. There were 86 employers (3.2%) who refused to participate, 48 (1.8%) who were temporarily closed, 74 (2.7%) who were permanently out of business, 41 (1.5%) with insufficient address information, and 115 (4.2%) who reported zero employees during the survey reference period. Refusals, employers who were out of business, had no employees, or could not be contacted were removed from the initial number of questionnaires sent out because no valid data could be obtained. This left a net total of 2,365 useable questionnaires and an overall net useable response rate of 85.9% (completed questionnaires/net useable questionnaires). During the four quarters of 2011, the net useable response rate ranged from a low of 84.4% in the fourth quarter to a high of 88.6% in the second quarter.

References

U.S. Department of Labor, Bureau of Labor Statistics. (n.d.). *Quarterly Census of Employment and Wages*. Accessed November 20, 2012, from <http://www.bls.gov/cew/>