

Wyoming Benefits Survey 2011



**Wyoming Department of Workforce
Services
Research & Planning**



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Wyoming Benefits Survey 2011

Wyoming Department of Workforce Services

Joan Evans, Director

Research & Planning

Tom Gallagher, Manager

Prepared by:

Douglas W. Leonard
Sara Saulcy

Edited by:

Phil Ellsworth
Michael Moore

Reviewed by:

Valerie A. Davis
David Bullard
Carol Toups

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Research & Planning

P.O. Box 2760

Casper, WY 82602-2760

Phone: (307) 473-3807

Fax: (307) 473-3834

Website: <http://doe.state.wy.us/LMI>

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Wyoming Benefits Survey

by: Sara Saulcy, Senior Economist

tables and figures by: Douglas W. Leonard, Senior Economist

Introduction

Wyoming has experienced several booms and busts over the decades¹ as a result of its natural resources-based economy. The most recent expansion saw increases in employment that ranged from 3.9% in third quarter 2006 to 4.8% in first quarter 2007 (see Figure 1; Wyoming Department of Workforce Services, Research

¹ A boom is characterized by a period of rapid economic expansion resulting in higher gross domestic and/or state product, lower unemployment, and rising asset prices. Conversely a bust is distinguished by economic recession or downturn (Economics Help, n.d.).

& Planning, n.d.[a]). Growth in the average monthly wage was even more significant, with four straight quarters of increases of 10% or greater from first quarter 2006 to fourth quarter 2006. Wyoming entered into an economic downturn in first quarter 2009, when over-the-year employment declined by 1.0% (-2,700 jobs). The most significant job losses occurred in fourth quarter 2009, when average monthly employment fell by 6.3% (-18,000 jobs) over the year. From first quarter 2008 to first quarter 2010, 15,469 jobs were lost. For additional detail about wages and employment in Wyoming, see the Quarterly Census of Employment and Wages (QCEW) page at http://doe.state.wy.us/LMI/toc_202.htm.

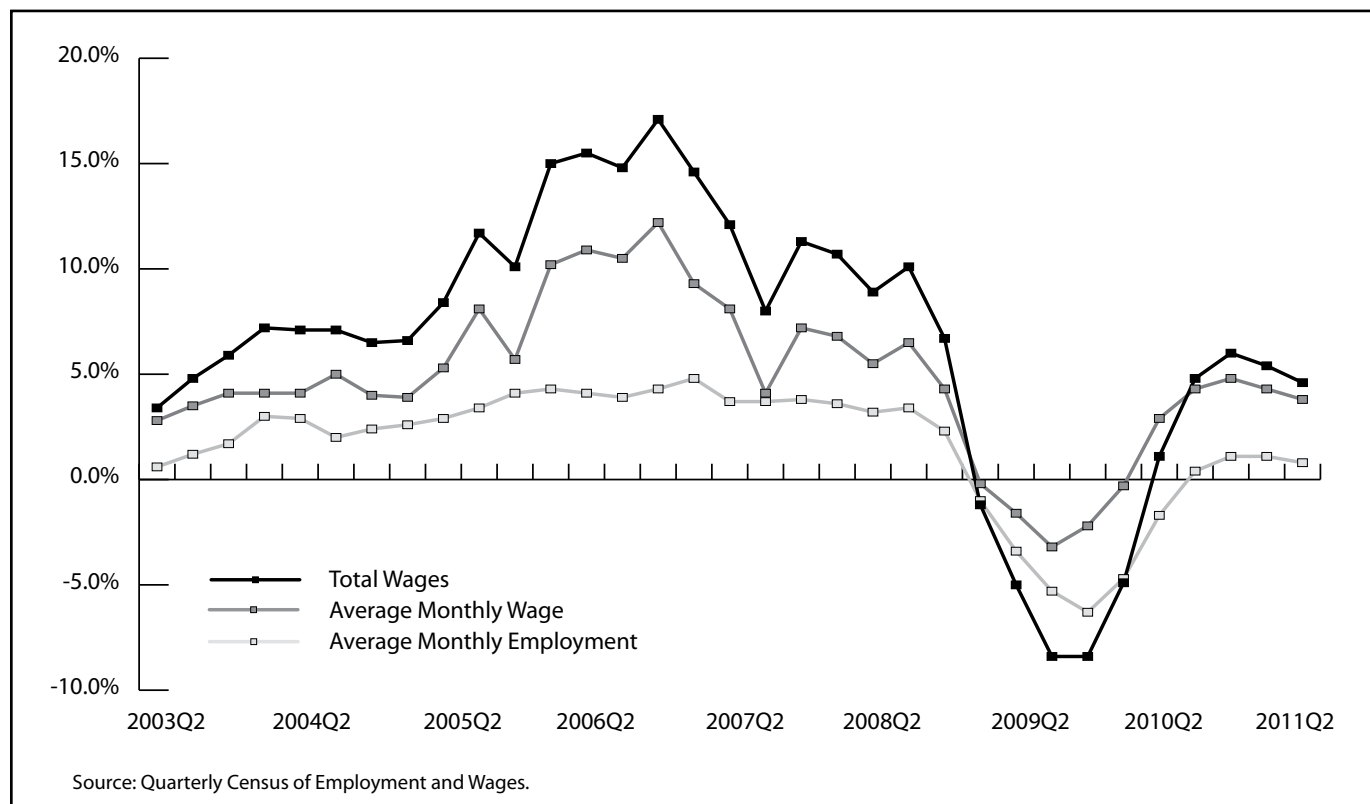


Figure 1: Total Wages, Average Monthly Employment, and Average Monthly Wage Changes for Wyoming by Year/Quarter, 2003Q2 to 2011Q2

The loss of jobs affected individuals' access to employer-sponsored benefits, specifically health insurance and retirement plans. From 2008 to 2010 nearly 15,000 full-time workers in Wyoming lost access to health insurance, an 8.9% decrease. Just over 19,000 workers (-11.7%) lost access to retirement plans. Overall, 18,216 full-time workers lost access to any benefit.

This publication examines data collected for the Wyoming Benefits Survey from 2008, 2009, and 2010, with an emphasis on 2010 data. To better understand factors that influenced employers' provision of benefits, an overview of recent economic conditions is presented, followed by benefits survey methodology and response rates. This is followed by a detailed analysis and comparison of the survey results based on full- and part-time employment status, industry, and employer size class, followed by a summary of the major findings. The data reported in this analysis are based on a sample 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 8.8% work two or more jobs (Campbell, 2010). 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 workers when it is not possible for an individual to be counted multiple times within a given table or figure.

The Wyoming Benefits Survey 2011

serves several purposes. First, it allows changes in benefits offerings to be measured over time using a standardized methodology. It also allows for a way to measure trends in which types of employers offer benefits and to which types of jobs – full- or part-time – benefits are offered. Finally, it can be used for research and policy analysis purposes (Levi & Wiatrowski, 2001).

Recent Economic Conditions

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 to save for retirement. When income declines, the loss of employer-sponsored health insurance may cause some people to forego health services. However, as a proportion of personal income, the percentage of income devoted to health care tends to rise. For example, from 2008 to 2009, the percentage of income going towards health care rose from 6.0% to 6.2% (Catlin, Lassman, Martin, & Whittle, 2011).

The Great Recession (2007-2009) in the U.S. began in December 2007, and 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 March 2010, the U.S. economy needed 10.6 million new jobs to get back to the unemployment rate that existed prior to the start of the recession (Katz, 2010). As a result of declining employment and incomes, approximately 5 million Americans lost their employer-based health

insurance (Holahan, 2010).

Unemployment in Wyoming

Wyoming's seasonally adjusted unemployment rate fell from August 2010 to November 2010, while the U.S. unemployment rate increased (see Figure 2). In January 2010, the Wyoming unemployment rate peaked at 7.6%, while the U.S. rate was 9.7%. By the end of 2010, Wyoming's unemployment rate declined to 6.4% and the U.S. rate had dropped only slightly to 9.4% (Wyoming Department of Employment, Research & Planning, 2011).

The effects of the national

recession on Wyoming employment were not evident until first quarter 2009 when employment declined by 1.0% (see Figure 1). This was the first of six straight quarters of declining employment. Employment stabilized in third quarter 2010, and growth remained positive throughout the remainder of 2010 and into second quarter 2011, albeit at levels significantly lower than prior to first quarter 2009. For example, in first quarter 2011, employment grew at 1.1% over the year, compared to 3.5% in first quarter 2008. For additional detail about wages and employment in Wyoming go to the QCEW page at http://doe.state.wy.us/LMI.toc_202.htm.

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 4; Wyoming Department of Workforce Services, Research & Planning, n.d.[b]), the number of weeks of benefits claimed, or continued claims (see Figure 4, page 4), and the number and percentage of individuals who exhausted their UI benefits (see Figure 5, page 5). 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 September 2011, initial claims declined to 2,236.

As more people were filing initial claims, the number of weeks of benefits claimed also rose (see Figure 4; Wyoming Department of Workforce Services, Research

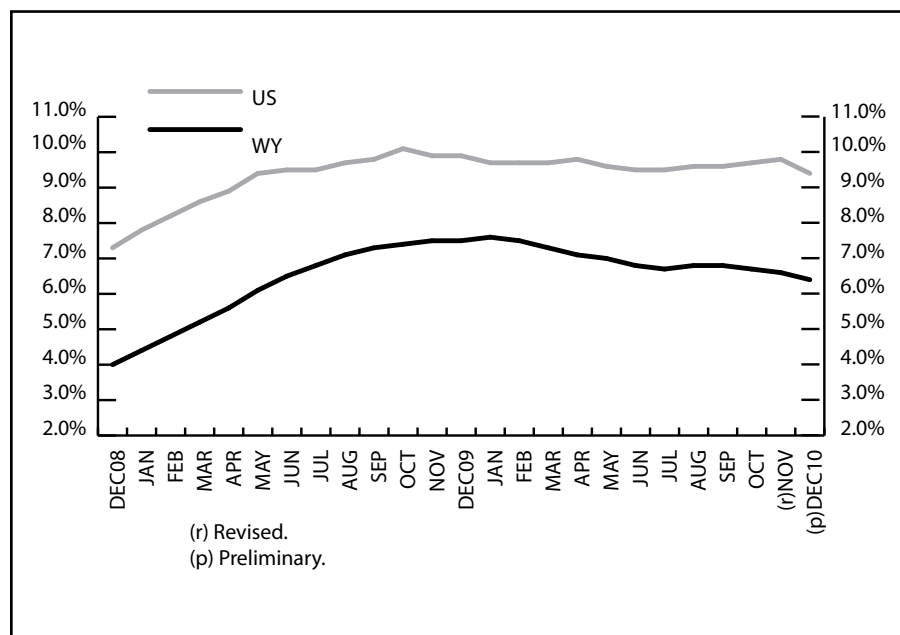


Figure 2: Unemployment Rates in Wyoming and the U.S., December 2008 to December 2010

& Planning, n.d.[b]). 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 September 2011, the number of weeks claimed decreased by 27.5% over the year.

The number and percentage of individuals who exhausted their UI benefits rose significantly from 2008 to 2009 (see Figure 5; Wen 2010). In 2008 there were 3,450 individuals who exhausted their benefits and the exhaustion rate was 20.4%. By 2009 the number rose to 12,069 and the rate had risen to 32.3%. For additional information about UI claims, go to R&P's Unemployment Insurance Statistics page at <http://doe.state.wy.us/LMI/ui.htm>.

Impact of Job Loss on Employer-Sponsored Benefits in Wyoming

From 2008 to 2010, the net change in the

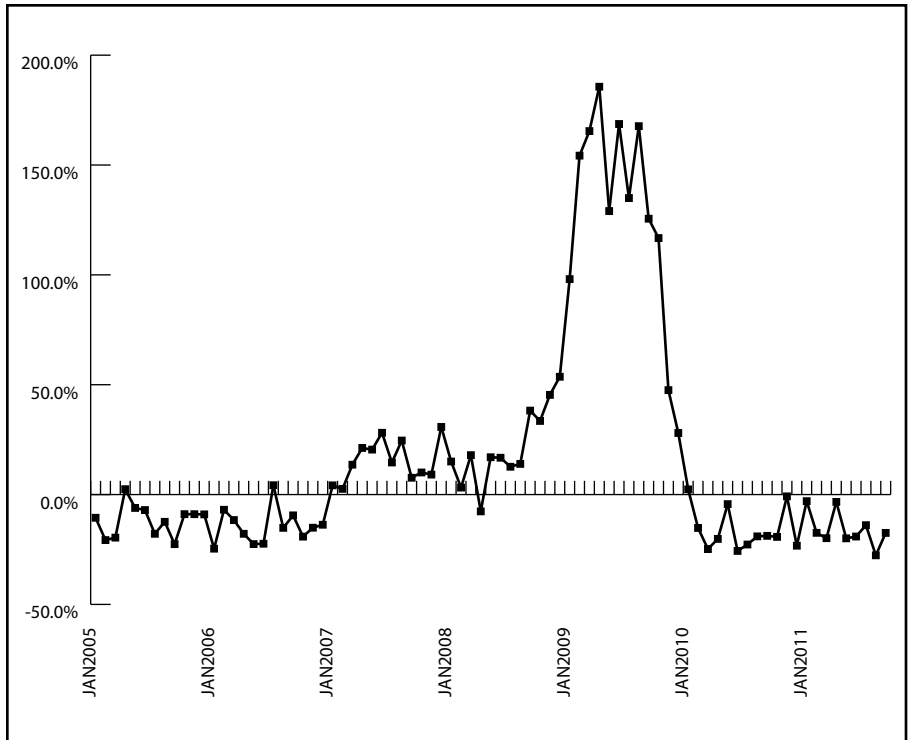


Figure 3: Over-the-Year Percentage Change in Initial Monthly Unemployment Insurance Claims in Wyoming, January 2005 to September 2011

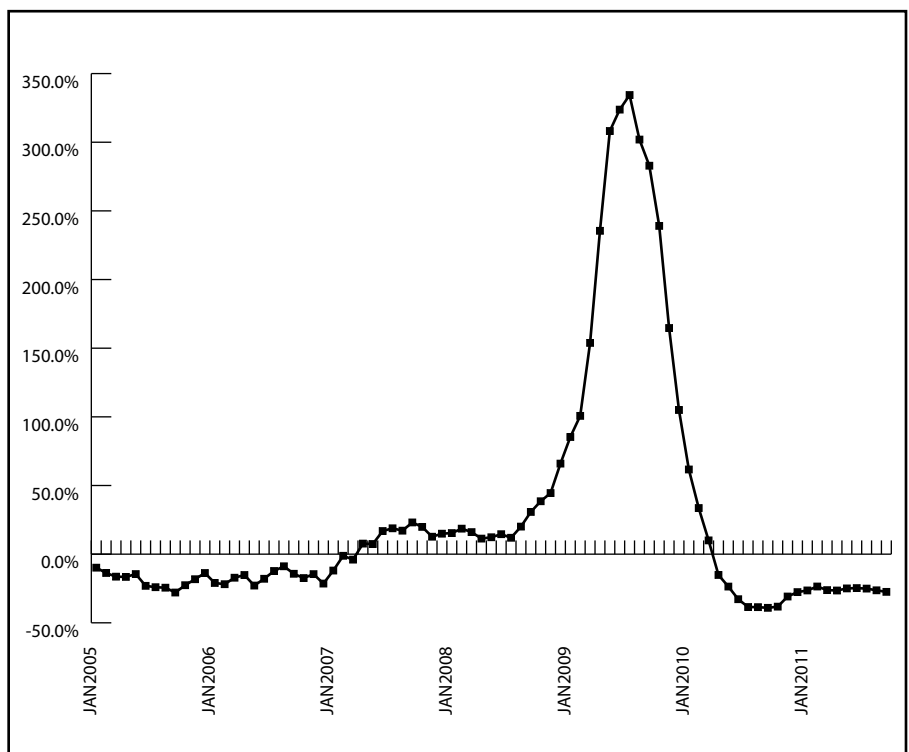


Figure 4: Over-the-Year Percentage Change in Unemployment Insurance Continued Weeks Claimed in Wyoming, January 2005 to September 2011

estimated number of workers offered benefits was -15,268 (see Table 1a, page 6; see page 8 for survey methodology). This represents a decline of 5.6% in access to benefits for individuals and their families (see Table 1b, page 7). Full-time workers were affected more than part-time workers by decreases, with 18,216 fewer full-time workers offered any of the selected benefits, while the proportion offered benefits declined by 8.8%. The number of full-time workers offered health insurance fell by 14,785 (-8.9%), while full-time workers offered dependent health insurance and retirement plans fell by 14,490 (-9.2%) and 19,240 (-11.7%), respectively. The number of full-time workers offered shift differentials increased by 4,621 (11.0%), while the number offered paid sick leave increased by 2,040 (2.3%). The number of full-

time workers offered paid vacation also increased (1,366, or 0.9%).

While the number of full-time workers offered benefits declined, the number of part-time workers offered benefits rose by 2,948 (4.5%; see Tables 1a and 1b). It may be that some individuals who were originally full-time were changed to part-time status by existing employers. These employers may have continued to provide benefits on some level to these workers, which could help explain the rise in the number of part-time workers offered benefits. The number of part-time workers offered health insurance increased by 1,374 in 2010 from 2008 (21.3%). The number of part-time workers offered dependent health insurance grew by 1,810

(Text continued on page 8)

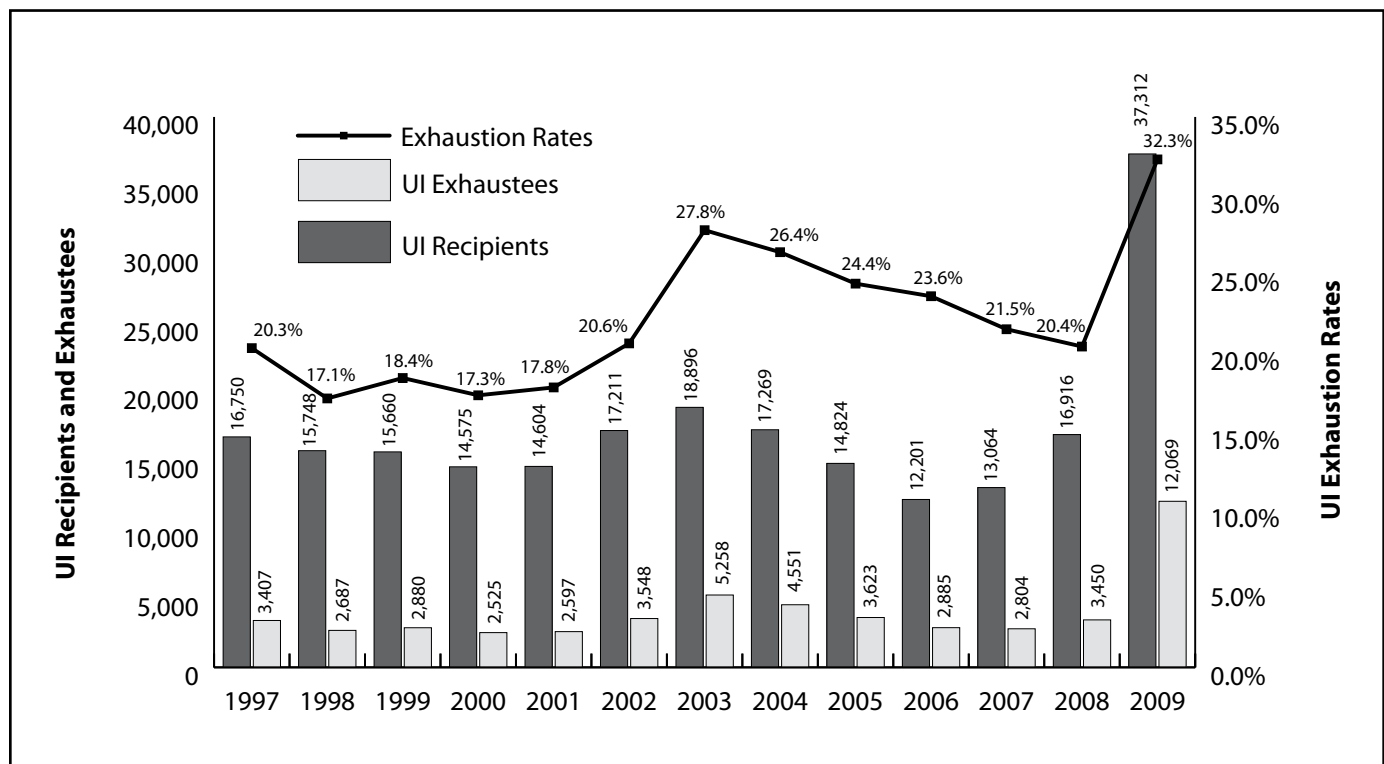


Figure 5: Wyoming Unemployment Insurance (UI) Benefit Recipients, Exhaustees, and Exhaustion Rates, 1997-2009

Table 1a: Difference in Number of Full- and Part-Time Workers Offered Selected Benefits in Wyoming by Number of Employees Per Firm, 2008 and 2010

	Full-Time Jobs						Part-Time Jobs						Total of Full- & Part-Time Jobs					
	Number of Employees Per Company						Number of Employees per Company						Number of Employees per Company					
	1-4	5-9	10-19	20-49	50+	Total	1-4	5-9	10-19	20-49	50+	Total	1-4	5-9	10-19	20-49	50+	Total
Total Jobs ^a	-18,216						2,948						-15,268					
Benefit Type																		
Child Care	3	-410	-105	9	-17,578	-18,080	37	10	-119	26	-1,117	-1,163	40	-401	-224	36	-18,694	-19,243
Dental Plan	-220	1,526	444	-2,747	-11,453	-12,451	-28	187	-53	30	1,633	1,769	-248	1,712	391	-2,717	-9,820	-10,682
Dependent Health Ins.	-428	1,188	-777	-4,293	-10,181	-14,490	57	178	106	696	773	1,810	-370	1,365	-671	-3,597	-9,408	-12,680
Educational/Tuition Assist.	-808	-186	837	-1,703	-6,335	-8,195	-8	-37	171	426	44	596	-817	-223	1,008	-1,277	-6,291	-7,600
Flexible Spending Account	12	691	1,177	-1,164	-13,551	-12,835	0	69	365	-181	1,445	1,698	11	760	1,542	-1,345	-12,106	-11,138
Health Insurance	-239	1,067	-603	-4,221	-10,788	-14,785	47	-26	-64	546	872	1,374	-192	1,041	-668	-3,675	-9,916	-13,411
Hiring Bonus	-108	-262	-394	-2,524	-2,100	-5,388	-18	-63	39	163	749	869	-126	-325	-355	-2,361	-1,351	-4,519
Life Insurance	-547	693	1,219	-4,290	-12,369	-15,293	-25	169	-104	-186	1,989	1,841	-573	862	1,115	-4,476	-10,380	-13,452
Long-Term Disability	-78	506	145	-824	-11,604	-11,855	9	122	-31	253	-104	249	-69	627	114	-570	-11,708	-11,606
Operate in Shifts	-495	-5	116	-768	5,524	4,371	-413	-526	-138	572	1,384	879	-909	-531	-22	-196	6,908	5,250
Shift Differentials	-160	166	-51	-493	5,160	4,621	-50	-34	-71	213	739	798	-210	132	-123	-280	5,899	5,419
Paid Holidays	-127	-506	527	-3,591	-5,826	-9,522	20	-445	-199	669	2,829	2,874	-107	-950	328	-2,922	-2,997	-6,649
Paid Personal Leave	-466	412	552	-805	70	-237	-3	112	-100	-386	-2,838	-3,214	-469	524	452	-1,191	-2,768	-3,452
Paid Sick Leave	-29	443	1,202	-1,598	2,023	2,040	-61	-160	-8	78	2,311	2,160	-90	283	1,193	-1,521	4,334	4,200
Paid Vacation	-387	532	-491	-4,804	6,515	1,366	-211	-297	-522	320	4,256	3,547	-597	235	-1,012	-4,483	10,770	4,913
Retirement Plan	-742	11	-60	-6,287	-12,162	-19,240	-147	58	-269	-809	-1,371	-2,538	-889	69	-329	-7,096	-13,532	-21,778
Short-Term Disability	-431	687	-217	-1,968	-15,406	-17,335	48	66	20	390	901	1,426	-383	753	-197	-1,577	-14,505	-15,910
Vision Plan	1	685	793	-1,096	-1,579	-1,197	62	125	120	266	1,024	1,597	63	809	913	-830	-556	400

^aThe difference in total jobs from 2008 to 2010 is calculated as total jobs for 2010 minus total jobs for 2008. The difference in total jobs is not the sum of differences for each benefit type.

Table 1b: Difference in Percentage of Full- and Part-Time Workers Offered Selected Benefits in Wyoming by Number of Employees Per Firm, 2008 and 2010

	Full-Time Jobs						Part-Time Jobs						Total of Full- & Part-Time Jobs					
	Number of Employees Per Company						Number of Employees per Company						Number of Employees per Company					
	1-4	5-9	10-19	20-49	50+	Total	1-4	5-9	10-19	20-49	50+	Total	1-4	5-9	10-19	20-49	50+	Total
Total Jobs ^a	-8.8%						4.5%						-5.6%					
Benefit Type																		
Child Care	1.5	-66.0	-12.8	0.5	-67.6	-60.8	56.1	35.7	-71.5	8.6	-49.4	-41.1	13.7	-61.8	-22.6	1.5	-66.1	-59.1
Dental Plan	-6.9	29.5	4.7	-13.2	-11.2	-8.8	-51.6	197.8	-19.9	3.4	34.7	29.4	-7.7	32.5	4.0	-12.6	-9.2	-7.3
Dependent Health Ins.	-10.4	19.5	-6.3	-18.2	-9.1	-9.2	196.4	382.9	74.2	173.7	16.8	34.7	-8.9	22.3	-5.4	-15.0	-8.1	-7.8
Educational/Tuition Assist.	-25.1	-4.0	14.5	-15.5	-8.2	-8.1	-1.5	-5.4	20.2	48.3	0.4	4.6	-21.7	-4.2	15.3	-10.7	-7.2	-6.6
Flexible Spending Account	0.8	32.7	27.1	-10.7	-15.7	-12.2	-0.5	69.1	461.3	-24.8	18.9	19.7	0.8	34.3	34.9	-11.6	-12.9	-9.8
Health Insurance	-4.7	13.2	-4.3	-16.6	-9.5	-8.9	28.6	-8.8	-19.2	85.7	17.3	21.3	-3.7	12.5	-4.6	-14.1	-8.3	-7.7
Hiring Bonus	-17.6	-19.8	-21.7	-38.8	-4.9	-10.1	-100.0	-99.7	37.9	51.2	29.4	28.5	-20.0	-23.4	-18.5	-34.6	-3.0	-8.0
Life Insurance	-17.6	13.5	13.9	-19.8	-11.3	-10.3	-25.1	228.0	-37.9	-20.8	41.3	29.9	-17.8	16.6	12.3	-19.9	-9.1	-8.7
Long-Term Disability	-5.9	27.7	4.1	-8.8	-15.9	-13.3	41.7	384.3	-39.7	186.8	-2.9	6.4	-5.1	33.8	3.2	-6.0	-15.3	-12.5
Operate in Shifts	-53.8	-0.3	3.8	-9.7	9.0	5.8	-71.6	-39.9	-8.1	25.4	13.4	5.4	-60.7	-18.5	-0.5	-1.9	9.6	5.8
Shift Differentials	-48.2	39.3	-6.8	-20.1	13.6	11.0	-100.0	-39.5	-22.2	34.2	18.9	16.0	-54.9	26.0	-11.4	-9.1	14.1	11.6
Paid Holidays	-1.7	-4.5	3.7	-15.5	-5.8	-6.1	2.8	-33.1	-13.2	55.3	37.2	23.2	-1.3	-7.5	2.1	-12.0	-2.8	-3.9
Paid Personal Leave	-13.4	9.1	8.9	-7.1	0.1	-0.3	-0.9	28.3	-18.6	-39.4	-31.5	-28.6	-12.3	10.6	6.7	-9.7	-4.0	-3.6
Paid Sick Leave	-0.8	10.5	19.1	-13.6	3.2	2.3	-20.0	-45.1	-2.5	12.7	40.9	29.8	-2.2	6.2	18.0	-12.3	6.3	4.4
Paid Vacation	-5.5	5.2	-3.3	-20.0	7.0	0.9	-32.2	-27.1	-35.5	21.7	63.3	31.1	-7.7	2.1	-6.3	-17.6	10.8	3.1
Retirement Plan	-16.1	0.1	-0.5	-26.0	-10.6	-11.7	-28.9	8.1	-18.1	-32.8	-8.3	-11.7	-17.4	0.8	-2.3	-26.6	-10.3	-11.7
Short-Term Disability	-27.5	33.9	-5.4	-20.4	-26.8	-23.2	384.8	67.7	16.7	214.9	58.9	73.5	-24.3	35.5	-4.8	-16.1	-24.6	-20.8
Vision Plan	0.0	24.4	14.8	-7.9	-1.9	-1.1	1,082.1	150.0	197.4	65.4	24.8	34.1	4.1	28.1	16.9	-5.8	-0.6	0.4

^aThe difference in the percent of total jobs from 2008 to 2010 is calculated as the percent of total jobs for 2010 minus the percent of total jobs for 2008. The difference in the percent of total jobs is not the sum of differences for each benefit type.

(Text continued from page 5)

(34.7%). However, the number of workers offered retirement plans fell by 2,538 (-11.7%).

Wyoming Medicaid Enrollment

Table 2 (see page 9) illustrates changes in Wyoming Medicaid enrollment for state fiscal years 2007 to 2010². From fiscal year 2007 to fiscal year 2008 the number of people enrolled in Wyoming Medicaid (unduplicated count) declined by 850. Over the following two years, the number of enrolled individuals increased by 3,418 in 2009 and 6,344 in 2010. While some of the increase in Medicaid enrollment may be a result of job losses, R&P will not be able to definitively determine how much job loss plays a role until administrative data from Wyoming Wage Records, UI claims activity, and Medicaid enrollment data can be linked together.

Employer Benefits Survey Methodology

In 2010, benefits survey questionnaires were mailed to 2,712 randomly selected Wyoming employers (see Table 3, page 9). The data collected in the 2010 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 656 employers in third quarter 2010 to 708 in first quarter 2010. Each quarter approximately 2.5% of available employment from the QCEW was sampled³. In total these employers covered one-tenth of total Wyoming employment. Estimates for the year were compiled at the end of the calendar year. The results in this publication are quarterly average estimates. Data from selected prior years are also presented for comparison purposes.

To reduce sample fatigue (e.g., mailing employers multiple surveys during a short time span), employers who received a benefits survey in 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 or screened. Once an employer responds to the survey, that employer is 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

² Wyoming's state fiscal year goes from July 1 to June 30.

³ Data for QCEW come from UI-covered employment records. Approximately 91% of employment is covered by Unemployment Insurance in Wyoming, making it a near-census of employment in the states (U.S. Bureau of Economic Analysis, 2011). 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.

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 2010 was drawn using the first quarter 2009 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 2009 were used to correct the first quarter 2009 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

Table 2: Wyoming Summary of Medicaid-Enrolled Individuals by State Fiscal Year (SFY), 2007-2010

State Fiscal Year	Enrolled ^a (as of June 30)			Enrolled ^b (Unduplicated Count)		
	N	Net Change	% Change	N	Net Change	% Change
2007	59,291	N/A	N/A	79,607	N/A	N/A
2008	58,938	-353	-0.6%	78,757	-850	-1.1%
2009	64,533	5,595	9.5%	82,175	3,418	4.3%
2010	68,692	4,159	6.4%	88,519	6,344	7.7%

^aEligible to receive healthcare services for June.

^bAll individuals who were eligible to receive healthcare services at any point in time during the fiscal year.

N/A - Not available.

Source: Wyoming Department of Health, Equality Care Report, Fiscal Years 2008-2010. Retrieved November 7, 2011, from <http://www.health.wyo.gov/healthcarefin/equalitycare/index.html>.

Table 3: Response Rates by Survey Quarter, 2010

Response Type	Survey Quarter							
	2010Q1		2010Q2		2010Q3		2010Q4	
	N	% (Gross)	N	% (Gross)	N	% (Gross)	N	% (Gross)
Total Surveys	708		675		656		673	
Responded - Operating (Gross Response Rate)	536	75.7%	515	76.3%	498	75.9%	501	74.4%
Insufficient Address Information	8	1.1%	33	4.9%	12	1.8%	11	1.6%
Refused	11	1.6%	21	3.1%	10	1.5%	10	1.5%
Temporarily Closed	9	1.3%	15	2.2%	8	1.2%	8	1.2%
Permanently Out of Business	14	2.0%	20	3.0%	21	3.2%	18	2.7%
No Employees Working During Reference Period	19	2.7%	23	3.4%	35	5.3%	26	3.9%
							103	3.8%

Net Usable Response Rates by Survey Quarter

Response Type	Survey Quarter							
	2010Q1		2010Q2		2010Q3		2010Q4	
	N	% (Net)	N	% (Net)	N	% (Net)	N	% (Net)
Net Useable Surveys and Response Rate	647	82.8%	563	91.5%	570	87.4%	600	83.5%
							2,380	86.1%

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 of the employers in Wyoming covered by state UI. 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 2009 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 (see page 11). This figure shows 84.6% of total compensation in 2010 was composed of wages and salaries followed by insurance contributions (10.4%) and retirement contributions (5.0%).

Response Rates

Of the 2,712 employers who received a questionnaire, 2,050 (75.6%) completed and returned them (see Table 3). There were 52 employers (1.9%) who refused to participate, 40 (1.5%) who were temporarily closed, 73 (2.7%) who were permanently out of business, 64 (2.4%) with insufficient address information, and 103 (3.8%) 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 2,380 useable questionnaires and an overall net useable response rate of 86.1% (completed questionnaires/net useable questionnaires). During the four quarters of 2010, the net useable response rate ranged from a low of 82.8% in the first quarter to a high of

91.5% in the second quarter.

Survey Results

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 status are not defined by the BLS standard; rather the questionnaire asks employers for their definition of part-time. In 2010, just under three-fourths of Wyoming jobs (73.5%; see Figure 7, page 12) were full-time while the rest (26.5%) were part-time.

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 2010, 5.0% of total compensation consisted of contributions to defined-benefit and defined-contribution retirement plans and 10.4% went to medical, dental, and vision insurance plans (see Figure 6).

The benefits survey also examines the proportion of employers who offered selected benefits to their employees by full- and part-time status (see Table 4, page 12). Paid holidays (56.0%) and paid vacation (52.7%) were the benefits offered most often by employers to their full-time employees. An estimated 44.6% of employers offered health insurance to full-time workers

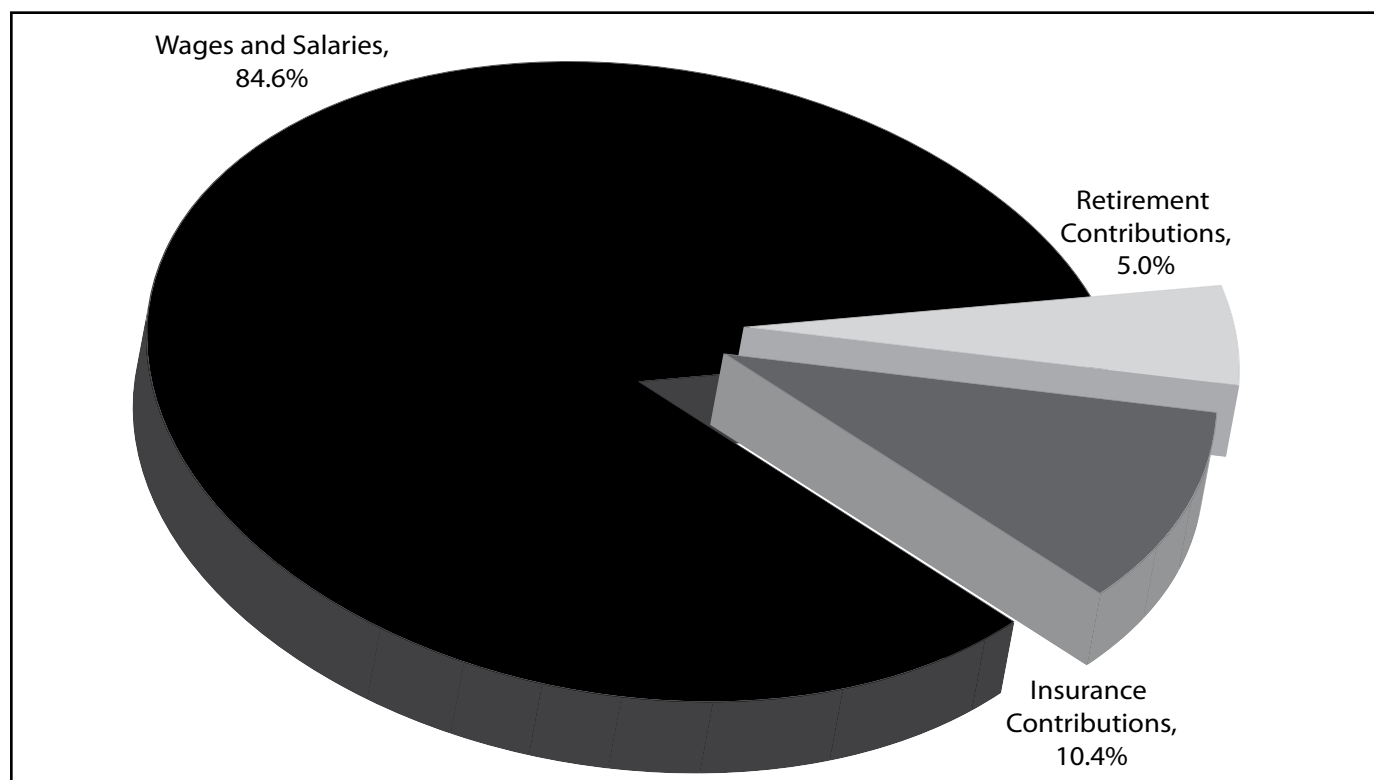


Figure 6: Wyoming Compensation Costs as a Percentage of Total Compensation, 2010

and 32.3% offered retirement benefits. In comparison, the benefits employers most often offered to part-time workers were shift differentials (26.0%), paid holidays (17.7%), and paid vacation (11.3%). Only 6.0% of employers offered health insurance to part-time workers and 6.2% offered retirement plans.

The number and proportion of workers offered benefits varied widely by firm size (see Table 5, page 13). More workers in firms with 50 or more employees were offered all benefits than those in smaller firms. This was also true for individual benefits. For example, 103,242 full-time workers (92.5%) in firms with 50 or more employees were offered health insurance compared to 4,791 full-time workers

(Text continued on page 14)

Table 4: Percentage of Employers Offering Selected Benefits to Their Full- and Part-Time Employees in Wyoming, 2010

Benefit Type	Full-Time	Part-Time
Child Care	2.5%	1.4%
Dental Plan	29.2%	3.4%
Dependent Health Ins.	35.5%	3.9%
Educational/Tuition Assist.	22.2%	8.7%
Flexible Spending Account	12.2%	2.4%
Health Insurance	44.6%	6.0%
Hiring Bonus	4.9%	0.6%
Life Insurance	27.5%	3.5%
Long-Term Disability	12.7%	1.8%
Paid Holidays	56.0%	17.7%
Paid Personal Leave	25.3%	6.2%
Paid Sick Leave	27.8%	5.1%
Paid Vacation	52.7%	11.3%
Retirement Plan	32.3%	6.2%
Operate in Shifts	32.3%	6.0%
Shift Differentials	30.7%	26.0%
Short-Term Disability	12.3%	2.1%
Vision Plan	17.8%	3.5%

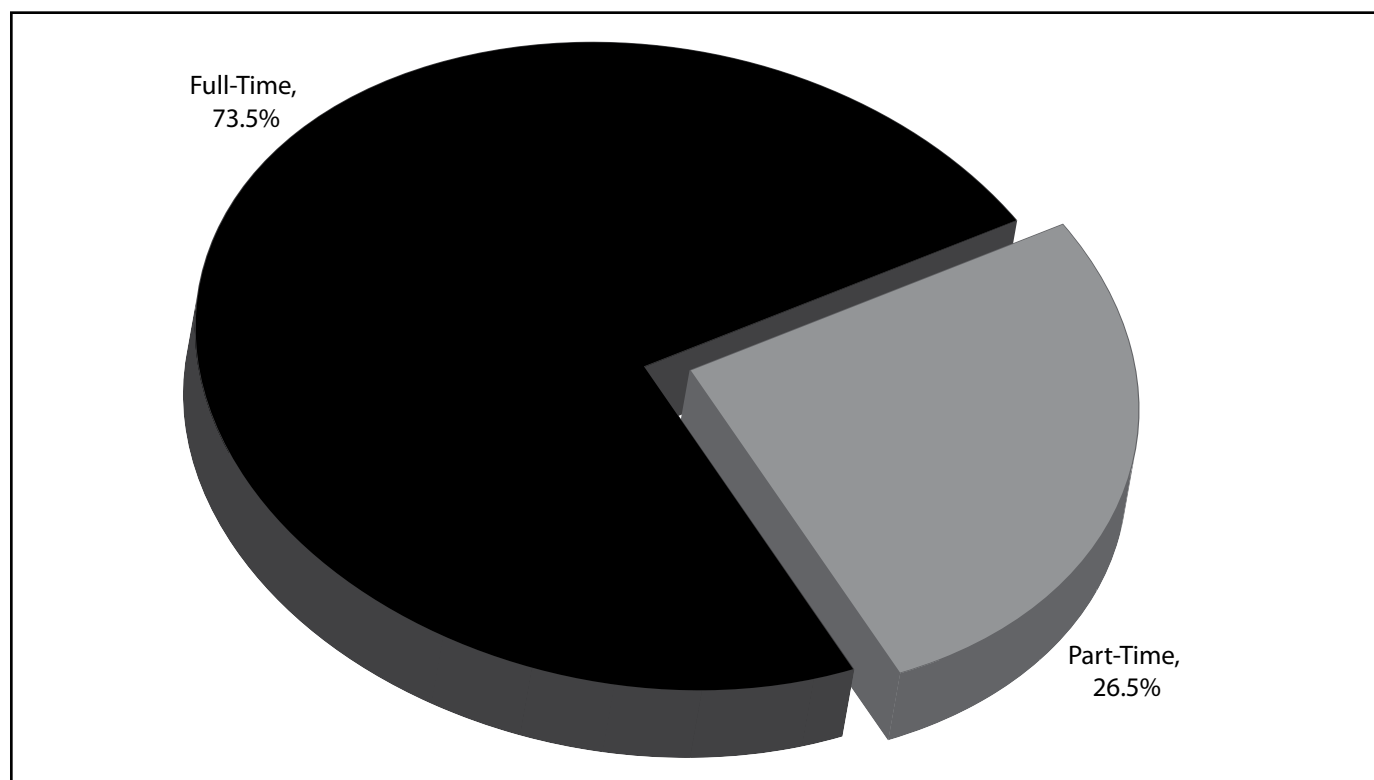


Figure 7: Percentage of Employees in Wyoming by Full- and Part-Time Status, 2010

Table 5: Number of Full- and Part-Time Workers Offered Selected Benefits in Wyoming by Number of Employees Per Firm, 2010

	Full-Time Jobs						Part-Time Jobs						Total of Full- & Part-Time Jobs					
	Number of Employees Per Company						Number of Employees per Company						Number of Employees per Company					
	1-4	5-9	10-19	20-49	50+	Total	1-4	5-9	10-19	20-49	50+	Total	1-4	5-9	10-19	20-49	50+	Total
Total Jobs	13,250	16,947	20,963	27,095	111,580	189,835	5,975	7,376	8,940	11,754	34,477	68,521	19,224	24,323	29,903	38,849	146,057	258,356
Benefit Type																		
Child Care	230	212	718	2,058	8,440	11,658	102	36	47	333	1,145	1,664	332	248	765	2,392	9,585	13,322
Dental Plan	2,950	6,693	9,857	17,988	90,986	128,474	26	281	213	925	6,338	7,784	2,976	6,974	10,071	18,913	97,324	136,259
Dependent Health Ins.	3,698	7,275	11,561	19,316	101,711	143,562	87	224	249	1,097	5,374	7,031	3,785	7,499	11,810	20,413	107,086	150,593
Educational/Tuition Assist.	2,407	4,458	6,593	9,310	70,697	93,465	545	641	1,020	1,307	10,022	13,535	2,952	5,099	7,613	10,617	80,719	107,000
Flexible Spending Account	1,421	2,807	5,520	9,670	72,713	92,132	65	169	444	550	9,095	10,323	1,486	2,976	5,964	10,221	81,808	102,454
Health Insurance	4,791	9,126	13,525	21,142	103,242	151,826	209	267	271	1,182	5,900	7,829	5,001	9,392	13,796	22,324	109,142	159,656
Hiring Bonus	504	1,062	1,421	3,979	40,752	47,718	0	0	143	480	3,295	3,919	504	1,062	1,564	4,459	44,047	51,637
Life Insurance	2,565	5,824	9,994	17,363	96,813	132,560	76	242	171	709	6,803	8,002	2,641	6,067	10,164	18,072	103,616	140,561
Long-Term Disability	1,250	2,329	3,649	8,523	61,226	76,976	30	153	47	389	3,538	4,157	1,280	2,482	3,696	8,912	64,764	81,133
Operate in Shifts	426	1,550	3,140	7,161	67,045	79,321	164	791	1,575	2,822	11,738	17,090	589	2,340	4,715	9,983	78,783	96,411
Shift Differentials	172	590	698	1,962	43,025	46,448	0	52	250	836	4,659	5,797	172	642	948	2,798	47,683	52,244
Paid Holidays	7,400	10,765	14,694	19,543	94,994	147,397	742	898	1,304	1,878	10,439	15,261	8,143	11,664	15,998	21,421	105,433	162,658
Paid Personal Leave	3,011	4,947	6,780	10,516	60,013	85,267	318	507	437	593	6,167	8,022	3,328	5,454	7,217	11,109	66,180	93,289
Paid Sick Leave	3,652	4,674	7,490	10,113	64,853	90,782	242	195	321	688	7,966	9,412	3,895	4,869	7,811	10,801	72,819	100,194
Paid Vacation	6,674	10,789	14,225	19,264	99,758	150,710	443	798	947	1,794	10,974	14,956	7,116	11,587	15,172	21,058	110,733	165,665
Retirement Plan	3,863	7,785	12,693	17,896	102,894	145,131	364	782	1,215	1,661	15,129	19,151	4,226	8,567	13,908	19,558	118,023	164,282
Short-Term Disability	1,135	2,711	3,767	7,666	42,057	57,336	61	164	140	572	2,429	3,366	1,196	2,874	3,907	8,238	44,486	60,702
Vision Plan	1,528	3,486	6,137	12,705	82,256	106,112	68	208	181	674	5,152	6,283	1,596	3,694	6,318	13,379	87,408	112,395

(Text continued from page 12)

(36.2%) working for firms with 1-4 employees. Of the 145,131 full-time workers offered retirement plans, 102,894 (70.9%) of them worked for the state's largest employers.

In 2010 a greater number of part-time workers at larger companies were offered benefits compared to workers in smaller companies. Of the 7,829 part-time workers offered health insurance, 5,900 worked for companies with 50 or more employees, 1,182 worked for firms with 20-49 employees, 271 worked for firms with 10-19 employees, 267 worked for firms with 5-9 employees, and 209 worked for companies with 1-4 employees. Of the 19,151 part-time workers offered retirement benefits, the vast majority (15,129) were in companies with 50 or more employees and the remainder worked for smaller companies.

Table 6 (see page 15) shows the number and percentage of employers offering selected benefits to full- and part-time workers. In general, as the size of the company increased so did the

proportion of benefits offered to full-time employees. For example, 18.0% of employers in companies with 1-4 employees offered a dental plan to full-time workers compared to 42.5% of those in firms with 10-19 employees and 85.5% of those in firms of 50 or more employees.

Both the percentage of employers offering health insurance benefits and the percentage of workers offered benefits increased as firm size increased (see Figure 8). For firms with 1-4 employees, 34.5% of employers offered health

insurance and 36.2% of full-time workers were offered the benefit. In comparison, 91.4% of employers in firms of 50 or more employees offered health insurance and 92.5% of workers in those firms were offered the benefit.

A similar pattern occurred for retirement plans (see Figure 9, page 16). Only 21.5% of employers in the smallest firms offered retirement plans to their workers and only 29.2% of workers in

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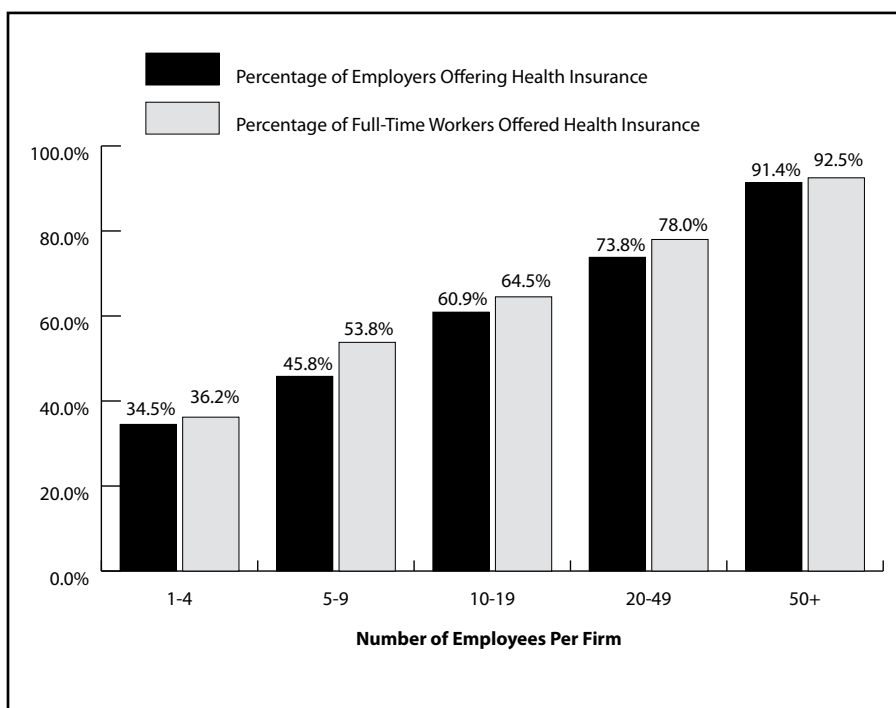


Figure 8: Percentage of Employers in Wyoming Offering and Percentage of Full-Time Workers Offered Health Insurance by Employer Size, 2010

Table 6: Number and Percentage of Wyoming Employers Offering Selected Benefits to Their Full- and Part-Time Employees by Number of Employees Per Firm, 2010

Number of Employees per Company										Total	% of All	
Benefit Type	1-4		5-9		10-19		20-49		50+		Offering	Employees
Total Full-Time Employees	n	%	n	%	n	%	n	%	n	%		
Child Care	264	2.3%	64	1.6%	57	2.5%	72	5.4%	51	6.5%	508	2.5%
Dental Plan	2,093	18.0%	1,296	32.7%	976	42.5%	804	60.5%	674	85.5%	5,844	29.2%
Dependent Health Ins.	2,843	24.4%	1,476	37.2%	1,159	50.4%	934	70.3%	706	89.4%	7,118	35.5%
Educational/Tuition Assist.	2,095	18.0%	936	23.6%	606	26.4%	422	31.8%	396	50.2%	4,455	22.2%
Flexible Spending Account	983	8.4%	503	12.7%	338	14.7%	308	23.2%	307	38.9%	2,439	12.2%
Health Insurance	4,020	34.5%	1,817	45.8%	1,399	60.9%	981	73.8%	721	91.4%	8,937	44.6%
Hiring Bonus	391	3.4%	202	5.1%	114	5.0%	148	11.2%	131	16.6%	986	4.9%
Life Insurance	1,969	16.9%	1,178	29.7%	994	43.3%	753	56.6%	624	79.1%	5,518	27.5%
Long-Term Disability	1,021	8.8%	442	11.2%	327	14.2%	346	26.0%	403	51.1%	2,539	12.7%
Operate in Shifts	296	2.5%	415	10.5%	384	16.7%	351	26.4%	383	48.5%	1,829	9.1%
Shift Differentials	83	28.0%	138	3.5%	64	2.8%	94	7.1%	182	23.0%	561	30.7%
Paid Holidays	6,087	52.2%	2,221	56.0%	1,449	63.1%	852	64.1%	608	77.0%	11,217	56.0%
Paid Personal Leave	2,517	21.6%	1,083	27.3%	659	28.7%	475	35.7%	343	43.5%	5,076	25.3%
Paid Sick Leave	3,019	25.9%	956	24.1%	722	31.5%	472	35.5%	398	50.5%	5,568	27.8%
Paid Vacation	5,232	44.9%	2,254	56.8%	1,476	64.2%	935	70.3%	657	83.3%	10,553	52.7%
Retirement Plan	2,507	21.5%	1,443	36.4%	1,163	50.6%	743	55.9%	623	79.0%	6,479	32.3%
Short-Term Disability	900	7.7%	517	13.0%	389	16.9%	327	24.6%	335	42.4%	2,467	12.3%
Vision Plan	1,232	10.6%	689	17.4%	628	27.3%	548	41.3%	474	60.1%	3,572	17.8%
Total Part-Time Employees	n	%	n	%	n	%	n	%	n	%		
Child Care	158	1.4%	27	0.5%	25	1.8%	36	2.0%	28	4.2%	274	1.4%
Dental Plan	95	0.8%	161	3.3%	98	5.2%	148	8.6%	181	23.2%	683	3.4%
Dependent Health Ins.	228	2.0%	160	1.9%	89	3.3%	158	5.5%	138	21.8%	774	3.9%
Educational/Tuition Assist.	853	7.3%	353	11.3%	210	11.1%	122	11.5%	211	28.5%	1,749	8.7%
Flexible Spending Account	73	0.6%	146	2.2%	61	2.3%	62	7.1%	130	21.2%	472	2.4%
Health Insurance	520	4.5%	243	5.9%	122	7.6%	165	7.4%	148	23.4%	1,198	6.0%
Hiring Bonus	0	0.0%	4	1.0%	19	2.1%	45	4.9%	51	7.3%	119	0.6%
Life Insurance	165	1.4%	182	2.6%	71	4.8%	105	9.4%	185	21.5%	708	3.5%
Long-Term Disability	103	0.9%	112	1.3%	33	2.7%	49	3.0%	70	15.7%	367	1.8%
Operate in Shifts	197	1.7%	288	12.0%	266	11.4%	228	14.9%	216	27.9%	1,195	6.0%
Shift Differentials	0	0.0%	68	10.9%	46	26.8%	72	30.9%	125	52.0%	310	1.6%
Paid Holidays	1,954	16.8%	717	21.7%	389	20.4%	234	17.1%	244	26.0%	3,538	17.7%
Paid Personal Leave	603	6.4%	284	6.9%	159	7.9%	71	7.3%	118	20.5%	1,236	6.2%
Paid Sick Leave	563	4.5%	132	6.4%	121	5.9%	73	6.9%	128	17.1%	1,016	5.1%
Paid Vacation	1,184	11.6%	435	14.9%	251	16.2%	205	13.9%	193	20.8%	2,268	11.3%
Retirement Plan	281	9.5%	290	11.4%	235	19.8%	176	25.7%	264	43.8%	1,246	6.2%
Short-Term Disability	114	0.3%	143	1.9%	51	3.5%	56	2.9%	58	11.0%	422	2.1%
Vision Plan	270	0.1%	124	2.3%	65	1.5%	116	4.9%	121	20.7%	696	3.5%

(Text continued from page 14)

those firms were offered the benefit. In comparison, 79.0% of employers with 50 or more employees offered a retirement plan and it was offered to 92.2% of workers.

In 2010, the benefit offered to the greatest percentage of full-time workers was health insurance (80.0%; see Table 7, page 17) followed closely by paid vacation (79.4%) and paid holidays (77.6%). The two benefits offered to the greatest proportion of part-time workers were shift differentials (33.9%) and retirement plans (27.9%).

In addition to 2010 data, Table 7 shows 2009 survey data for the percentage of full- and part-time workers offered selected benefits. In 2010, the percentage of full-time workers offered benefits declined for most benefits compared to 2009 estimates. Four benefits showed increases: child care (2.9% to 6.1%), shift differentials (56.5% to 58.6%), paid vacation (75.3% to 79.4%), and vision plans (54.4% to 55.9%). Among part-time workers, the benefits offered declined for all but child care and paid vacation, which both saw increases in the percent

of workers offered the benefits. The percent of part-time workers offered child care rose from 1.6% in 2009 to 2.4% in 2010; for paid vacation the percent rose from 18.5% to 21.8%.

Figure 10 (see page 17) shows the estimated proportion of full-time workers offered health insurance and dependent health insurance for 2005-2010. The estimated proportion of full-time workers offered health insurance declined slightly from 2008. In 2008 health insurance was offered to 80.9% of full-time workers;

by 2010 it was offered to 80.0%. From 2008 to 2009, the proportion of full-time workers offered dependent health insurance rose from 77.0% to 77.3%, then declined in 2010 to 75.6%.

The number and proportion of full-time workers who were offered benefits increased with firm size (see Table 8, page 18). For example, 22.3% of the full-time workers in firms with 1-4 employees were offered dental benefits, compared to 47.0% of the full-time workers in firms with 10-19 employees and 81.5% of those in firms

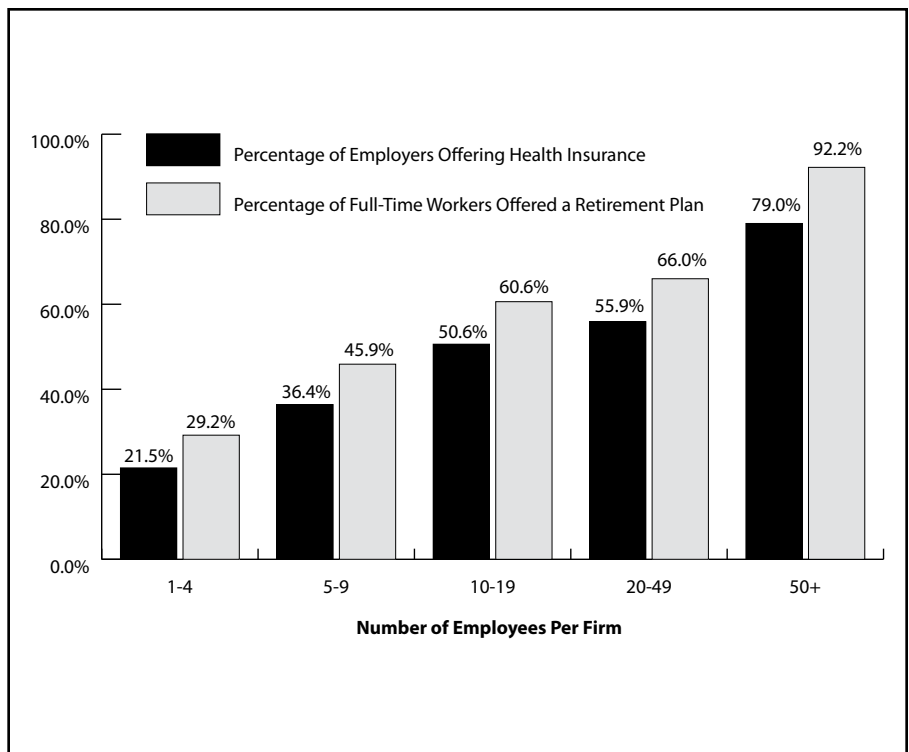


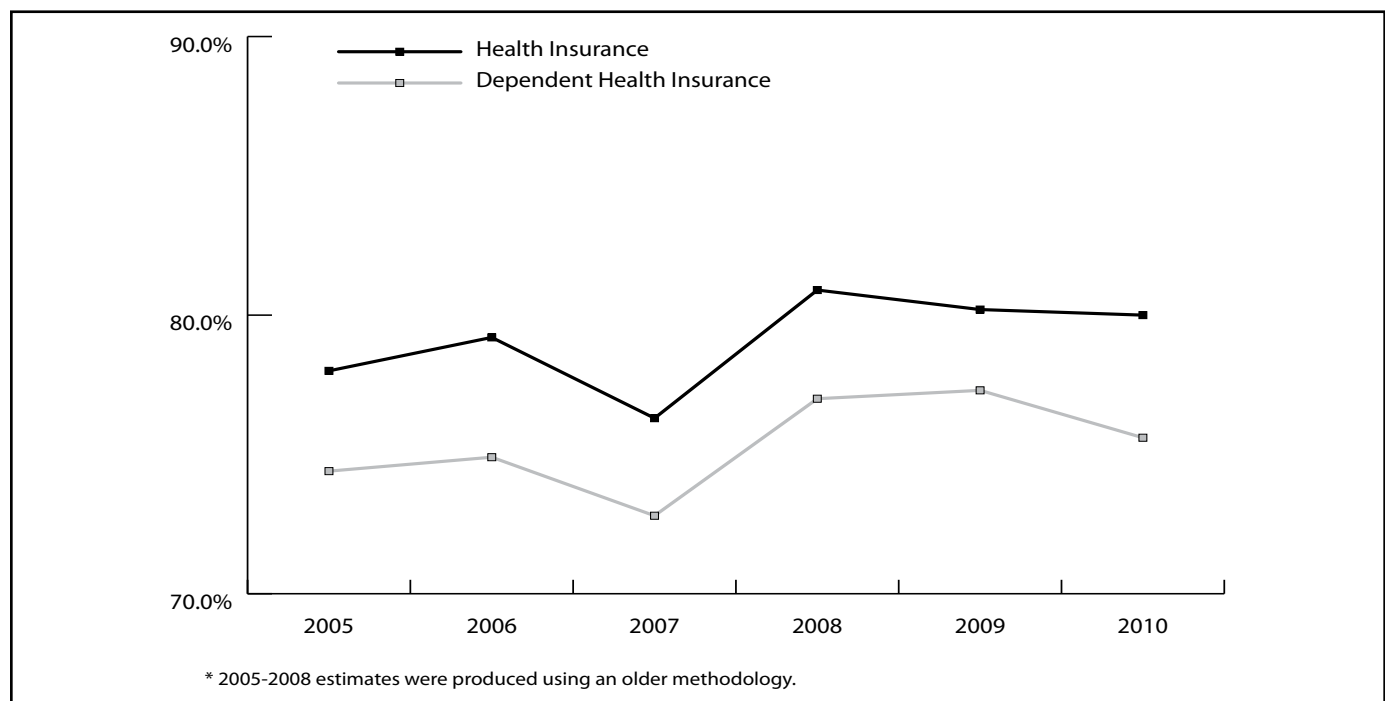
Figure 9: Percentage of Employers in Wyoming Offering and Percentage of Full-Time Workers Offered a Retirement Plan by Employer Size, 2010

Table 7: Percentage of Full and Part-Time Workers Offered Selected Benefits in Wyoming, 2009 and 2010

Benefit Type	2010		2009	
	Full-Time	Part-Time	Full-Time	Part-Time
Child Care	6.1%	2.4%	2.9%	1.6%
Dental Plan	67.7%	11.4%	71.7%	18.3%
Dependent Health Insurance	75.6%	10.3%	77.3%	19.1%
Educational/Tuition Assistance	49.2%	19.8%	52.3%	25.9%
Flexible Spending Account	48.5%	15.1%	53.6%	21.6%
Health Insurance	80.0%	11.4%	80.2%	19.8%
Hiring Bonus	25.1%	5.7%	26.8%	6.3%
Life Insurance	69.8%	11.7%	71.6%	13.9%
Long-Term Disability	40.5%	6.1%	50.9%	9.3%
Operate in Shifts	41.8%	24.9%	37.6%	18.2%
Shift Differentials	58.6%	33.9%	56.5%	41.3%
Paid Holidays	77.6%	22.3%	80.0%	31.5%
Paid Personal Leave	44.9%	11.7%	48.9%	20.4%
Paid Sick Leave	47.8%	13.7%	50.8%	18.2%
Paid Vacation	79.4%	21.8%	75.3%	18.5%
Retirement Plan	76.5%	27.9%	78.3%	32.4%
Short-Term Disability	30.2%	4.9%	36.7%	9.6%
Vision Plan	55.9%	9.2%	54.4%	15.8%

with 50 or more employees. This was also the case for part-time workers. Only 0.4% of part-time workers in firms with 1-4 employees were offered dental benefits compared to 2.4% of part-time workers in firms with 10-19 workers and 18.4% of part-time workers in firms with 50 or more employees.

The number and percentage of all workers offered health insurance varied widely by industry (see Figure 11, page 19). In the natural resources & mining industry, 92.7% (23,366) of workers were offered health insurance. In the educational & health services industry an

**Figure 10: Percentage of Full-Time Employees in Wyoming Offered Health Insurance and Dependent Health Insurance, 2005-2010**

estimated 41,596 workers (75.1%) were offered health insurance. In the leisure & hospitality industry, only 6,769 workers (27.5%) were offered health insurance.

The estimated percentage of full- and part-time workers offered benefits varied by industry and benefit (see Table 9, page 20). Overall, 80.0% of full-time workers, regardless of industry, were offered health insurance, 67.7% were offered a dental plan, 76.5% were offered a retirement plan, 79.4% were offered paid vacation, and 47.8% were offered paid sick leave. In comparison, 11.4% of part-time workers in all industries were offered health insurance, 27.9% were offered a retirement plan, 21.8% were offered paid vacation, 11.4% were offered a dental plan, and 13.7% were offered paid sick leave.

By industry, the highest percentages of full-time workers offered health insurance were in information (95.9%), natural resources & mining (94.8%), and educational & health services (92.1%). State & local government had the highest proportion of workers offered retirement plans (92.4%)

Table 8: Percentage of Full- and Part-Time Workers Offered Selected Benefits in Wyoming by Number of Employees Per Firm, 2010

Benefit Type	Number of Employees				
	1-4	5-9	10-19	20-49	50+
Full-Time Employees					
Child Care	1.7%	1.2%	3.4%	7.6%	7.6%
Dental Plan	22.3%	39.5%	47.0%	66.4%	81.5%
Dependent Health Ins.	27.9%	42.9%	55.1%	71.3%	91.2%
Educational/Tuition Assist.	18.2%	26.3%	31.5%	34.4%	63.4%
Flex. Spending Account	10.7%	16.6%	26.3%	35.7%	65.2%
Health Insurance	36.2%	53.8%	64.5%	78.0%	92.5%
Hiring Bonus	3.8%	6.3%	6.8%	14.7%	36.5%
Life Insurance	19.4%	34.4%	47.7%	64.1%	86.8%
Long-Term Disability	9.4%	13.7%	17.4%	31.5%	54.9%
Operate in Shifts	3.2%	9.1%	15.0%	26.4%	60.1%
Shift Differentials	40.5%	38.1%	22.2%	27.4%	64.2%
Paid Holidays	55.9%	63.5%	70.1%	72.1%	85.1%
Paid Personal Leave	22.7%	29.2%	32.3%	38.8%	53.8%
Paid Sick Leave	27.6%	27.6%	35.7%	37.3%	58.1%
Paid Vacation	50.4%	63.7%	67.9%	71.1%	89.4%
Retirement Plan	29.2%	45.9%	60.6%	66.0%	92.2%
Short-Term Disability	8.6%	16.0%	18.0%	28.3%	37.7%
Vision Plan	11.5%	20.6%	29.3%	46.9%	73.7%
Part-Time Employees					
Child Care	1.7%	0.5%	0.5%	2.8%	3.3%
Dental Plan	0.4%	3.8%	2.4%	7.9%	18.4%
Dependent Health Ins.	1.5%	3.0%	2.8%	9.3%	15.6%
Educational/Tuition Assist.	9.1%	8.7%	11.4%	11.1%	29.1%
Flex. Spending Account	1.1%	2.3%	5.0%	4.7%	26.4%
Health Insurance	3.5%	3.6%	3.0%	10.1%	17.1%
Hiring Bonus	0.0%	0.0%	1.6%	4.1%	9.6%
Life Insurance	1.3%	3.3%	1.9%	6.0%	19.7%
Long-Term Disability	0.5%	2.1%	0.5%	3.3%	10.3%
Operate in Shifts	2.7%	10.7%	17.6%	24.0%	34.0%
Shift Differentials	0.0%	6.6%	15.9%	29.6%	39.7%
Paid Holidays	12.4%	12.2%	14.6%	16.0%	30.3%
Paid Personal Leave	5.3%	6.9%	4.9%	5.0%	17.9%
Paid Sick Leave	4.1%	2.6%	3.6%	5.9%	23.1%
Paid Vacation	7.4%	10.8%	10.6%	15.3%	31.8%
Retirement Plan	6.1%	10.6%	13.6%	14.1%	43.9%
Short-Term Disability	1.0%	2.2%	1.6%	4.9%	7.0%
Vision Plan	1.1%	2.8%	2.0%	5.7%	14.9%

followed by educational & health services (89.8%).

Part-time workers most often offered health insurance worked in educational & health services (17.5%) and construction (16.5%). Retirement plans were most often offered to workers in educational & health services (55.4%) and other services (30.8%).

proportion of full-time workers in natural resources & mining than the average for all industries. The two exceptions were long-term disability (natural resources & mining, 33.4%; all industries, 40.5%) and paid sick leave (natural resources & mining, 32.7%; all industries, 47.8%). Nearly all workers in this industry were offered health insurance (94.8%) and paid vacation (94.6%), and more than three quarters were offered dental

Most benefits were offered to a higher

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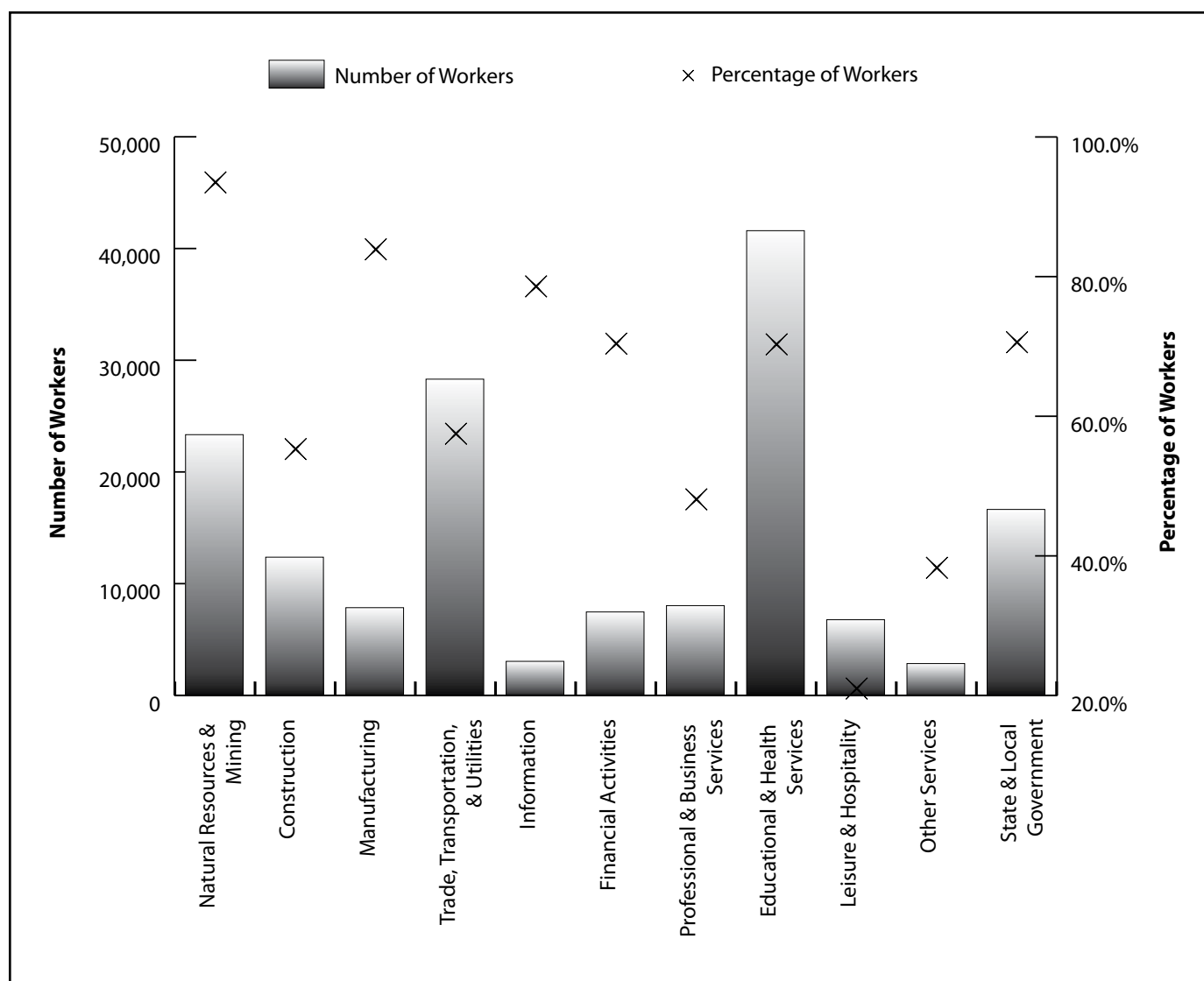


Figure 11: Number and Percentage of Workers (Full- and Part-Time) in Wyoming Offered Health Insurance by Industry, 2010

Table 9: Percentage of Full- and Part-Time Workers Offered Selected Benefits in Wyoming by Industry, 2010

Benefit Type	All Industries	Natural Resources & Mining	Construction	Manufacturing	Trade, Transp., & Utilities	Information	Financial Activities	Professional & Business Services	Educational & Health Services	Leisure & Hospitality	Other Services	State & Local Government
Full-Time Employees												
Child Care	6.1%	10.8%	3.0%	0.5%	2.2%	0.2%	13.8%	7.8%	12.4%	0.0%	2.6%	0.8%
Dental Plan	67.7%	90.0%	52.5%	82.0%	64.9%	93.5%	79.5%	51.5%	63.4%	38.6%	46.7%	90.4%
Dependent Health Insurance	75.6%	93.0%	54.8%	86.6%	69.1%	93.7%	78.3%	60.4%	90.7%	36.6%	50.4%	89.0%
Educational/Tuition Assistance	49.2%	77.4%	18.9%	52.7%	37.7%	22.1%	65.1%	41.6%	63.9%	21.7%	22.9%	61.0%
Flexible Spending Account	48.5%	76.9%	16.2%	53.7%	27.7%	49.9%	64.2%	37.9%	70.4%	13.7%	10.8%	69.2%
Health Insurance	80.0%	94.8%	62.0%	89.7%	75.4%	95.9%	83.9%	67.1%	92.1%	44.7%	59.7%	91.2%
Hiring Bonus	25.1%	57.8%	7.6%	26.4%	16.8%	6.6%	8.0%	10.6%	45.9%	14.6%	0.3%	2.7%
Life Insurance	69.8%	92.6%	46.6%	77.1%	58.2%	68.4%	75.8%	50.5%	87.5%	30.9%	37.1%	91.2%
Long-Term Disability	40.5%	33.4%	15.1%	57.5%	32.2%	53.0%	59.1%	35.4%	64.3%	5.1%	15.2%	57.4%
Operate in Shifts	41.8%	75.4%	3.1%	58.0%	26.4%	4.0%	24.0%	8.1%	60.3%	55.9%	5.8%	55.6%
Shift Differentials	58.6%	87.8%	46.4%	48.2%	35.8%	100.0%	89.5%	34.7%	80.4%	16.2%	71.6%	1.8%
Paid Holidays	77.6%	90.1%	47.7%	94.9%	76.6%	97.5%	91.7%	79.9%	83.0%	28.6%	77.2%	99.6%
Paid Personal Leave	44.9%	48.5%	23.2%	49.6%	40.0%	28.9%	62.7%	45.5%	67.5%	19.8%	28.4%	35.4%
Paid Sick Leave	47.8%	32.7%	13.0%	40.2%	37.3%	75.6%	46.5%	41.0%	77.7%	16.7%	22.0%	94.0%
Paid Vacation	79.4%	94.6%	65.8%	77.9%	88.2%	85.4%	54.2%	59.7%	79.9%	56.8%	70.0%	98.7%
Retirement Plan	76.5%	88.7%	61.6%	76.4%	75.4%	74.2%	71.1%	64.5%	89.8%	39.5%	50.3%	92.4%
Short-Term Disability	30.2%	35.5%	17.2%	64.1%	29.8%	59.7%	19.4%	28.0%	24.7%	12.6%	17.3%	52.9%
Vision Plan	55.9%	85.0%	33.6%	55.1%	44.9%	30.7%	52.8%	37.3%	67.1%	23.7%	29.3%	86.6%
Part-Time Employees												
Child Care	2.4%	0.0%	9.1%	4.1%	0.0%	0.0%	6.4%	0.5%	5.0%	2.0%	0.0%	0.1%
Dental Plan	11.4%	3.3%	15.5%	4.5%	11.2%	0.1%	8.0%	3.1%	13.8%	13.6%	1.6%	11.1%
Dependent Health Insurance	10.3%	7.2%	15.2%	3.2%	3.3%	0.1%	8.4%	2.9%	17.3%	14.2%	0.6%	3.6%
Educational/Tuition Assistance	19.8%	4.9%	3.3%	1.4%	5.8%	12.7%	28.8%	7.9%	46.7%	9.8%	1.5%	26.2%
Flexible Spending Account	11.4%	8.3%	10.1%	3.2%	3.4%	0.0%	20.3%	6.5%	45.7%	1.8%	1.1%	7.3%
Health Insurance	11.4%	7.2%	16.5%	3.7%	4.1%	0.1%	8.8%	4.6%	17.5%	15.6%	0.6%	8.3%
Hiring Bonus	5.7%	0.0%	0.0%	0.0%	1.6%	0.0%	4.3%	1.3%	16.2%	3.9%	0.0%	0.0%
Life Insurance	11.7%	3.2%	5.9%	0.6%	22.6%	0.1%	8.0%	2.6%	13.6%	8.9%	0.3%	11.3%
Long-Term Disability	6.1%	0.0%	0.0%	0.0%	12.5%	0.0%	6.2%	2.1%	10.3%	1.0%	0.0%	6.2%
Operate in Shifts	24.9%	2.6%	0.9%	6.7%	17.8%	8.1%	12.3%	15.6%	30.7%	27.2%	3.5%	53.9%
Shift Differentials	33.9%	100.0%	100.0%	100.0%	17.4%	0.3%	65.0%	13.4%	78.9%	14.8%	23.6%	1.4%
Paid Holidays	22.3%	12.9%	5.5%	16.3%	20.3%	20.5%	21.7%	18.1%	34.1%	15.2%	12.5%	29.7%
Paid Personal Leave	11.7%	1.9%	0.0%	4.0%	6.7%	0.3%	7.2%	9.2%	29.0%	3.1%	18.8%	6.1%
Paid Sick Leave	13.7%	0.0%	0.0%	2.7%	13.4%	1.0%	6.5%	3.2%	32.6%	5.1%	0.6%	11.8%
Paid Vacation	21.8%	2.8%	1.9%	10.5%	27.4%	16.4%	20.4%	11.4%	38.6%	13.0%	5.2%	15.9%
Retirement Plan	27.9%	8.3%	12.1%	12.5%	27.6%	2.0%	17.8%	19.7%	55.4%	12.3%	30.8%	17.3%
Short-Term Disability	4.9%	1.9%	0.3%	0.0%	2.0%	0.0%	1.7%	1.1%	8.0%	5.8%	0.6%	8.7%
Vision Plan	9.2%	1.3%	0.0%	0.0%	11.4%	0.1%	2.1%	2.8%	12.3%	7.8%	1.3%	17.2%

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plans (90.0%), dependent health insurance (93.0%), flexible spending accounts (76.9%), life insurance (92.6%), shift differentials (87.8%), retirement plans (88.7%), and vision plans (85.0%).

The proportion of full-time workers in the construction industry offered benefits was less than the statewide average for most benefits. Approximately 62.0% of construction workers were offered health insurance compared to the average of 80.0% for all workers. Similarly, only 65.8% of workers in construction were offered paid vacation compared to 79.4% of all workers. Across all industries an average of 76.5% of workers were offered retirement benefits but in the construction industry 61.6% were offered benefits.

A greater proportion of full-time workers in manufacturing were offered health insurance (89.7%) and paid holidays (94.9%) than the statewide average. Retirement plans were offered to 76.4% of manufacturing workers, almost the same as the proportion offered the benefit for all workers (76.5%). Dental insurance was offered to 82.0% of full-time workers in manufacturing, and 86.6% 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 2010, 75.4% of full-time workers in these companies were offered health insurance and 75.4% were offered retirement plans. Also, 64.9% of workers were offered dental plans, 69.1% were offered dependent

health coverage, 88.2% were offered paid vacation, and 76.6% were offered paid holidays.

A greater proportion of full-time workers in the information industry were offered health insurance (95.9%) and dependent health insurance (93.7%) than average. Of the workers in this industry, 93.5% were offered dental insurance, 85.4% were offered paid vacation, and 97.5% were offered paid holidays.

Compared to the average for workers in all industries, a greater proportion of full-time workers in the financial activities industry were offered most benefits. The exceptions were hiring bonuses (8.0%), paid sick leave (46.5%), paid vacation (54.2%), retirement plans (71.1%), short-term disability (19.4%), and vision plans (52.8%). Of these workers, 83.9% were offered health insurance and 78.3% were offered dependent health insurance. Dental coverage was offered to 79.5% of these workers, tuition assistance was offered to 65.1%, and paid holidays were offered to 91.7%.

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 workers in this industry were somewhat less likely to be offered benefits compared to the average for all workers. Of these workers, 67.1% were offered health insurance and 64.5% were offered a retirement plan. Slightly over half (51.5%) were offered dental insurance, 60.4% were offered dependent health insurance, and 79.9% were offered paid holidays. Paid vacation was offered to 59.7% of workers.

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 workers in this industry were more likely than average to be offered health insurance (92.1%), and more likely to be offered retirement benefits (89.8%). They were also more likely than average to be offered benefits such as dependent health insurance (90.7%), child care (12.4%), and life insurance (87.5%). A smaller proportion (63.4%) than the average were offered dental insurance and short-term disability (24.7%).

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 workers offered any benefit. Of these workers, 44.7% were offered health insurance and 39.5% were offered retirement plans. Additionally, 38.6% were offered dental coverage, 36.6% were offered dependent health insurance, 28.6% were offered paid holidays, and 56.8% were offered paid vacation.

The other services industry includes businesses such as automotive repair services, hair salons, membership organizations, and commercial laundries. Only 59.7% of full-time workers in this industry were offered health insurance and 50.3% were offered retirement benefits. Dental benefits were offered to 46.7% of workers, 50.4% were offered dependent health insurance, 77.2% were offered paid holidays, and 70.0% were offered paid vacation.

Full-time workers in state & local government were very likely to be offered all benefits. In 2010, 91.2% of these workers were offered health insurance and 92.4% were offered retirement plans. Similarly, 90.4% were offered dental plans, 89.0% were offered dependent health insurance, 99.6% were offered paid holidays, and 98.7% were offered paid vacation time.

Figure 12 (see page 23) shows the percentage of employers that offered health insurance in 2010 and the percentage of full-time workers offered those benefits by industry. Information (95.9%), natural resources & mining (94.8%), and educational & health services (92.1%) had the highest proportion of workers offered health insurance. However, just under two-thirds (64.6%) of firms in the information industry, 62.9% of natural resources & mining firms, and 47.6% of educational & health services firms offered this benefit.

The largest proportions of workers offered retirement plans worked in state & local government (92.4%; see Figure 13, page 24), educational & health services (89.8%), and natural resources & mining (88.7%). State & local government (84.6%), information (64.6%), and natural resources & mining (62.9%) had the largest percentage of employers offering the benefit.

This publication excludes data analysis pertaining to specific occupations offered benefits. However, information about selected benefits offered at the occupational level are available from R&P's New Hires page at <http://doe.state.wy.us/LMI/newhires.htm>. As Table 10 (see page

25) shows, there is wide variation among occupations offered benefits. For example, of educational, vocational, and school counselors, 100.0% of workers were offered both health insurance and a retirement plan; 62.5% were offered paid time off.

Only 23.1% of gas compressor and gas pumping station operators were offered a retirement plan, but 100.0% were offered health insurance and paid time off.

Two basic types of retirement plans

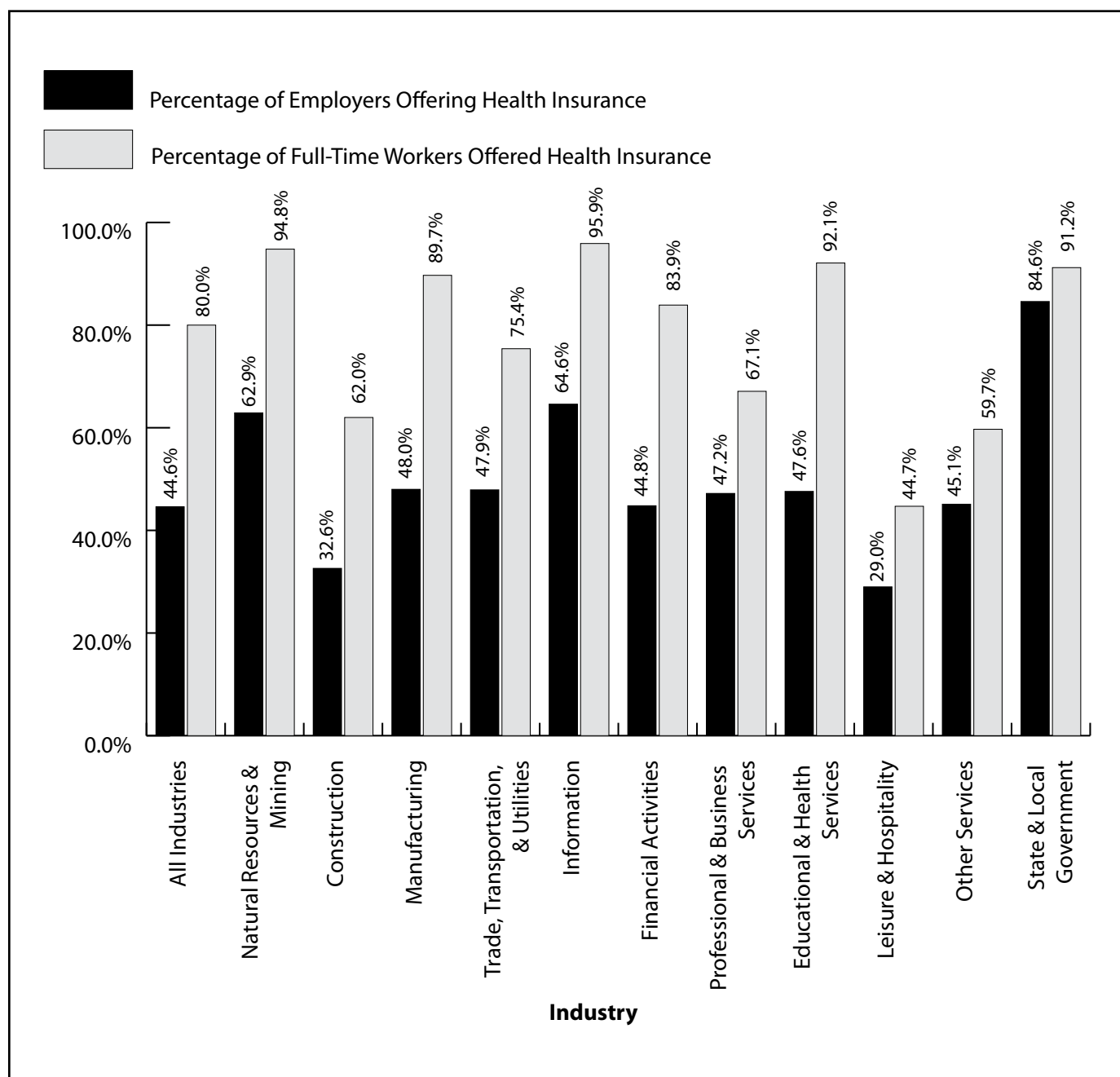


Figure 12: Percentage of Wyoming Employers Offering and Percentage of Full-Time Workers Offered Health Insurance by Industry, 2010

are examined in this study: defined-contribution and defined-benefit. In a defined-contribution plan, employees and/or employers make specific contributions, such as a certain percentage of wages from each pay period. Benefits from this

type of account typically depend on the amount contributed and the investment's performance. Defined-contribution plans are generally designed to be flexible

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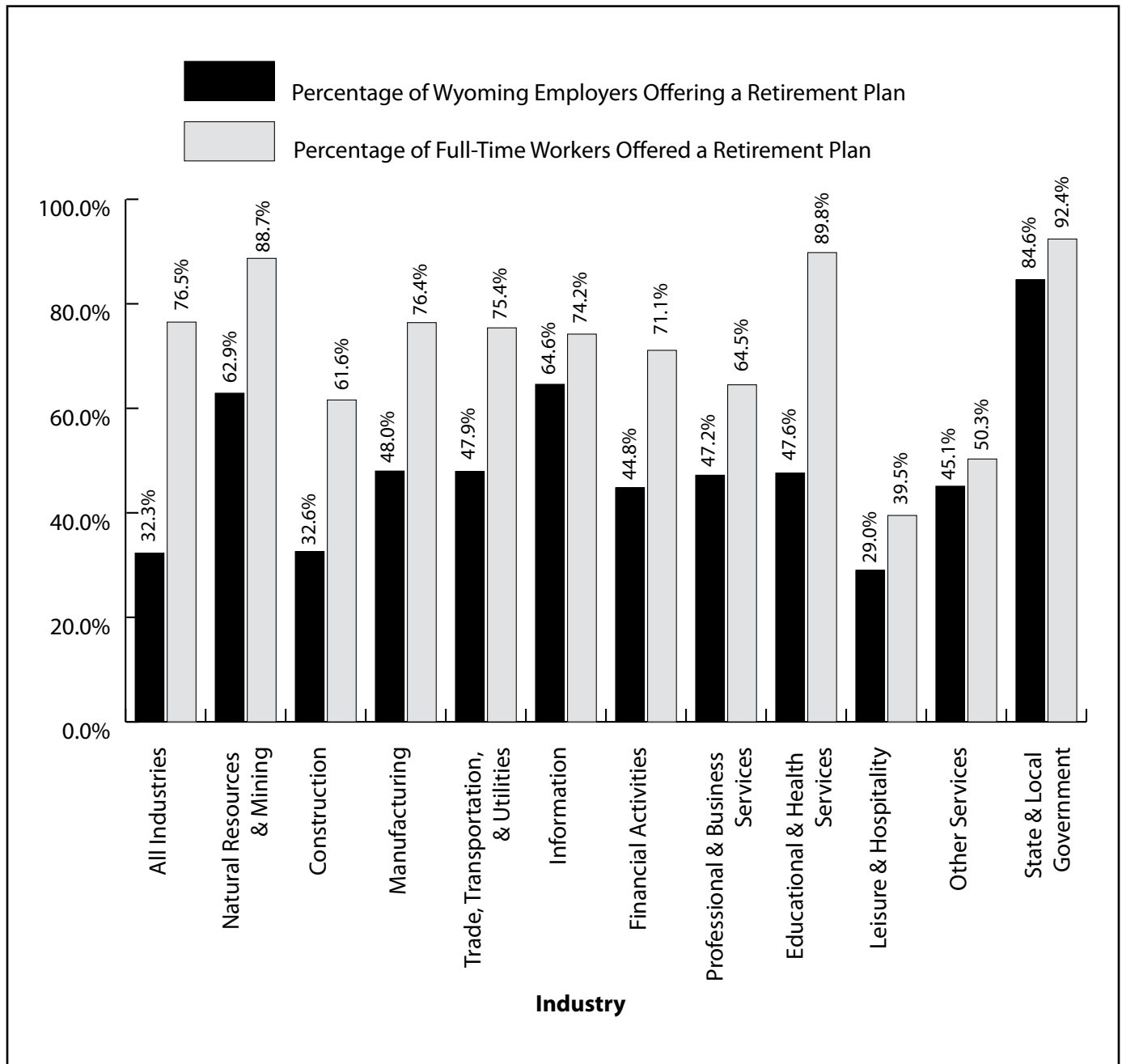


Figure 13: Percentage of Wyoming Employers Offering and Percentage of Full-Time Workers Offered a Retirement Plan by Industry, 2010

Table 10: Percentage of Wyoming New Hires Offered Selected Benefits, 2009Q4-2010Q3

Standard Occupational Classification Title and Code	N	Median Hourly Wage	Benefits Percent Offered			Educational Requirement	Licensure
			Health Insurance	Retirement Plan	Paid Time Off		
Total	112,065	12.00	31.5	23.8	26.2		
Ed, Vocational, & Sch Counselors (21-1012)	79	27.80	100.0	100.0	62.5	Masters Degree	
Gas Compressor & Gas Pump. Station Op. (53-7071)	58	23.54	100.0	23.1	100.0	On-the-Job Training	
Financial Managers (11-3031)	97	29.74	96.0	80.0	92.0	Bachelors Degree	
Service Unit Operators, Oil, Gas, & Mining (47-5013)	255	18.75	92.5	49.1	79.2	On-the-Job Training	
Logisticians (13-1081)	66	19.78	91.7	91.7	83.3	Bachelors Degree	
Correctional Officers & Jailers (33-3012)	105	16.54	90.9	90.9	68.2	On-the-Job Training	Requires License
Derrick Operators, Oil & Gas (47-5011)	238	24.00	89.5	50.0	50.0	On-the-Job Training	
Loan Officers (13-2072)	170	14.67	88.9	62.5	59.7	Bachelors Degree	
Chefs & Head Cooks (35-1011)	85	13.49	88.9	11.1	55.6	On-the-Job Training	
Family & General Practitioners (29-1062)	58	80.00	85.7	57.1	28.6	Professional Degree	
Surgeons (29-1067)	54	144.23	85.7	100.0	100.0	Professional Degree	Requires License
Bill & Account Collectors (43-3011)	116	12.50	84.4	84.4	84.4	On-the-Job Training	
Civil Engineers (17-2051)	88	25.45	83.3	58.3	70.8	Bachelors Degree	
Petroleum Engineers (17-2171)	81	62.62	83.3	83.3	100.0	Bachelors Degree	
Elem. School Teachers, Exc. Special Ed. (25-2021)	209	24.36	81.8	90.9	86.4	Bachelors Degree	
General & Operations Managers (11-1021)	167	19.23	81.8	31.8	72.7	Bachelors Degree	
First-Line Supervisors/Managers of Production & Operating Workers (51-1011)	153	24.52	81.3	65.6	81.3	On-the-Job Training	
First-Line Supervisors/Managers of Mechanics, Installers, & Repairers (49-1011)	118	24.00	81.3	65.6	71.9	On-the-Job Training	
Tank Car, Truck, & Ship Loaders (53-7121)	63	12.96	77.8	77.8	77.8	On-the-Job Training	
Industrial Truck & Tractor Operators (53-7051)	539	16.00	77.2	54.3	63.0	On-the-Job Training	
Police & Sheriffs Patrol Officers (33-3051)	171	19.00	76.9	73.1	57.7	On-the-Job Training	Requires License
Licensed Practical & Licensed Voc. Nurses (29-2061)	85	20.87	75.0	50.0	58.3	Vocational Training	Requires License
Wind Turbine Service Technicians (49-9081)	71	17.00	75.0	68.8	68.8	N/A	
Network & Computer Systems Admin. (15-1142)	68	16.86	75.0	70.0	80.0	N/A	
Accountants & Auditors (13-2011)	367	24.09	73.5	56.6	68.7	Bachelors Degree	Requires License
Electrical Power-Line Installers & Rep. (49-9051)	199	24.54	73.0	70.3	59.5	On-the-Job Training	
Occ. Health & Safety Specialists (29-9011)	108	33.66	72.7	50.0	50.0	Bachelors Degree	
All Other Financial Specialists (13-2099)	78	36.81	72.7	68.2	68.2	Bachelors Degree	
Occ. Health & Safety Technicians (29-9012)	76	28.85	71.4	57.1	0.0	Bachelors Degree	
First-Line Sup./Managers of Landscaping, Lawn Service, & Ground. Workers (37-1012)	83	20.95	70.6	64.7	64.7	On-the-Job Training	
Mobile Heavy Equip. Mech., Exc. Engines (49-3042)	275	20.00	70.3	48.4	57.8	On-the-Job Training	
Mental Health Counselors (21-1014)	94	21.00	70.0	70.0	90.0	Masters Degree	
Instructional Coordinators (25-9031)	76	26.04	70.0	50.0	40.0	Masters Degree	
All Other Teachers & Instructors (25-3099)	74	14.24	70.0	70.0	40.0	Bachelors Degree	
Insurance Sales Agents (41-3021)	155	15.80	69.0	67.6	46.5	Bachelors Degree	Requires License
Tellers (43-3071)	463	10.00	67.1	66.2	67.1	On-the-Job Training	
Physical Therapists (29-1123)	100	32.00	66.7	66.7	75.0	Masters Degree	Requires License
Lawyers (23-1011)	93	26.60	66.7	20.0	50.0	Professional Degree	Requires License
Pharmacy Technicians (29-2052)	58	10.22	66.7	66.7	83.3	On-the-Job Training	
Rotary Drill Operators, Oil & Gas (47-5012)	318	19.50	66.0	57.4	34.0	On-the-Job Training	
Sec. School Teachers, Exc. Special & Voc. Ed. (25-2031)	273	24.96	65.4	65.4	53.8	Bachelors Degree	
Structural Iron & Steel Workers (47-2221)	164	22.29	65.4	50.0	38.5	On-the-Job Training	
Millwrights (49-9044)	117	27.50	64.7	64.7	35.3	On-the-Job Training	
All Other Business Op. Specialists (13-1199)	94	26.95	64.3	50.0	50.0	Bachelors Degree	

Source: Wyoming New Hires Survey, http://doe.state.wy.us/LMI/energy.htm#new_hires_survey.

(Text continued from page 24)

and portable. An example of this type of account is a 401K plan. In contrast, defined-benefit plans provide a set amount of benefits after retirement based on a set formula. Defined-benefit plans include pension plans where the benefits are related to the employee's years of service and highest salary. Sometimes employers offer both a defined-benefit plan and a defined-contribution plan.

Defined-contribution plans were offered to a larger estimated proportion of full-time workers than were defined-benefit plans (see Table 11). In all industries, 82.6% of full-time workers were offered defined-contribution plans compared to 23.3% of workers offered defined-benefit plans. Defined-contribution plans were usually paid for jointly by both the employee and the employer (66.6%), while the majority of defined-benefit plans

Table 11: Of Workers Offered a Retirement Plan, Percentage of Workers Offered a Defined-Contribution or Defined-Benefit Retirement Plan in Wyoming by Industry, 2010

Retirement Plan Type	All Industries	Natural Resources & Mining	Construction	Manufacturing	Trade, Transp., & Utilities	Information	Financial Activities	Professional & Business Services	Educational & Health Services	Leisure & Hospitality	Other Services	State & Local Government
Full-Time Employees												
Defined-Contribution Plan	82.6%	98.4%	83.9%	96.0%	94.4%	97.5%	96.4%	96.4%	67.0%	100.0%	89.7%	64.9%
Employer Paid Only	20.7%	49.6%	4.8%	1.1%	11.9%	5.0%	8.0%	19.8%	21.0%	4.2%	4.8%	20.2%
Employee Paid Only	12.7%	0.5%	20.6%	21.1%	3.7%	0.3%	14.8%	5.9%	17.9%	16.3%	5.1%	45.0%
Paid Jointly	66.6%	49.9%	74.6%	77.8%	84.5%	94.7%	77.2%	74.4%	61.0%	79.5%	90.2%	34.8%
Defined-Benefit Plan	23.3%	7.3%	16.1%	19.6%	7.8%	5.5%	3.6%	3.6%	39.2%	0.0%	10.3%	71.2%
Employer Paid Only	80.0%	100.0%	100.0%	100.0%	85.5%	89.2%	100.0%	100.0%	91.3%	0.0%	55.3%	56.2%
Employee Paid Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Paid Jointly	20.0%	0.0%	0.0%	0.0%	14.5%	10.8%	0.0%	0.0%	8.7%	0.0%	44.7%	43.8%
Part-Time Employees												
Defined-Contribution Plan	86.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	78.0%	100.0%	100.0%	71.1%
Employer Paid Only	12.0%	41.0%	8.7%	9.0%	1.5%	0.0%	3.7%	45.3%	14.3%	0.0%	5.1%	41.0%
Employee Paid Only	24.2%	59.0%	2.2%	0.0%	5.2%	0.0%	0.0%	5.6%	37.7%	24.3%	0.0%	47.9%
Paid Jointly	63.8%	0.0%	89.2%	91.0%	93.2%	100.0%	96.3%	49.2%	48.0%	75.7%	94.9%	11.1%
Defined-Benefit Plan	13.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	22.1%	0.0%	0.0%	33.2%
Employer Paid Only	94.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	98.7%	0.0%	0.0%	68.4%
Employee Paid Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Paid Jointly	5.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%	0.0%	0.0%	31.6%

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

were paid solely by the employer (80.0%). Similarly, a large proportion of part-time workers in all industries were offered defined-contribution plans (86.9%) but only 13.1% were offered defined-benefit plans.

A greater estimated proportion of workers in firms with 50 or more employees were offered defined-benefit retirement plans (28.9%; see Table 12) than in firms with fewer workers. Only 10.4% of workers in firms with 1-4 employees and 9.4% of workers in firms with 10-19 employees were offered this type of retirement plan. Nearly 8 out of 10 full-time workers 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 84.4% of all workers were offered the benefit (see Figure 14, page 28). Conversely, 11.8% of employers offered a defined-benefit plan regardless of size class, and 25.6% of full-time workers were offered the plan.

Table 13 (see page 28) 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). Of those that were full-time, 69.9% enrolled in defined-

Table 12: Of Workers Offered a Retirement Plan, Percentage of Workers Offered a Defined-Contribution or Defined-Benefit Retirement Plan in Wyoming by Number of Employees Per Firm, 2010

Retirement Plan Type	Number of Employees					
	Total	1-4	5-9	10-19	20-49	50+
Full-Time Employees						
Defined-Contribution Plan	82.6%	91.7%	91.5%	90.6%	89.7%	77.9%
Employer Paid Only	20.7%	20.6%	12.6%	10.6%	6.4%	25.5%
Employee Paid Only	12.7%	9.2%	10.4%	6.3%	13.0%	13.9%
Paid Jointly	66.6%	70.3%	77.0%	83.1%	80.6%	60.6%
Defined-Benefit Plan	23.3%	10.4%	8.5%	9.4%	10.3%	28.9%
Employer Paid Only	80.0%	70.8%	88.9%	64.0%	68.6%	81.3%
Employee Paid Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Paid Jointly	20.0%	29.2%	11.1%	36.0%	31.4%	18.7%
Part-Time Employees						
Defined-Contribution Plan	86.9%	98.8%	99.3%	89.2%	95.2%	85.0%
Employer Paid Only	12.0%	18.8%	3.3%	12.3%	5.8%	13.1%
Employee Paid Only	24.2%	24.6%	5.2%	12.8%	25.9%	26.0%
Paid Jointly	63.8%	56.6%	91.5%	74.8%	68.3%	60.9%
Defined-Benefit Plan	13.1%	1.2%	0.7%	11.5%	5.3%	15.0%
Employer Paid Only	94.5%	100.0%	0.0%	100.0%	80.9%	94.9%
Employee Paid Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Paid Jointly	5.5%	0.0%	100.0%	0.0%	19.1%	5.1%

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

contribution retirement plans while nearly all (91.4%) enrolled in defined-benefit plans. Employees are typically enrolled in defined-benefit plans automatically by their employers. Nearly three-fourths (72.3%) enrolled in health insurance plans, and 76.7% chose to enroll in dental plans.

In addition to declining numbers of workers offered selected benefits, the take-up rate also generally fell from 2008 to 2010. For full-time workers, the take-up rate for health insurance declined by 5.8% (see Table 14, page 29). Likewise, the rate of enrollment for dependent health

Table 13: Average Percentage of Wyoming Workers Offered Insurance and Retirement Plans and Chose to Enroll, 2010

Enrolled Benefit	Full-Time	Part-Time
	Mean	Mean
Dental Plan	76.7%	23.0%
Dependent Health Insurance	44.6%	11.4%
Health Insurance	72.3%	29.9%
Life Insurance	85.2%	36.5%
Long-term Disability	76.8%	45.8%
Retirement		
Defined-Contribution	69.9%	28.2%
Defined-Benefit	91.4%	94.5%
Short-term Disability	56.6%	5.9%
Vision Plan	70.5%	26.7%

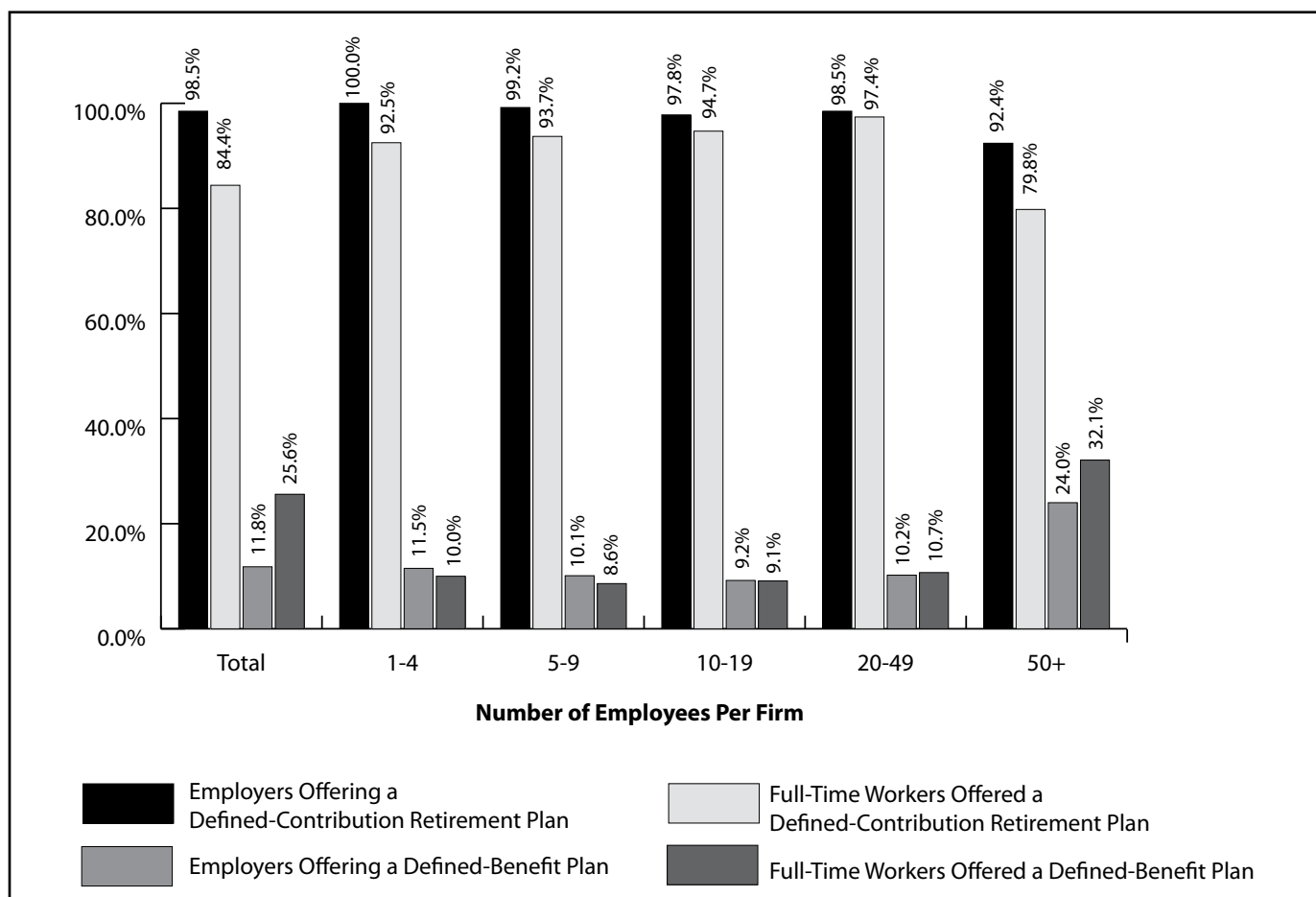


Figure 14: Percentage of Wyoming Employers Offering and Percentage of Full-Time Workers Offered a Retirement Plan by Industry in Wyoming, 2010

insurance dropped by 5.6%. The take-up rate for workers offered a defined-benefit plan dropped by 1.4%, while the take-up rate for defined-contribution retirement plans rose by 4.1%.

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 (-57.0%). Enrollment in health insurance fell by 4.4%, while the take-up rate for dependent health insurance declined by 6.5%. The take-up rate for retirement plans fell for both defined-contribution and defined-benefit plans (-9.8% and -3.6%, respectively).

Slightly over half (50.7%; see Table 15) of employers paid all of their full-time employees' health insurance costs while 2.3% of employees were responsible for the costs of the benefit and 47.0% split the costs with their employees. A little over two-thirds (68.7%) of employers fully paid for life insurance and nearly 6 out of 10 fully funded the payments for long-term disability (58.1%). About half (48.9%) of employers fully funded payments for short-term disability insurance.

Full- and part-time workers received similar numbers of days of paid holidays (7.2 and 7.1 days, respectively; see Table 16, page 30). Full-time workers were offered an average of 7.6 days of sick leave and part-time workers were offered an average of 6.8 days. After 10 years, full-time workers were offered an average of

Table 14: Difference in Average Percentage of Wyoming Workers Offered Insurance and Retirement Plans and Chose to Enroll, 2008 and 2010

Enrolled Benefit	Full-Time Mean	Part-Time Mean
Dental Plan	-1.0%	-14.3%
Dependent Health Insurance	-5.6%	-6.5%
Health Insurance	-5.8%	-4.4%
Life Insurance	-0.7%	-24.4%
Long-term Disability	0.5%	-1.0%
Retirement		
Defined-Contribution	4.1%	-9.8%
Defined-Benefit	-1.4%	-3.6%
Short-term Disability	-19.6%	-57.0%
Vision Plan	-0.1%	0.2%

Table 15: Amount Paid for Benefits by Employers for Wyoming Workers, 2010

Benefit Type	Employer-Paid		Employee-Paid		Jointly Paid	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Dental Plan	41.5%	28.1%	17.8%	28.3%	40.8%	43.6%
Dependent Health Insurance	22.7%	17.6%	31.7%	44.1%	45.6%	38.3%
Health Insurance	50.7%	55.3%	2.3%	8.8%	47.0%	35.9%
Life Insurance	68.7%	67.7%	8.9%	16.8%	22.3%	15.5%
Long-Term Disability	58.1%	54.4%	25.9%	29.0%	16.0%	16.6%
Short-Term Disability	48.9%	36.6%	34.0%	43.3%	17.1%	20.0%
Vision Plan	33.2%	33.1%	27.8%	34.0%	38.9%	32.9%

14.2 days of paid vacation compared to 9.6 days for part-time workers.

Summary

In terms of the unemployment rate, Wyoming weathered the most recent recession better overall than the U.S. Even so, the number of employees offered benefits, including health insurance and retirement plans, declined from 2008 to 2010. Coinciding with the decline in the number of workers offered health insurance were increases in the number of people eligible for Medicaid; whether or not the declining offerings of health insurance are related to increases in Medicaid eligibility is not entirely clear.

The likelihood of being offered benefits in Wyoming depends largely on full- or part-time status, company size, and industry. Full-time workers were offered benefits at a higher rate than part-time workers. Workers in larger firms were offered benefits more often than those

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

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Table 16: Average Number of Days of Leave Benefits for Wyoming Employees, 2010

Type of Leave	Number of Days			
	Full-Time		Part-Time	
	Mean	Mode	Mean	Mode
Paid Holidays	7.2	6.0	7.1	6.0
Paid Sick Leave	7.6	5.0	6.8	6.0
Paid Vacation (After 1 Year)	7.8	5.0	5.8	5.0
Paid Vacation (After 5 Years)	12.0	10.0	8.4	5.0
Paid Vacation (After 10 Years)	14.2	15.0	9.6	5.0
Paid Personal Leave (After 1 Year)	8.8	5.0	6.9	5.0
Paid Personal Leave (After 5 Years)	12.6	10.0	9.3	10.0
Paid Personal Leave (After 10 Years)	13.8	10.0	10.4	10.0

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