

Wyoming Benefits Survey 2013



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Wyoming Benefits Survey 2013

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Joan Evans, Director

Research & Planning

Tom Gallagher, Manager

Prepared by:

Lisa Knapp

Edited by:

Valerie A. Davis

Phil Ellsworth

Michael Moore

Reviewed by:

David Bullard

Carola Cowan

Michele Holmes

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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Contents

Introduction 1

Wyoming Economy2

Figure 1:	Unemployment Rates in Wyoming and the U.S., January 2000 to August 2014	2
Figure 2:	Total Wyoming Employment and Average Number of Quarters Worked with Employer by Year and Quarter, 2000Q1 to 2014Q2	3
Table 1:	Number and Percentage of Full- and Part-Time Employees in Wyoming by Year and Quarter, Fourth Quarter 2008 (2008Q4) to Third Quarter 2013 (2013Q3)	4

Survey Response Rates, Methodology, and Analysis Procedures 3

Survey Results5

Table 2:	Wyoming Benefits Survey Employer Response Rates by Survey Quarter, 2008Q4 - 2013Q3	6
Table 3:	Percentage of Employers in Wyoming Offering Selected Benefits to Their Full- and Part-Time Employees, 2013Q3	7
Table 4:	Percentage of Full- and Part-Time Jobs in Wyoming Offered Selected Benefits, 2013Q3	7

Employer Size 8

Table 5:	Percentage of All Jobs in Wyoming Offered Selected Benefits by Employer Size Group, 2013Q3	8
Table 6:	Percentage of Full-Time Jobs in Wyoming Offered Selected Benefits by Employer Size Group, 2013Q3	9
Table 7:	Percentage of Part-Time Jobs in Wyoming Offered Selected Benefits by Employer Size Group, 2013Q3	10
Table 8:	Total Number of Jobs and Total Number of Jobs with Selected Benefits by Employer Size Group, 2013Q3	11
Table 9:	Percentage of Employers in Wyoming Offering Selected Benefits to Full-Time Jobs by Employer Size Group, 2013Q3	11
Table 10:	Percentage of Employers in Wyoming Offering Selected Benefits to Part-Time Jobs by Employer Size Group, 2013Q3	12
Figure 3:	Percentage of Wyoming Employers Offering and Percentage of Full-Time Employees Offered Medical Insurance by Employer Size Group, 2013Q3	13

Figure 4:	Percentage of Wyoming Employers Offering and Percentage of Full-Time Jobs Offered a Retirement Plan by Employer Size Group, 2013Q3	13
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Industry 14

Table 11:	Percentage of Wyoming Employers Offering Selected Benefits by Industry, 2013Q3	14
Table 12:	Percentage of All Jobs in Wyoming Offered Selected Benefits by Industry, 2013Q3	16

Full-Time Jobs by Industry 18

Table 13:	Percentage of Full-Time Jobs in Wyoming Offered Selected Benefits by Industry, 2013Q3	18
-----------	---	----

Part-Time Jobs by Industry 19

Table 14:	Percentage of Part-Time Jobs in Wyoming Offered Selected Benefits by Industry, 2013Q3	20
-----------	---	----

Employers Offering Benefits by Industry 20

Figure 5:	Percentage of Wyoming Employers Offering and Percentage of Full-Time Jobs Offered Medical Insurance by Industry, 2013Q3	21
Figure 6:	Percentage of Employers in Wyoming Offering and Percentage of Full-Time Jobs Offered a Retirement Plan by Industry, 2013Q3	22

Region 22

Figure 7:	Map of Occupational Employment Statistics Program Sub-State Regions in Wyoming	23
Table 15:	Percentage of Total Employers Offering Selected Benefits by Wyoming Sub-State Region, 2013Q3	24
Table 16:	Percentage of Total Jobs Offered Selected Benefits by Wyoming Sub-State Region, 2013Q3	25

Full-Time Jobs by Region 26

Table 17:	Percentage of Full-Time Jobs Offered Selected Benefits by Wyoming Sub-State Region, 2013Q3	27
-----------	--	----

Part-Time Jobs by Region 28

Table 18:	Percentage of Part-Time Jobs Offered Selected Benefits by Wyoming Sub-State Region, 2013Q3	28
-----------	--	----

Figure 8:	Percentage of Employers in Wyoming Offering and Percentage of Full-Time Jobs Offered Medical Insurance by Sub-State Region, 2013Q3	29
Figure 9:	Percentage of Employers in Wyoming Offering and Percentage of Full-Time Jobs Offered Retirement Plans by Sub-State Region, 2013Q3	30

Moving Averages..... 30

Figure 10:	Percentage of Wyoming Employers Offering Selected Medical Benefits, 2008Q4 - 2013Q3 (Moving Average)	31
Figure 11:	Percentage of Full-Time Jobs in Wyoming Offered Selected Medical Benefits, 2008Q4 - 2013Q3 (Moving Average)	31
Figure 12:	Percentage of Part-Time Jobs in Wyoming Offered Selected Medical Benefits, 2008Q4 - 2013Q3 (Moving Average)	32
Figure 13:	Percentage of Employers in Wyoming Offering Selected Retirement and Insurance Benefits, 2008Q4 - 2013Q3 (Moving Average)	33
Figure 14:	Percentage of Full-Time Jobs in Wyoming Offered Selected Retirement and Insurance Benefits, 2008Q4 - 2013Q3 (Moving Average)	34
Figure 15:	Percentage of Part-Time Jobs in Wyoming Offered Selected Retirement and Insurance Benefits, 2008Q4 - 2013Q3 (Moving Average)	34
Figure 16:	Percentage of Employers in Wyoming Offering Selected Paid Leave, 2008Q4 - 2013Q3 (20-Quarter Moving Average)	35
Figure 17:	Percent of Full-Time Jobs Offered Selected Paid Leave, 2008Q4 - 2013Q3 (Moving Average)	35
Figure 18:	Percentage of Part-Time Jobs in Wyoming Offered Selected Paid Leave, 2008Q4 - 2013Q3 (Moving Average)	36

Discussion and Conclusions.....36

References 37

Wyoming Benefits Survey 2013

by: *Lisa Knapp, Senior Analyst*

Introduction

This report, based on data from the Wyoming Employer Benefits Survey, examines employer-provided benefits in Wyoming. The survey is sent to approximately 675 employers each quarter and data are presented in terms of employers who offer benefits and jobs that are offered benefits. The survey data in this report are calculated for employer size class, industry, and region. Research & Planning (R&P) also collects employer-provided benefits data as part of the New Hires Job Skills Survey. The results of that survey, which can be found at <http://doe.state.wy.us/LMI/newhires.htm>, are presented in terms of jobs worked.

Employee compensation is a combination of direct and indirect sources. Direct compensation refers to employees' wages and salaries; indirect compensation is composed of any combination of employer-sponsored benefits offered to the worker, which may include medical insurance, retirement plans, disability insurance, and paid time off. Employer-sponsored benefits are important for both employers and employees, although for different reasons. Benefits such as medical insurance, retirement plans, and paid leave can increase employee job satisfaction, which may increase employee retention. Employer-sponsored benefits can also lead to a healthier workforce, which may decrease employee absenteeism (Rappaport, 2013). According to the U.S. Bureau of Labor Statistics (2014), in June 2014 wages

and salaries accounted for 69.8% of private industry employer costs, while employer-sponsored benefits accounted for 30.2%. For state and local government, direct compensation costs accounted for 64.0% of total compensation and benefits accounted for the remaining 36.0%.

In 2010, the Patient Protection and Affordable Care Act, or Affordable Care Act (ACA), was signed into law. This law was intended to provide affordable medical insurance options, particularly to those without access to employer-sponsored medical insurance, but there has been speculation that it would prompt some employers to stop offering their employees the benefit (Buchmueller, Carey, & Levy; 2013). The ACA stipulates a monetary penalty for employers with 50 or more employees who do not offer medical insurance. However, this mandate was delayed until 2015 for employers with more than 100 employees and 2016 for those with 50 to 99 employees. Consequently, there are no current national data available to identify the effects of this law on the rate that large employers offer medical insurance (Blumenthal & Collins, 2014). The ACA does not contain a penalty for employers with fewer than 50 employees who do not offer medical insurance, but it creates a small-group market as a way for smaller employers to more affordably offer medical insurance to their employees. There are currently no national data available with details on the number of businesses enrolled in these small-group markets (Blumenthal & Collins, 2014).

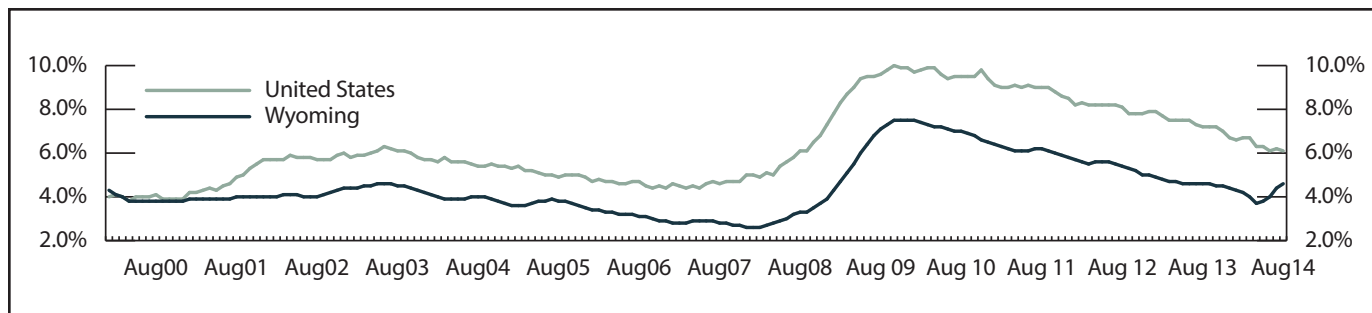


Figure 1: Unemployment Rates in Wyoming and the U.S., January 2000 to August 2014

Although medical care benefits are most often discussed in the news, other benefits can have a positive effect on employee job satisfaction. For example, paid leave benefits may be very important in creating a healthy workforce. Allowing employees the flexibility to take paid leave from their jobs to deal with personal matters can lower company turnover, which lowers the costs associated with recruiting and training new employees (Ben-Ishai, 2014).

In addition to medical insurance and paid leave benefits, the Wyoming Benefits Survey collects data on workforce benefits such as dental and vision insurance, life and disability benefits, child care and education reimbursement, and retirement benefits. Retirement benefits are broken out into defined-contribution plans and defined-benefit plans. For a discussion on the differences between these, see [\[doe.state.wy.us/LMI/benefits2012/health_and_retire.htm\]\(http://doe.state.wy.us/LMI/benefits2012/health_and_retire.htm\). This publication examines the percentage of employers who offer selected benefits and the percentage of jobs offered those benefits by employer size, industry, region, and as a 20-quarter moving average. Comparisons by region and 20-quarter moving average are new to the publication this year.](http://</p>
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Wyoming Economy

Wyoming's seasonally adjusted¹ unemployment rate reached a high of 7.5% from October 2009 through January 2010, but had fallen to 4.6% as of September 2013 (see Figure 1). In comparison, the seasonally adjusted unemployment rate for the U.S. reached a high of 10.0% in October 2009

and remained above 9.0% through September 2011. The U.S. unemployment rate dropped to 7.2% by September 2013.

Figure 2 (see page 3) shows the estimated employment in Wyoming and workers' average number of quarters worked with state employers by quarter from first quarter 2000 (2000Q1) through 2014Q2. This figure alternatively illustrates the effects of the economy, particularly the economic downturn, on the state's workforce. The number of workers in the state steadily increased between 2000Q1 and 2008Q4 when it reached the highest point of 359,673 employees. Between 2008Q3 and 2010Q2, at the time of the economic downturn, employment dropped to 288,847 before starting to increase again.

In contrast, when total employment in the state began to fall, the number of quarters of experience

¹ Seasonal adjustment is a statistical procedure to remove the impact of normal regularly recurring events (such as weather, major holidays, and the opening and closing of schools) from economic time series to better understand changes in economic conditions from month to month.

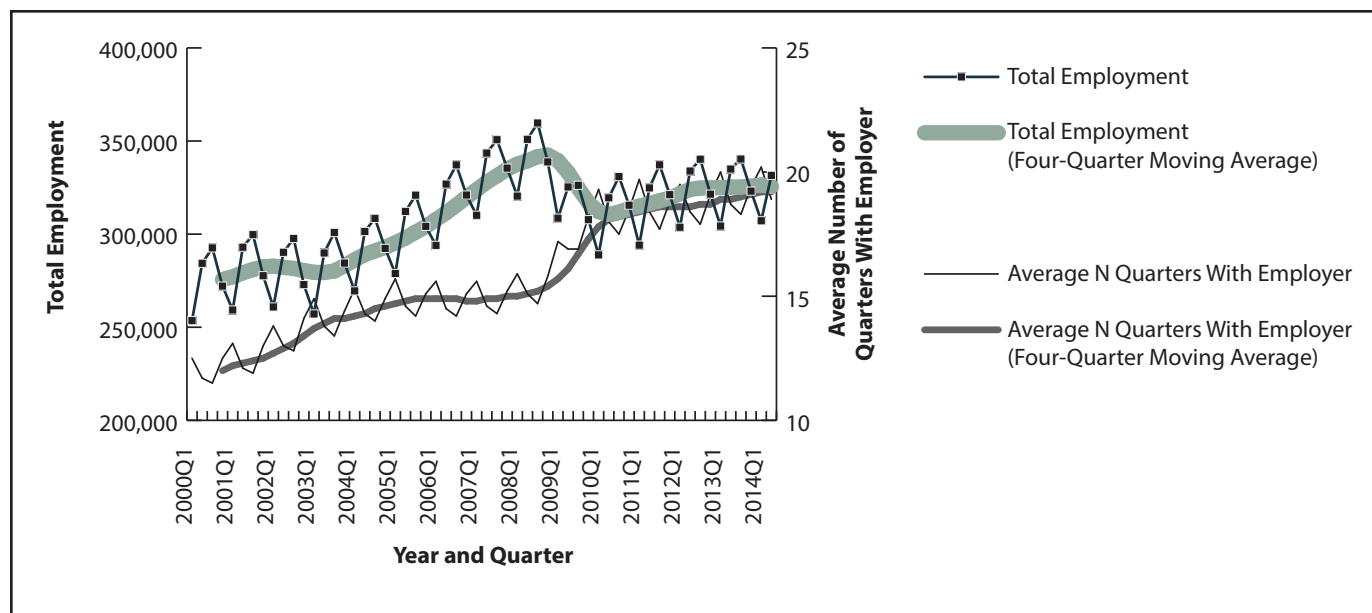


Figure 2: Total Wyoming Employment and Average Number of Quarters Worked with Employer by Year and Quarter, 2000Q1 to 2014Q2

workers had with Wyoming employers increased. For example, in 2008Q3, the average number of quarters of experience was 14.7 but jumped to 17.2 quarters of experience in 2009Q1 and 19.3 quarters of experience in 2010Q1. This sudden increase in experience at the same time as the economic downturn indicates that employers laid off newer employees first, rather than those who had worked for the company longer.

Table 1 (see page 4) contains the proportion of part- and full-time jobs by year and quarter from 2008Q4 through 2013Q3. Beginning in 2010Q2, the proportion of full-time workers fell and the

proportion of part-time jobs increased slightly. It is possible that employers scaled full-time employees' hours back to part-time during the economic downturn.

Survey Response Rates, Methodology, and Analysis Procedures

Beginning with this publication, R&P has calculated how benefits are offered by quarter rather than yearly. Estimates of offered benefits were calculated for this publication by employer size class, industry, sub-state region, and as a quarterly moving average. Because the Wyoming Benefits Survey is

designed to collect data at a single point in time from a different sample of employers each quarter, it cannot be used as a true time series of data. The addition of a quarterly moving average provides a reasonable alternative to a time series that can be used to analyze changes in the way benefits are offered over time. In part, this was done to allow R&P and interested audiences to monitor any changes that may occur due to the ACA. Also, more timely estimates will provide one more tool to monitor the economy as employers tend to respond to economic changes through compensation. For more information about the benefits survey and past analyses of the data, please

visit <http://doe.state.wy.us/LMI/benefits.htm>.

The Wyoming Benefits Survey is mailed quarterly to a stratified random sample of Wyoming employers based on employer size and industry. The questionnaire asks employers to report information for the pay period that included the 12th day of the month for the second month in the quarter in which they were included in the survey. For example, employers included in the survey during the second quarter of the year (April, May, June) would be asked to provide data for the pay period that included May 12. To reduce employer burden caused by mailing an employer multiple surveys in a short period, employers who received a questionnaire in the eight quarters preceding the survey reference period were not included in the sample. Employers who were out of business, refused to respond, or could not be located were also eliminated from the sample.

The sample for each quarter was drawn from the Quarterly Census of Employment and Wages (QCEW) database using the quarter one year prior to the reference quarter. For example, the sample for the

Table 1: Number and Percentage of Full- and Part-Time Employees in Wyoming by Year and Quarter, Fourth Quarter 2008 (2008Q4) to Third Quarter 2013 (2013Q3)

	Full-Time Jobs		Part-Time Jobs		Total N
	N	%	N	%	
2008Q4	218,562	76.2	68,330	23.8	286,892
2009Q1	210,260	76.8	63,578	23.2	273,838
2009Q2	212,038	76.6	64,600	23.4	276,638
2009Q3	210,849	76.3	65,465	23.7	276,314
2009Q4	205,245	76.6	62,823	23.4	268,068
2010Q1	197,764	76.3	61,472	23.7	259,236
2010Q2	205,498	75.6	66,325	24.4	271,823
2010Q3	207,664	75.0	69,215	25.0	276,879
2010Q4	205,286	75.7	65,883	24.3	271,169
2011Q1	196,242	74.9	65,875	25.1	262,117
2011Q2	202,899	74.1	70,884	25.9	273,783
2011Q3	208,113	74.1	72,658	25.9	280,771
2011Q4	206,662	74.7	70,120	25.3	276,782
2012Q1	200,983	74.8	67,720	25.2	268,703
2012Q2	209,985	75.1	69,681	24.9	279,666
2012Q3	213,094	75.4	69,549	24.6	282,643
2012Q4	209,574	75.5	67,854	24.5	277,428
2013Q1	203,517	75.6	65,822	24.4	269,339
2013Q2	212,077	75.7	68,124	24.3	280,201
2013Q3	213,109	75.2	70,443	24.8	283,552

L. Knapp, 11/17/2014, Research & Planning, WYDWS.

2013Q3 panel was drawn using the 2012Q3 QCEW file. Address correction was conducted first by applying addresses from the most recent quarter of QCEW data to the employers in the sample, and then by updating that master file with addresses provided by the postal service when letters were returned due to insufficient information for delivery.

Employers were classified into industry supersectors using the first two digits of their North American Industry Classification System (NAICS) code. For more information on NAICS codes and how supersectors are formed, please see http://doe.state.wy.us/LMI/occ_proj_06_16/terms.htm. For the purposes of this publication, because of the degree of interest from the public, data for

the educational services industry and the health care & social assistance industry are presented separately rather than as the educational and health services supersector. Although public schools, colleges, and hospitals are typically included in the state and local government classification, for the purposes of this survey they are included in educational services and in health care & social assistance, respectively, in order to show how benefits are distributed to those workers.

The estimation techniques employed for this survey changed this year. Rather than creating estimates for one year using the data collected during that year, R&P created a quarterly estimation ranging back to 2005Q1. Data from each quarter were benchmarked to the average employment of that quarter and the preceding seven quarters based on QCEW records. The universe, in this publication, refers to all employers in Wyoming covered by state Unemployment Insurance. 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 are applied to survey responses either according to the employers' total employment or the number of employers 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 reported a total of 200 workers during the survey reference period, and the 2013Q3 QCEW data showed there were 1,200 workers in that industry in the state, each employer would receive an employment weight of $1,200/200$, or 6.0. Likewise, if the number of

responding employers was six and the total number in a stratum cell was 20, the weight applied when analyzing data by the number of employers 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.

Because the moving average analyses in this publication include data from 2008Q4 to 2013Q3, the response rate data for those quarters are included in Table 2 (see page 6). The response rate fluctuated from a low of 82.0% in 2012Q3 to a high of 100.0% in 2013Q2. An average of 673 survey questionnaires were mailed out every quarter, although a small percentage of these were eliminated from the sample due to employer refusal, insufficient address information, business closure, or lack of employees during the reference period.

Survey Results

Due to the changes made to the calculations of estimates this year, the analyses of how benefits were offered by employer size class, industry, and substate region will utilize data from third quarter 2013, while the moving average analyses will cover 20 quarters, or five years, of data from 2008Q4 through 2013Q3.

Table 3 (see page 7) shows the

Table 2: Wyoming Benefits Survey Employer Response Rates by Survey Quarter, 2008Q4 - 2013Q3

	Responded, Operating %			Insufficient Address Information %		Refused %		Temporarily Closed %		Permanently Out of Business %		No Employees During Reference Period %		Net Useable Surveys and Response Rate	
	Total	N	(Gross)	N	(Gross)	N	(Gross)	N	(Gross)	N	(Gross)	N	(Gross)	N	% (Net)
2008Q4	679	544	80.1	2	0.3	11	1.6	10	1.5	27	4.0	2	0.3	627	86.8
2009Q1	685	526	76.8	12	1.8	25	3.6	16	2.3	24	3.5	24	3.5	584	90.1
2009Q2	670	503	75.1	12	1.8	36	5.4	13	1.9	21	3.1	18	2.7	570	88.2
2009Q3	748	499	66.7	13	1.7	12	1.6	17	2.3	68	9.1	38	5.1	600	83.2
2009Q4	742	565	76.1	11	1.5	49	6.6	14	1.9	42	5.7	18	2.4	608	92.9
2010Q1	708	536	75.7	8	1.1	11	1.6	9	1.3	14	2.0	19	2.7	647	82.8
2010Q2	675	515	76.3	33	4.9	21	3.1	15	2.2	20	3.0	23	3.4	563	91.5
2010Q3	656	498	75.9	12	1.8	15	2.3	8	1.2	21	3.2	35	5.3	565	88.1
2010Q4	673	501	74.4	11	1.6	10	1.5	8	1.2	18	2.7	26	3.9	600	83.5
2011Q1	682	504	73.9	16	2.3	23	3.4	15	2.2	11	1.6	26	3.8	591	85.3
2011Q2	675	503	74.5	3	0.4	35	5.2	16	2.4	25	3.7	28	4.1	568	88.6
2011Q3	675	505	74.8	10	1.5	32	4.7	8	1.2	24	3.6	28	4.1	573	88.1
2011Q4	697	519	74.5	12	1.7	14	2.0	9	1.3	14	2.0	33	4.7	615	84.4
2012Q1	686	517	75.4	6	0.9	16	2.3	11	1.6	18	2.6	25	3.6	610	84.8
2012Q2	629	445	70.7	67	10.7	56	8.9	10	1.6	21	3.3	19	3.0	456	97.6
2012Q3	638	460	72.1	4	0.6	21	3.3	9	1.4	32	5.0	11	1.7	561	82.0
2012Q4	659	541	82.1	0	0.0	0	0.0	12	1.8	16	2.4	3	0.5	628	86.1
2013Q1	629	455	72.3	39	6.2	54	8.6	27	4.3	38	6.0	14	2.2	457	99.6
2013Q2	633	483	76.3	30	4.7	61	9.6	14	2.2	36	5.7	9	1.4	483	100.0
2013Q3	624	473	75.8	60	9.6	47	7.5	7	1.1	24	3.8	6	1.0	480	98.5

L. Knapp, 10/27/2014, Research & Planning, WYDWS.

percentage of Wyoming employers who offered selected benefits to full- and part-time jobs during 2013Q3. Nearly half of employers (46.6%) offered medical insurance to full-time jobs while only 6.7% offered the benefit to part-time workers. One-third of employers (33.8%) offered dental insurance to full-time jobs and almost one-quarter (23.2%) offered vision benefits to full-time jobs. In Table 3, 40.5% of employers offered retirement benefits to full-time jobs, with defined-contribution plans offered by a

larger proportion of employers (38.2%) than were defined-benefit plans (5.1%). Only 14.3% of employers offered retirement plans to part-time jobs, and defined-contribution plans were offered to these jobs by a larger proportion of employers (12.7%) than defined-benefit plans (1.8%).

As shown in Table 4 (see page 7), 81.9% of full-time jobs were offered medical benefits and 78.3% were offered dependent medical insurance in 2013Q3. This was a

0.3 percentage point decline from the previous year for medical insurance and a 0.7% decline for dependent medical insurance. Just over three-quarters of full-time jobs (77.2%) were offered retirement plans, with defined-contribution plans offered to 70.4% of full-time jobs. The proportion of full-time jobs offered defined-benefit retirement plans increased by 2.4 percentage points, while the proportion of jobs offered defined-contribution retirement plans increased by 0.3 percentage points. Life insurance was offered to 73.3% of full-time jobs, an increase of 0.8 percentage points from the previous year.

In comparison, medical insurance was offered to approximately one in five part-time jobs (19.8%) and dependent medical insurance was offered to 18.8%. This was an increase of 1.8 percentage points for medical insurance and 1.9 percentage points for dependent medical insurance. Retirement plans were offered to 29.6% of part-time jobs, an increase of 2.2 percentage points, and life insurance was offered to 15.3% of these part-time jobs, a decrease of 0.8 percentage points from the previous year.

Table 3: Percentage of Employers in Wyoming Offering Selected Benefits to Their Full- and Part-Time Employees, 2013Q3

Benefit	2013Q3	
	% Full-Time	% Part-Time
Child Care	2.8	1.8
Dental Plan	33.8	5.3
Dependent Medical Insurance	38.8	5.5
Educational/Tuition Assist.	21.6	9.2
Flexible Spending Acct.	15.4	3.7
Hiring Bonus	5.7	1.7
Life Insurance	30.1	5.0
Long-Term Disability	14.6	2.1
Medical Insurance	46.6	6.7
Paid Holiday Leave	53.7	17.1
Paid Personal Leave	27.3	7.7
Paid Sick Leave	28.4	7.3
Paid Vacation	50.7	12.2
Retirement Plan	40.5	14.3
Retirement Plan, Defined-Benefit	5.1	1.8
Retirement Plan, Defined-Contribution	38.2	12.7
Short-Term Disability	15.4	3.2
Vision Plan	23.2	4.1

L. Knapp, 08/06/2014, Research & Planning, WYDWS.

Table 4: Percentage of Full- and Part-Time Jobs in Wyoming Offered Selected Benefits, 2013Q3

Benefit	2013Q3	
	%, Full-Time	%, Part-Time
Child Care	5.2	3.3
Dental Plan	73.5	18.3
Dependent Medical Insurance	78.3	18.8
Educational/Tuition Assist.	52.4	16.9
Flexible Spending Acct.	52.4	11.5
Hiring Bonus	23.1	3.6
Life Insurance	73.3	15.3
Long-Term Disability	53.8	7.6
Medical Insurance	81.9	19.8
Paid Holiday Leave	75.6	17.9
Paid Personal Leave	39.3	12.6
Paid Sick Leave	49.1	14.7
Paid Vacation	72.8	20.8
Retirement Plan	77.2	29.6
Retirement Plan, Defined-Benefit	23.4	5.4
Retirement Plan, Defined-Contribution	70.4	27.3
Short-Term Disability	49.3	12.6
Vision Plan	58.6	14.0

L. Knapp, 08/06/2014, Research & Planning, WYDWS.

Employer Size

Table 5 contains the proportion of selected benefits offered to all employees by the number of employees an employer has. In general, as the size of the firm increased, the proportion of jobs that were offered benefits increased. Among firms with 1-4 employees, 24.7% of jobs were offered medical insurance, 22.5% were offered retirement plans, 15.7% were offered dental insurance, and 10.2% were offered vision insurance. More than one-third (36.6%) were offered paid holiday leave and 19.0%

were offered paid sick leave. Among employers with 5-9 employees, paid holidays were offered to the largest proportion of jobs (45.3%), followed by paid vacation (42.4%) and medical insurance (35.0%). Approximately two in five jobs (43.5%) for employers with 10-19 employees were offered medical insurance while 58.1% of those working for employers with 20-49 employees were offered the benefit. Approximately 40.8% of employees working for employers with 10-19 employees were offered retirement plans compared to just over half of those working for employers with

20-49 employees (53.3%). Over three-quarters of employees working for employers with 50 or more employees were offered retirement plans (84.1%), medical insurance (83.5%), dependent medical insurance (82.0%), life insurance (80.1%), and dental plans (78.9%). Nearly three in four employees of these employers (71.2%) were offered paid holidays and just over half (53.2%) were offered paid sick leave.

Table 6 (see page 9) shows the distribution of benefits by employer size for full-time jobs. Over one-third of jobs in firms with

Table 5: Percentage of All Jobs in Wyoming Offered Selected Benefits by Employer Size Group, 2013Q3

Benefit	Employer Size Group (Number of Employees)					Total
	1-4	5-9	10-19	20-49	50+	
Child Care	1.6	1.8	2.4	6.0	5.6	4.7
Dental Plan	15.7	24.1	35.2	48.4	78.9	59.8
Dependent Medical Insurance	18.6	28.8	38.6	54.4	82.0	63.5
Educational/Tuition Assist.	15.0	15.2	18.9	28.5	60.6	43.5
Flexible Spending Acct.	7.6	9.6	14.4	23.2	62.6	42.3
Hiring Bonus	2.7	2.9	5.5	11.6	27.0	18.2
Life Insurance	13.6	20.6	32.3	43.8	80.1	58.9
Long-Term Disability	7.4	6.8	14.4	23.4	63.1	42.3
Medical Insurance	24.7	35.0	43.5	58.1	83.5	66.5
Paid Holiday Leave	36.6	45.3	49.7	53.6	71.2	61.2
Paid Personal Leave	17.6	22.6	23.5	26.0	39.9	32.7
Paid Sick Leave	19.0	21.0	23.7	27.8	53.2	40.6
Paid Vacation	30.9	42.4	47.5	54.9	70.1	59.9
Retirement Plan	22.5	32.6	40.8	53.3	84.1	65.4
Retirement Plan, Defined-Benefit	2.3	2.9	4.0	7.3	29.7	18.9
Retirement Plan, Defined-Contribution	21.3	31.5	37.8	49.5	76.1	59.7
Short-Term Disability	7.3	9.2	16.1	25.4	58.0	40.2
Vision Plan	10.2	15.5	24.1	35.3	65.3	47.5

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1-4 employees (34.8%) and half of the jobs in firms with 5-9 employees (50.0%) were offered medical insurance while 29.3% of those in the smallest employers and 44.0% of those working for employers with 5-9 employees were offered retirement plans. Half of jobs in firms with 10-19 employees (50.5%) were offered dental plans, almost two-thirds (63.0%) were offered medical insurance, and 54.9% were offered retirement plans. The largest proportion of jobs offered child-care benefits worked in firms with 20-49 employees (7.2%). Within firms this size, 64.4% of full-time jobs were offered dental plans, 76.0% were offered medical insurance, 69.5% were offered retirement plans, and 47.0% were offered vision insurance. More than 90% of full-time jobs in firms with at least 50 employees were offered medical insurance (95.7%), dependent medical insurance (93.9%), retirement benefits (92.4%), life insurance

(92.8%), and dental insurance (90.2%).

A larger proportion of full-time jobs in firms with 50 or more employees were offered leave benefits compared to those in smaller firms. Approximately 83.5% of full-time jobs in the largest firms were offered paid holidays compared to 47.6% of those in firms with 1-4 employees and 66.4% of those in firms with 10-19 employees. Eight in 10 jobs (80.0%) in firms with 50 or more employees were offered paid vacation leave and 60.1% were offered paid sick leave. In firms with 1-4 employees, 41.6% of jobs were offered paid vacation and one-quarter (25.6%) were offered paid sick leave.

Table 7 (see page 10) contains similar statistics for part-time jobs. In firms with 1-4 employees, only 3.2% of jobs were offered medical insurance, 8.1% were offered retirement plans, 1.9% were offered

Table 6: Percentage of Full-Time Jobs in Wyoming Offered Selected Benefits by Employer Size Group, 2013Q3

Benefit	Employer Size Group (Number of Employees)					Total
	1-4	5-9	10-19	20-49	50+	
Child Care	2.0	2.1	3.0	7.2	5.8	5.2
Dental Plan	22.2	34.4	50.5	64.4	90.2	73.5
Dependent Medical Insurance	26.6	41.2	56.0	72.3	93.9	78.3
Educational/Tuition Assist.	18.3	19.7	24.6	37.0	68.8	52.4
Flexible Spending Acct.	10.3	13.5	20.5	32.0	72.5	52.4
Hiring Bonus	3.7	4.0	7.5	13.4	32.7	23.1
Life Insurance	18.7	29.5	46.6	59.8	92.8	73.3
Long-Term Disability	10.5	9.9	20.8	31.4	75.3	53.8
Medical Insurance	34.8	50.0	63.0	76.0	95.7	81.9
Paid Holiday Leave	47.6	61.4	66.4	69.6	83.5	75.6
Paid Personal Leave	23.7	29.8	31.9	33.9	44.9	39.3
Paid Sick Leave	25.6	29.0	31.9	37.2	60.1	49.1
Paid Vacation	41.6	57.4	64.7	70.7	80.0	72.8
Retirement Plan	29.3	44.0	54.9	69.5	92.4	77.2
Retirement Plan, Defined-Benefit	3.2	4.1	5.6	9.8	34.5	23.4
Retirement Plan, Defined-Contribution	28.0	42.8	51.1	64.3	83.3	70.4
Short-Term Disability	10.0	13.2	22.5	32.6	66.9	49.3
Vision Plan	14.5	22.3	34.7	47.0	75.0	58.6

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dental insurance, and 2.8% were offered life insurance. Among firms with 5-9 employees, 3.8% of jobs were offered medical insurance, 8.8% were offered retirement plans, 2.6% were offered dental plans, and 2.0% were offered life insurance. In firms with 50 or more employees, one-third (34.4%) of part-time jobs were offered medical insurance, half (51.1%) were offered retirement plans, and 33.8% were offered dental plans.

In terms of paid leave, one-quarter (25.6%) of part-time jobs in firms with 50 or more employees were offered paid sick leave and 30.4% were offered paid vacation. In comparison, only 5.0% of jobs in the smallest firms were offered paid sick leave and 7.9% were offered paid vacation leave. Among jobs in firms with 10-19 employees, 11.2% were offered paid vacation leave and 6.4% were offered paid sick leave.

Wyoming in 2013Q3. Table 8 (see page 11) shows the number of jobs by firm size that were offered selected benefits. Among firms with 1-4 employees, 4,613 jobs were offered retirement benefits and 5,063 were offered medical insurance. Similarly, in firms with 5-9 employees, 8,054 jobs were offered retirement plans and 8,659 were offered medical insurance. Among firms with 50 or more employees, 134,353 jobs were offered medical benefits and 135,452 were offered retirement plans.

The proportion of Wyoming employers who offered their full- and part-time jobs selected benefits are provided by firm size in Table 9 (see page 11) and Table 10 (see page 12). Similar to the proportion of jobs offered benefits, the percentage of firms that offered benefits increased with firm size. As

There were approximately 283,552 jobs in

(Text continued on page 12)

Table 7: Percentage of Part-Time Jobs in Wyoming Offered Selected Benefits by Employer Size Group, 2013Q3

Benefit	Employer Size Group (Number of Employees)					Total
	1-4	5-9	10-19	20-49	50+	
Child Care	0.9	1.2	1.0	3.0	5.2	3.3
Dental Plan	1.9	2.6	2.8	10.2	33.8	18.3
Dependent Medical Insurance	1.6	2.9	2.0	11.5	34.5	18.8
Educational/Tuition Assist.	8.0	5.9	6.7	8.2	28.2	16.9
Flexible Spending Acct.	2.0	1.5	1.4	2.2	22.9	11.5
Hiring Bonus	0.6	0.7	1.2	7.3	4.2	3.6
Life Insurance	2.8	2.0	2.2	5.7	29.4	15.3
Long-Term Disability	0.8	0.2	0.9	4.3	14.3	7.6
Medical Insurance	3.2	3.8	2.4	15.3	34.4	19.8
Paid Holiday Leave	13.4	11.8	14.6	15.5	22.3	17.9
Paid Personal Leave	4.5	7.5	5.7	7.2	19.8	12.6
Paid Sick Leave	5.0	4.3	6.4	5.6	25.6	14.7
Paid Vacation	7.9	11.0	11.2	17.3	30.4	20.8
Retirement Plan	8.1	8.8	11.0	14.8	51.1	29.6
Retirement Plan, Defined-Benefit	0.5	0.4	0.7	1.5	10.7	5.4
Retirement Plan, Defined-Contribution	7.2	7.7	9.5	14.2	47.3	27.3
Short-Term Disability	1.5	0.9	2.4	8.3	22.7	12.6
Vision Plan	1.0	1.3	1.8	7.5	26.4	14.0

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Table 8: Total Number of Jobs and Total Number of Jobs with Selected Benefits by Employer Size Group, 2013Q3

Benefit	Employer Size Group (Number of Employees)					Total
	1-4	5-9	10-19	20-49	50+	
Total	20,485	24,707	31,457	45,914	160,989	283,552
Child Care	332	451	753	2,744	9,093	13,374
Dental Plan	3,215	5,954	11,072	22,217	127,080	169,537
Dependent Medical Insurance	3,812	7,122	12,149	24,958	132,012	180,052
Educational/Tuition Assist.	3,075	3,762	5,934	13,069	97,633	123,474
Flexible Spending Acct.	1,566	2,365	4,526	10,651	100,727	119,835
Hiring Bonus	558	723	1,715	5,335	43,404	51,734
Life Insurance	2,785	5,078	10,159	20,112	128,955	167,089
Long-Term Disability	1,519	1,670	4,526	10,730	101,530	119,975
Medical Insurance	5,063	8,659	13,695	26,668	134,353	188,437
Paid Holiday Leave	7,507	11,198	15,642	24,625	114,681	173,654
Paid Personal Leave	3,604	5,590	7,397	11,941	64,183	92,714
Paid Sick Leave	3,895	5,189	7,470	12,787	85,668	115,009
Paid Vacation	6,320	10,470	14,941	25,225	112,830	169,786
Retirement Plan	4,613	8,054	12,826	24,476	135,452	185,421
Retirement Plan, Defined-Benefit	479	725	1,267	3,364	47,828	53,664
Retirement Plan, Defined-Contribution	4,371	7,773	11,880	22,740	122,560	169,324
Short-Term Disability	1,500	2,282	5,053	11,674	93,426	113,935
Vision Plan	2,092	3,834	7,584	16,229	105,074	134,813

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Table 9: Percentage of Employers in Wyoming Offering Selected Benefits to Full-Time Jobs by Employer Size Group, 2013Q3

Benefit	Employer Size Group (Number of Employees)					Total
	1-4	5-9	10-19	20-49	50+	
Child Care	2.2	1.9	2.9	5.1	5.6	2.8
Dental Plan	21.2	29.9	43.1	57.1	83.5	33.8
Dependent Medical Insurance	25.8	35.5	47.4	65.5	86.2	38.8
Educational/Tuition Assist.	17.5	18.2	22.0	30.7	50.6	21.6
Flexible Spending Acct.	10.2	11.8	16.2	24.7	52.0	15.4
Hiring Bonus	3.7	3.4	5.8	11.8	18.4	5.7
Life Insurance	18.3	24.9	38.9	52.6	81.5	30.1
Long-Term Disability	9.8	8.5	16.0	25.7	53.6	14.6
Medical Insurance	34.4	44.4	54.3	70.3	90.0	46.6
Paid Holiday Leave	45.0	57.5	60.5	62.0	76.6	53.7
Paid Personal Leave	22.6	29.0	29.5	32.9	42.4	27.3
Paid Sick Leave	24.0	28.0	30.0	34.1	49.5	28.4
Paid Vacation	38.8	54.3	61.3	67.3	76.1	50.7
Retirement Plan	29.1	39.2	47.7	60.2	82.2	40.5
Retirement Plan, Defined-Benefit	3.1	3.9	4.9	7.9	20.8	5.1
Retirement Plan, Defined-Contribution	27.7	38.1	44.4	56.1	74.0	38.2
Short-Term Disability	9.6	10.4	18.4	26.2	53.2	15.4
Vision Plan	14.2	18.8	29.1	41.2	64.7	23.2

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(Text continued from page 10)

shown in Table 9, approximately one-third (34.4%) of firms with 1-4 employees offered their full-time jobs medical insurance compared to 90.0% of employers with 50 or more employees. Approximately 21.2% of employers with 1-4 employees offered dental insurance, 29.1% offered retirement plans, and 18.3% offered life insurance. In comparison, 43.1% of employers with 10-19 employees offered dental plans, 47.7% offered retirement plans, and 38.9% offered life insurance. Among firms with 50 or more employees, 83.5% offered dental plans, 82.2% offered retirement plans, and 81.5% offered life insurance.

While only 45.0% of employers in the smallest firms offered their full-time jobs paid holidays and 38.8% offered paid vacation leave, 76.6% of those in the largest

firms offered paid holidays and 76.1% offered paid vacation. Almost two-thirds of employers with 10-19 employees offered paid holidays (60.5%) and a similar proportion (61.3%) offered paid vacation leave.

Table 10 shows the proportion of employers who offered selected benefits to their part-time jobs. Only 4.7% of employers with 1-4 employees offered medical insurance to their part-time jobs, 8.5% offered retirement plans, and 3.4% offered life insurance. Among firms with 10-19 employees, 4.0% of employers offered part-time jobs dental plans, 3.7% offered medical insurance, and 13.7% offered retirement plans. Firms with 50 or more employees had the largest proportion of employers that offered their part-time jobs benefits. One in five (20.9%) of these employers offered medical insurance, nearly half (45.6%) offered retirement plans, and 21.4% offered

Table 10: Percentage of Employers in Wyoming Offering Selected Benefits to Part-Time Jobs by Employer Size Group, 2013Q3

Benefit	Employer Size Group (Number of Employees)					Total
	1-4	5-9	10-19	20-49	50+	
Child Care	1.1	1.9	1.1	3.3	3.6	1.8
Dental Plan	2.7	3.5	4.0	9.8	21.4	5.3
Dependent Medical Insurance	3.1	3.7	2.8	12.3	20.8	5.5
Educational/Tuition Assist.	9.2	6.0	8.0	9.4	23.9	9.2
Flexible Spending Acct.	2.5	2.2	2.4	5.5	16.4	3.7
Hiring Bonus	1.2	0.7	1.1	5.2	4.3	1.7
Life Insurance	3.4	2.6	3.2	8.8	20.5	5.0
Long-Term Disability	1.4	0.5	1.7	3.9	10.1	2.1
Medical Insurance	4.7	4.3	3.7	14.2	20.9	6.7
Paid Holiday Leave	15.0	15.9	16.8	21.0	27.9	17.1
Paid Personal Leave	5.9	7.8	4.7	8.7	23.2	7.7
Paid Sick Leave	5.8	5.2	6.9	9.3	21.1	7.3
Paid Vacation	8.6	12.0	11.4	18.9	24.6	12.2
Retirement Plan	8.5	11.8	13.7	21.1	45.6	14.3
Retirement Plan, Defined-Benefit	0.9	0.8	1.3	2.5	10.5	1.8
Retirement Plan, Defined-Contribution	7.6	10.0	12.4	19.9	39.4	12.7
Short-Term Disability	2.1	1.2	2.5	7.4	12.1	3.2
Vision Plan	2.0	2.5	2.6	8.4	18.4	4.1

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dental plans.

Approximately 8.6% of employers with 1-4 employees offered part-time jobs paid vacation leave and 5.8% offered paid sick leave. In contrast, nearly one-quarter (24.6%) of employers in firms with 50 or more employees offered paid vacation leave and 21.1% offered paid sick leave.

Figure 3 shows the proportion of Wyoming employers who offered medical insurance in 2013Q3 and the proportion of full-time jobs for which the benefit was offered. Both the percentage of employers offering the benefit and the percentage of full-time jobs offered the benefit increased with firm size. In firms with 1-4 employees, 34.4% of employers offered medical insurance and 34.8% of full-time jobs were offered the benefit. In firms with 50 or more employees, the percentage of employers offering medical insurance increased to 90.0% and the percentage of jobs offered the benefit increased to 95.7%.

Similarly, Figure 4 shows the proportion of Wyoming employers who offered retirement plans and the proportion of full-time jobs that were offered the benefit. Similar to medical

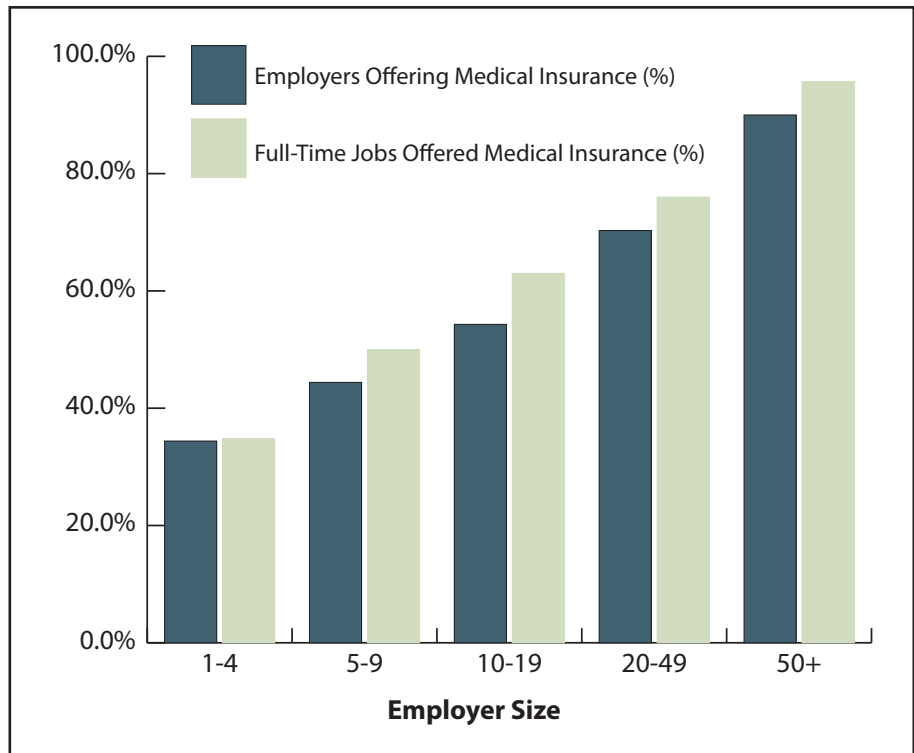


Figure 3: Percentage of Wyoming Employers Offering and Percentage of Full-Time Employees Offered Medical Insurance by Employer Size Group, 2013Q3

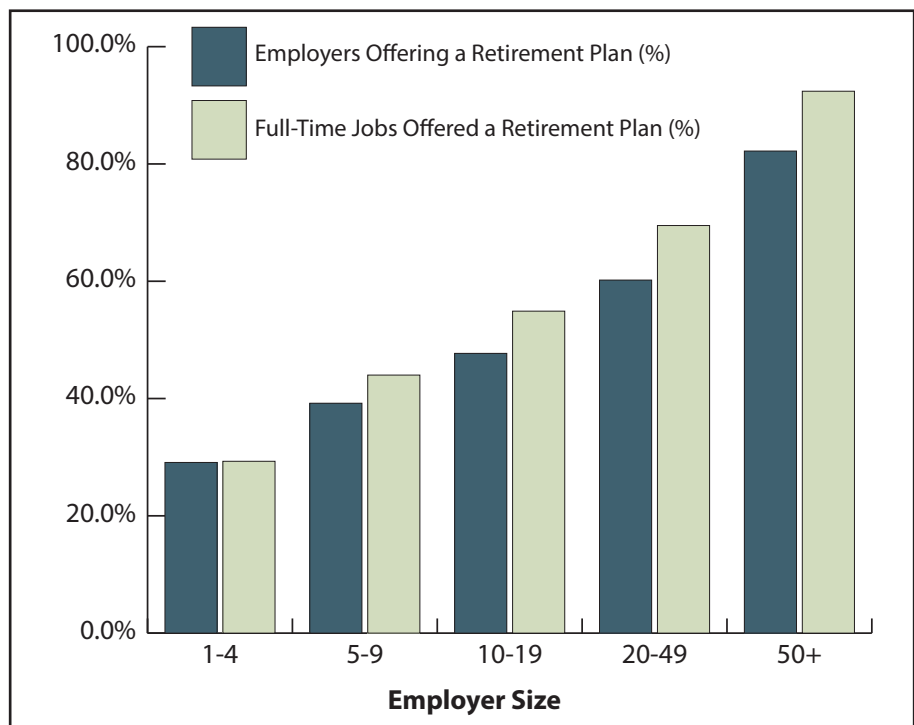


Figure 4: Percentage of Wyoming Employers Offering and Percentage of Full-Time Jobs Offered a Retirement Plan by Employer Size Group, 2013Q3

insurance, as the firm size increased, so did the proportion of both employers offering retirement benefits and the proportion of jobs offered the benefit. In the smallest firms, 29.1% of employers offered retirement benefits and 29.3% of jobs were offered the benefit. In contrast, 82.2% of employers in firms with 50 or more employees offered retirement

benefits and 92.4% of full-time jobs were offered the benefit.

Industry

The proportion of Wyoming employers who offered selected benefits by industry supersector can be found in Table 11. The industries with the largest percentage of employers

who offered medical insurance included state & local government (74.0%), natural resources & mining (53.5%), and wholesale trade (52.9%). Dependent medical insurance was offered by 47.8% of employers in information, 47.6% of those in educational services, and 48.9% of employers in natural resources & mining. At least one-third

Table 11: Percentage of Wyoming Employers Offering Selected Benefits by Industry, 2013Q3

Benefit	Industry														Total
	Natural Resources & Mining	Construction	Manufacturing	Wholesale Trade	Retail Trade	Transp. & Utilities	Information	Financial Activities	Prof. & Business Services	Educational Services	Health Care & Social Assistance	Leisure & Hospitality	Other Services	State & Local Government	
Child Care	1.4	0.6	2.8	3.9	1.3	2.1	5.0	2.0	1.6	5.8	8.3	1.4	1.1	4.7	2.4
Dental Plan	40.4	20.0	32.9	42.8	20.1	23.5	43.7	29.6	26.2	46.9	28.3	15.4	19.5	65.4	26.6
Dependent Medical Insurance	48.9	26.2	33.6	48.0	25.6	29.5	47.8	29.0	30.0	47.6	31.0	17.9	22.6	71.3	30.6
Educational/Tuition Assist.	24.5	11.3	21.7	25.1	11.9	13.0	21.9	23.2	19.9	38.0	27.5	5.7	15.0	30.9	17.7
Flexible Spending Acct.	22.1	5.7	17.3	25.0	10.4	14.0	20.0	17.3	11.6	26.9	13.6	2.5	9.1	27.7	12.3
Hiring Bonus	10.7	2.2	4.1	11.4	2.0	6.3	6.5	3.8	5.3	5.1	6.5	3.0	3.1	1.3	4.6
Life Insurance	36.9	18.6	33.1	42.5	20.2	23.9	38.1	24.9	20.9	45.1	22.3	12.1	16.5	65.8	23.7
Long-Term Disability	23.0	5.5	19.6	26.6	7.1	12.9	19.3	13.6	11.2	32.2	10.6	3.3	7.9	30.1	11.5
Medical Insurance	53.5	31.1	42.5	52.9	34.6	32.0	48.6	38.0	38.0	52.6	38.5	20.9	29.4	74.0	36.8
Paid Holiday Leave	49.2	34.7	55.5	61.6	43.2	32.1	56.0	53.8	43.5	57.7	54.1	15.3	43.6	81.8	43.4
Paid Personal Leave	26.8	12.8	25.2	28.8	21.7	14.6	29.3	29.1	21.8	33.4	35.8	13.8	21.0	23.4	22.1
Paid Sick Leave	22.4	9.0	24.0	31.5	20.5	16.3	34.6	30.3	23.5	45.0	33.6	9.9	19.2	72.8	22.6
Paid Vacation	48.9	32.7	48.9	50.3	46.5	37.4	56.6	42.8	35.1	51.6	44.5	27.5	43.8	74.3	40.7
Retirement Plan	36.7	25.6	34.7	46.9	27.4	24.2	42.7	32.6	38.3	50.1	43.0	11.7	24.1	75.2	32.3
Ret. Plan, Defined-Benefit	4.3	2.7	3.2	3.7	0.5	5.0	3.1	1.9	2.9	22.6	3.4	1.0	2.8	45.3	4.0
Ret. Plan, Defined-Contrib.	35.4	25.2	33.8	47.1	26.6	23.3	42.1	32.2	36.1	36.5	39.6	11.5	23.0	54.2	30.4
Short-Term Disability	24.9	7.2	19.3	27.4	9.6	13.6	15.8	10.4	11.7	24.4	10.7	5.4	9.2	29.3	12.1
Vision Plan	31.7	11.8	18.6	32.6	12.0	17.6	33.8	21.6	17.4	40.5	19.3	9.1	12.1	53.9	18.2

L. Knapp, 08/06/2014, Research & Planning, WYDWS.

of employers in manufacturing (32.9%), natural resources & mining (40.4%), wholesale trade (42.8%), information (43.7%), educational services (46.9%), and state & local government (65.4%) offered jobs dental plans. In comparison, the industries offering the highest proportion of vision plans were state & local government, (53.9%), educational services (40.5%), and information (33.8%).

The largest proportion of firms that offered retirement benefits was in state & local government (75.2%), educational services (50.1%), wholesale trade (46.9%), and health care & social assistance (43.0%). Defined-contribution plans were offered at a higher rate than defined-benefit plans by employers in all industries, although nearly half (45.3%) of employers in state & local government offered defined-benefit retirement plans.

Life insurance was offered by 36.9% of employers in natural resources & mining, 24.9% of those in financial activities, and 22.3% of employers in health care & social assistance. Long-term disability benefits were offered by 30.1% of employers in state & local government and 32.2% in educational services, but by only 5.5% of employers in construction and 7.1% of those in retail trade. Short-term disability benefits were offered by 24.9% of employers in natural resources & mining and 19.3% of those in manufacturing.

Paid vacation leave was offered by the largest proportion of employers in state & local government (74.3%), information (56.6%), and educational services (51.6%). Paid holidays were offered by 49.2% of employers in natural resources & mining, 61.6% of those in wholesale trade, and 54.1% of employers in health

care & social assistance. The largest proportion of employers offering paid sick leave were in state & local government (72.8%), educational services (45.0%), and information (34.6%).

Table 12 (see page 16) contains the proportion of all jobs offered selected benefits by industry in 2013Q3. As shown in this table, the proportion of jobs offered benefits varied greatly by industry. In the natural resources & mining industry, 87.8% of jobs were offered dental insurance, 90.0% were offered medical insurance, 89.1% were offered dependent medical insurance, and 82.3% were offered retirement benefits. More than three-quarters of jobs were offered paid vacation leave (76.5%) and paid holidays (81.0%). Approximately one-third of these jobs were offered paid sick leave (33.2%).

In the construction industry, the largest proportion of jobs was offered dependent medical insurance (54.9%), medical insurance (60.6%), and retirement benefits (52.2%). Half of jobs in this industry were offered paid vacation leave (53.3%) and 50.3% were offered paid holidays. Only 16.1% were offered paid sick leave.

In Wyoming's manufacturing industry, over three-quarters of jobs were offered medical insurance (81.7%), dependent medical insurance (79.7%), retirement plans (79.2%), and 80.3% were offered dental insurance. More than three-fourths of these jobs were offered paid vacation leave (78.2%) and paid holidays (86.3%) and almost one-third were offered paid sick leave (32.9%).

More than two-thirds of jobs in wholesale trade were offered medical insurance (77.3%), dependent medical insurance (75.1%), and retirement benefits (75.5%) and 71.2% were offered dental insurance. Two-

thirds of jobs in this industry were offered paid vacation leave (68.3%) and more than three-quarters were offered paid holidays (85.7%). Approximately 48.1% were offered paid sick leave.

Over half of jobs in retail trade were offered medical insurance (57.9%), retirement benefits (62.3%), and dependent medical insurance (53.7%). More than half of jobs in this industry were also offered paid vacation leave (66.4%) and paid holidays (57.3%) while slightly less than one-

third (31.3%) were offered paid sick leave.

In the transportation, warehousing, & utilities industry, nearly three-quarters of jobs were offered medical insurance (74.7%) and dependent medical insurance (74.0%) and 68.8% were offered retirement benefits. Also, 69.6% were offered dental insurance, 62.4% were offered vision plans, and 69.4% were offered life insurance. Three-fourths of jobs in this industry were offered paid vacation leave (75.4%), paid holidays (74.0%), and nearly half (49.3%) were offered paid sick leave.

Table 12: Percentage of All Jobs in Wyoming Offered Selected Benefits by Industry, 2013Q3

Benefit	Industry														
	Natural Resources & Mining	Construction	Manufacturing	Wholesale Trade	Retail Trade	Transp. & Utilities	Information	Financial Activities	Prof. & Business Services	Educational Services	Health Care & Social Assistance	Leisure & Hospitality	Other Services	State & Local Government	Total
Child Care	0.5	0.8	6.9	4.0	0.8	5.4	0.4	6.3	1.9	0.7	20.0	4.3	7.7	2.5	4.7
Dental Plan	87.8	42.3	80.3	71.2	49.3	69.6	56.9	67.4	44.5	73.5	68.7	26.6	32.6	82.5	59.8
Dependent Medical Insurance	89.1	54.9	79.7	75.1	53.7	74.0	58.1	64.5	49.4	92.5	68.1	27.0	35.1	81.3	63.5
Educational/Tuition Assist.	76.1	13.3	66.2	58.2	30.3	48.8	28.5	40.2	33.6	85.4	66.9	12.1	15.6	37.9	43.5
Flexible Spending Acct.	75.4	10.4	61.6	48.4	26.7	51.2	16.7	47.2	24.6	87.9	59.9	6.2	10.4	55.2	42.3
Hiring Bonus	42.6	6.6	38.6	28.9	14.9	27.8	10.4	11.5	9.3	25.0	36.1	3.8	5.0	2.3	18.2
Life Insurance	86.1	45.7	79.1	70.4	43.1	69.4	48.8	65.1	39.6	92.5	64.5	22.6	21.8	83.2	58.9
Long-Term Disability	76.9	15.8	68.1	48.5	23.6	48.8	25.4	54.1	29.0	85.7	50.8	3.3	8.6	61.6	42.3
Medical Insurance	90.0	60.6	81.7	77.3	57.9	74.7	58.3	71.2	54.2	92.7	70.2	29.6	40.6	84.9	66.5
Paid Holiday Leave	81.0	50.3	86.3	85.7	57.3	74.0	56.8	79.0	58.6	87.5	53.0	14.2	44.9	85.5	61.2
Paid Personal Leave	65.8	11.7	28.6	35.4	19.0	19.0	37.6	48.9	29.0	54.1	61.0	9.8	25.1	20.2	32.7
Paid Sick Leave	33.2	16.1	32.9	48.1	31.3	49.3	24.8	42.9	26.6	87.7	47.5	11.8	22.2	80.0	40.6
Paid Vacation	76.5	53.3	78.2	68.3	66.4	75.4	56.0	47.4	42.9	86.2	38.9	35.8	51.2	80.4	59.9
Retirement Plan	82.3	52.2	79.2	75.5	62.3	68.8	50.1	65.7	56.9	94.8	75.5	25.2	44.2	86.1	65.4
Ret. Plan, Defined-Benefit	21.3	5.6	30.3	7.9	0.4	24.2	1.3	7.7	2.2	62.8	5.1	1.2	1.6	68.8	18.9
Ret. Plan, Defined-Contrib.	81.7	51.6	78.7	70.6	59.1	64.4	49.8	70.8	54.1	64.8	70.8	23.9	42.5	71.7	59.7
Short-Term Disability	75.8	24.3	67.8	55.3	34.1	38.1	16.7	31.3	27.4	59.8	38.4	15.2	16.4	54.3	40.2
Vision Plan	68.1	29.9	52.3	63.7	21.5	62.4	41.3	60.0	32.8	85.3	59.9	18.5	21.3	65.1	47.5

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Among jobs in the information industry, 58.3% were offered medical insurance and 58.1% were offered dependent medical insurance. Approximately 56.9% of the jobs in this industry were offered dental insurance and 50.1% were offered retirement benefits. Over half (56.0%) were offered paid vacation leave, 56.8% were offered paid holidays, and 24.8% were offered paid sick leave.

Approximately two-thirds of jobs in the financial activities industry were offered medical insurance (71.2%), dependent medical insurance (64.5%), dental insurance (67.4%), and retirement plans (65.7%). Also, 40.2% of these jobs were offered educational or tuition assistance benefits. Slightly less than half (47.4%) of jobs in this industry were offered paid vacation leave but 79.0% were offered paid holidays. An estimated 42.9% were offered paid sick leave.

Half of all jobs in the professional & business services industry were offered medical insurance (54.2%) and retirement plans (56.9%), and nearly half (49.4%) were offered dependent medical insurance. One-third (33.6%) of these jobs were offered education benefits and 32.8% were offered vision plans. Four in 10 of these jobs were offered paid vacation leave (42.9%), 58.6% were offered paid holidays, and only 26.6% were offered paid sick leave.

Large proportions of jobs working in the educational services industry were offered several benefits. These include medical insurance (92.7%), dependent medical insurance (92.5%), retirement plans (94.8%), flexible spending accounts (87.9%), life insurance (92.5%), long-term disability (85.7%), and vision plans (85.3%). More than four-fifths of these jobs were offered paid vacation leave (86.2%), paid holidays (87.5%), and paid sick leave (87.7%). The health care

& social assistance industry provided paid personal leave to 61.0% of jobs.

Among jobs in the health care & social assistance industry, 70.2% were offered medical insurance, 75.5% were offered retirement benefits, 64.5% were offered life insurance, 66.9% were offered education benefits, and 68.7% were offered dental plans. Slightly more than one-third of these jobs were offered paid vacation leave (38.9%), nearly half were paid sick leave (47.5%) and slightly more than half (53.0%) were offered paid holidays.

The smallest proportion of jobs offered benefits were in the leisure & hospitality industry. Only 29.6% of these jobs were offered medical insurance and 25.2% were offered retirement plans. Approximately 35.8% of jobs in this industry were offered paid vacation leave while only 14.2% were offered paid holidays and only 11.8% were offered paid sick leave.

The other services industry also had a comparatively small proportion of jobs offered benefits. Only 40.6% of jobs were offered medical benefits and 44.2% were offered retirement plans. An estimated 51.2% were offered paid vacation leave and 44.9% were offered paid holidays while 22.2% were offered paid sick leave.

A comparatively large proportion of jobs in state & local government were offered benefits. More than four-fifths of these jobs were offered medical insurance (84.9%), dependent medical insurance (81.3%), retirement benefits (86.1%), life insurance (83.2%), and dental plans (82.5%). Approximately 80.4% of these jobs were offered paid vacation leave, 85.5% were offered paid holidays, and 80.0% were offered paid sick leave.

Full-Time Jobs by Industry

Table 13 shows the proportion of full-time jobs offered selected benefits by industry. Medical insurance was offered to 99.1% of full-time jobs in state & local government, 99.5% of those working in educational services, and 91.4% of those in natural resources & mining. The largest proportion of jobs that were offered dental plans was in state & local government (97.3%) and natural resources & mining (89.2%). An estimated 91.2% of jobs in the educational

services industry were offered vision plans while 70.2% of those in wholesale trade and 71.4% of those in financial activities were offered the benefit.

The largest percentages of jobs that were offered retirement plans were in state & local government (99.3%), educational services (99.3%), health care & social assistance (86.0%), and manufacturing (84.2%). Defined-contribution plans were offered at a larger rate than defined-benefit plans in all industries. For example, 82.9%

Table 13: Percentage of Full-Time Jobs in Wyoming Offered Selected Benefits by Industry, 2013Q3

Benefit	Industry														
	Natural Resources & Mining	Construction	Manufacturing	Wholesale Trade	Retail Trade	Transp. & Utilities	Information	Financial Activities	Prof. & Business Services	Educational Services	Health Care & Social Assistance	Leisure & Hospitality	Other Services	State & Local Government	Total
Child Care	0.5	0.8	7.5	4.4	1.2	5.8	0.4	7.6	2.5	0.8	21.8	6.3	4.0	3.1	5.2
Dental Plan	89.2	45.0	86.1	78.5	64.5	76.1	82.0	80.7	61.4	78.2	81.4	48.0	44.0	97.3	73.5
Dependent Medical Insurance	90.6	59.7	85.9	82.7	71.1	80.6	83.9	76.8	68.4	99.3	81.4	47.4	53.1	94.7	78.3
Educational/Tuition Assist.	77.3	14.6	70.9	63.7	33.1	52.4	41.5	47.0	45.5	90.4	75.7	19.8	20.9	45.3	52.4
Flexible Spending Acct.	76.6	11.5	66.7	53.2	38.7	57.0	24.2	55.9	34.3	92.4	70.0	13.0	15.3	63.2	52.4
Hiring Bonus	43.2	7.2	41.9	31.8	23.7	31.1	15.6	13.9	11.1	28.6	43.6	4.7	6.3	2.9	23.1
Life Insurance	87.5	49.8	85.4	77.6	64.8	75.7	69.8	77.5	54.3	99.3	76.4	37.7	33.0	98.1	73.3
Long-Term Disability	78.2	17.3	73.8	53.5	34.2	54.2	37.4	65.4	39.6	94.3	61.9	5.7	13.0	74.8	53.8
Medical Insurance	91.4	65.0	87.9	85.1	77.2	81.3	84.1	85.2	74.8	99.5	84.0	52.2	61.4	99.1	81.9
Paid Holiday Leave	82.0	53.6	92.2	93.0	81.6	80.0	79.5	90.4	76.9	99.6	58.3	26.1	61.3	99.5	75.6
Paid Personal Leave	66.8	12.7	30.8	38.6	25.1	21.2	55.5	55.6	39.7	60.5	65.2	15.8	27.3	23.8	39.3
Paid Sick Leave	33.6	16.8	35.3	52.7	38.9	54.7	33.0	50.8	35.8	94.0	51.9	25.9	33.1	93.7	49.1
Paid Vacation	77.5	57.2	84.6	74.8	84.9	81.7	76.8	54.9	57.0	99.1	43.2	62.5	72.9	94.2	72.8
Retirement Plan	83.5	56.6	84.2	82.0	76.3	74.4	60.7	73.6	74.1	99.3	86.0	36.5	51.1	99.3	77.2
Ret. Plan, Defined-Benefit	21.7	6.1	32.9	8.2	0.6	26.9	2.0	8.8	3.1	67.2	5.7	2.8	2.4	80.0	23.4
Ret. Plan, Defined Contrib.	82.9	56.0	84.1	76.9	71.0	69.5	60.2	79.4	69.9	67.4	80.8	33.6	48.6	83.1	70.4
Short-Term Disability	77.0	26.3	73.4	61.0	39.6	40.5	22.3	37.2	37.2	62.2	45.8	27.0	24.4	66.7	49.3
Vision Plan	69.2	32.8	56.1	70.2	29.7	68.0	58.5	71.4	44.9	91.2	71.0	31.0	31.9	75.3	58.6

L. Knapp, 08/06/2014, Research & Planning, WYDWS.

of full-time jobs in natural resources & mining were offered a defined-contribution plan compared to 21.7% that were offered a defined-benefit plan. In the educational services industry, 67.2% of jobs were offered a defined-benefit plan and 67.4% were offered a defined-contribution plan. In state & local government, 80.0% of jobs were offered a defined-benefit plan and 83.1% were offered a defined-contribution plan.

Life insurance was offered to 87.5% of full-time jobs in the natural resources & mining industry, 85.4% of those in manufacturing, and 98.1% of those in state & local government. Long-term disability benefits were offered to 61.9% of full-time jobs in the health care & social assistance industry, 78.2% of those in natural resources & mining, and 65.4% of those in financial activities. Short-term disability benefits were offered to 45.8% of jobs in health care & social assistance, 73.4% of full-time jobs in manufacturing, 77.0% of those in natural resources & mining, and 66.7% of jobs in state & local government.

Paid vacation leave was offered to 99.1% of full-time jobs in educational services, 94.2% of jobs in state & local government and 84.9% of jobs in retail trade, but only 43.2% of jobs in health care & social assistance. Paid holidays were offered to nearly all jobs in educational services (99.6%) and state & local government (99.5%) as well as 93.0% of jobs in wholesale trade and 92.2% of those in manufacturing. Paid sick leave was offered to 94.0% of educational services jobs and 93.7% of state & local government jobs, but only approximately one-third of full-time jobs in natural resources & mining (33.6%), manufacturing (35.3%), retail trade (38.9%), information (33.0%), professional & business services (35.8%), and other services (33.1%).

Part-Time Jobs by Industry

Table 14 (see page 20) contains the proportion of part-time jobs that were offered selected benefits by industry. Medical insurance was offered to 31.6% of part-time jobs in state & local government, 27.4% of jobs in health care & social assistance, and 59.7% of those in educational services. Dental plans were offered to half (51.2%) of jobs in educational services but only 14.6% of those in transportation, warehousing, & utilities, and a quarter (25.1%) of those in retail trade. Vision plans were offered to 26.7% of part-time jobs in state & local government, 7.1% of jobs in information, and no jobs in natural resources & mining.

Retirement benefits were offered to a quarter or more of part-time jobs in information (29.0%), retail trade (40.0%), financial activities (29.8%), educational services (73.1%), health care & social assistance (42.7%), other services (31.4%), and state & local government (36.0%). As with full-time jobs, defined-contribution plans were offered more often than defined-benefit plans.

Life insurance was offered to 59.8% of part-time jobs in educational services, 27.6% of those in health care & social assistance, 27.3% of those in state & local government, and 15.5% of jobs in transportation, warehousing & utilities. Long-term disability benefits were offered to 6.7% of jobs in retail trade, 3.4% of jobs in transportation, warehousing & utilities, and only 0.7% of those in natural resources & mining. Short-term disability benefits were offered to only 18.5% of jobs in transportation, warehousing & utilities, and 15.3% of jobs in health care & social assistance, but nearly half (48.1%) of part-time jobs in educational services.

Paid vacation leave was offered to 36.8% of part-time retail trade jobs, 25.5% of those in health care & social assistance, and 15.6% of construction workers. Paid holidays were offered to 32.7% of part-time jobs in state & local government, 14.5% of wholesale trade jobs, and 16.5% of manufacturing jobs. Paid sick leave was offered to 33.9% of part-time jobs in health care & social assistance, 28.2% of those in state & local government, and only 2.2% of jobs in other services.

Employers Offering Benefits by Industry

Figure 5 (see page 21) shows the percentage of employers who offered medical insurance benefits in 2013Q3 and the percentage of full-time jobs offered those benefits by industry. The largest proportion of jobs offered medical insurance were in educational services (99.5%), and natural resources & mining (91.4%), and state & local government (99.1%). In comparison,

Table 14: Percentage of Part-Time Jobs in Wyoming Offered Selected Benefits by Industry, 2013Q3

Benefit	Industry														Total
	Natural Resources & Mining	Construction	Manufacturing	Wholesale Trade	Retail Trade	Transp. & Utilities	Information	Financial Activities	Prof. & Business Services	Educational Services	Health Care & Social Assistance	Leisure & Hospitality	Other Services	State & Local Government	
Child Care	0.8	0.0	0.0	0.0	0.0	2.3	0.5	0.4	0.6	0.4	14.6	2.8	14.7	0.0	3.3
Dental Plan	1.5	16.9	12.3	0.4	25.1	14.6	7.1	6.5	3.6	51.2	29.3	9.8	11.7	26.8	18.3
Dependent Medical Insurance	2.1	8.7	7.2	1.7	25.8	18.4	7.1	8.4	3.6	59.5	26.7	11.0	1.7	31.2	18.8
Educational/Tuition Assist.	5.0	1.6	10.2	4.5	25.7	18.9	2.6	9.0	4.9	61.1	39.7	6.0	5.8	9.7	16.9
Flexible Spending Acct.	2.9	0.3	2.5	0.8	7.5	2.2	2.0	7.4	1.3	65.9	28.6	0.8	1.5	25.0	11.5
Hiring Bonus	3.0	0.8	0.0	0.0	0.9	0.3	0.0	0.8	4.8	7.4	12.9	3.2	2.6	0.0	3.6
Life Insurance	2.5	7.7	4.8	0.4	8.4	15.5	7.1	8.1	3.9	59.8	27.6	10.8	1.0	27.3	15.3
Long-Term Disability	0.7	1.7	1.5	0.4	6.7	3.4	1.5	2.2	3.4	44.5	16.1	1.4	0.4	11.7	7.6
Medical Insurance	3.8	18.5	8.7	1.7	27.0	18.6	7.1	7.2	4.4	59.7	27.4	11.9	2.3	31.6	19.8
Paid Holiday Leave	21.7	18.8	16.5	14.5	18.2	24.0	12.1	27.0	14.5	29.4	36.5	4.9	14.8	32.7	17.9
Paid Personal Leave	7.2	2.0	3.5	4.9	9.2	0.9	2.1	18.2	3.2	22.9	48.1	5.1	21.0	6.3	12.6
Paid Sick Leave	5.7	9.1	4.5	3.9	19.1	4.0	8.5	6.9	4.6	57.3	33.9	0.7	2.2	28.2	14.7
Paid Vacation	15.0	15.6	3.1	5.7	36.8	21.9	14.6	12.7	8.8	24.2	25.5	14.8	11.0	28.5	20.8
Retirement Plan	10.9	10.9	19.7	12.1	40.0	21.9	29.0	29.8	15.3	73.1	42.7	16.3	31.4	36.0	29.6
Ret. Plan, Defined-Benefit	0.0	0.7	0.0	4.3	0.0	1.0	0.0	2.6	0.1	41.7	3.2	0.0	0.2	26.3	5.4
Ret. Plan, Defined Contrib.	9.4	10.1	15.6	10.1	40.0	21.0	29.0	31.3	16.1	52.4	39.5	16.3	31.2	28.5	27.3
Short-Term Disability	0.7	5.7	2.8	0.4	25.3	18.5	5.6	4.4	3.8	48.1	15.3	5.8	1.5	7.4	12.6
Vision Plan	0.0	1.9	8.2	1.2	8.3	15.0	7.1	8.0	3.6	56.9	25.3	8.7	1.8	26.7	14.0

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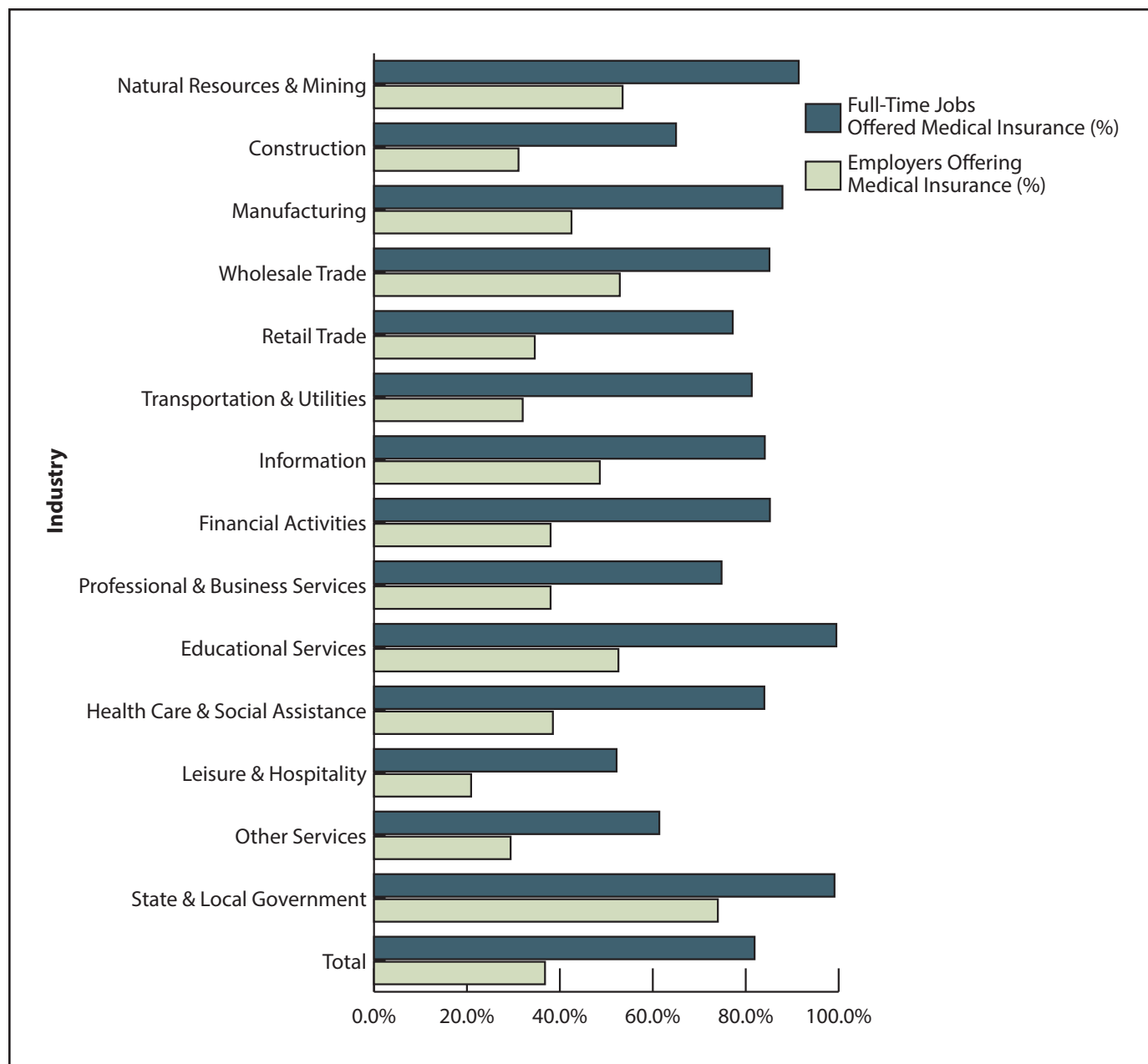


Figure 5: Percentage of Wyoming Employers Offering and Percentage of Full-Time Jobs Offered Medical Insurance by Industry, 2013Q3

the largest proportion of firms offering the benefit were in state & local government (74.0%), natural resources & mining (53.5%), wholesale trade (52.9%), and educational services (52.6%).

Figure 6 (see page 22) shows the proportion of employers who offered

retirement benefits in 2013Q3 compared to the proportion of full-time jobs that were offered the benefit by industry. The largest percentage of employers offering this benefit were in state & local government (75.2%) and educational services (50.1%). In comparison, the largest proportion of jobs offered this benefit were in state & local government

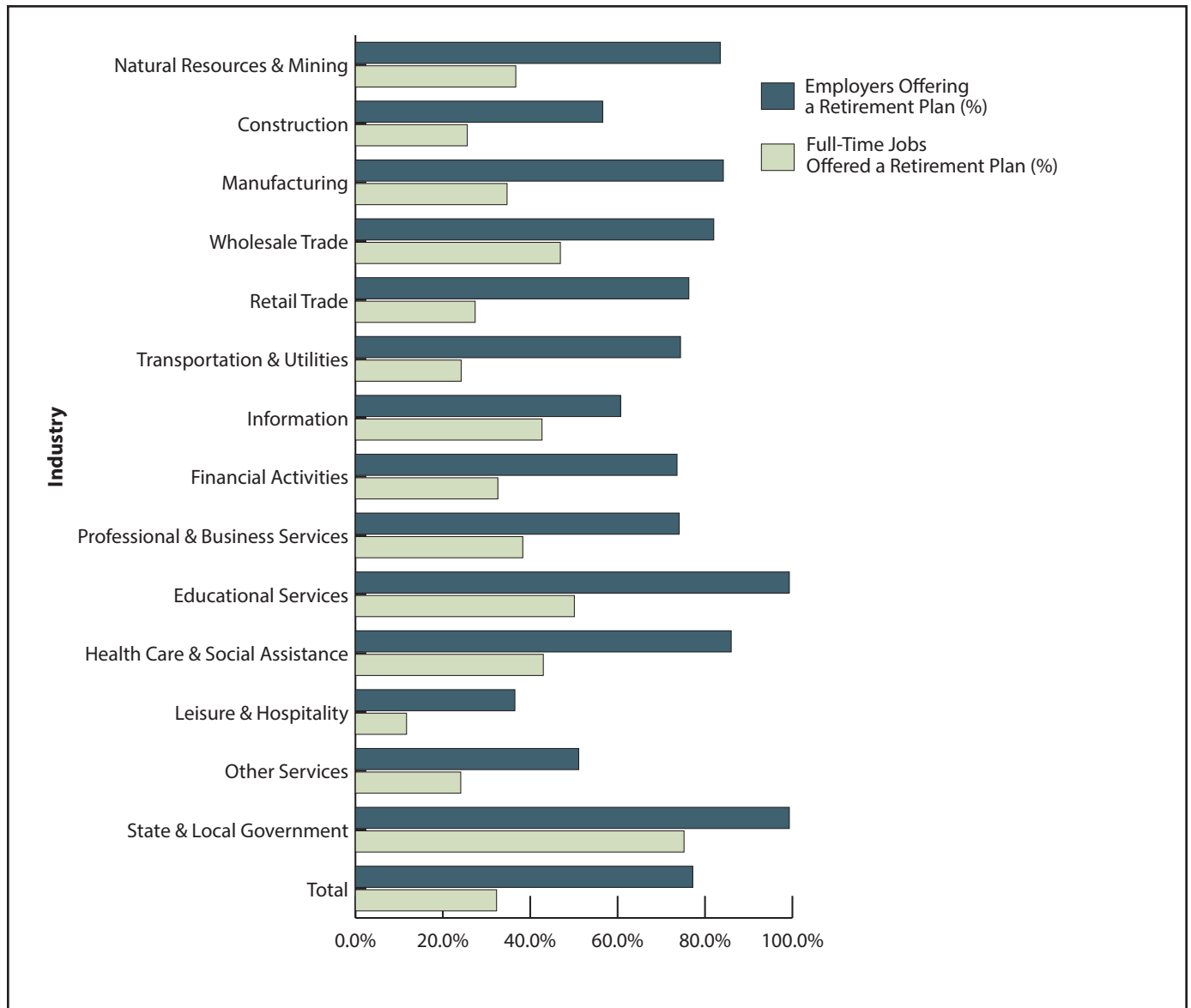


Figure 6: Percentage of Employers in Wyoming Offering and Percentage of Full-Time Employees Offered a Retirement Plan by Industry, 2013Q3

(99.3%), educational services (99.3%), health care & social assistance (86.0%), and manufacturing (84.2%).

Region

For the purposes of this section, R&P used the QCEW database to create benefits estimates at the substate region based on the employer's physical location (see

Figure 7, page 23). In some cases, large employers had employees located throughout the state and could not be placed in a single region; employment for those businesses was included in a seventh category: statewide. The estimates for the statewide region were added to those for each individual region, causing the totals for benefits offered to be larger than for any of the regions individually.

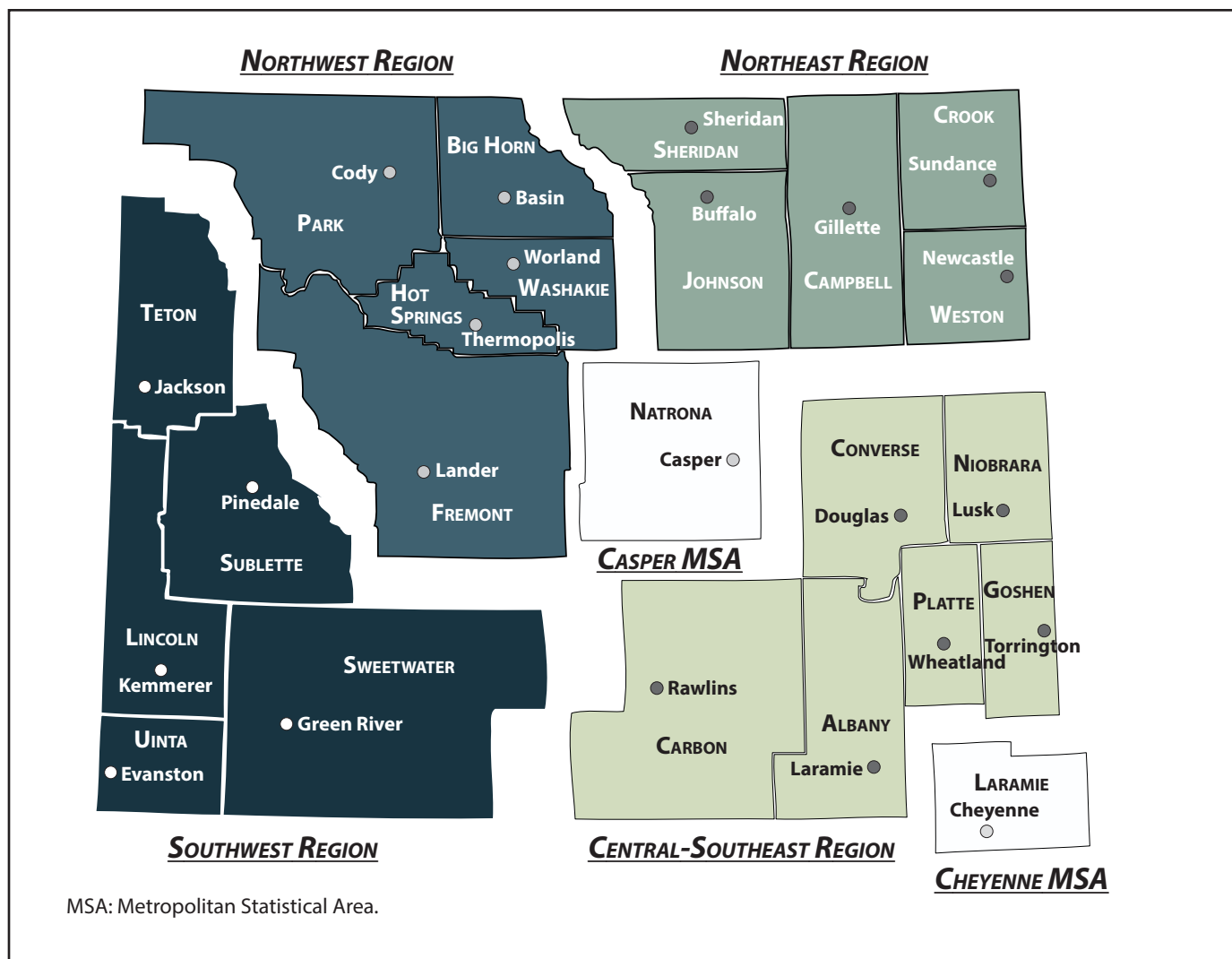


Figure 7: Map of Occupational Employment Statistics Program Sub-State Regions in Wyoming

The proportion of Wyoming employers who offered selected benefits by region in 2013Q3 are found in Table 15 (see page 24). Over one-third of employers in each region offered medical insurance. The largest proportions of employers offering dependent medical insurance were in the Casper Metropolitan Statistical Area (MSA; 31.1%), the northeast region (29.8%), and the Cheyenne MSA (29.6%). Dental plans were offered by 27.1% of employers in the Casper MSA, 25.7% of those in the Cheyenne MSA, and 25.5% of those in the northeast region. Vision plans were offered by 18.4%

of employers in the Casper MSA, compared to 15.7% of those in the northwest region and 15.9% of those in the central-southeast region.

A slightly larger proportion of employers in the Casper MSA (33.1%) offered retirement plans compared to other regions. An estimated 32.6% of employers in the Cheyenne MSA and 30.9% of those in the northeast region offered the benefit. Defined-contribution retirement plans were offered by a larger proportion of employers compared to defined-benefit plans. For

example, 31.6% of employers in the Casper MSA offered defined-contribution plans compared to 3.2% who offered defined-benefit plans.

Life insurance was offered by 24.1% of employers in the Casper MSA, 22.5% of those in the Cheyenne MSA, and 20.5% of those in the northwest region. Long-term disability benefits were offered by the largest proportion of employers in the Casper MSA (11.8%) and by the smallest proportion of

employers in the northwest region (9.4%). The largest percentage of employers offering short-term disability benefits (12.6%) was also in the Casper MSA, while the smallest percentage was in the northwest region (9.9%).

Paid vacation leave was offered by 41.5% of employers in the Casper MSA, 40.1% of those in the Cheyenne MSA, and 40.4% of those in the northeast region. Paid holidays were offered by 45.2% of employers in

Table 15: Percentage of Total Employers Offering Selected Benefits by Wyoming Sub-State Region, 2013Q3

Benefit	Wyoming Sub-State Region							Total
	Casper MSA	Cheyenne MSA	Central-Southeast	Northeast	Northwest	Southwest	Statewide	
Child Care	2.6	2.6	2.1	2.2	2.1	2.2	4.0	2.4
Dental Plan	27.1	25.7	23.5	25.5	23.3	24.2	55.1	26.6
Dependent Medical Insurance	31.1	29.6	27.3	29.8	27.0	28.2	59.5	30.6
Educational/Tuition Assist.	18.3	17.7	15.8	16.8	15.9	16.2	33.9	17.7
Flexible Spending Acct.	12.6	11.5	10.3	11.3	10.3	10.7	31.5	12.3
Hiring Bonus	4.9	4.3	3.7	4.4	3.6	4.0	11.9	4.6
Life Insurance	24.1	22.5	20.9	22.6	20.5	21.4	52.4	23.7
Long-Term Disability	11.8	10.6	9.6	10.5	9.4	9.9	31.8	11.5
Medical Insurance	37.6	36.2	33.5	36.1	33.1	34.4	64.7	36.8
Paid Holiday Leave	45.2	43.7	40.7	42.7	40.6	40.9	64.0	43.4
Paid Personal Leave	23.4	22.2	20.8	21.6	20.7	21.0	31.7	22.1
Paid Sick Leave	22.9	23.0	21.4	21.4	21.5	21.0	36.5	22.6
Paid Vacation	41.5	40.1	38.2	40.4	38.2	38.8	60.0	40.7
Retirement Plan	33.1	32.6	29.1	30.9	28.7	29.9	59.2	32.3
Retirement Plan, Defined-Benefit	3.2	3.6	4.0	3.5	4.0	3.5	10.1	4.0
Retirement Plan, Defined-Contribution	31.6	30.7	27.2	29.3	26.9	28.2	55.4	30.4
Short-Term Disability	12.6	11.3	10.1	11.5	9.9	10.6	31.3	12.1
Vision Plan	18.4	17.4	15.9	17.3	15.7	16.3	41.8	18.2

MSA - Metropolitan Statistical Area.

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the Casper MSA, 43.7% of those in the Cheyenne MSA, and 42.7% of employers in the northeast region of the state. Paid sick leave was offered by 23.0% of employers in the Cheyenne MSA, 22.9% of those in the Casper MSA, and 21.5% of employers in the northwest region.

Table 16 contains the proportion of all jobs that were offered selected benefits in 2013Q3 by region. In the Casper MSA region, 62.0% of jobs were offered

medical insurance and 60.6% were offered retirement benefits. More than half of jobs in this region were offered dental plans (54.0%), dependent medical insurance (58.6%), and life insurance (53.1%). An estimated 55.2% of these jobs were offered paid vacation leave while 58.1% were offered paid holidays and 37.0% were offered paid sick leave.

In the Cheyenne MSA, 62.7% of jobs were offered medical insurance and 59.3%

Table 16: Percentage of Total Jobs Offered Selected Benefits by Wyoming Sub-State Region, 2013Q3

Benefit	Wyoming Sub-State Region							Total
	Casper MSA	Cheyenne MSA	Central-Southeast	Northeast	Northwest	Southwest	Statewide	
Child Care	5.9	5.8	4.8	3.6	4.1	3.9	4.9	4.7
Dental Plan	54.0	53.9	47.2	55.2	49.1	49.6	75.8	59.8
Dependent Medical Insurance	58.6	59.3	52.1	58.7	53.7	53.9	78.0	63.5
Educational/Tuition Assist.	39.8	40.2	34.5	40.0	36.6	34.3	55.4	43.5
Flexible Spending Acct.	37.0	37.5	32.2	37.5	35.0	31.9	56.4	42.3
Hiring Bonus	16.4	15.5	12.8	18.0	12.4	13.7	24.8	18.2
Life Insurance	53.1	53.7	46.9	53.3	48.9	48.8	74.7	58.9
Long-Term Disability	36.6	37.6	31.6	37.8	34.3	31.6	56.9	42.3
Medical Insurance	62.0	62.7	55.8	62.1	57.3	57.5	79.9	66.5
Paid Holiday Leave	58.1	58.1	53.1	58.7	56.0	52.9	71.4	61.2
Paid Personal Leave	34.0	32.4	29.5	34.1	29.5	28.8	35.4	32.7
Paid Sick Leave	37.0	39.9	36.0	32.2	39.3	32.4	50.0	40.6
Paid Vacation	55.2	55.1	51.1	56.8	54.6	54.3	70.0	59.9
Retirement Plan	60.6	61.6	53.7	58.8	55.6	54.6	81.0	65.4
Retirement Plan, Defined-Benefit	14.2	16.9	15.8	14.6	19.8	14.1	25.3	18.9
Retirement Plan, Defined-Contribution	55.4	55.1	47.7	55.5	48.8	50.2	74.4	59.7
Short-Term Disability	34.7	33.5	28.4	37.8	30.9	32.1	53.9	40.2
Vision Plan	43.7	44.7	38.2	42.3	40.5	38.9	59.7	47.5

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were offered dependent medical insurance. Retirement benefits were offered to 61.6% of these jobs and 55.1% were offered defined-contribution plans compared to 16.9% that were offered defined-benefit plans. Paid vacation leave was offered to 55.1% of jobs, paid holidays were offered to 58.1%, and paid sick leave was offered to 39.9%.

In the central-southeast region of the state, 55.8% of jobs were offered medical insurance and 47.2% were offered dental plans. An estimated 46.9% of jobs were offered life insurance, 31.6% were offered long-term disability benefits, and 28.4% were offered short-term disability benefits. Paid vacation leave was offered to 51.1% of jobs in this region and 53.1% were offered paid holidays.

Approximately 62.1% of jobs in the northeast region of the state were offered medical insurance, 55.2% were offered dental plans, and 42.3% were offered vision plans. Approximately 58.8% of these jobs were offered retirement benefits, with defined-contribution plans (55.5%) offered to the largest proportion of jobs. In this region, 56.8% of jobs were offered paid vacation leave, 58.7% were offered paid holidays, and 32.2% were offered paid sick leave.

Medical insurance was offered to 57.3% of jobs in the northwest region of the state while dependent medical insurance was offered to 53.7% of those jobs, dental plans were offered to 49.1%, and vision plans were offered to 40.5% of jobs. Retirement plans were offered to 55.6% of plans. Approximately 54.6% of jobs in this region were offered paid vacation leave while 56.0% were offered paid holidays and 39.3% were offered paid sick leave.

In the southwest region of the state,

57.5% of jobs were offered medical insurance and 54.6% were offered retirement plans. Nearly half (48.8%) were offered life insurance, 31.6% were offered long-term disability benefits, and 32.1% were offered short-term disability benefits. Paid vacation leave was offered to 54.3% of jobs in this region, and paid holidays were offered to 52.9% of jobs. Paid sick leave was offered to 32.4% of jobs.

Full-Time Jobs by Region

Table 17 (see page 27) shows the proportion of full-time jobs offered selected benefits by region in 2013Q3. Medical insurance was offered to 78.6% of these jobs in the Cheyenne MSA, 77.2% of jobs in the Casper MSA, and 76.9% in the northeast region of the state. The largest proportion of jobs offered dependent medical insurance were in the Cheyenne MSA (74.5%), and the Casper MSA (73.0%), while the smallest proportion of jobs offered this benefit was in the central-southeast region (68.1%). The largest proportion of jobs offered dental plans were in the northeast region (68.5%) and the Cheyenne MSA (67.2%). The largest proportion of jobs offered vision plans were in the Cheyenne MSA (55.7%) and the Casper MSA (54.1%).

Retirement benefits were offered to 73.7% of full-time jobs in the Cheyenne MSA and 71.8% of those in the Casper MSA, compared to 67.5% of jobs in the central-southeast region and 67.6% in the southwest region. Defined-contribution retirement plans were offered to larger proportions of jobs in all regions than defined-benefit retirement plans.

The largest proportion of jobs offered life insurance was in the Cheyenne MSA

(67.5%), followed by the northeast region (66.4%) and the Casper MSA (66.1%). Long-term disability benefits were offered to 47.9% of jobs in the Cheyenne MSA, 47.8% of full-time jobs in the northeast region, 45.0% of those in the northwest region, and 46.3% in the Casper MSA. Short-term disability benefits were offered to 47.2% of those in the northeast region, 43.0% of jobs in the Casper MSA, and 41.5% of jobs in both the Cheyenne MSA and the southwest region.

The largest proportions of full-time jobs that were offered paid vacation leave were found in the northwest region (69.8%), the northeast region (69.2%) and the southwest region (68.9%). Paid holidays were offered to 72.0% of jobs in the Cheyenne MSA, 71.6% of those in the northeast region, and 71.4% of jobs in both the Casper MSA and northwest region. Paid sick leave was offered to 49.6% of full-time jobs in the northwest region, 48.7% in the Cheyenne MSA, and 45.9% in the central-southeast region.

Table 17: Percentage of Full-Time Jobs Offered Selected Benefits by Wyoming Sub-State Region, 2013Q3

Benefit	Wyoming Sub-State Region							Total
	Casper MSA	Cheyenne MSA	Central-Southeast	Northeast	Northwest	Southwest	Statewide	
Child Care	6.3	6.3	5.8	3.8	4.7	4.4	5.4	5.2
Dental Plan	66.7	67.2	61.6	68.5	63.1	63.9	88.5	73.5
Dependent Medical Insurance	73.0	74.5	68.1	72.9	69.2	69.7	91.1	78.3
Educational/Tuition Assist.	47.9	48.5	42.8	48.9	45.5	43.3	63.8	52.4
Flexible Spending Acct.	45.6	46.4	41.5	46.8	44.5	41.5	67.4	52.4
Hiring Bonus	20.4	19.3	16.4	22.4	15.9	17.7	30.8	23.1
Life Insurance	66.1	67.5	61.5	66.4	63.1	63.0	89.2	73.3
Long-Term Disability	46.3	47.9	41.9	47.8	45.0	42.0	69.7	53.8
Medical Insurance	77.2	78.6	72.8	76.9	73.8	74.2	93.4	81.9
Paid Holiday Leave	71.4	72.0	68.3	71.6	71.4	67.9	85.2	75.6
Paid Personal Leave	40.4	38.8	37.2	41.3	36.8	36.4	41.0	39.3
Paid Sick Leave	44.9	48.7	45.9	39.2	49.6	41.5	57.8	49.1
Paid Vacation	67.9	68.4	65.7	69.2	69.8	68.9	80.7	72.8
Retirement Plan	71.8	73.7	67.5	70.7	68.9	67.6	90.6	77.2
Retirement Plan, Defined-Benefit	17.4	20.9	20.4	18.0	25.1	18.2	30.2	23.4
Retirement Plan, Defined-Contribution	65.7	65.9	60.0	66.9	60.5	62.2	82.8	70.4
Short-Term Disability	43.0	41.5	36.6	47.2	39.6	41.5	62.8	49.3
Vision Plan	54.1	55.7	49.6	52.4	51.7	49.9	70.5	58.6

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Part-Time Jobs by Region

Table 18 contains the proportion of part-time jobs offered selected benefits by region in 2013Q3. The largest proportions of these jobs offered medical insurance were in the Cheyenne MSA (17.7%), the Casper MSA (15.8%), and the northwest region (15.1%). Dependent medical insurance was offered to 16.4% of jobs in the Cheyenne MSA, and 14.6% of those in the Casper MSA. The largest proportions of jobs offered

dental insurance were in the Cheyenne MSA (16.3%) and the Casper MSA (15.3%), while the smallest proportion of jobs offered the benefit was in the northeast region (10.7%). Vision plans were offered to 13.6% of part-time jobs in the Cheyenne MSA, 12.3% in the Casper MSA, and 11.8% in the northwest region.

Retirement benefits were offered to the largest proportion of part-time jobs in the Cheyenne MSA (27.5%) and the smallest

Table 18: Percentage of Part-Time Jobs Offered Selected Benefits by Wyoming Sub-State Region, 2013Q3

Benefit	Wyoming Sub-State Region							Total
	Casper MSA	Cheyenne MSA	Central-Southeast	Northeast	Northwest	Southwest	Statewide	
Child Care	4.9	4.3	2.6	3.0	2.7	2.7	3.4	3.3
Dental Plan	15.3	16.3	12.0	10.7	13.1	12.3	30.3	18.3
Dependent Medical Insurance	14.6	16.4	13.2	10.8	13.8	12.9	31.1	18.8
Educational/Tuition Assist.	15.2	16.7	14.1	10.4	13.7	11.2	25.4	16.9
Flexible Spending Acct.	10.8	12.3	9.6	6.3	10.8	7.0	16.9	11.5
Hiring Bonus	4.4	4.5	4.1	3.3	3.4	3.4	3.2	3.6
Life Insurance	13.4	14.6	11.5	9.2	12.7	12.0	22.6	15.3
Long-Term Disability	7.1	8.4	6.6	4.2	6.9	4.8	11.1	7.6
Medical Insurance	15.8	17.7	14.5	12.2	15.1	14.2	31.4	19.8
Paid Holiday Leave	17.7	18.7	16.1	15.4	16.6	13.9	21.9	17.9
Paid Personal Leave	14.7	14.3	10.7	9.7	10.8	9.2	15.6	12.6
Paid Sick Leave	12.9	15.1	11.9	9.0	13.0	8.8	22.2	14.7
Paid Vacation	16.4	17.6	15.3	15.3	15.9	16.2	31.9	20.8
Retirement Plan	26.6	27.5	20.0	18.9	21.6	20.8	46.5	29.6
Retirement Plan, Defined-Benefit	4.5	5.6	4.7	3.0	6.2	3.4	7.6	5.4
Retirement Plan, Defined-Contribution	24.3	24.6	17.6	17.3	18.6	19.1	44.1	27.3
Short-Term Disability	9.5	10.9	8.4	6.4	8.7	7.8	22.1	12.6
Vision Plan	12.3	13.6	10.6	8.5	11.8	10.5	20.8	14.0

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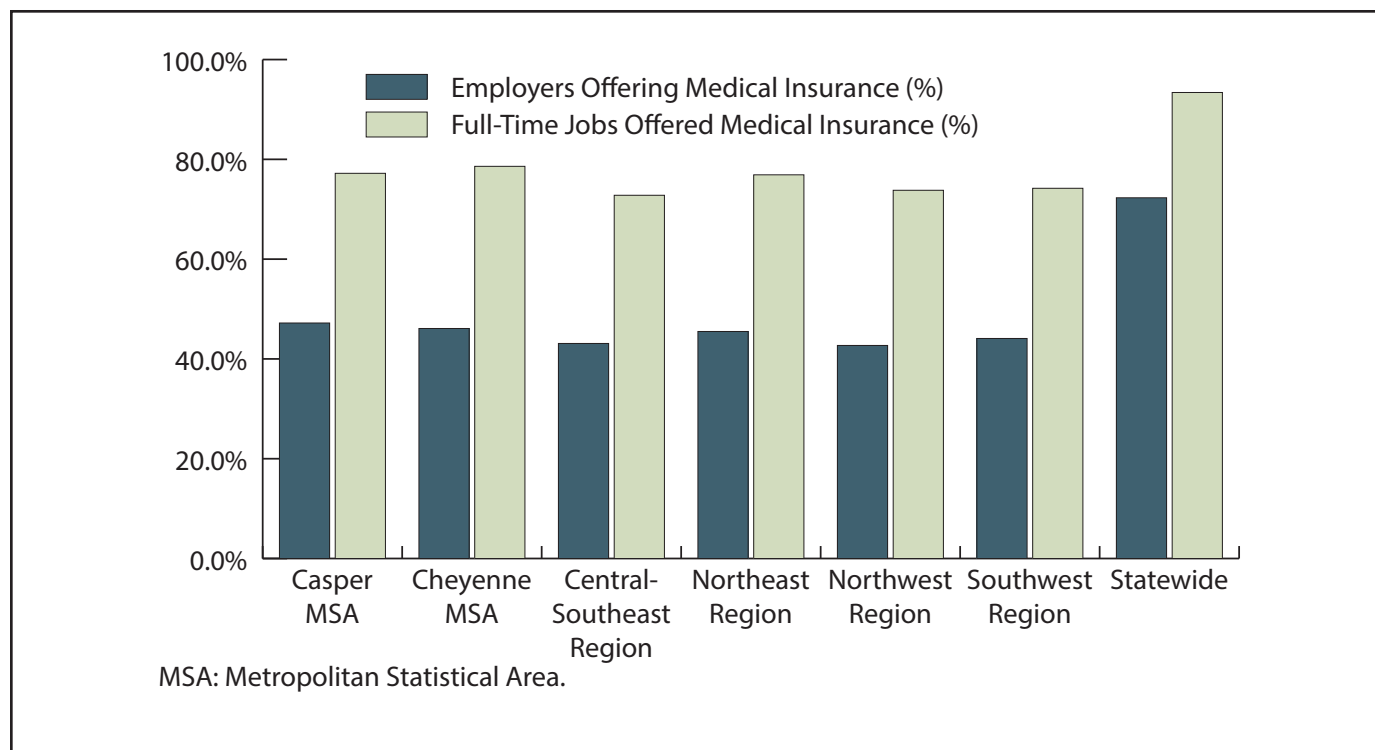


Figure 8: Percentage of Employers in Wyoming Offering and Percentage of Full-Time Jobs Offered Medical Insurance by Sub-State Region, 2013Q3

proportion in the northeast region (18.9%). Defined-contribution retirement plans were offered to 24.6% of jobs in the Cheyenne MSA and 24.3% in the Casper MSA. Defined-benefit plans were offered to very small proportions of part-time jobs in all regions.

Life insurance was offered to 14.6% of part-time jobs in the Cheyenne MSA and 13.4% in the Casper MSA. Long-term disability benefits were offered to 8.4% of part-time jobs in the Cheyenne MSA compared to 6.6% in the central-southeast region and 4.2% in the northeast region.

Paid vacation leave was offered to 17.6% of part-time jobs in the Cheyenne MSA, 16.4% in the Casper MSA, and 16.2% in the southwest region. Paid holidays were offered to a slightly larger proportion of jobs than paid vacation, except in the southwest region. An estimated 18.7% of jobs in the

Cheyenne MSA were offered paid holiday leave, 17.7% were offered the benefit in the Casper MSA, and 16.6% of those in the northwest region were offered paid holidays. Paid sick leave was offered to 15.1% of part-time jobs in the Cheyenne MSA, 13.0% in the northwest region, and 12.9% in the Casper MSA region.

Figure 8 shows the percentage of employers who offered medical insurance and the percentage of full-time jobs that were offered medical insurance by region in 2013Q3. The regions with the largest proportion of jobs that were offered the benefit were the Cheyenne MSA (78.6%), the Casper MSA (77.2%), and the northeast region (76.9%). The regions with the largest proportion of firms offering medical insurance were the Casper MSA (47.3%), the Cheyenne MSA (46.1%) and the northeast region (45.5%).

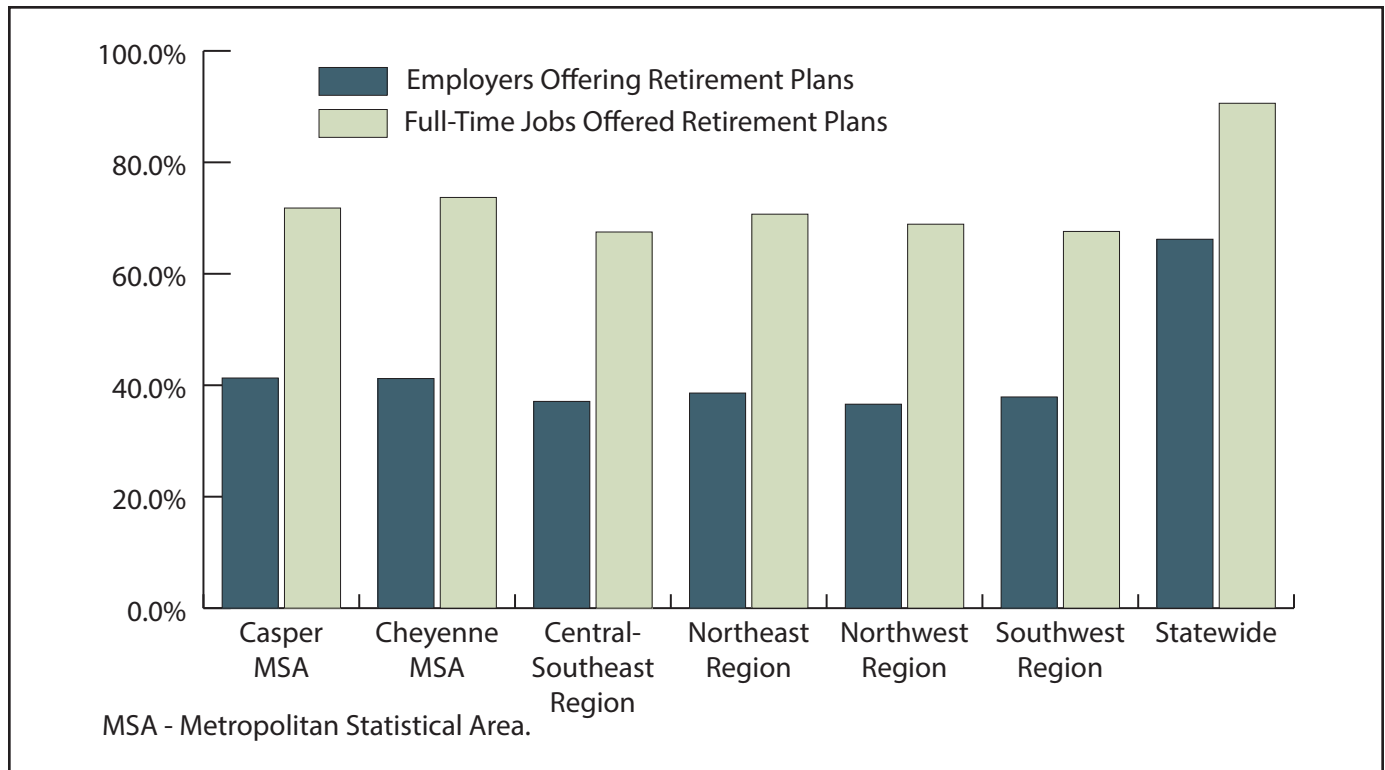


Figure 9: Percentage of Employers in Wyoming Offering and Percentage of Full-Time Jobs Offered Retirement Plans by Sub-State Region, 2013Q3

The largest proportions of jobs that offered retirement benefits (Figure 9) were in the Cheyenne MSA (73.7%), the Casper MSA (71.8%), and the northeast region (70.7%). Similarly, the regions with the largest proportions of employers offering retirement plans included the Casper MSA (41.3%), the Cheyenne MSA (41.2%), and the northeast region (38.6%).

Moving Averages

As noted in the methodology, this year R&P produced the benefits survey estimates based on an average employment of the

reference quarter and the preceding seven quarters as an alternative to time-series data. The following data figures include estimates from the most recent 20 quarters (five years: 2008Q4-2013Q3).

Figure 10 (see page 31) contains the moving average over 20 quarters for Wyoming employers offering selected medical benefits. Medical insurance was offered at a relatively steady rate of around 37.0% over all 20 quarters. Similarly, an estimated 30.0% of employers offered dependent medical insurance over

the course of this moving average. The proportion of employers who offered dental insurance increased over time slightly, from 24.3% in 2008Q4 to 26.6% in 2013Q3, as did the proportion of employers who offered vision plans. That proportion increased from 14.0% in 2008Q4 to 18.2% in 2013Q3.

Figure 11 (see page 31) shows the moving average for full-time jobs offered selected medical benefits. The rate that full-time jobs were offered medical insurance stayed relatively steady, increasing from 80.8% in 2008Q4 to 83.3%

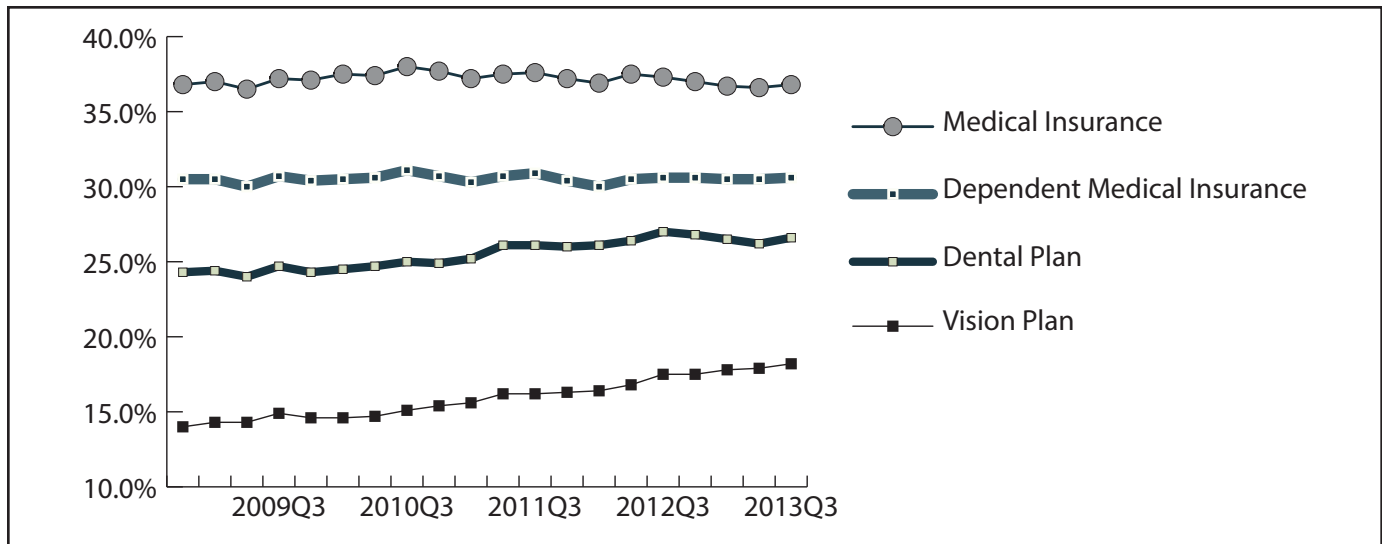


Figure 10: Percentage of Wyoming Employers Offering Selected Medical Benefits, 2008Q4 - 2013Q3 (Moving Average)

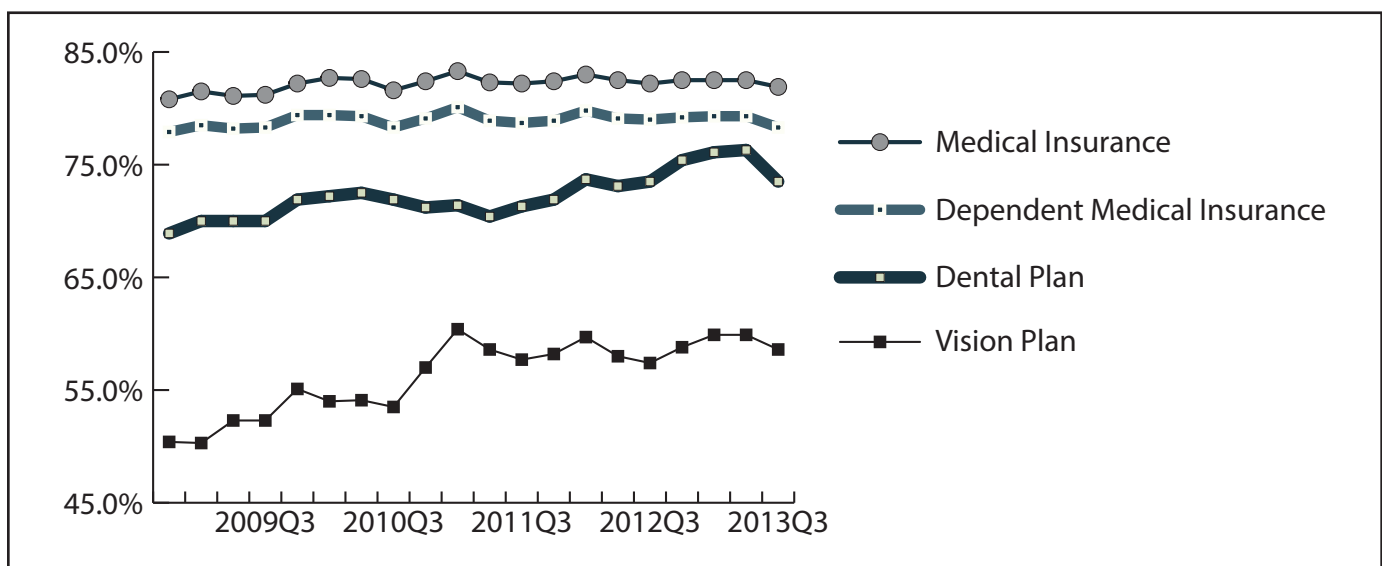


Figure 11: Percentage of Full-Time Jobs in Wyoming Offered Selected Medical Benefits, 2008Q4 - 2013Q3 (Moving Average)

in 2011Q1, but dropping slightly to 81.9% in 2013Q3. Similarly, the proportion of these jobs that were offered dependent medical insurance remained stable over the 20 quarters with a slight dip in 2013Q3. The proportion of jobs that were offered dental plans steadily increased from 68.9% in 2008Q4 to 73.5% in 2013Q3. The proportion of those offered vision plans

also increased, from 50.4% in 2008Q4 to 58.6% in 2013Q3, although that proportion increased and decreased more noticeably during that time.

As shown in Figure 12 (see page 32), the proportion of part-time jobs offered medical benefits ultimately decreased between 2008Q4 and 2013Q3, despite an initial

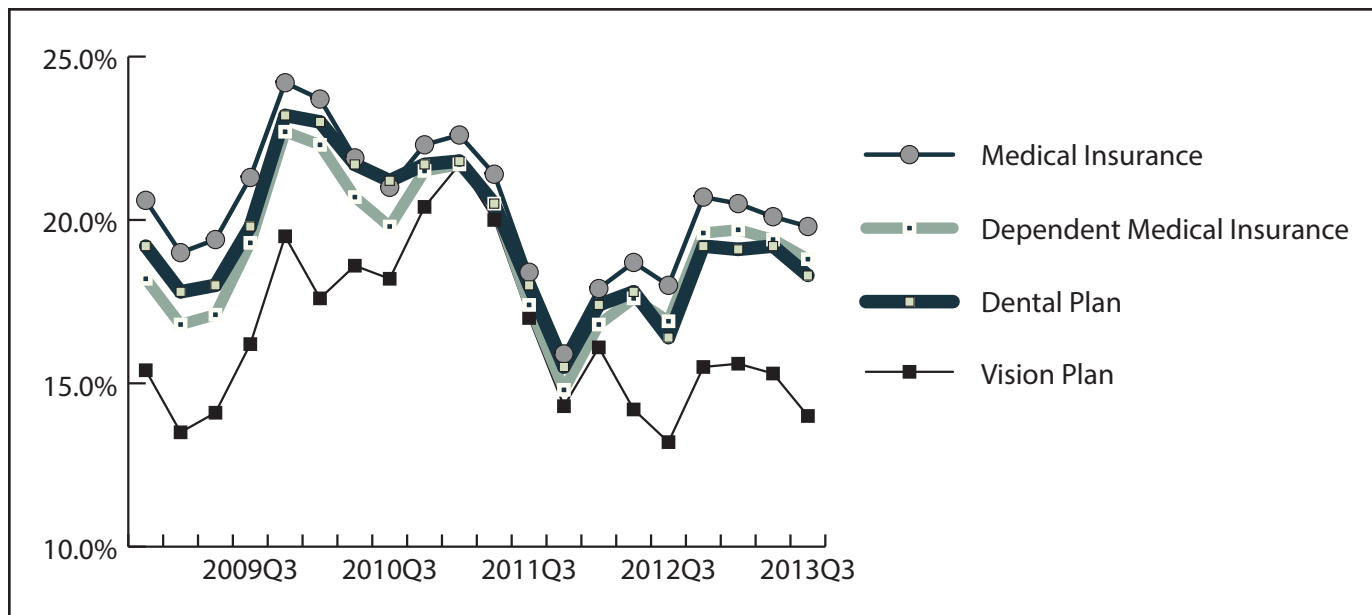


Figure 12: Percentage of Part-Time Jobs in Wyoming Offered Selected Medical Benefits, 2008Q4 - 2013Q3 (Moving Average)

increase. In 2008Q4, 20.6% of these jobs were offered medical insurance. This increased to a high of 24.2% in 2009Q4 and dropped to 19.8% by 2013Q3. Likewise, the proportion of part-time jobs offered dependent medical insurance rose to a high of 22.7% in 2009Q4 from 18.2% before falling to 18.8% in 2013Q3, which was only slightly higher than the initial moving average of 18.2% in 2008Q4. The proportion of jobs offered dental plans was 19.2% in 2008Q4, increased to 23.2% in 2009Q4, and dropped to 18.3% by 2013Q3. The proportion of jobs offered vision plans was 15.4% in 2008Q4 and decreased to 14.0% in 2013Q3.

One-third (33.3%) of

employers offered retirement plans in 2008Q4 (see Figure 13, page 33). This proportion dipped to a low of 31.0% in 2010Q4 and was 32.3% in 2013Q3. The proportion of employers who offered life insurance declined from 24.3% in 2008Q4 to 23.7% in 2013Q3. However, the proportion of employers offering long- and short-term disability benefits increased during the 20 quarters. The proportion of those offering long-term disability insurance increased from 10.9% in 2008Q4 to 11.5% in 2013Q3 while the proportion of employers offering short-term disability benefits increased from 10.8% in 2008Q4 to 12.1% in 2013Q3.

As shown in Figure

14 (see page 34), the proportion of full-time jobs that were offered retirement benefits increased slightly from 76.9% in 2008Q4 to 77.2% in 2013Q3. The proportion of full-time jobs offered life insurance increased from 72.1% in 2008Q4 to 74.1% in 2013Q2 and then fell slightly to 73.3% in 2013Q3. The proportion of jobs that were offered long- and short-term disability benefits increased over time. In 2008Q4, 46.1% of jobs were offered long-term disability benefits, and over the 20 quarters that percentage increased to 53.8%. Similarly, the proportion offered short-term disability benefits was 35.1% in 2008Q4 and increased to 49.3% by 2013Q3.

Figure 15 (see page 34) contains the percentages of part-time jobs that were offered selected retirement and insurance benefits. Over the 20 quarters, the proportion of these jobs that were offered retirement benefits decreased from 32.9% in 2008Q4 to 29.6% in 2013Q3. Although the proportion of jobs offered life insurance increased slightly from 2009Q4 to 2011Q1, it eventually declined to 15.3% in 2013Q3, lower than the 16.8% that were offered the benefit in 2008Q4. The proportion of part-time jobs offered long-term disability benefits also decreased from 12.5% in 2008Q4 to 7.6% in 2013Q3. However, the proportion of jobs offered short-term disability benefits increased from 7.2% in 2008Q4 to 12.6% in 2013Q3.

Figure 16 (see page 35) shows how the proportion of employers offering paid leave changed between 2008Q4 and 2013Q3. During this time frame, the proportion of employers who offered paid holiday leave and paid vacation leave decreased noticeably. The proportion of employers offering paid holiday leave in 2008Q4 was 47.3% compared to 43.4% who offered the benefit in 2013Q3, and the proportion of employers who offered paid vacation

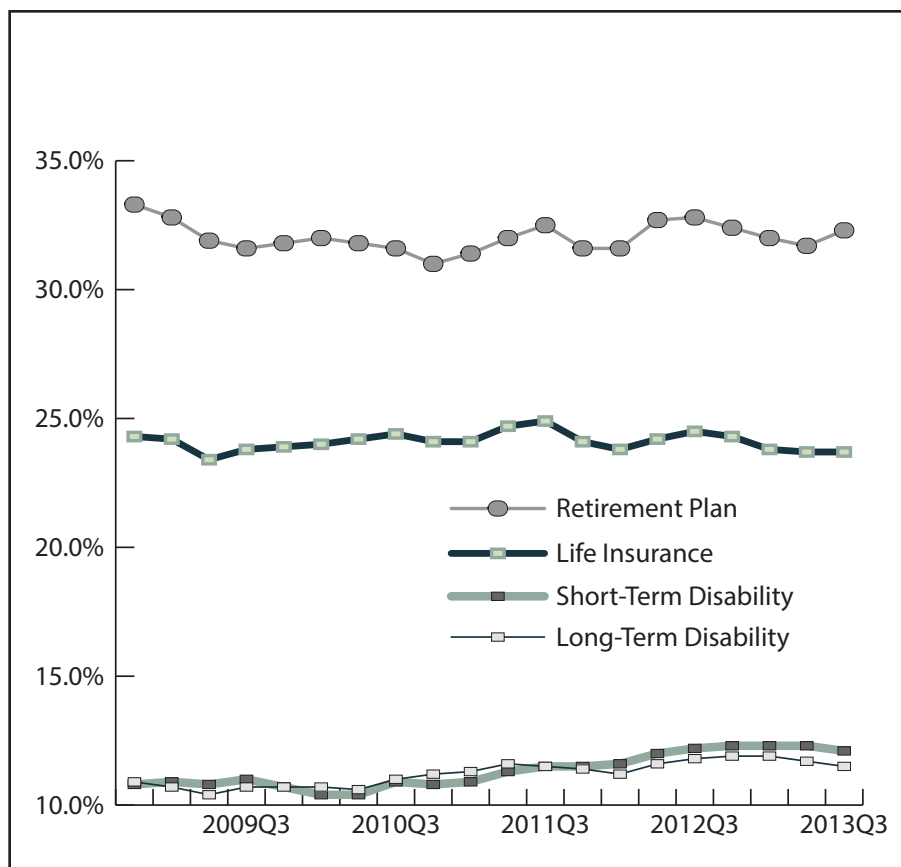


Figure 13: Percentage of Employers in Wyoming Offering Selected Retirement and Insurance Benefits, 2008Q4 - 2013Q3 (Moving Average)

leave decreased from 46.9% in 2008Q4 to 40.7% in 2013Q3. The proportion of employers who offered paid sick leave remained relatively stable over the 20 quarters with 23.0% of employers offering it in 2008Q4 and 22.6% of employers offering it in 2013Q3. There was a decrease in the proportion of employers who offered paid personal leave between 2010Q3 and 2012Q1, but by 2013Q3 that proportion had increased to 22.1%, which was not much less than the

2008Q4 level of 23.7%

The proportion of full-time jobs that were offered paid leave between 2008Q4 and 2013Q3 is shown in Figure 17 (see page 35). In 2008Q4, 74.6% of these jobs were offered paid holidays. This proportion increased to a high of 79.2% in 2011Q1 and then decreased to 75.6% in 2013Q3. Similarly, the percentage of full-time employees offered paid vacation leave increased

(Text continued on page 35)

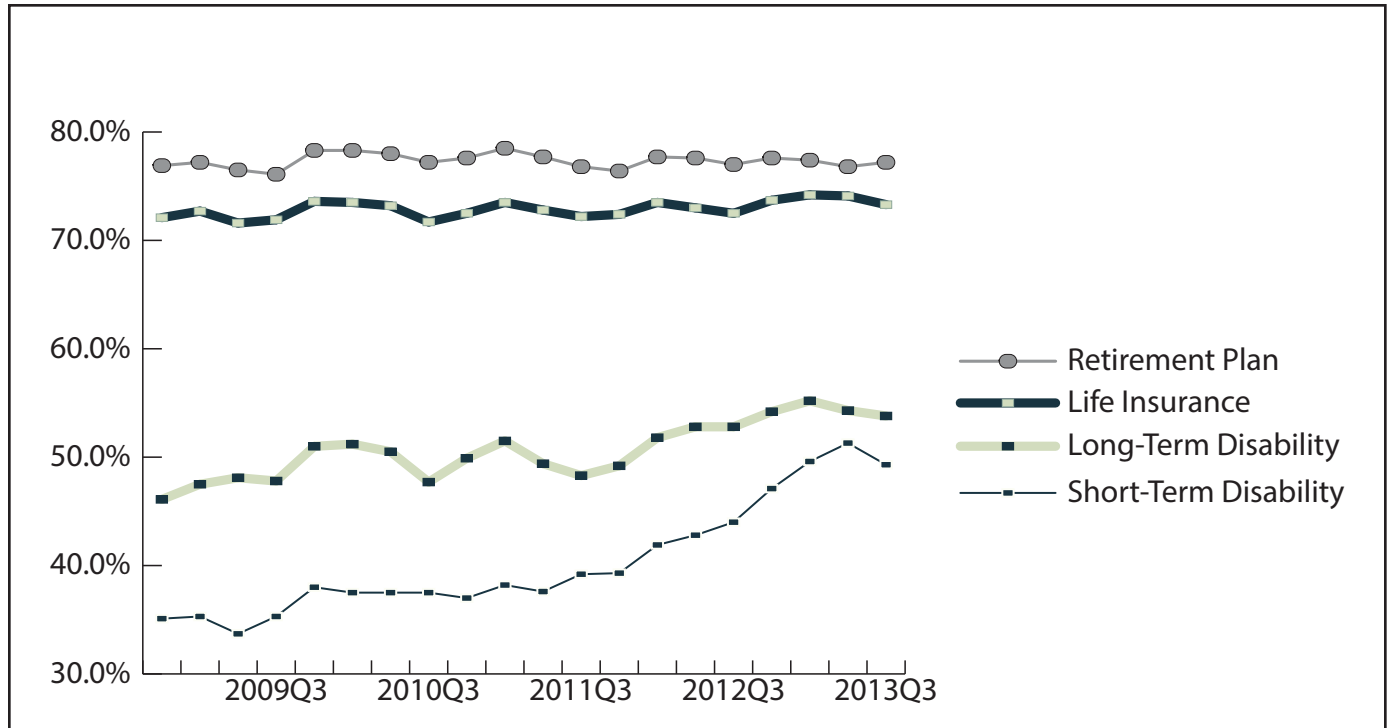


Figure 14: Percentage of Full-Time Jobs in Wyoming Offered Selected Retirement and Insurance Benefits, 2008Q4 - 2013Q3 (Moving Average)

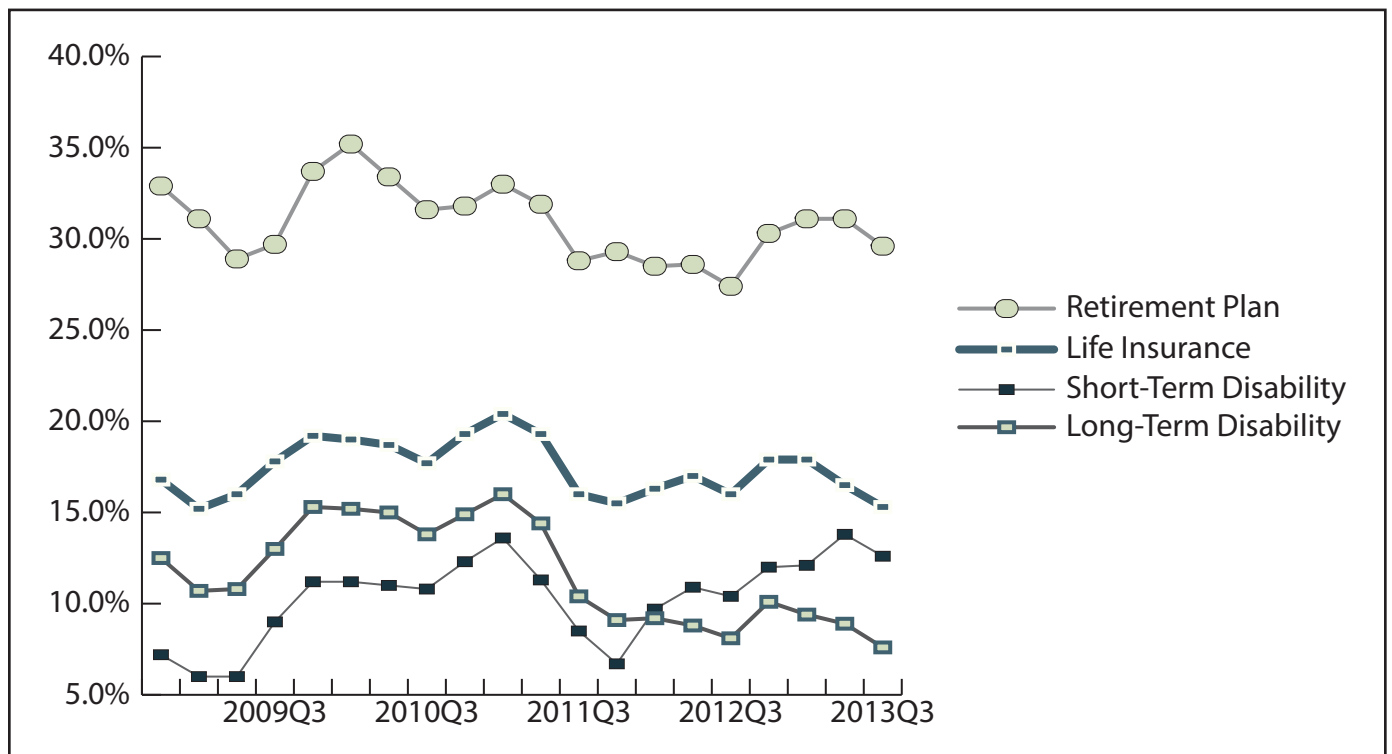


Figure 15: Percentage of Part-Time Jobs in Wyoming Offered Selected Retirement and Insurance Benefits, 2008Q4 - 2013Q3 (Moving Average)

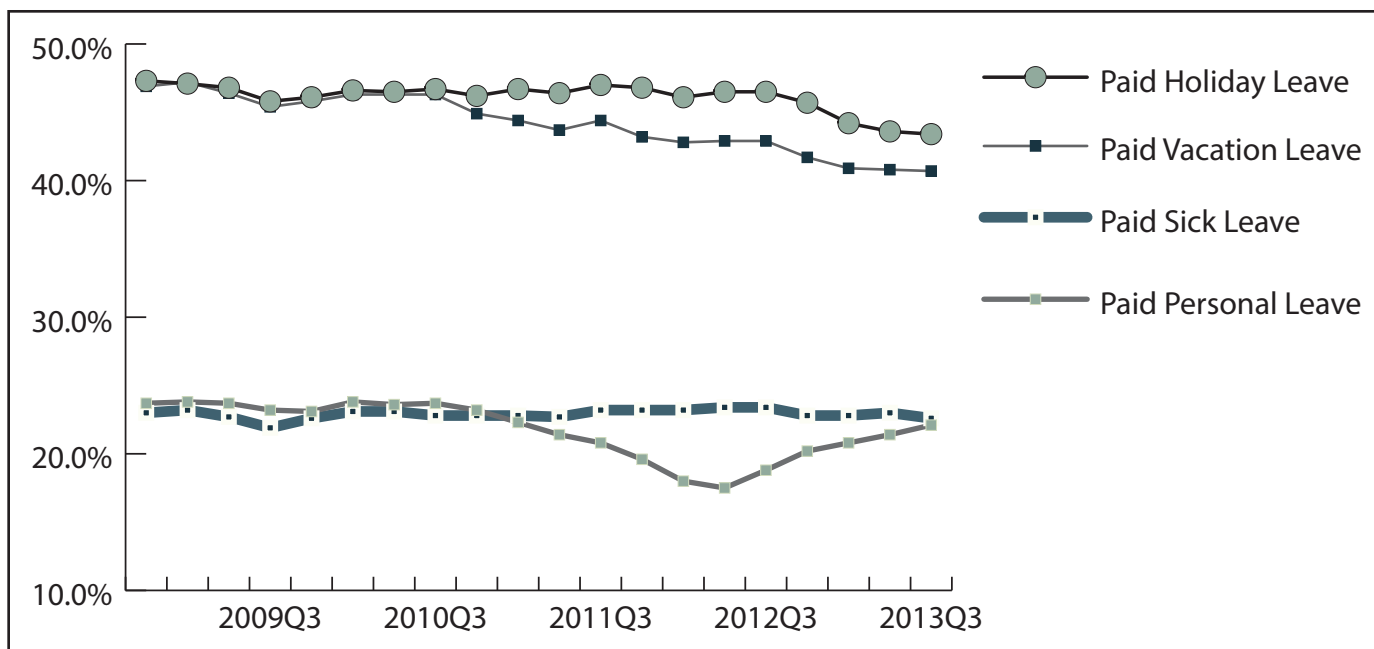


Figure 16: Percentage of Employers in Wyoming Offering Selected Paid Leave, 2008Q4 - 2013Q3 (20-Quarter Moving Average)

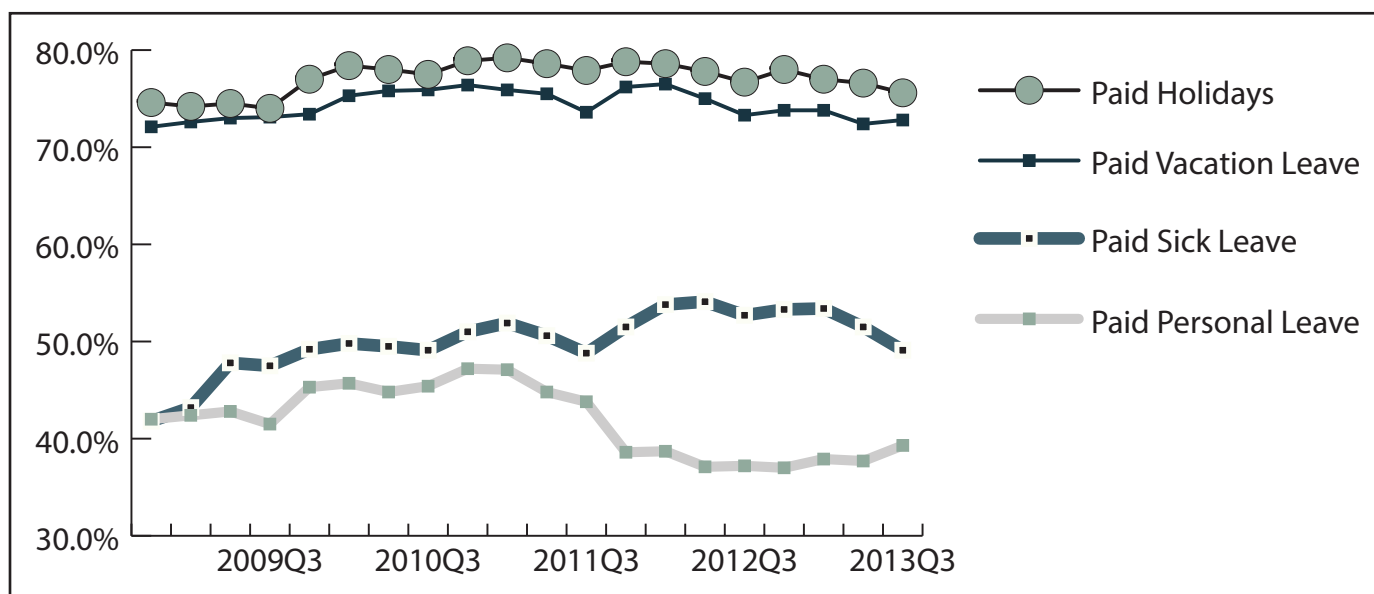


Figure 17: Percent of Full-Time Jobs Offered Selected Paid Leave, 2008Q4 - 2013Q3 (Moving Average)

(Text continued from page 33)

from 72.1% in 2008Q4 to a high of 76.5% in 2012Q1 and then decreased to 72.8% in 2013Q3. The proportion of employees offered paid sick leave generally increased over time, from 41.8% in 2008Q4 to 49.1% in 2013Q3.

The proportion of those offered paid personal leave increased from 42.0% in 2008Q4 to 47.1% in 2011Q1, but then decreased to 39.3% in 2013Q3.

As shown in Figure 18 (see page 36), the percentage of part-time jobs offered

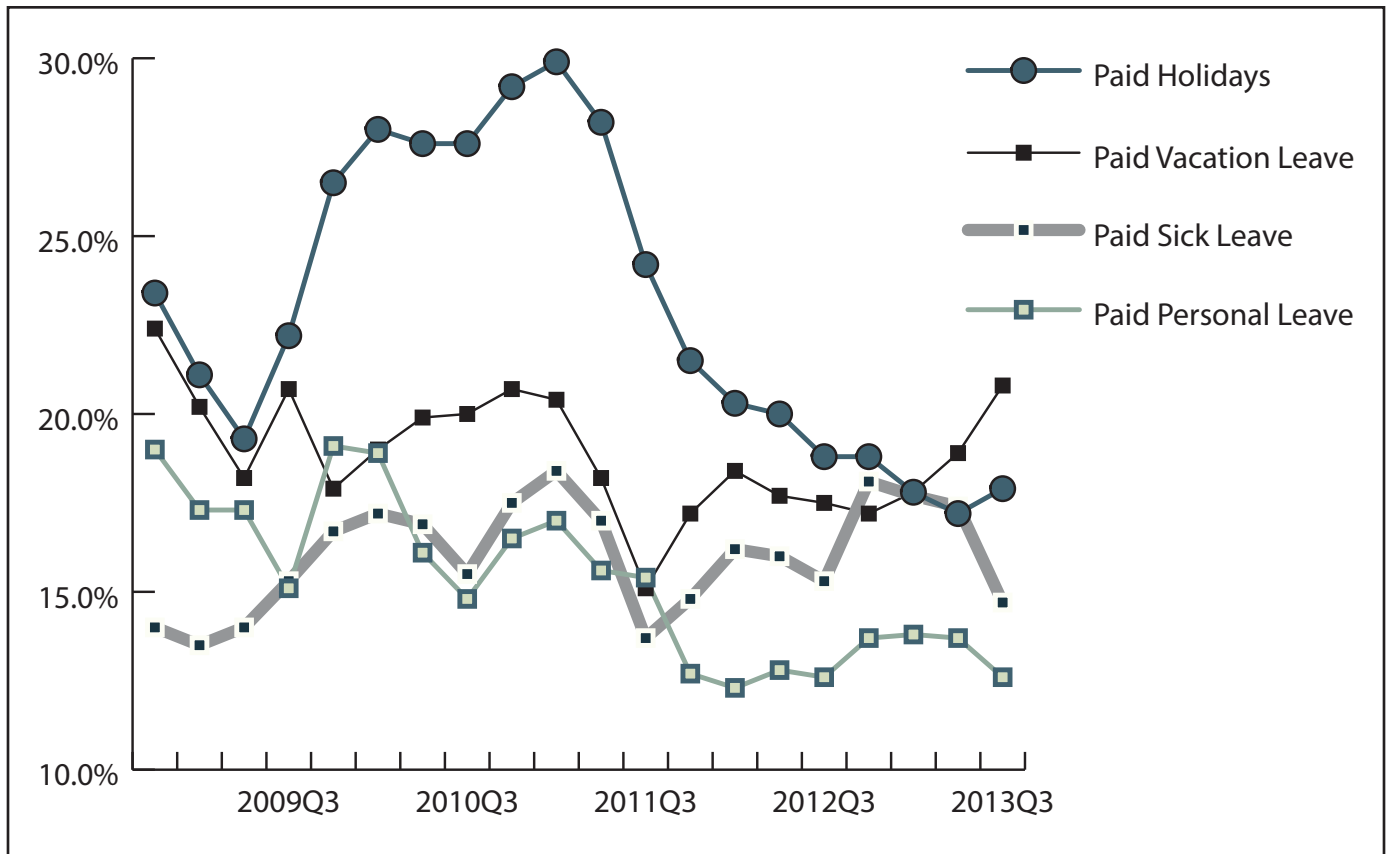


Figure 18: Percentage of Part-Time Jobs in Wyoming Offered Selected Paid Leave, 2008Q4 - 2013Q3 (Moving Average)

paid holidays increased from 23.4% in 2008Q4 to a high of 29.9% in 2011Q1, then decreased to 17.9% by 2013Q3. The proportion of these jobs offered paid vacation leave was 22.4% in 2008Q4, declined to a low of 15.1% in 2011Q3, and increased back to 20.8% by 2013Q3. In 2008Q4, the proportion of part-time jobs offered paid sick leave was 14.0% and in 2013Q3 it was 14.7%. Paid personal leave was offered to 19.0% of these jobs in 2008Q4 but only 12.6% in 2013Q3.

Discussion and Conclusions

In Figures 11-18, the proportion of full-time jobs offered selected benefits remained relatively steady during the 20 quarters of analysis (2008Q4-2013Q3),

but there was a noticeable increase in the proportion of part-time jobs offered these benefits between 2009Q4 and 2011Q1. This was approximately the same time that Wyoming experienced the effects of the recent economic downturn, and, as discussed earlier in this publication, was a period when total employment declined, worker experience with the same employer increased, and the proportion of part-time jobs increased slightly compared to full-time jobs. It is possible that as the state's workforce declined, employers laid off newer employees first, especially those working part-time, and those who remained were also the ones who had been offered benefits prior to the downturn. Alternatively, based on the increase in the proportion of part-time jobs compared to full-time jobs, it may

be that employers scaled their full-time employees' hours back to part-time but kept their access to benefits intact.

Overall, a greater proportion of large firms offered benefits. Similarly, the proportion of jobs that were offered benefits generally increased with firm size. A larger proportion of employers in state and local government, educational services, health care & social assistance, and natural resources & mining offer benefits compared to other industries, and larger proportions of the jobs in these industries are offered benefits. As noted, statewide employers tend to be larger, which may be why the proportion of benefits offered in this category are higher than in any individual region. The proportions of employers who offered benefits and of employees to whom benefits were offered were generally higher in the Casper and Cheyenne MSAs. This is probably because these regions, which contain the largest cities in the state, have more large firms as well as many firms in the educational services, health care & social assistance, and state & local government industries.

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