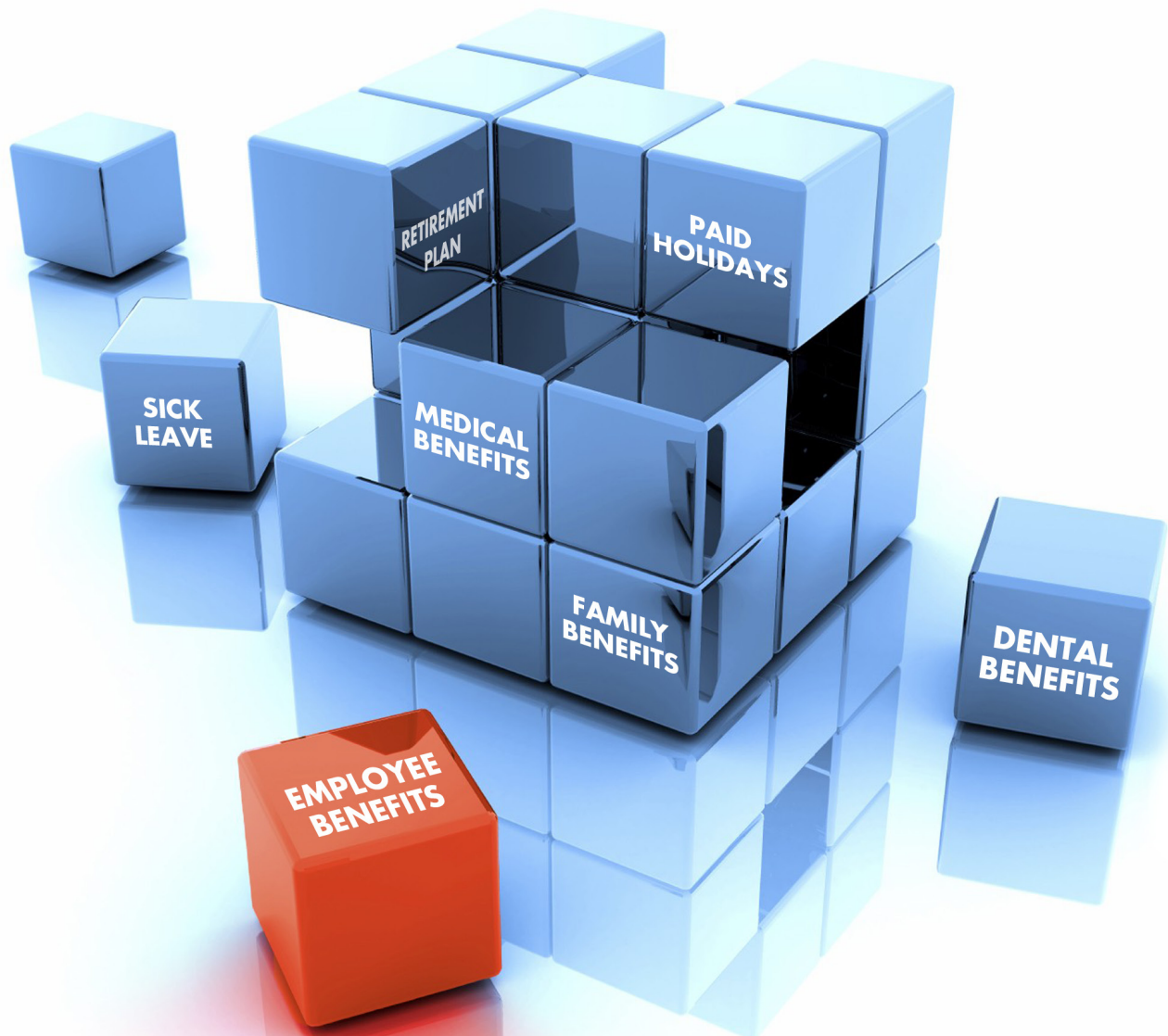


Washington State Employee Benefits Survey Report



**Washington State
Employment Security Department**

Labor Market and Economic Analysis



April 2010

Washington State Employee Benefits Survey Report

Washington State Employment Security Department

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Introduction

Each year the Labor Market and Economic Analysis branch of the Employment Security Department surveys a large number of Washington employers about fringe benefits offered to employees. In the survey, employers are asked several detailed questions about medical insurance, retirement plans, and paid leave. The primary goal is to provide job seekers, employers, and policy makers with timely and reliable employee benefits information for decision making.

In this year's report, questions about year-to-year changes in medical offerings and reasons for these changes replaced ones that dealt with dental insurance offerings in last year's report. These questions will be rotated every other year.

In the majority of prior years' reports, data regarding dependent insurance have been presented and discussed. Data covering dependent insurance have been suppressed in this report, however, due to inconsistent individual responses.

Detailed results from the 2009 Employee Benefits Survey are published at the end of the report in several appendices along with a brief methodology, response rates, and a copy of the survey instrument.



Summary of Benefits Offerings

Two major findings from the 2009 survey were:

- Full-time* employees were much more likely to be offered benefits than part-time employees in all cases (*Figure 1*).
- Large firms were more likely to offer benefits than small firms regardless of industry (*Figure 2*).

*Full-time and part-time status is defined by each individual firm that responded to the survey.



Figure 1
 Percent of Firms Offering Benefits to Full-time and Part-time Employees
 Washington State, 2009

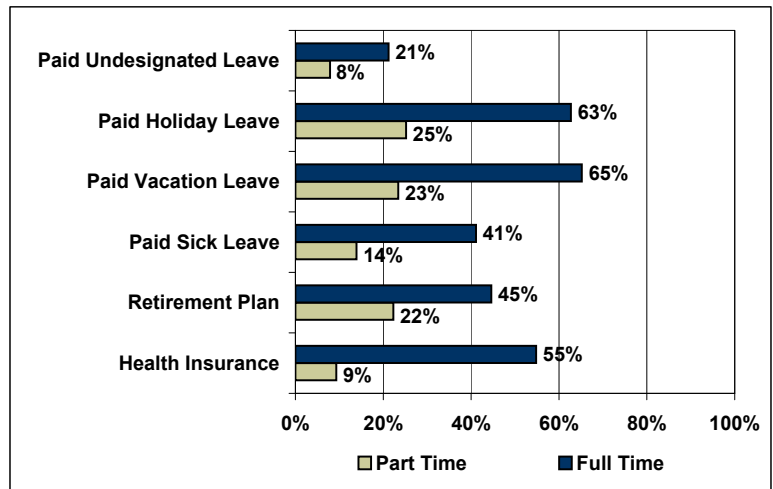
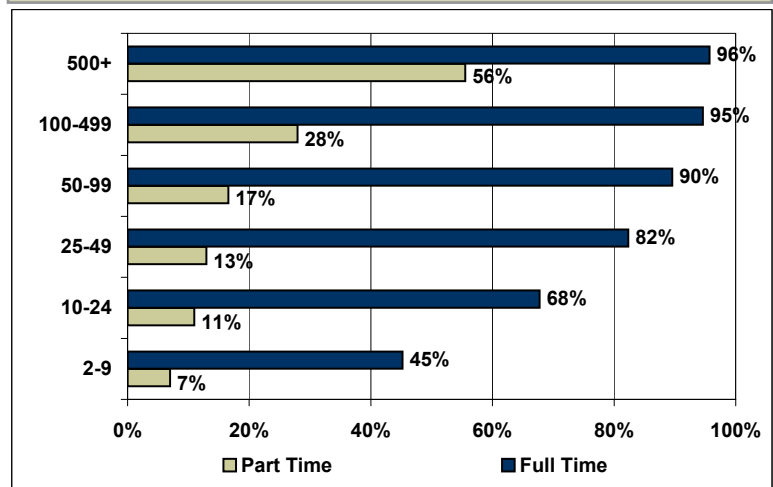


Figure 2
 Percent of Firms (by Size Class) Offering Medical Insurance to Full-time and Part-time Employees
 Washington State, 2009



Firms and Employment

Distribution of Firms and Employment by Size Class and Industry

Examining the distribution of Washington's employers and workers across employment size classes and industries gives context to the information presented in this report. Since this was a survey of employers, results are presented in terms of "percent of firms" relative to some type of benefit offered to workers. The exception to this presentation of results is the section discussing the full population of firms, in

which there is a presentation of distribution of employees across industries and size of firm.

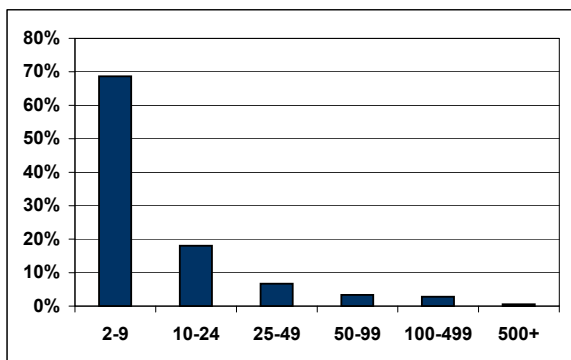
The employers included in these estimates are limited to those covered by the state's unemployment insurance law; have two or more employees; and – other than for the education and health care industries – are not government entities.

Size Class – Where are the Majority of Workers?

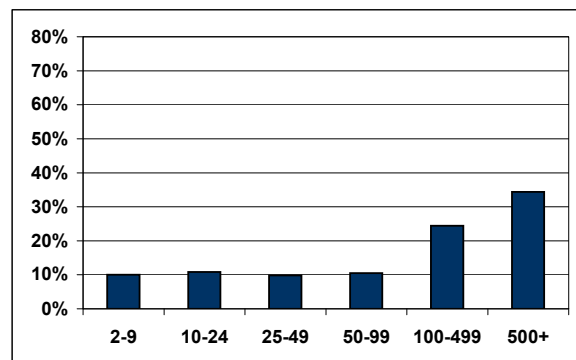
- Most firms (68.6 percent) employed between two and nine workers, but accounted for only 10.0 percent of employment in the third quarter of 2008.
- The opposite is true for very large firms (those who employed 500 or more workers). While making up a tiny portion of total firms (0.5 percent), they employed 34.4 percent of the workforce.

Figure 3
Distribution of Firms and Employment by Size Class
Washington State, Quarter 3, 2008

Firms



Employment



Industry Breakdown

- During the third quarter of 2008, construction (13.8 percent) and other services – excluding public administration (10.3 percent) had a larger share of all firms than any other major industry. Retail trade and food services and accommodations each made up 10.1 percent of firms across the state (*Figure 4a*). For comparison, during the third quarter of 2007, construction, health care and social services, and retail trade had the largest shares of firms: 15.0, 11.0, and 11.0 percent, respectively.
- In the third quarter of 2008, retail trade (14.4 percent) and health care and social assistance (13.1 percent) industries had the largest shares of employees. Manufacturing (11.6 percent) was the only other industry with a double-digit percentage of employment (*Figure 4b*). Retail trade represented a much smaller percentage of state employment (8.0 percent) in the third quarter of 2007.

Figures 4a & 4b
 Distribution of Firms and Employment by Major Industry
 Washington State, Quarter 3, 2008

Firms

Industry Name	
Agriculture, Forestry, Fishing and Hunting	4.4%
Mining	0.1%
Utilities	0.2%
Construction	13.8%
Manufacturing	5.3%
Wholesale Trade	6.6%
Retail Trade	10.1%
Transportation and Warehousing	2.5%
Information	1.5%
Finance and Insurance	3.2%
Real Estate and Rental and Leasing	3.6%
Professional, Scientific, and Technical Services	9.2%
Management of Companies and Enterprises	0.1%
Admin., Support, Waste Mgmt., and Remediation	5.6%
Educational Services	1.7%
Health Care and Social Assistance	10.0%
Arts, Entertainment, and Recreation	1.7%
Accommodation and Food Services	10.1%
Other Services (excluding Public Administration)	10.3%

Employment

Industry Name	
Agriculture, Forestry, Fishing and Hunting	3.3%
Mining	0.1%
Utilities	0.8%
Construction	5.4%
Manufacturing	11.6%
Wholesale Trade	4.3%
Retail Trade	14.4%
Transportation and Warehousing	4.5%
Information	3.9%
Finance and Insurance	4.4%
Real Estate and Rental and Leasing	1.7%
Professional, Scientific, and Technical Services	5.0%
Management of Companies and Enterprises	1.0%
Admin., Support, Waste Mgmt., and Remediation	5.3%
Educational Services	7.4%
Health Care and Social Assistance	13.1%
Arts, Entertainment, and Recreation	2.2%
Accommodation and Food Services	8.9%
Other Services (excluding Public Administration)	2.8%

Medical Insurance

The questions relating to medical insurance were more detailed than for the other benefits categories. There are comparable results back to 2004, providing six years worth of data and giv-

ing an idea of some trends in benefits offerings. As shown in the past, benefits offerings were very much affected by the size of the employer and employee status (full time vs. part time).

Decreasing Coverage for Full-time and Part-time Workers

The percentage of firms offering medical insurance for full-time workers declined slightly for three consecutive years until 2007. However, in 2008, these offerings decreased substantially to 56.5 percent for full-time workers. This decline in offerings continued, with 54.9 percent of firms offering coverage to full-time workers and 9.3 percent of firms offering coverage for part-time workers in 2009 (*Figure 5*).

In 2009, the greatest year-over-year decline in medical insurance offerings

was found among the part-time workers (-4.1 percentage points) in the medium firms with 50 to 99 employees. The largest firms, those with over 500 employees, similarly decreased their offerings for both full-time employees (3.4 percentage points) and part-time employees (3.6 percentage points). The sole exception to the decrease in medical insurance offerings was for full-time workers in firms employing 25 to 49 workers (+1.4 percentage points). As shown in *Figure 6*, the percentage of firms offering medical insurance increases by firm size. For at least two-thirds of full-time employees, all but the smallest firms with fewer than 10 employees offered medical insurance. More than half the part-time workers in the largest firms were offered medical insurance, although that percentage eroded from 2008.

Figure 5
Percent of Firms Offering Medical Insurance to Employees
Washington State, 2009

	Full Time	Part Time
2004	67.8%	15.1%
2005	67.1%	15.1%
2006	66.4%	14.2%
2007	66.3%	11.2%
2008	56.5%	9.8%
2009	54.9%	9.3%

Figure 6
Percent of Firms Offering Medical Insurance by Firm Size
Washington State, 2009

Firm Size	2008		2009		Year-over-Year Change	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
2 to 9	46.6%	7.1%	45.2%	7.0%	-1.4	-0.1
10 to 24	69.5%	11.2%	67.8%	11.0%	-1.7	-0.2
25 to 49	80.9%	15.4%	82.3%	12.9%	1.4	-2.5
50 to 99	90.8%	20.7%	89.5%	16.6%	-1.3	-4.1
100 to 499	96.0%	30.4%	94.6%	27.9%	-1.4	-2.5
500+	99.1%	59.1%	95.7%	55.5%	-3.4	-3.6
Total	56.5%	9.8%	54.9%	9.3%	-1.6	-0.5

Cost of Insurance

Insurance premiums and total medical costs have been increasing for years, and 2009 was no exception. Employers have passed on more costs to their employees.

Employers paid 83.0 percent of the premium on average for employee medical insurance – 3.4 percentage points less than the prior year. Employee coverage cost \$366 per month on average – \$8 more than the prior year.

Figure 7a
Cost of Insurance per Employee and Percent of Premium Covered by the Company - by Firm Size

Firm Size	Cost	Percent Premium Covered Full Time	Percent Premium Covered Part Time
2 to 9	\$370	83.2%	53.7%
10 to 24	\$359	82.8%	57.0%
25 to 49	\$349	81.9%	52.2%
50 to 99	\$350	82.3%	63.0%
100 to 499	\$373	82.0%	63.4%
500+	\$414	83.5%	62.7%
Total	\$366	83.0%	54.8%

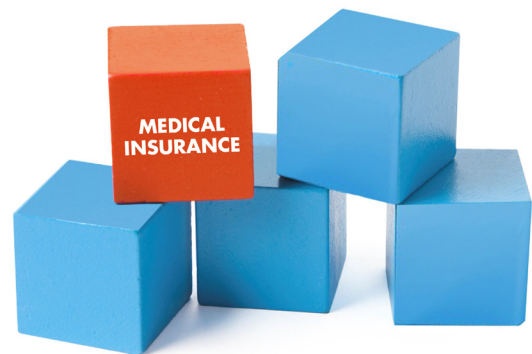


Figure 7b
Medical Insurance Costs and Premium Coverage by Industry
Washington State, 2009

Industry Name	Cost	Percent Premium Covered Full Time	Percent Premium Covered Part Time
Accommodation and Food Services	\$352	71.3%	39.9%
Admin., Support, Waste Mgmt., and Remediation	\$338	82.7%	60.9%
Agriculture, Forestry, Fishing and Hunting	\$359	80.3%	48.1%
Arts, Entertainment, and Recreation	\$388	86.9%	52.2%
Construction	\$357	86.8%	51.4%
Educational Services	\$425	84.6%	62.4%
Finance and Insurance	\$385	87.5%	57.2%
Health Care and Social Assistance	\$381	87.1%	55.5%
Information	\$366	87.0%	59.0%
Management of Companies and Enterprises	\$372	86.8%	47.8%
Manufacturing	\$352	83.4%	60.7%
Mining	\$352	89.5%	33.2%
Other Services (excluding Public Administration)	\$370	83.1%	66.0%
Professional, Scientific, and Technical Services	\$384	88.8%	73.7%
Real Estate and Rental and Leasing	\$386	85.3%	35.6%
Retail Trade	\$349	77.3%	37.3%
Transportation and Warehousing	\$394	82.2%	55.1%
Utilities	\$421	81.9%	65.6%
Wholesale Trade	\$366	83.0%	68.2%
Total	\$366	83.0%	54.8%

Benefits Changes

Questions about whether individual employers have changed their coverage levels are asked every other year. This year, 23 percent of firms reported making changes to their medical coverage offerings. Slightly more than half of these firms stopped or decreased coverage.



Retirement Plans

As depicted in *Figure 1* of the summary section, 45 percent of firms offer retirement benefits to full-time employees and 22 percent to part-time employees. The *Washington Employee Benefits Survey* further drills down, asking whether the retirement plans are defined contribution or defined benefit. As the names imply, *defined contribution plans* guarantee a predetermined employer contribution; *defined benefit plans* guarantee a predetermined retirement benefit at retirement age. Plan actuaries determine contributions to the defined benefit plans, whereas markets typically determine the benefits of the defined contribution plans.

Defined contribution plans are more common and their use continues to grow. Examples include target-benefit and money-purchase pensions, profit sharing, 401(k) plans, and stock bonus plans.

Defined benefit plans have become less common, with a gradual move toward less traditional plans. Examples include defined benefits pensions and cash balance pension plans. The Washington State Public Employees Retirement



System (PERS) plans one and two are examples of defined benefit plans.

These two categories are not mutually exclusive – firms can and do offer both.

Prior to 2007, the number of firms that offered defined benefit retirement plans had remained relatively flat for full-time employees and had declined for part-time employees. However, these offerings dropped between 2007 and 2008, and then again between 2008 and 2009. As of 2009, only 3.6 percent of firms offered defined benefit plans to full-time employees and 1.4 percent of firms to part-time employees. The percentage of firms offering defined contribution plans to full-time employees moved from 38.6 percent¹ of the firms in 2007 to 34.6 percent in 2008. In 2009, the percentage of firms offering defined contribution

¹Note that the percent of firms offering a defined benefit and the percent of firms offering a defined contribution will not add up to the total percentages found in Figure 1 and mentioned in the first sentence in this section. This is because some respondents with retirement plans did not report whether they were defined contribution or defined benefit.

plans rebounded to 38.0 percent, a near return to the 2007 level. The percentage of firms offering defined contribution plans to part-time employees also increased, rising from 13.0 percent in 2008 to 15.5 percent in 2009. Note that the majority of retirement offerings were defined contribution plans regardless of whether the worker was in full-time or part-time status.

Retirement and other benefits are an important part of how workers are compensated. The frequency and type of benefits offered vary, not only by the number of hours worked, but also by industry and firm size. Benefits are more common in some industry sectors than in others.

The number of employees working in an organization influences the number and types of employee benefits offered to employees. Not only were smaller-



sized firms less likely to pay any portion of health care coverage for their employees, they were also less likely to offer any type of retirement plan (*Figure 8*).

As the size of firm grows, the time and resources required to manage employee benefits also grow; on the other hand, companies' human resources departments may experience economies of scale, expending less effort to administer benefits per benefit recipient as the number of benefit recipients grows. Thus large firms were more likely to provide benefits.

Figure 8
Percent of Firms (by Size) Offering Retirement Plans by Type of Plan Washington State, 2009

Firm Size	Full Time		Part Time	
	Defined Contribution	Defined Benefit	Defined Contribution	Defined Benefit
2 to 9	30.3%	2.1%	10.6%	0.7%
10 to 24	44.4%	4.7%	19.2%	1.6%
25 to 49	60.1%	6.9%	25.4%	3.0%
50 to 99	72.0%	8.1%	36.0%	4.2%
100 to 499	81.8%	12.9%	51.5%	8.2%
500+	85.4%	29.1%	69.4%	24.4%
Total	38.0%	3.6%	15.5%	1.4%

Note: Figure 8 totals are lower than reported in Figure 1 because some respondents with retirement plans did not report whether they were defined contribution or defined benefit and therefore do not appear in this table.

Paid Leave

Employers offering paid leave to full-time employees dipped noticeably in 2008 compared to prior years. The percentage of firms offering paid leave recovered somewhat in 2009, but compared to 2006, the 2009 result still represented a nine percentage point decline and an eight percentage point decline in firms offering vacation and holiday leave, respectively (*Figure 9*). Leave offered for part-time employees showed a similar trend, but with less extreme movements (*Figure 10*).

The findings from the Washington Employee Benefits Survey illustrate the continuing struggle of Washington employers in offering employee benefits to meet employee needs, while simultaneously managing employer cost-efficiency goals. As evidenced in this report, there has been continued erosion in many employee benefits for employees. Full-time employees in large firms still tend to fare better than part-time workers and those in the smallest firms.

Figure 9
 Percent of Firms Offering Paid Leave to Full-time Employees by Leave Type, Washington State, 2009

	Undesignated	Sick	Vacation	Holiday
2006	23%	46%	74%	71%
2007	20%	44%	73%	68%
2008	19%	38%	63%	60%
2009	21%	41%	65%	63%

Figure 10
 Percent of Firms Offering Paid Leave to Part-time Employees by Leave Type, Washington State, 2009

	Undesignated	Sick	Vacation	Holiday
2006	9%	18%	26%	29%
2007	7%	14%	23%	26%
2008	7%	13%	20%	23%
2009	8%	14%	23%	25%



Appendices

Appendix 1. Percent of Firms Offering Medical Insurance to Employees by Industry, 2009

Industry Name	Full Time	Part Time
Accommodation and Food Services	22.6%	4.4%
Admin., Support, Waste Mgmt., and Remediation	50.1%	9.0%
Agriculture, Forestry, Fishing and Hunting	27.3%	2.0%
Arts, Entertainment, and Recreation	52.4%	6.6%
Construction	55.4%	6.4%
Educational Services	61.5%	33.8%
Finance and Insurance	77.7%	15.5%
Health Care and Social Assistance	66.9%	16.3%
Information	77.3%	13.2%
Management of Companies and Enterprises	86.4%	7.8%
Manufacturing	71.0%	8.7%
Mining	72.6%	2.6%
Other Services (excluding Public Administration)	46.6%	7.8%
Professional, Scientific, and Technical Services	72.6%	15.9%
Real Estate and Rental and Leasing	50.5%	4.0%
Retail Trade	48.4%	6.6%
Transportation and Warehousing	58.3%	4.6%
Utilities	45.0%	9.2%
Wholesale Trade	75.7%	9.9%
Total	54.9%	9.3%

Appendix 2. Percent of Firms Offering Medical Insurance to Employees by Firm Size, 2009

Firm Size	Full Time	Part Time
2 to 9	45.2%	7.0%
10 to 24	67.8%	11.0%
25 to 49	82.3%	12.9%
50 to 99	89.5%	16.6%
100 to 499	94.6%	27.9%
500 +	95.7%	55.5%
Total	54.9%	9.3%

Appendix 3. Percentage of Firms Offering Retirement Plans by Industry, 2009

Industry Sector	Full Time			Part Time		
	Defined Contribution	Defined Benefit	None	Defined Contribution	Defined Benefit	None
Accommodation and Food Services	9.2%	0.6%	83.2%	6.0%	0.2%	85.8%
Admin., Support, Waste Mgmt., and Remediation	32.3%	3.3%	62.5%	10.0%	0.5%	83.3%
Agriculture, Forestry, Fishing and Hunting	15.6%	2.0%	74.4%	2.1%	0.3%	87.9%
Arts, Entertainment, and Recreation	29.5%	1.3%	62.2%	11.7%	0.2%	80.0%
Construction	31.8%	2.9%	61.5%	11.2%	1.3%	82.8%
Educational Services	60.6%	23.8%	28.9%	31.7%	17.4%	58.1%
Finance and Insurance	65.0%	5.4%	32.4%	34.8%	2.5%	62.3%
Health Care and Social Assistance	55.5%	4.2%	40.3%	27.2%	2.3%	68.6%
Information	54.5%	3.7%	39.9%	24.7%	1.5%	71.2%
Management of Companies and Enterprises	60.3%	6.6%	34.9%	31.1%	2.5%	62.7%
Manufacturing	47.2%	4.6%	47.4%	17.9%	1.1%	77.1%
Mining	50.5%	12.1%	42.1%	19.7%	0.0%	68.8%
Other Services (excluding Public Administration)	28.5%	5.4%	63.3%	8.5%	2.3%	83.6%
Professional, Scientific, and Technical Services	65.4%	2.0%	30.0%	31.5%	0.7%	63.0%
Real Estate and Rental and Leasing	28.0%	1.8%	66.4%	7.3%	0.1%	84.5%
Retail Trade	25.5%	3.6%	64.7%	9.1%	1.3%	81.3%
Transportation and Warehousing	38.2%	3.6%	54.0%	12.3%	1.5%	79.0%
Utilities	47.7%	24.4%	34.3%	12.7%	5.0%	68.0%
Wholesale Trade	60.4%	2.6%	34.8%	21.9%	0.3%	72.4%
Total	38.0%	3.6%	55.4%	15.5%	1.4%	77.7%

Appendix 4. Percent of Firms Offering Retirement Plans by Firm Size, 2009

Firm Size	Full Time			Part Time		
	Defined Contribution	Defined Benefit	None	Defined Contribution	Defined Benefit	None
2 to 9	30.3%	2.1%	62.8%	10.6%	0.7%	81.8%
10 to 24	44.4%	4.7%	48.7%	19.2%	1.6%	75.1%
25 to 49	60.1%	6.9%	34.7%	25.4%	3.0%	69.2%
50 to 99	72.0%	8.1%	23.3%	36.0%	4.2%	60.0%
100 to 499	81.8%	12.9%	13.9%	51.5%	8.2%	44.0%
500+	85.4%	29.1%	10.6%	69.4%	24.4%	27.0%
Total	38.0%	3.6%	55.4%	15.5%	1.4%	77.7%

Appendix 5. Percent of Firms Offering Leave by Industry, 2009

Industry Name	Paid Leave							
	Full Time				Part Time			
	Undesignated	Sick	Vacation	Holiday	Undesignated	Sick	Vacation	Holiday
Accommodation and Food Services	7.1%	15.6%	38.3%	22.0%	2.6%	2.3%	12.7%	7.2%
Admin., Support, Waste Mgmt., Remed.	22.5%	35.0%	59.3%	60.8%	8.4%	13.1%	23.1%	29.6%
Agric., Forestry, Fishing and Hunting	10.3%	18.3%	38.4%	32.4%	1.1%	2.2%	5.3%	5.7%
Arts, Entertainment, and Recreation	26.6%	47.3%	66.5%	57.7%	7.1%	11.3%	15.5%	15.4%
Construction	13.3%	25.1%	58.3%	55.1%	6.9%	8.9%	24.0%	22.2%
Educational Services	47.0%	68.7%	71.5%	77.5%	23.3%	37.1%	29.8%	38.1%
Finance and Insurance	41.4%	76.8%	84.9%	88.1%	14.8%	28.4%	33.9%	45.3%
Health Care and Social Assistance	28.8%	54.9%	76.4%	77.2%	17.3%	29.4%	43.3%	44.2%
Information	38.9%	67.7%	79.9%	87.9%	16.9%	20.3%	28.8%	34.0%
Mgmt. of Companies and Enterprises	29.8%	68.5%	82.8%	86.3%	9.6%	14.9%	22.7%	24.3%
Manufacturing	21.5%	35.8%	76.0%	77.7%	7.5%	11.9%	25.1%	29.1%
Mining	17.9%	22.7%	64.6%	56.1%	0.0%	0.0%	17.4%	23.3%
Other Services (excl. Public Admin.)	15.3%	37.5%	67.9%	64.0%	4.6%	13.6%	21.7%	22.2%
Professional, Scientific, and Tech. Svcs.	32.9%	64.5%	76.5%	83.0%	11.2%	24.8%	31.6%	38.3%
Real Estate and Rental and Leasing	25.2%	50.2%	68.8%	67.0%	6.6%	10.9%	17.8%	19.9%
Retail Trade	15.8%	34.5%	64.0%	56.9%	4.3%	5.9%	17.3%	16.2%
Transportation and Warehousing	22.3%	38.5%	72.4%	65.9%	4.7%	7.6%	17.4%	21.5%
Utilities	32.2%	63.1%	77.8%	80.4%	5.2%	16.0%	20.2%	19.7%
Wholesale Trade	29.3%	63.0%	79.1%	81.6%	8.1%	16.5%	20.3%	28.2%
Total	21.2%	41.1%	65.2%	62.7%	7.9%	13.9%	23.4%	25.2%

Appendix 6. Percent of Firms Offering Leave by Firm Size, 2009

Industry Name	Paid Leave							
	Full Time				Part Time			
	Undesignated	Sick	Vacation	Holiday	Undesignated	Sick	Vacation	Holiday
2-9	18.5%	38.5%	61.8%	59.2%	6.4%	12.6%	22.3%	23.2%
10-24	23.3%	42.2%	69.4%	63.9%	8.8%	14.0%	24.6%	26.3%
25-49	28.2%	46.2%	74.6%	74.0%	11.4%	15.2%	23.0%	28.8%
50-99	29.2%	55.8%	80.2%	81.1%	12.3%	20.7%	29.1%	32.0%
100-499	39.4%	61.0%	78.0%	85.9%	20.9%	27.9%	33.9%	43.8%
500+	52.9%	75.4%	78.8%	86.8%	35.8%	47.8%	47.6%	57.0%
Total	21.2%	41.1%	65.2%	62.7%	7.9%	13.9%	23.4%	25.2%

Response Rates

Sample Summary	
Population of Firms	108,054
Original Sample Drawn	16,552
Number of Firms in Sample (see reason codes below)	12,177
Valid Response (status 1 and 2)	9,843

Total In and Out of Sample, by Reason

Reason Code	Number of Establishments	In/Out of Sample
1-Responded/Questionnaire Complete	9,627	In
2-Responded/Questionnaire Incomplete	216	In
3-Refusal	419	In
4-Invalid Location	977	Out
5-Out of Business	267	Out
6-Inactive/Out of Scope	218	Out
7-Inactive/Out of State	66	Out

Response Rate	
Number of Firms in Sample (see reason codes, above)	10,262
1-Responded/Questionnaire Complete	9,627
2-Responded/Questionnaire Incomplete	216
Total Response	9,843
Response Rate*	65.5%

The sample for the *Washington Employee Benefits Survey* included establishments covered by unemployment insurance tax law in Washington state and that employed an average of two or more employees during the third quarter of 2008. Estimates do not include individual parts of multi-master accounts; a company with multiple locations was counted as a single firm. Also excluded are establishments that fall under government ownership, except in the case of public sector education and health care.

*The response rate is calculated as follows:

= Total response/(Original sample drawn - sum [out of sample])

= Response Rate = (9,627+216)/[16,552-(977+267+218+66)]

Response and Universe Counts

The number of employers chosen in each cell for the *Washington Employee Benefits Survey* was based on a stratified random sample with a desired +/- 5.0 percent confidence level at the 95.0 percent confidence interval. To meet this goal, a 50.0 percent survey response rate was assumed; the sample was adjusted to twice the number of responses needed. Surveys were collected through an initial mail-out followed by extensive phone calling.

Size of Firm

Employers Size Class	Valid Responses	Employer Universe Count
2 to 9	3,218	74,170
10 to 24	2,410	19,467
25 to 49	1,579	7,208
50 to 99	1,164	3,618
100 to 499	1,216	3,006
500 +	256	585
Total	9,843	108,054

Industry

Industry Title	Valid Responses	Employer Universe Count
Agriculture, Forestry, Fishing and Hunting	436	4,786
Mining	80	135
Utilities	132	167
Construction	529	14,896
Manufacturing	1,560	5,732
Wholesale Trade	432	7,123
Retail Trade	1,047	10,956
Transportation and Warehousing	659	2,692
Information	394	1,629
Finance and Insurance	449	3,476
Real Estate and Rental and Leasing	464	3,935
Professional, Scientific, and Technical Svcs.	513	9,903
Management of Companies and Enterprises	80	143
Admin., Support, Waste Mgmt., and Remed.	425	6,023
Educational Services	466	1,845
Health Care and Social Assistance	598	10,795
Arts, Entertainment, and Recreation	506	1,803
Accommodation and Food Services	497	10,874
Other Services (excl. Public Administration)	576	11,141
Total	9,843	108,054

Industry Group Definitions

The *Washington Employee Benefits Survey* used a sample of firms representative of the industry composition of Washington employers. The North American Industry Classification System (NAICS) was used to define and group firms by common production features. Firms are classified by industry as part of the ongoing administration of the unemployment insurance tax program. Major NAICS codes are outlined below:

NAICS Industry	Industry Description
11 Agriculture, Forestry, Fishing, Hunting	Firms engaged in growing crops, raising animals, harvesting timber, harvesting fish and other animals from farms, ranches, or the animals' natural habitat.
21 Mining	Firms that extract naturally occurring mineral solids, liquid minerals, and gases.
22 Utilities	Firms engaged in generating, transmitting, and/or distributing electricity, gas, steam, and water, and removing sewage through a permanent infrastructure.
23 Construction	Firms engaged in erecting buildings and other structures; heavy construction other than buildings; and alterations, reconstruction, installation, and maintenance and repairs.
31-33 Manufacturing	Firms engaged in the mechanical, physical, or chemical transformation of material, substances, or components into new products.
41-43 Wholesale Trade	Firms engaged in selling or arranging for the purchase or sale of goods for resale; capital or durable nonconsumer goods; and raw and intermediate materials and supplies used in productions, and providing services incidental to the sale of the merchandise.
44-46 Retail Trade	Firms engaged in retailing merchandise generally in small quantities to the general public and providing services incidental to the sale of the merchandise.
48-49 Transportation and Warehousing	Firms that provide transportation of passengers and cargo, warehousing and storing goods, scenic and sightseeing transportation, and supporting these activities.
51 Information	Firms engaged in distributing information and cultural products, providing the means to transmit or distribute these products as data or communications, and processing data.
52 Finance and Insurance	Firms engaged in the creation, liquidation, or change in ownership of financial assets (financial transactions) and/or facilitating financial transactions.
53 Real Estate and Rental and Leasing	Firms engaging in renting, leasing, or otherwise allowing the use of tangible or intangible assets (except copyrighted works), and providing related services.
54 Professional, Scientific, and Technical Services	Firms specializing in performing professional, scientific, and technical services for the operations of other organizations.
55 Management of Companies and Enterprises	Firms who hold securities of companies and enterprises, for the purpose of owning controlling interest or influencing their management decision, or administering, overseeing, and managing other establishments of the same company or enterprise and normally undertaking the strategic or organizational planning and decision making of the company or enterprise.
56 Administrative and Support and Waste Management and Remediation Services	Firms performing routine support activities for the day-to-day operation of other organizations.
61 Educational Services	Firms providing instruction and training in a wide variety of subjects.
62 Health Care and Social Assistance	Firms providing health care and social assistance for individuals.
71 Arts, Entertainment, and Recreation	Firms engaged in operating or providing services to meet varied cultural, entertainment, and recreational interests of their patrons.
72 Accommodation and Food Services	Firms providing customers with lodging and/or preparing meals, snacks, and beverages for immediate consumption.
81 Other Services (except Public Administration)	Firms providing services not elsewhere specified, including repairs, religious activities, grant making, advocacy, laundry, personal care, death care, and other personal services.
91-93 Public Administration	Federal, state and/or local agencies that administer, oversee, and manage public programs and have executive, legislative, or judicial authority over other institutions in a given area.

**Washington State
Employment Security Department**

Labor Market and Economic Analysis



CONTACT US FOR INFORMATION

Washington State Employment Security Department
Labor Market and Economic Analysis
P.O. Box 9046 Olympia, WA 98507-9046
Phone: (800) 837-3074, Fax: (360) 438-3215
E-mail: Rhaglund@esd.wa.gov

WASHINGTON EMPLOYEE BENEFITS SURVEY

1

ABOUT THE SURVEY

Please direct this survey to your Employee Benefits Manager or Human Resources Department. Your response to this survey will help give Washington's businesses, job seekers, and employment counselors a valuable tool for navigating in today's job market. Your information is important, as it will be used to produce estimates for your industry and firm size. Information in this survey is confidential and will not be sold or transferred to any other entity; it is used for survey purposes only. Summary results from the last survey are available at <http://www.workforceexplorer.com>.

THREE OPTIONS FOR RESPONDING TO THE SURVEY

- 1) Return the survey in the enclosed postage-paid envelope,
- 2) Fax both sides to (360) 438-3215; or
- 3) Contact us at (800) 837-3074.

Please Respond by October 9, 2009.

Choose the option that works best for you.

PLEASE REPORT FOR ALL WASHINGTON EMPLOYEES

How many employees do you currently have in your firm? _____

Number of full-time employees: _____

Number of part-time employees: _____

How many hours per week do employees need to work to be considered full time? _____

THANK YOU FOR PARTICIPATING!

Please DO NOT leave any boxes blank. If you don't offer it, mark "No".

If you have any questions, please call (800) 837-3074 and be ready with your ID#.

CONTACT PERSON

Name: _____

Title: _____

Telephone: _____

Date: _____

Please continue with sections:

- 1 Health Insurance**
- 2 Retirement Benefits**
- and 3 Other Benefits**

Turn Over →

Employment Security is an equal-opportunity employer and provider of programs and services. Auxiliary aids and services are available upon request to people with disabilities.

EMPLOYEE BENEFITS

2

PART 1: HEALTH INSURANCE

Please Do Not Leave Anything Blank

FOR EMPLOYEES (Check the boxes that apply):		Full-Time Employees	Part-Time Employees
Does your organization offer medical insurance to any employees?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
How many employees are <u>offered</u> medical insurance?		_____ Employees	_____ Employees
Of the employees <u>offered</u> medical insurance, how many are <u>enrolled</u> ?		_____ Employees	_____ Employees
FOR SPOUSES AND DEPENDENTS (Check the boxes that apply):		Full-Time Employees	Part-Time Employees
Does your organization offer medical insurance for employees' spouses and/or dependents?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
How many employees are <u>offered</u> medical insurance for their spouses and/or dependents?		_____ Employees	_____ Employees
Of the employees <u>offered</u> medical insurance for their spouses and/or dependents, how many are <u>enrolled</u> ?		_____ Employees	_____ Employees
INSURANCE COSTS			Monthly Yearly
How much does the insurance company charge per employee for employee-only coverage ? (Average cost for the <i>employee-paid</i> and <i>employer-paid</i> portion of the premium.)		\$ _____	<input type="checkbox"/> <input type="checkbox"/>
How much does the insurance company charge per employee for family coverage ? (Average cost for the <i>employee-paid</i> and <i>employer-paid</i> portion of the premium.)		\$ _____	<input type="checkbox"/> <input type="checkbox"/>
For the majority of employees, what percent does the <u>employer</u> pay toward the cost of employee-only coverage ?		Full Time _____ %	Part Time _____ %
For the majority of employees, what percent does the <u>employer</u> pay toward the cost of family- coverage ?		Full Time _____ %	Part Time _____ %
*Family-coverage is defined as employee plus dependent(s) such as spouse, children, etc.			
CHANGES IN COVERAGE		Employee Coverage	Dependent Coverage
Has your company changed the medical coverage offered in the past two years? Yes <input type="checkbox"/> No <input type="checkbox"/>		Started Offering <input type="checkbox"/>	Started Offering <input type="checkbox"/>
Reason for change(s): _____		Reduced Coverage <input type="checkbox"/>	Reduced Coverage <input type="checkbox"/>
_____		Stopped Offering <input type="checkbox"/>	Stopped Offering <input type="checkbox"/>

PART 2: RETIREMENT BENEFITS

RETIREMENT PLANS	Defined Contribution	Defined Benefit	None
Check all retirement benefits offered.			
Defined contribution plans include target-benefit, profit sharing, and 401(k) plans to name a few.	Full-Time Employees <input type="checkbox"/>	Part-Time Employees <input type="checkbox"/>	Part-Time Employees <input type="checkbox"/>
Defined benefit plans provide a guaranteed benefit upon retirement.	Part-Time Employees <input type="checkbox"/>	Part-Time Employees <input type="checkbox"/>	Part-Time Employees <input type="checkbox"/>

PART 3: OTHER BENEFITS

LEAVE, HOLIDAY, AND OTHER BENEFITS	Undesignated* Leave	Paid Sick Leave	Paid Vacation Leave	Paid Holidays
Check yes or no for each option offered.				
*Undesignated leave may be referred to as a "Time Bank, paid time off," etc. This leave may be offered in addition to other types of leave or may be offered in place of separate leave.	Full-Time Employees	Part-Time Employees	Part-Time Employees	Part-Time Employees
	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
	No <input type="checkbox"/>	No <input type="checkbox"/>	No <input type="checkbox"/>	No <input type="checkbox"/>
	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
	No <input type="checkbox"/>	No <input type="checkbox"/>	No <input type="checkbox"/>	No <input type="checkbox"/>

Don't Forget Page 1!

If more space is needed, please call us for another copy or make a photocopy of this page.
Toll free at 1-800-837-3074; Fax: (360) 438-3215; or Email: Rhaglund@esd.wa.gov