

# Washington State

## 2004 Employee Benefits Survey



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Labor Market and  
Economic Analysis Branch



Employment  
Security  
Department  
WASHINGTON STATE

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## About the Employee Benefits Survey

The *Washington State Employee Benefits Survey* estimates the number of private sector firms\* offering fringe benefits to their workers, providing valuable insights into compensation conditions in our state. The survey was distributed to a sample of **17,783 Washington employers** in September 2004 and we received a **58 percent response rate**. Each employer was asked if they provide the following benefits to full-time and part-time employees.

- Health insurance (for employees, dependents, and retirees)
- Retirement benefits
- Paid sick leave, vacation, and holidays

### Important Note

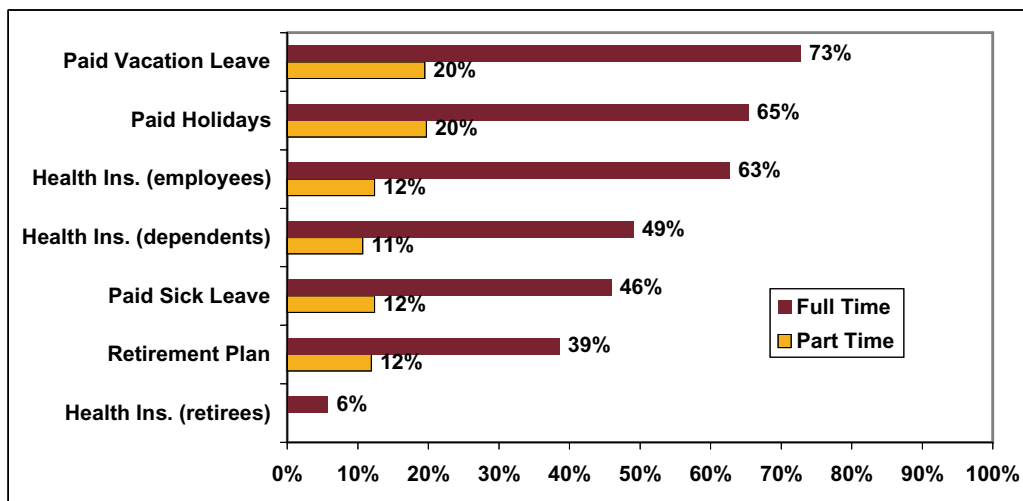
**\* The manner in which we portray firm level data changed significantly for the 2004 survey.** In the past, the estimates were based on employer units. That means that each individual location of a large company was treated as a separate firm. Therefore, companies like grocery store chains were being counted more than once and placed in smaller size classes. **Instead, this year we looked at firms with multiple locations as one company. This allows us to view the benefits picture by size of firm more accurately and to avoid double counting firms.** The negative impact of this change is that we are no longer able to portray employee benefits offerings in a regional context. Additionally, **the results of the 2004 survey are not comparable with the results of previous years' surveys.**

*Summary of Findings*

The overlying theme throughout the results of this year's employee benefits survey is that size of firm is the key factor when analyzing benefit offerings. In each of the categories, large employers were much more likely to offer benefits to their workers than were small employers. For example, health insurance was offered by 96 percent of employers with 100 or more employees, compared to 55 percent of employers in the 2-9 employee size class. Expense was cited by 84 percent of employers as the reason they do not offer health insurance to some employees. This, combined with the disparity in health insurance offered between large and small firms, points to the conclusion that large firms have a distinct cost advantage in offering fringe benefits. That advantage may be due to increased purchasing power to buy down the rate on a group plan. It may also relate to wider profit margins of large firms, allowing more flexibility in offering broader benefits packages. However, associations exist that enable small employers to join with other small employers to purchase health insurance plans at a similar discount to what large employers are able to get.

Full-time workers were much more likely to be offered benefits by their employer. Paid vacation leave was the most common benefit offered to full-time employees. It was also the benefit most offered to part-time employees. However, the gap between the two (53 percent more employers offer vacation leave to full-time employees) was larger than for any other benefit (figure 1).

Figure 1. Percent of Firms Offering Benefits by Employee Type  
Washington State, 2004



## Firms and Employment

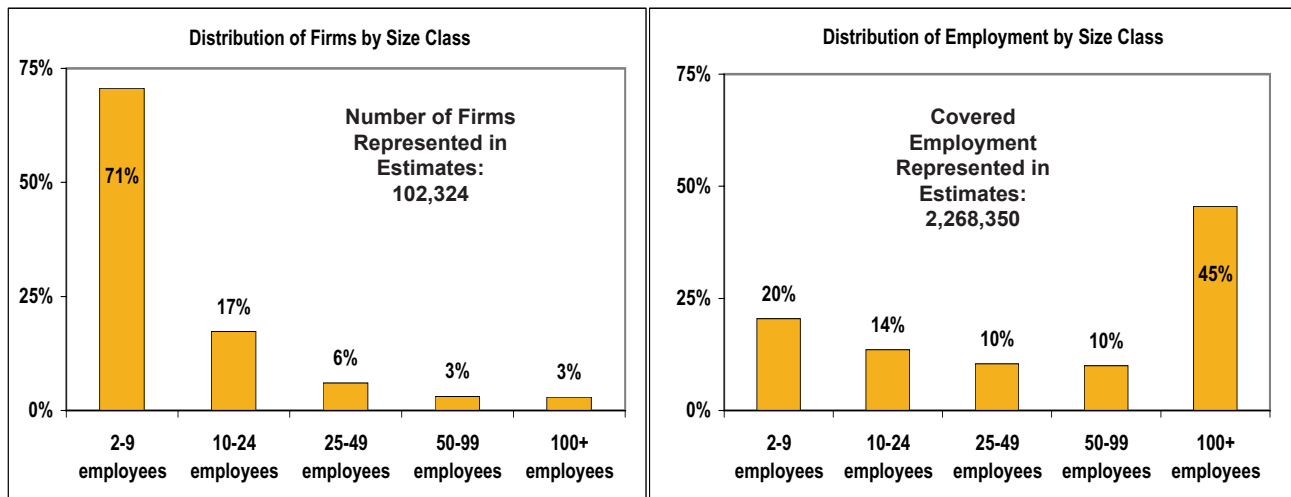
### *Distribution of Firms and Employment by Size Class and Industry*

Examining how Washington’s employers and workers are spread across employment size classes and industries provides context to the information presented in this report. Since this is a survey of *employers*, results are presented in terms of “percent of firms” relative to some type of benefit offered to workers. The employers included in these estimates are limited to those covered by the state’s unemployment insurance law, that have more than two employees, and are not government entities.

#### *Size Class – Where is Everybody?*

- The lion’s share (71 percent) of firms employed between two and nine workers, but accounted for 20 percent of employment in the first quarter of 2004.
- We see the opposite picture with the very large firms (those that employed 100 or more workers). While making up a tiny portion of total firms (3 percent), they employed 45 percent of the workforce.

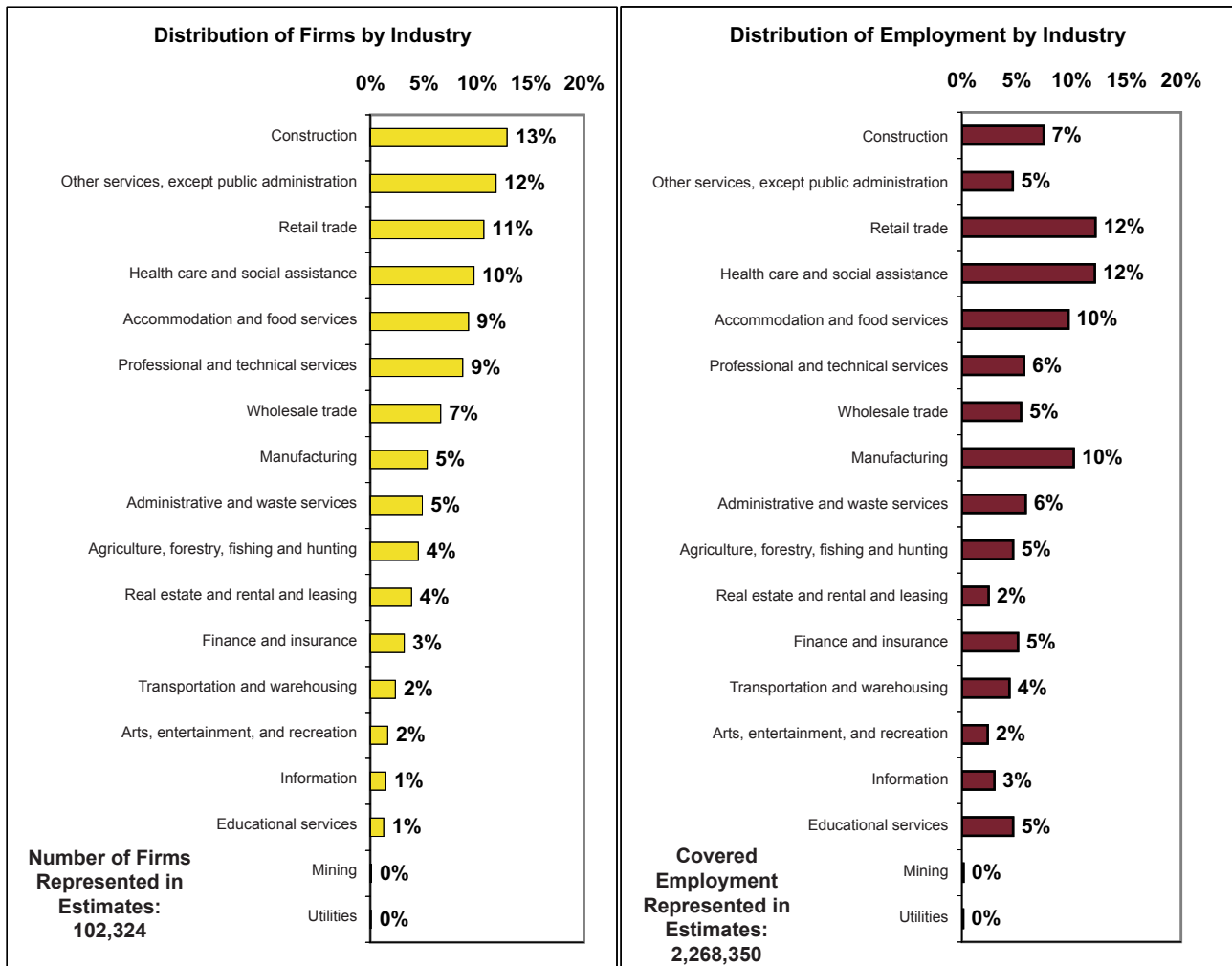
Figure 2. Distribution of Firms and Employment by Size Class  
Washington State (Quarter 1, 2004)



*Industry Breakdown*

- During the first quarter of 2004, the construction, general services, and retail trade industries had the largest shares of firms; 13, 12, and 11 percent respectively (**figure 3**).
- The retail trade and health care and social assistance industries made up the largest shares of employment at 12 percent apiece (**figure 3**). Following retail and health care were manufacturing and accommodation and food services at 10 percent.
- Educational services ranked at the bottom of both lists making up one percent of firms and five percent of employment. Worth noting, this survey did not include government entities, and therefore the education industry employment covered in this report is entirely from the private sector.

Figure 3. Distribution of Firms and Employment by Industry  
Washington State (Quarter 1, 2004)

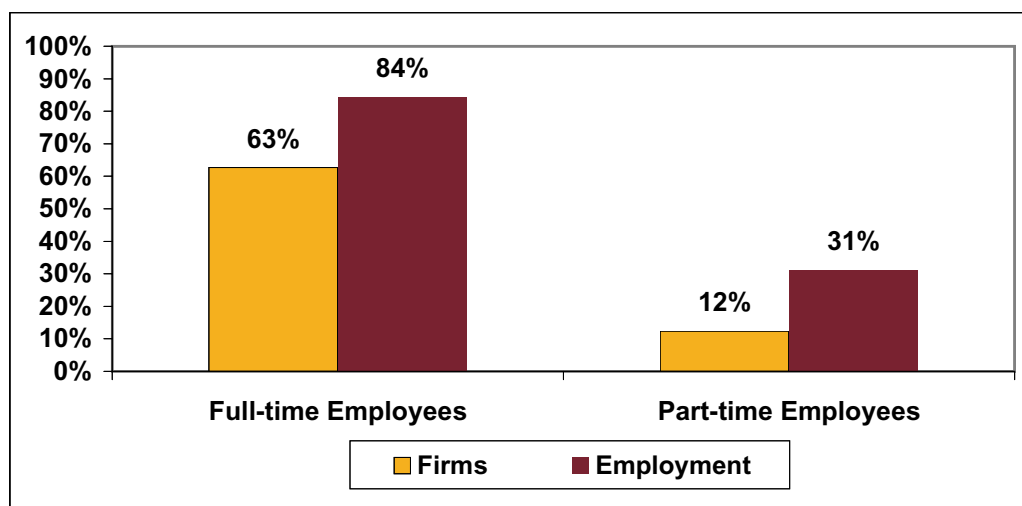


## Summary of Major Benefit Offerings

### *Health Insurance – Employee Coverage*

- The 2004 Employee Benefits Survey estimates covered almost 2.3 million Washington workers. **Companies that offer some form of health insurance employed 84 percent of full-time workers.** Additionally, companies that offer some form of health insurance benefits to part-time employees, employed 31 percent of part-time workers.
- On the employer side, 63 percent of Washington firms offered health insurance to full-time employees (**figure 4**); 12 percent offered it to part-time workers.
- **Size of firm played directly into whether or not health insurance was offered. Ninety-six percent of firms with 100 or more employees offered health insurance to full-time employees,** while 55 percent of firms in the 2 to 9 employees size class offered the same. Each of the other size classes fell somewhere in between (**figure 5**).
- The **utilities, wholesale trade, and professional/technical services industries** were the top three in offering health insurance to full-time employees, offering at rates of 100 percent, 85 percent, and 80 percent, respectively. At the bottom of the list were mining; agriculture, forestry, and fishing; and accommodation and food services, offering at rates of 46 percent, 34 percent, and 26 percent, respectively (**figure 6**).

Figure 4. Percent of Firms Offering Health Insurance to Employees and the Percent of Employment Offered Health Insurance Coverage Washington State, 2004



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Figure 5. Percent of Firms Offering Health Insurance by Employer Size Class  
Washington State, 2004

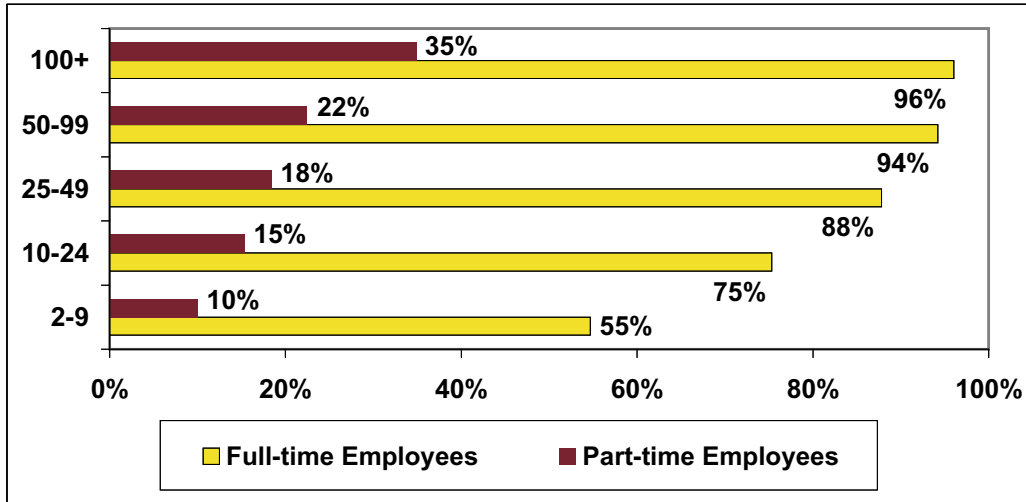


Figure 6. Percent of Firms Offering Health Insurance by Industry  
Washington State, 2004

Industry*	Total Number of Firms	Percent Offering to Full-time Employees	Percent Offering to Part-time Employees	2003 Average Annual Wages
Utilities	85	100%	67%	\$59,570
Wholesale trade	6,747	85%	15%	\$49,070
Professional and technical services	8,861	80%	21%	\$56,933
Manufacturing	5,459	78%	13%	\$50,546
Finance and insurance	3,263	76%	19%	\$57,954
Information	1,503	74%	18%	\$104,042
Health care and social assistance	9,949	74%	19%	\$33,444
Educational services	1,281	72%	30%	\$27,738
Transportation and warehousing	2,403	64%	7%	\$40,219
Construction	13,120	61%	9%	\$39,468
Real estate and rental and leasing	3,961	61%	12%	\$29,552
Arts, entertainment, and recreation	1,672	60%	6%	\$22,622
Other services, except public admin.	12,044	60%	13%	\$25,692
Administrative and waste services	4,985	57%	8%	\$33,314
Retail trade	10,876	55%	8%	\$26,047
Mining	119	46%	18%	\$49,517
Agriculture, forestry, fishing and hunting	4,599	34%	2%	\$20,152
Accommodation and food services	9,402	26%	4%	\$14,309
<b>All Industries</b>	<b>100,329</b>	<b>63%</b>	<b>12%</b>	<b>\$39,021</b>

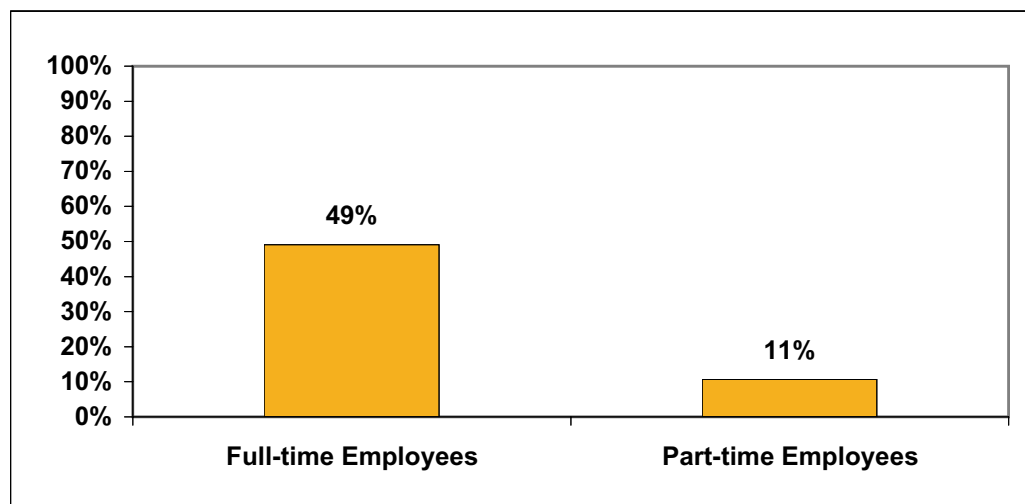
\*NAICS 55 - Management of Companies/Enterprises is not represented due to insufficient sample size.



### Health Insurance – Dependent Coverage

- Forty-nine percent of firms offered health insurance to the dependents of full-time employees in 2004. Eleven percent of firms offered the same to the dependents of part-time workers (**figure 7**).
- Size of firm had similar bearing when considering health insurance availability to dependents of full- and part-time employees. Ninety-one percent of large firms (100+ employees) offered coverage for the dependents of full-time employees, while 33 percent of large firms offered health insurance for the dependents of part-time employees (**figure 8**). The trend moves south as the size of firm decreases; 39 percent of small firms (2 to 9 employees) offered health insurance to the dependents of full-time employees and only 8 percent offered it to dependents of part-time workers.
- The utilities industry offered health insurance for dependents to the largest percentage of full-time workers, 100 percent (**figure 9**). Then there was a sharp drop to the next highest industry, wholesale trade, coming in at 72 percent. There was a significant difference in the number of employers between the top two industries. The private sector utilities industry was comprised of 85 firms, while wholesale trade had 6,747. At the bottom of the list was accommodation and food services, with only 16 percent of firms offering health insurance for the dependents of full-time employees.

Figure 7. Percent of Firms Offering Health Insurance for Dependents of Employees Washington State, 2004



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Figure 8. Percent of Firms Offering Health Insurance for Dependents by Employer Size Class, Washington State, 2004

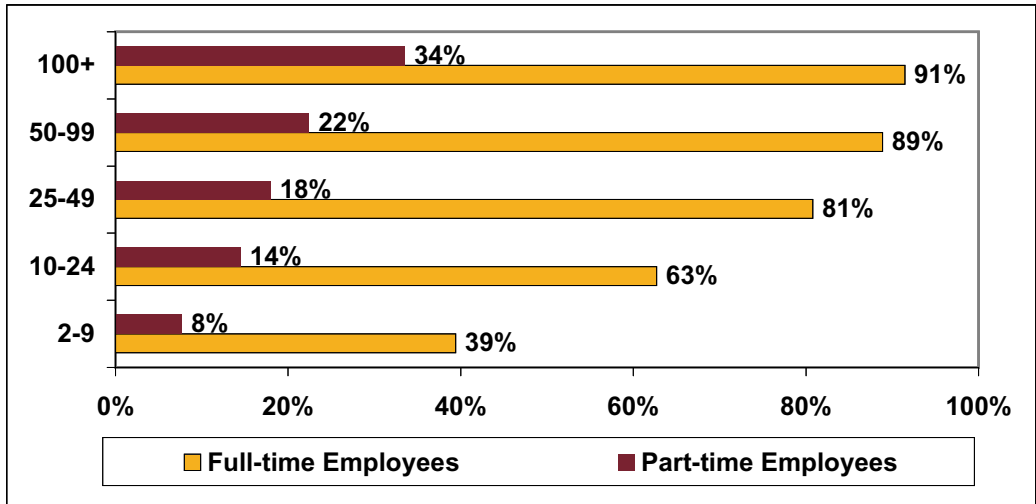


Figure 9. Percent of Firms Offering Health Insurance for Dependents of Employees by Industry, Washington State, 2004

Industry*	Total Number of Firms	Percent Offering to Full-time Employees	Percent Offering to Part-time Employees
Utilities	93	100%	61%
Wholesale trade	6,916	73%	12%
Manufacturing	5,607	66%	13%
Professional and technical services	8,939	66%	19%
Information	1,550	65%	17%
Finance and insurance	3,461	65%	21%
Educational services	1,406	64%	24%
Transportation and warehousing	2,467	55%	6%
Health care and social assistance	10,225	53%	17%
Construction	13,160	53%	9%
Arts, entertainment, and recreation	1,691	47%	4%
Mining	119	46%	18%
Real estate and rental and leasing	4,001	46%	10%
Other services, except public administration	12,145	44%	10%
Administrative and waste services	5,051	42%	6%
Retail trade	11,163	41%	7%
Agriculture, forestry, fishing and hunting	4,615	26%	3%
Accommodation and food services	9,598	17%	3%
<b>All Industries</b>	<b>102,206</b>	<b>49%</b>	<b>11%</b>

\*NAICS 55 - Management of Companies/Enterprises is not represented due to insufficient sample size.

### *Payment for Health Insurance Plans*

- **Figure 10** contains a five-pie-chart breakdown of payment responsibility for health insurance benefits for employees, dependents, and retirees. Full-time employees were most likely to have their health insurance premiums paid entirely by their employers. Retirees were most likely to cover the costs on their own.
- Large firms (100+ employees) are the most likely to share the cost of health insurance with their employees, with 68 percent of firms falling into the shared cost category (**figure 11**). At the other end of the scale, small firms (2 to 9 employees) were most likely to cover the entire cost (58 percent). The difference is probably related to the types of plans offered to employees of the different sizes of companies. Large firms are able to buy into more comprehensive plans with smaller deductibles and co-pays, and they share the premium cost with employees. Small firms may find it more feasible to subscribe to plans with higher deductibles and co-pays, which in turn make for smaller premiums that are covered entirely by the employer.
- The professional and technical services industry had the highest rate of firms covering the entire cost of health insurance (63 percent). Finance and insurance was a close second, with 62 percent of firms paying the whole cost (**figure 12**).

Figure 10. Coverage of Health Insurance Costs (employees, dependents, and retirees), Washington State, 2004

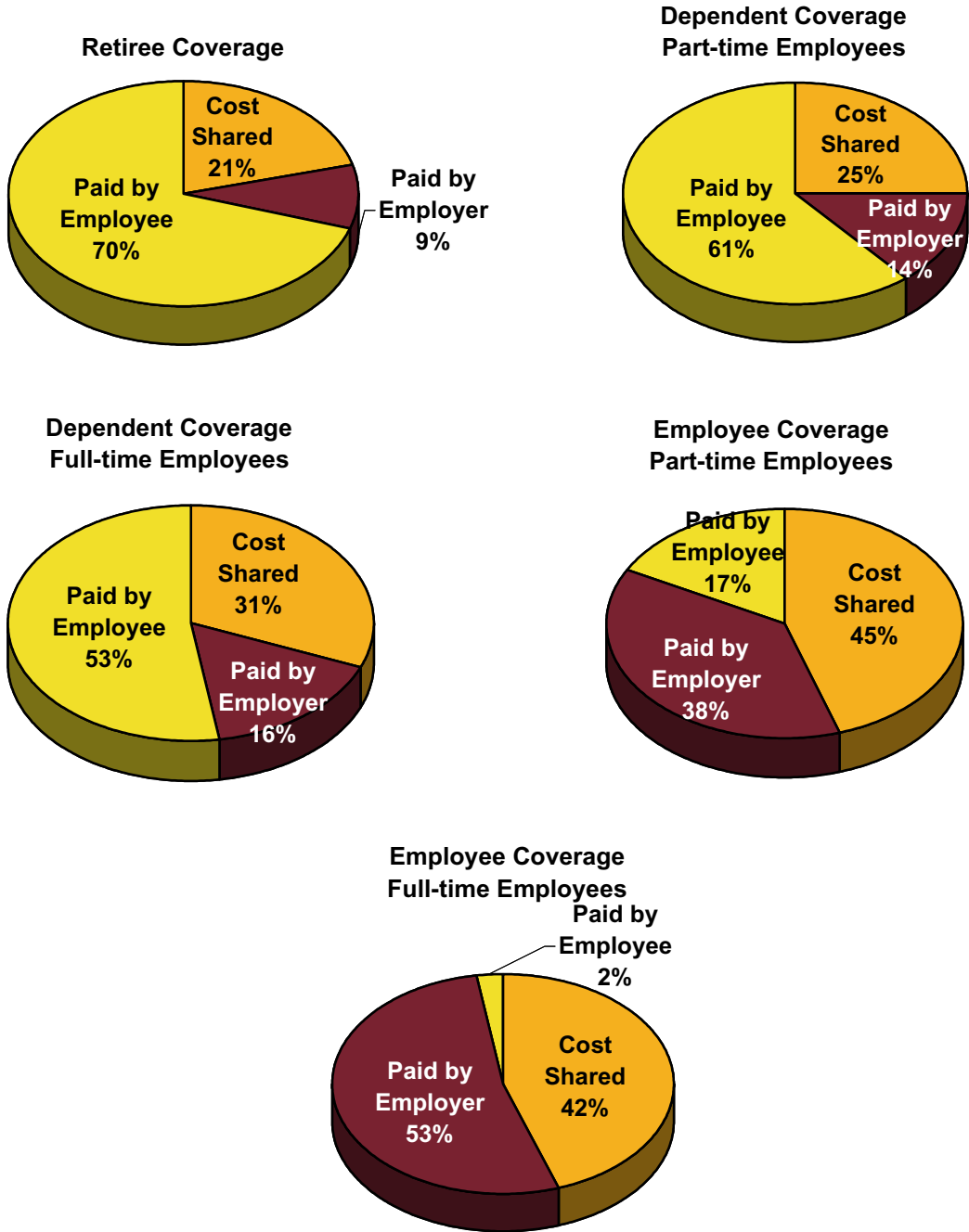


Figure 11. Coverage of Health Insurance Costs by Size of Firm  
Washington State, 2004

Size	Cost Shared	Paid by Employer	Paid by Employee
2-9	39%	58%	3%
10-24	47%	51%	2%
25-49	56%	43%	1%
50-99	60%	39%	1%
100+	68%	31%	1%

Figure 12. Coverage of Health Insurance Costs by Industrial Classification  
Washington State, 2004

Industry	Cost Shared	Paid by Employer	Paid by Employee
Professional and technical services	36%	63%	1%
Agriculture, forestry, fishing and hunting	34%	62%	5%
Finance and insurance	38%	60%	2%
Construction	38%	60%	2%
Educational services	42%	58%	0%
Other services, except public administration	39%	57%	4%
Wholesale trade	42%	57%	1%
Real estate and rental and leasing	42%	55%	3%
Health care and social assistance	43%	53%	4%
Transportation and warehousing	45%	51%	4%
Information	50%	50%	0%
Arts, entertainment, and recreation	50%	49%	1%
Manufacturing	53%	46%	1%
Utilities	59%	41%	0%
Retail trade	57%	40%	3%
Mining	60%	40%	0%
Administrative and waste services	58%	39%	4%
Accommodation and food services	67%	29%	4%
<b>All Industries</b>	<b>45%</b>	<b>53%</b>	<b>2%</b>

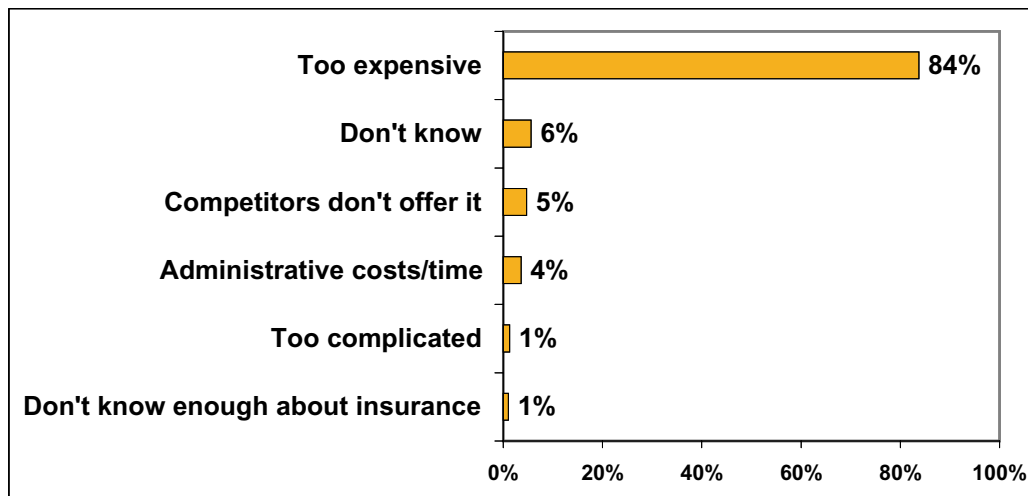
*Leading Reasons for Not Offering Health Insurance*

The *Employee Benefits Survey* asked employers to respond to the question, “What is the main reason your firm doesn’t offer health insurance to some employees, dependents, or retirees?” Respondents could choose the leading reason from six possible answers:

- It’s too expensive
- It’s too complicated
- Administrative costs/time
- Competitors don’t offer it
- Don’t know enough about health insurance to offer it
- Don’t know why

Employers that responded to this question may offer health insurance to some of their employees but not others (**figure 13**).

Figure 13. Reasons for Not Offering Health Insurance  
Washington State, 2004



### *Retirement Plans*

Firms were asked about their provision of two general categories of retirement plans: defined contribution and defined benefit. Defined contribution plans, the broader of the two categories, encompass a variety of plans each involving individual accounts for each employee. Those plans included target-benefit and money-purchase pensions, profit sharing, 401(k) plans, and stock bonus plans. Defined benefit plans, a narrower group, typically include plans where a given benefit is guaranteed to employees at retirement age and plan actuaries determine contributions. Those plans include defined benefit pensions and cash balance pension plans. The Washington State Public Employees Retirement System (PERS) plans one and two are examples of defined benefit plans. Worth noting, the two plan categories are not mutually exclusive—firms can, and do, offer both.

- Very large firms, those with 100 or more employees, were most likely to offer a retirement plan to their employees. This held true for both full-time and part-time employees; 81 percent of very large firms offered a retirement plan to full-timers and 47 percent offered it to part-timers (**figure 14**). Not surprisingly, firms in the smallest size class were least likely to offer a retirement plan. Thirty-two percent of very small firms offered a retirement plan to full-time employees, only eight percent offered one to part-time employees.
- Defined contribution plans were the most common offering to both full-time and part-time employees. Thirty-one percent of firms offered a defined contribution plan to full-time employees, and nine percent offered it to part-time employees (**figure 15**).
- The utilities, finance and insurance, and professional and technical services industries were the top three most likely to offer a retirement plan to full-time employees, with 77, 62, and 59 percent of firms, respectively (**figure 16**).

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Figure 14. Percent of Firms Offering Any Type of Retirement Plan by Size Class  
Washington State, 2004

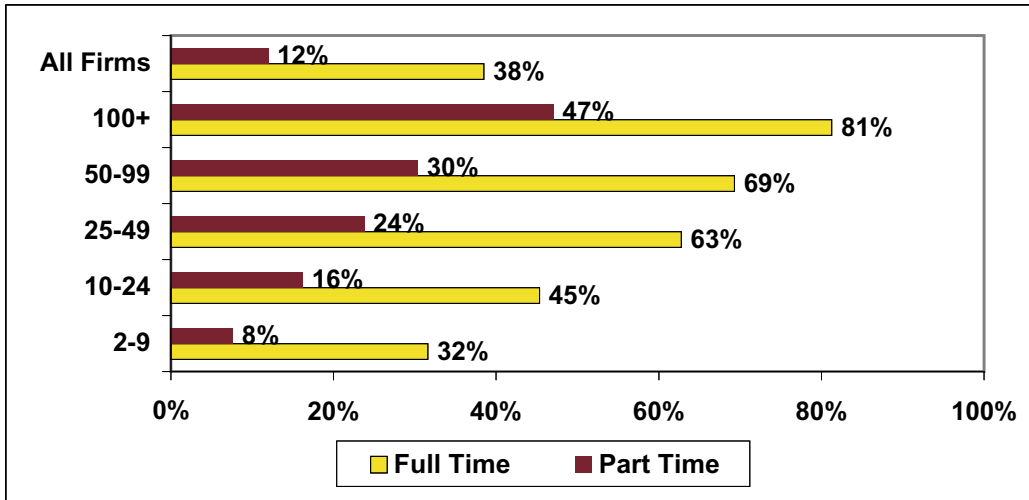


Figure 15. Percent of Firms Offering Retirement Plans by Plan Type  
Washington State, 2004

Full-time employees	% of Firms
Defined Contribution Plans	31%
Defined Benefit Plans	6%
Other Retirement Plans	5%
<b>None Offered</b>	<b>59%</b>
Part-time employees	
Defined Contribution Plans	9%
Defined Benefit Plans	2%
Other Retirement Plans	2%
<b>None Offered</b>	<b>81%</b>

Note: Defined contribution, defined benefit, and other retirement plans are not mutually exclusive (i.e., include duplicate firms).



Figure 16. Percent of Firms Offering a Retirement Plan by Industry  
Washington State, 2004

Industry	Retirement Plan Offered		Defined Contribution Plans		Defined Benefit Plans		Other Retirement Plans	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
Utilities	79%	49%	58%	20%	58%	41%	0%	9%
Finance and insurance	64%	25%	50%	20%	7%	3%	12%	4%
Professional and technical services	60%	22%	50%	19%	7%	2%	7%	2%
Health care and social assistance	57%	24%	46%	18%	10%	5%	7%	4%
Wholesale trade	57%	13%	44%	10%	8%	1%	9%	3%
Educational services (Private)	50%	30%	42%	23%	8%	6%	3%	4%
Manufacturing	49%	15%	40%	12%	8%	2%	6%	2%
Mining	46%	30%	46%	30%	13%	13%	0%	0%
Information	44%	16%	38%	13%	7%	2%	2%	2%
Construction	36%	8%	28%	5%	5%	1%	7%	2%
Transportation and warehousing	36%	9%	31%	7%	5%	2%	5%	2%
Administrative and waste services	33%	8%	26%	6%	4%	0%	6%	2%
Real estate and rental and leasing	31%	7%	24%	7%	5%	1%	5%	0%
Other services, except public admin.	30%	8%	24%	6%	6%	2%	3%	1%
Retail trade	29%	7%	23%	5%	3%	1%	5%	2%
Arts, entertainment, and recreation	26%	10%	17%	3%	5%	4%	5%	4%
Agriculture, forestry, fishing, hunting	17%	3%	12%	2%	3%	1%	3%	0%
Accommodation and food services	11%	4%	10%	4%	1%	1%	1%	0%
<b>All Industries</b>	<b>38%</b>	<b>12%</b>	<b>31%</b>	<b>9%</b>	<b>6%</b>	<b>2%</b>	<b>5%</b>	<b>2%</b>

*Paid Leave*

- Paid vacation was offered to full-time employees by 73 percent of firms (**figure 17**). The disparity between vacation leave and sick leave (offered by 46 percent) can be partially attributed to firms offering undesignated leave for employees to use as they see fit.
- Part-time employees were far less likely to receive paid leave than full-time employees. Twenty percent of firms offered paid vacation and holiday time, and 12 percent offered paid sick time (**figure 17**).
- As with health insurance benefits and retirement plan offerings, size of firm is a significant force behind whether or not paid leave was offered. Ninety-four percent of firms with 100 or more employees offered paid vacation leave to full-time employees, 90 percent offered paid holidays, and 78 percent offered paid sick leave (**figure 18**). In contrast, only 68 percent of firms with 2-9 employees offer paid vacation to full-time employees.
- The top three industries offering paid vacation to full-time employees were utilities, finance and insurance, and wholesale trade (**figure 19**). Toward the bottom of the list are several industries that experience strong seasonal fluctuations in employment: e.g., agriculture, accommodation and food services, and construction.

Figure 17. Percent of Firms Offering Paid Leave  
Washington State, 2004

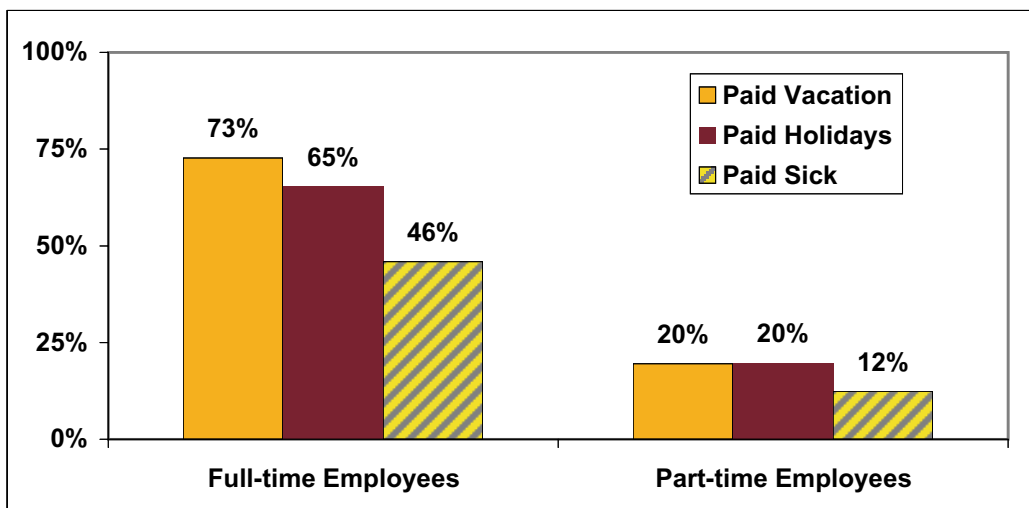


Figure 18. Percent of Firms Offering Paid Leave by Size Class  
Washington State, 2004

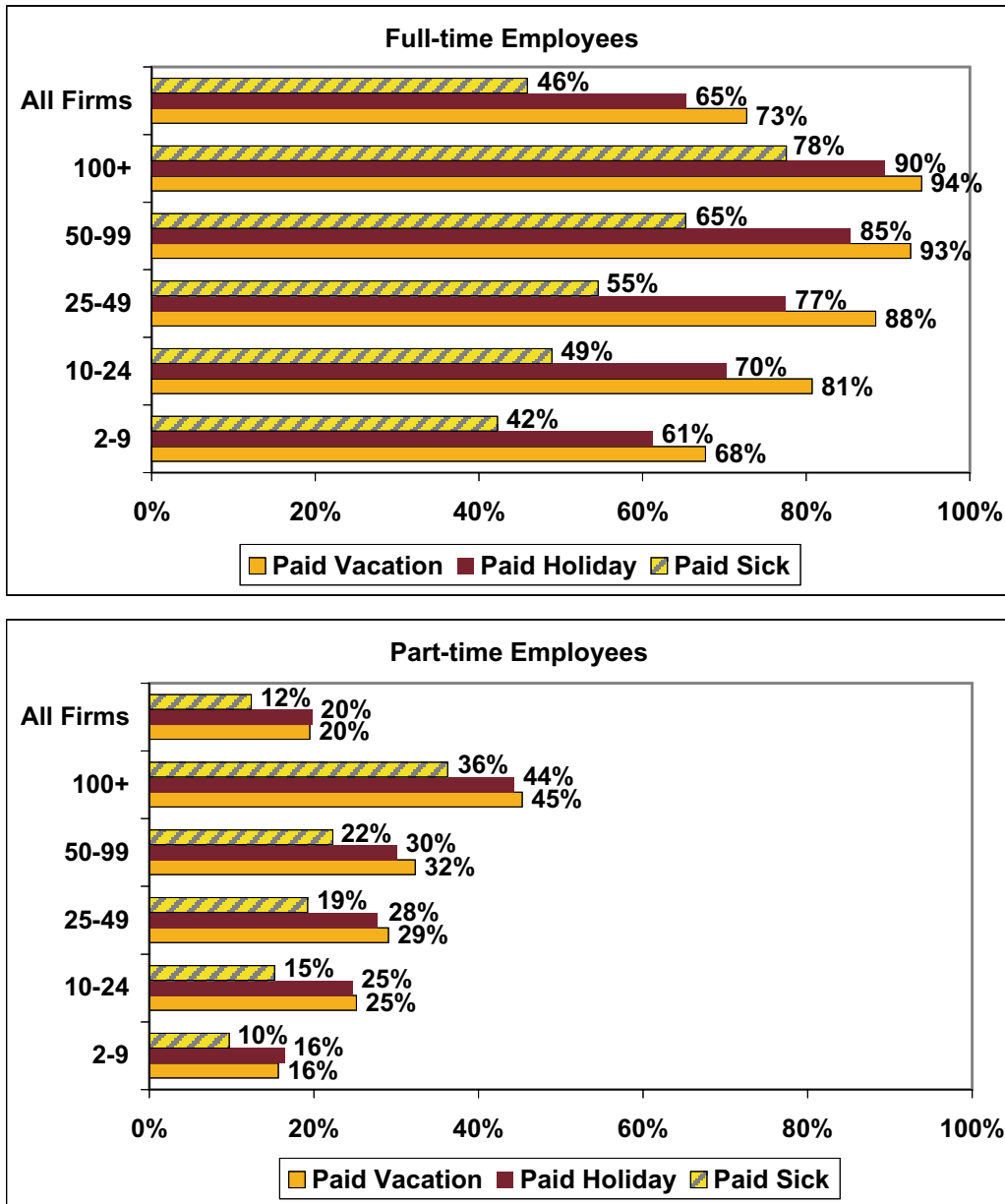


Figure 19. Percent of Firms Offering Paid Leave by Industry  
Washington State, 2004

Industry	Paid Vacation		Paid Holiday		Paid Sick	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
Utilities	100%	61%	100%	70%	100%	61%
Finance and insurance	94%	34%	89%	35%	81%	25%
Wholesale trade	90%	21%	89%	25%	69%	15%
Professional and technical services	90%	28%	86%	30%	75%	23%
Health care and social assistance	88%	38%	84%	39%	69%	31%
Manufacturing	84%	18%	81%	22%	38%	9%
Information	80%	30%	79%	25%	71%	27%
Real estate and rental and leasing	77%	16%	73%	15%	60%	11%
Other services, except public administration	76%	18%	68%	18%	42%	10%
Educational services	75%	32%	71%	34%	83%	38%
Administrative and waste services	72%	16%	68%	19%	47%	8%
Retail trade	70%	17%	60%	16%	34%	7%
Arts, entertainment, and recreation	67%	14%	48%	14%	44%	9%
Transportation and warehousing	67%	12%	55%	9%	31%	7%
Construction	62%	10%	53%	11%	27%	4%
Mining	46%	15%	44%	28%	2%	2%
Accommodation and food services	42%	13%	24%	7%	15%	2%
Agriculture, forestry, fishing and hunting	40%	3%	32%	3%	22%	1%
<b>All Industries</b>	<b>73%</b>	<b>19%</b>	<b>65%</b>	<b>20%</b>	<b>46%</b>	<b>12%</b>

## Response Rates and Industry Definitions

### *Sample Summary*

The sample for the 2004 *Employee Benefits Survey* included establishments covered by unemployment insurance tax law in Washington State, that employed an average of two or more employees during the second quarter of 2003. 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 (public sector) ownership.

<b>Sample Summary</b>	<b>Number of Establishments</b>
<b>Population of establishments</b>	<b>102,324</b>
Original Sample Drawn	22,230
Adjusted Sample (less multi-parts and government)	17,783
Number of firms in sample (see reason code below)	16,005
<b>Contacted In-Sample</b>	<b>9,733</b>
<b>No Response</b>	<b>6,272</b>

### **Total In and Out of Sample, by Reason**

<b>Reason Code</b>	<b>Number of Establishments</b>	<b>In/out of Sample</b>
Null - Did not respond	6,272	In
1 - Responded/questionnaire complete	9,296	In
2 - Responded/questionnaire incomplete	50	In
3 - Refusal	387	In
4 - Invalid location	1,590	Out
5 - Out of business	162	Out
6 - Inactive/Out of scope	20	Out
7 - Inactive/Out of state	6	Out

### **Response Rate**

Number of firms in-sample (see reason codes, above)	16,005
1 - Responded/questionnaire complete	9,296
2 - Responded/questionnaire incomplete	50
<b>Total Response</b>	<b>9,346</b>
<b>Response Rate</b>	<b>58%</b>

*Industry Group Definitions*

Washington’s *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 that 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.

Source: *North American Industry Classification System, United States Office of Management and Budget, 1997.*  
 NAICS Web page: [www.census.gov/epcd/www/naics.htm](http://www.census.gov/epcd/www/naics.htm)