

# Wyoming Benefits Survey 2008



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**Wyoming Department of Employment  
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# Wyoming Benefits Survey 2008

## Wyoming Department of Employment

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## Wyoming Benefits Survey 2008

by: David Bullard, Senior Economist

Employee benefits can be very important for quality of life. Without health insurance, a serious injury or illness could cost tens of thousands or even hundreds of thousands of dollars and possibly lead to bankruptcy. Without a retirement plan or significant private savings, many people simply may not be able to afford to retire because social security only replaces 36% of income for an average worker (Social Security Administration, 2008).

Employers have their own reasons for offering benefits. First, many employers provide benefits in order to compete for a limited supply of labor. Employers may also structure their benefits in order to reduce turnover (Harris, 2003). This is seen in waiting periods before employees can enroll in health insurance and in vesting periods for retirement benefits. Finally, compared to paying all compensation in the form of wages,

there are tax advantages for employers who offer health insurance (Jones, 1997).

In spite of these reasons, many employers don't offer any benefits. Costs of health insurance have increased dramatically in recent years (U.S. Government Accountability Office, 2006). Some employees may already have health insurance or may not recognize a need for it. Setting up and operating a program of employee benefits may include high fixed costs, which might be especially burdensome to small employers.

### Response Rates and Methodology

Of our sample of 2,749 employers, 73.0% responded and were operating during the reference period, 2007 (see Table 1). A total of 145 employers refused to participate (5.3%), 125 were permanently out of

Table 1: Response Rates by Survey Quarter, Wyoming Benefits Survey, 2007

Response Type	Survey Quarter								Total	
	2007Q1		2007Q2		2007Q3		2007Q4			
	N	% (Gross)	N	% (Gross)	N	% (Gross)	N	% (Gross)	N	% (Gross)
<b>Total Surveys</b>	<b>666</b>		<b>687</b>		<b>672</b>		<b>724</b>		<b>2,749</b>	
Responded - Operating (Gross Response Rate)	482	72.4%	496	72.2%	496	73.8%	532	73.5%	<b>2,006</b>	<b>73.0%</b>
Insufficient Address Information	0	0.0%	7	1.0%	7	1.0%	14	1.9%	<b>28</b>	<b>1.0%</b>
Refused	21	3.2%	11	1.6%	65	9.7%	48	6.6%	<b>145</b>	<b>5.3%</b>
Temporarily Closed	14	2.1%	14	2.0%	4	0.6%	18	2.5%	<b>50</b>	<b>1.8%</b>
Permanently Out of Business	29	4.4%	32	4.7%	27	4.0%	37	5.1%	<b>125</b>	<b>4.5%</b>
No Employees Working During Reference Period	2	0.3%	5	0.7%	0	0.0%	6	0.8%	<b>13</b>	<b>0.5%</b>

### Net Usable Response Rates by Survey Quarter

Response Type	Survey Quarter								Total	
	2007Q1		2007Q2		2007Q3		2007Q4			
	N	% (Net)	N	% (Net)	N	% (Net)	N	% (Net)	N	% (Net)
Net Usable Surveys and Response Rate	600	80.3%	618	80.3%	569	87.2%	601	88.5%	<b>2,388</b>	<b>84.0%</b>

business (4.5%), 50 were temporarily closed (1.8%), for an additional 28 employers we had insufficient address information (1.0%), and 13 employers had no employees during the reference period (0.5%). The net usable response rate was 84.0% for the year. Across the different survey quarters, the net response rate ranged from 80.3% in first and second quarters to 88.5% in fourth quarter.

The survey methodology was the same as in previous years. For a complete explanation of methodology, see Hauf, Knapp, and Leonard (2006).

**Survey Results**

One of the best indicators of whether employees will be offered benefits is their status as either full-time or part-time. Figure 1 shows that in 2007, approximately three-quarters (74.7%) of employees in Wyoming were full-time and the remainder were part-time (25.3%) on a quarterly average basis.

Insurance and retirement plans make up a significant portion of total compensation costs in Wyoming. An estimated 9.0% of total compensation is in the form of employer contributions to insurance

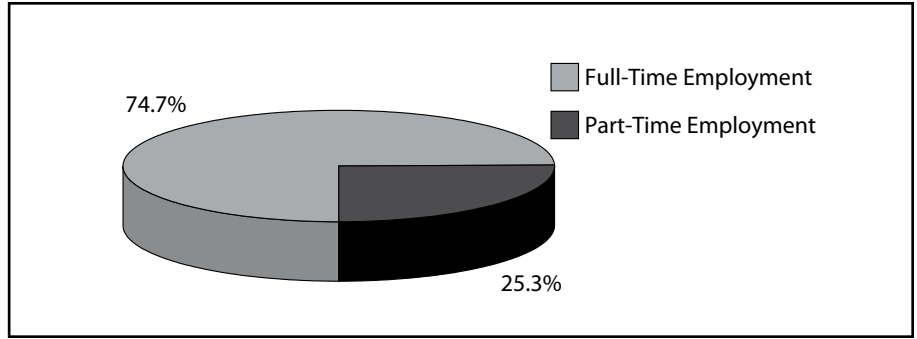


Figure 1: Percentage of Employees in Wyoming by Full- and Part-Time Status, 2007

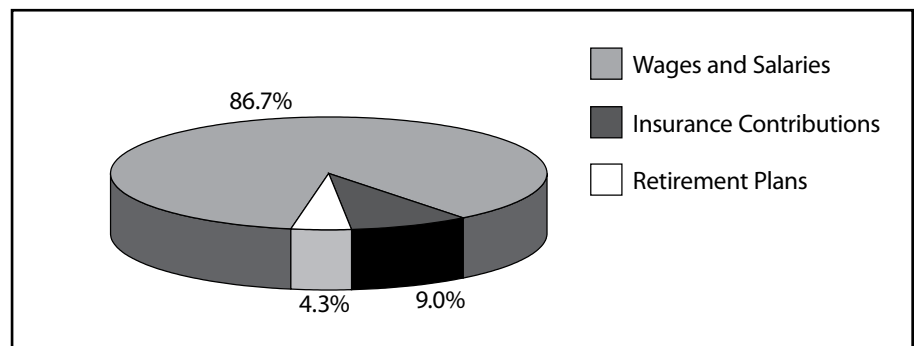


Figure 2: Wyoming Compensation Costs as a Percentage of Total Compensation, 2007

premiums (see Figure 2). Additionally, 4.3% of compensation is employer contributions to retirement plans. These are the two costliest benefits to employers and much of the following discussion will focus on these two benefits.

Table 2 (see page 3) shows the percentage of employers offering selected benefits from 2003 to 2007. In every category more employers offered benefits to their full-time employees than to part-time employees. In 2007, the benefit offered by the largest

percentage of employers to full-time employees was paid holidays (55.0%). From 2005 to 2007 the percentage of employers offering this benefit stayed roughly constant. The second most common benefit offered to full-time employees in 2007 was paid vacation (54.7%). In 2007, 43.0% of employers offered their full-time employees health insurance and 7.0% of employers offered part-time employees health insurance. These proportions remained fairly similar from 2005 to 2007. The proportion of employers offering their full-

**Table 2: Percentage of Employers Offering Selected Benefits to Their Full- and Part-Time Employees in Wyoming, 2003-2007**

Benefit Type	2003		2004		2005		2006		2007	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Child Care	2.8%	1.5%	3.6%	2.0%	2.7%	1.0%	2.7%	1.2%	2.0%	1.1%
Dental Plan	32.3%	4.1%	35.1%	6.4%	27.2%	4.8%	27.9%	5.2%	28.1%	5.8%
Dependent Health Insurance	40.8%	4.4%	45.0%	6.1%	34.1%	4.0%	35.4%	4.6%	36.1%	5.5%
Educational/Tuition Assist.	20.1%	6.6%	23.6%	10.3%	20.4%	8.8%	20.6%	8.7%	22.8%	12.0%
Flexible Spending Account	N/A	N/A	16.3%	5.3%	12.1%	3.5%	12.5%	4.3%	13.2%	5.1%
Health Insurance	49.6%	5.3%	52.2%	7.2%	41.9%	6.1%	43.2%	6.2%	43.0%	7.0%
Hiring Bonus	4.1%	1.3%	5.9%	2.2%	5.3%	1.4%	6.6%	2.1%	7.9%	2.4%
Life Insurance	32.0%	4.2%	32.1%	5.9%	26.8%	3.9%	27.3%	4.2%	28.4%	5.9%
Long-Term Disability	13.2%	2.0%	14.2%	2.2%	11.7%	1.8%	11.8%	2.0%	13.1%	3.4%
Paid Holidays	54.6%	17.3%	59.4%	15.3%	55.6%	16.0%	54.5%	17.5%	55.0%	18.7%
Paid Personal Leave	16.4%	3.9%	19.7%	4.9%	23.2%	6.2%	28.5%	7.5%	31.2%	10.7%
Paid Sick Leave	34.4%	8.0%	36.0%	7.5%	29.5%	6.7%	28.6%	6.7%	27.0%	6.9%
Paid Vacation	64.8%	14.5%	63.0%	14.3%	53.4%	10.4%	53.5%	11.0%	54.7%	13.9%
Retirement Plan	36.3%	11.2%	41.6%	15.8%	35.0%	11.1%	36.4%	13.4%	38.0%	14.8%
Operate in Shifts	N/A	N/A	15.9%	16.9%	11.4%	13.7%	11.5%	13.0%	11.0%	9.7%
Shift Differentials	7.4%	5.9%	30.3%	25.7%	30.7%	22.2%	32.1%	23.9%	25.2%	16.4%
Short-Term Disability	12.6%	2.1%	13.2%	2.3%	10.7%	2.1%	10.7%	2.2%	12.3%	3.2%
Vision Plan	14.0%	2.4%	15.6%	4.1%	11.6%	2.1%	13.2%	2.4%	15.8%	3.9%

N/A – Not Applicable.

time employees a retirement plan was 38.0% in 2007, a slight increase from 2005 and 2006.

Table 3a (see page 4) shows the number of employees offered benefits in 2007 by the size of firm and by their full-time or part-time status. For full-time employees, the largest number offered benefits were those associated with large employers (50+ employees). For example, 101,188 full-time employees were offered health insurance through a large employer. An estimated 101,858 full-time employees were offered access to a retirement plan through a large employer. In contrast, for the smallest firms

(1-4 employees) 4,480 full-time employees were offered health insurance and 3,908 were offered a retirement plan. As noted, there are often fixed costs for setting up and administering health insurance and retirement plans. In addition, some small firms in Wyoming are parts of larger national or multinational firms. Large employers can spread these costs across many employees, while small employers cannot.

Looking at part-time employees, a similar picture emerges. In most cases, the majority of part-time employees who were offered

(Text continued on page 5)

Table 3a: Number of Full- and Part-Time Employees Offered Selected Benefits in Wyoming by Number of Employees Per Firm, 2007

Benefit Type	Number of Employees					Total
	1-4	5-9	10-19	20-49	50+	
<b>Total Full-Time Employees</b>						<b>196,529</b>
Child Care	173	227	814	920	8,737	<b>10,871</b>
Dental Plan	2,457	5,057	10,798	17,499	91,527	<b>127,338</b>
Dependent Health Insurance	3,459	6,103	12,530	20,451	99,421	<b>141,964</b>
Educational/Tuition Assistance	2,688	3,825	6,664	8,727	73,513	<b>95,418</b>
Flexible Spending Account	1,152	2,824	5,038	10,380	68,377	<b>87,772</b>
Health Insurance	4,480	7,520	13,959	22,230	101,188	<b>149,376</b>
Hiring Bonus	882	1,225	2,947	3,664	42,595	<b>51,314</b>
Life Insurance	2,622	5,156	10,460	17,950	95,418	<b>131,605</b>
Long-Term Disability	1,171	2,425	4,914	7,375	60,800	<b>76,686</b>
Operate in Shifts	839	2,214	3,750	6,576	70,078	<b>83,457</b>
Shift Differentials	242	1,247	1,835	1,625	40,458	<b>45,408</b>
Paid Holidays	7,181	10,817	14,436	22,178	90,450	<b>145,062</b>
Paid Personal Leave	3,591	6,422	8,584	13,620	59,213	<b>91,429</b>
Paid Sick Leave	3,423	5,284	6,209	11,042	50,191	<b>76,150</b>
Paid Vacation	7,001	10,423	14,326	23,086	85,640	<b>140,476</b>
Retirement Plan	3,908	7,106	13,495	22,665	101,858	<b>149,032</b>
Short-Term Disability	1,323	2,315	4,622	7,167	40,468	<b>55,896</b>
Vision Plan	1,294	3,168	5,943	11,223	68,065	<b>89,694</b>
<b>Total Part-Time Employees</b>						<b>66,781</b>
Child Care	50	44	10	211	2,878	<b>3,193</b>
Dental Plan	53	140	347	659	6,761	<b>7,959</b>
Dependent Health Insurance	73	92	311	1,045	6,124	<b>7,644</b>
Educational/Tuition Assistance	439	513	1,140	1,026	10,675	<b>13,793</b>
Flexible Spending Account	184	105	582	711	10,310	<b>11,892</b>
Health Insurance	153	216	358	1,045	7,160	<b>8,932</b>
Hiring Bonus	40	1	130	597	4,931	<b>5,698</b>
Life Insurance	37	214	386	798	5,250	<b>6,686</b>
Long-Term Disability	2	246	114	197	3,546	<b>4,104</b>
Operate in Shifts	282	838	1,656	2,918	14,303	<b>19,997</b>
Shift Differentials	27	104	679	99	4,672	<b>5,580</b>
Paid Holidays	701	1,108	1,222	2,521	12,862	<b>18,413</b>
Paid Personal Leave	342	598	1,171	1,116	10,289	<b>13,516</b>
Paid Sick Leave	279	250	524	1,068	7,684	<b>9,805</b>
Paid Vacation	509	802	1,764	2,746	12,973	<b>18,793</b>
Retirement Plan	482	942	1,299	2,008	17,353	<b>22,084</b>
Short-Term Disability	12	145	189	470	2,017	<b>2,834</b>
Vision Plan	39	81	212	412	5,846	<b>6,590</b>

Table continued on page 4



Table continued from page 3

**Table 3a: Number of Full- and Part-Time Employees Offered Selected Benefits in Wyoming by Number of Employees Per Firm, 2007**

	Number of Employees					Total
	1-4	5-9	10-19	20-49	50+	
<b>Total Full- and Part-Time Employees</b>						<b>263,310</b>
Child Care	224	271	824	1,131	11,615	<b>14,065</b>
Dental Plan	2,510	5,196	11,146	18,158	98,287	<b>135,297</b>
Dependent Health Insurance	3,532	6,195	12,841	21,496	105,545	<b>149,608</b>
Educational/Tuition Assistance	3,127	4,338	7,805	9,753	84,188	<b>109,210</b>
Flexible Spending Account	1,336	2,928	5,620	11,091	78,688	<b>99,664</b>
Health Insurance	4,633	7,736	14,316	23,274	108,348	<b>158,308</b>
Hiring Bonus	922	1,226	3,077	4,261	47,526	<b>57,013</b>
Life Insurance	2,660	5,370	10,846	18,748	100,667	<b>138,291</b>
Long-Term Disability	1,173	2,671	5,029	7,572	64,346	<b>80,791</b>
Operate in Shifts	1,121	3,052	5,406	9,494	84,382	<b>103,455</b>
Shift Differentials	269	1,351	2,514	1,724	45,130	<b>50,987</b>
Paid Holidays	7,882	11,924	15,658	24,699	103,311	<b>163,475</b>
Paid Personal Leave	3,933	7,019	9,755	14,735	69,502	<b>104,945</b>
Paid Sick Leave	3,702	5,534	6,733	12,110	57,875	<b>85,954</b>
Paid Vacation	7,509	11,225	16,090	25,832	98,613	<b>159,269</b>
Retirement Plan	4,390	8,048	14,794	24,674	119,210	<b>171,116</b>
Short-Term Disability	1,336	2,460	4,812	7,638	42,485	<b>58,729</b>
Vision Plan	1,333	3,249	6,154	11,636	73,911	<b>96,284</b>

(Text continued from page 3)

benefits worked for the largest employers. For example, of the 22,084 part-time employees who were offered a retirement plan, 17,353 worked for large firms.

More than 9 of 10 (90.6%) full-time workers at large firms were offered health insurance (see Figure 3, page 6). Similarly, the percentage of large employers who offered health insurance to full-time employees (87.1%) was much higher than the percentage of small employers (31.7%).

Figure 4 (see page 6) shows that as employer size increased, retirement plans

became more common. The vast majority of full-time workers at large firms were offered access to a retirement plan (91.2%).

Table 3b (see page 7) shows large employers were more likely to offer benefits than small employers. One-quarter (25.0%) of the smallest employers offered dependent health insurance to full-time employees in 2007. This percentage steadily increased with employer size, so that more than half (51.1%) of employers with 10-19 employees offered this benefit and 84.8% of the largest employers offered it. The differences across firm size were not as large for paid vacation,

(Text continued on page 8)

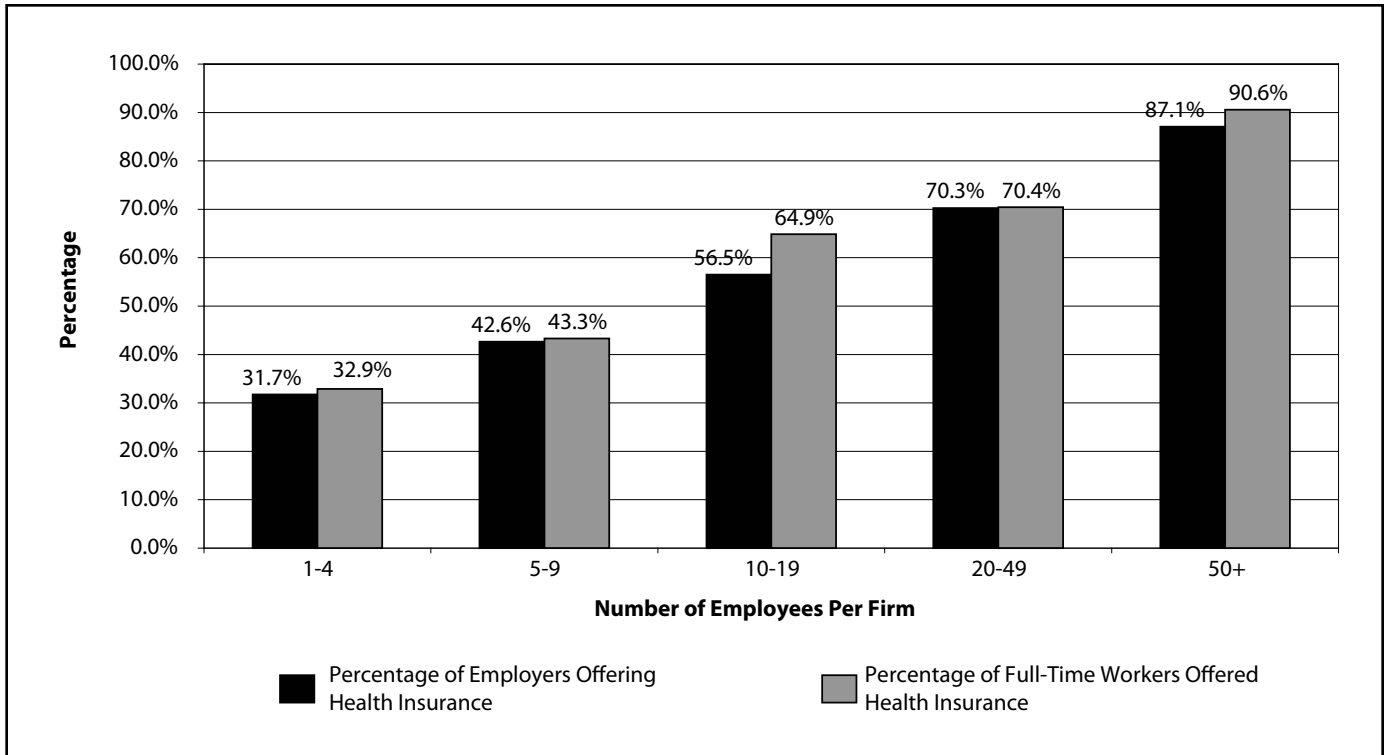


Figure 3: Percentage of Employers in Wyoming Offering and Percentage of Full-Time Workers Offered Health Insurance by Employer Size, 2007

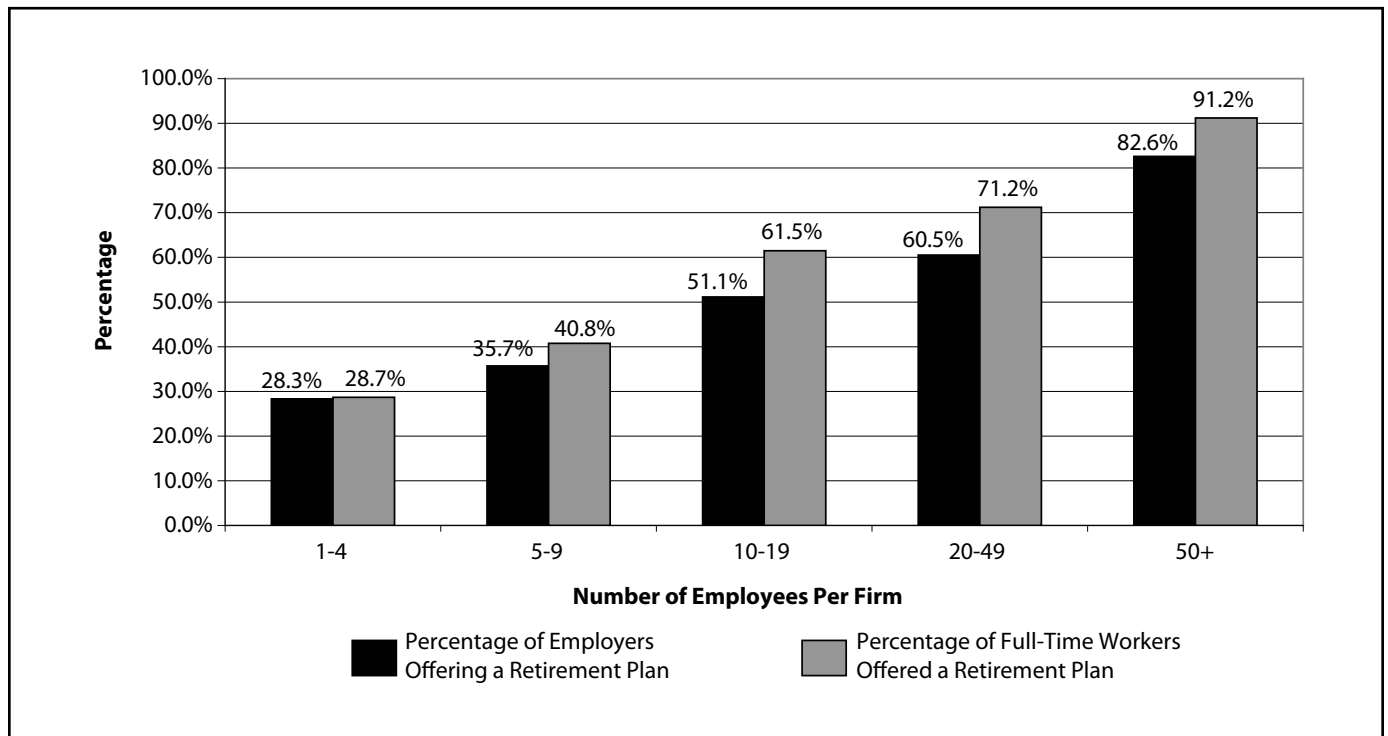


Figure 4: Percentage of Employers in Wyoming Offering and Percentage of Full-Time Workers Offered a Retirement Plan by Employer Size, 2007

**Table 3b: Number and Percentage of Wyoming Employers Offering Selected Benefits to Their Full- and Part-Time Employees in Wyoming by Number of Employees Per Firm, 2007**

Benefit Type	Number of Employees										Total Offering Benefits	% of All Employers
	1-4	%	5-9	%	10-19	%	20-49	%	50+	%		
<b>Full-Time Employees</b>												
Child Care	123	1.4%	42	1.1%	78	3.3%	45	3.2%	57	7.4%	<b>345</b>	<b>2.0%</b>
Dental Plan	1,571	17.3%	939	25.3%	1,004	43.2%	712	50.6%	640	81.4%	<b>4,866</b>	<b>28.1%</b>
Dependent Health Ins.	2,270	25.0%	1,218	32.9%	1,186	51.1%	903	64.6%	667	84.8%	<b>6,245</b>	<b>36.1%</b>
Educational/Tuition Assist.	1,663	18.4%	841	22.9%	679	29.4%	340	24.3%	398	51.6%	<b>3,921</b>	<b>22.8%</b>
Flex. Spending Account	762	8.4%	355	9.6%	434	18.9%	361	25.7%	356	45.9%	<b>2,269</b>	<b>13.2%</b>
Health Insurance	2,882	31.7%	1,586	42.6%	1,310	56.5%	990	70.3%	685	87.1%	<b>7,452</b>	<b>43.0%</b>
Hiring Bonus	546	6.0%	216	5.9%	221	9.6%	143	10.2%	229	29.7%	<b>1,355</b>	<b>7.9%</b>
Life Insurance	1,692	18.7%	929	25.0%	946	40.7%	735	52.2%	600	76.9%	<b>4,903</b>	<b>28.4%</b>
Long-Term Disability	831	9.2%	382	10.3%	403	17.3%	295	21.0%	354	45.2%	<b>2,265</b>	<b>13.1%</b>
Operate in Shifts	468	5.2%	341	9.3%	423	18.4%	302	21.5%	358	46.0%	<b>1,891</b>	<b>11.0%</b>
Shift Differentials	203	19.8%	102	19.9%	166	29.4%	71	18.8%	177	47.1%	<b>719</b>	<b>25.2%</b>
Paid Holidays	4,557	50.2%	2,126	57.5%	1,337	57.6%	894	63.5%	599	76.2%	<b>9,513</b>	<b>55.0%</b>
Paid Personal Leave	2,365	26.0%	1,310	35.4%	836	36.0%	536	38.0%	357	45.7%	<b>5,404</b>	<b>31.2%</b>
Paid Sick Leave	2,254	25.5%	946	25.9%	617	26.9%	431	31.5%	336	43.0%	<b>4,585</b>	<b>27.0%</b>
Paid Vacation	4,363	48.2%	2,068	56.1%	1,388	60.0%	1,014	73.3%	595	75.6%	<b>9,427</b>	<b>54.7%</b>
Retirement Plan	2,576	28.3%	1,329	35.7%	1,188	51.1%	852	60.5%	650	82.6%	<b>6,595</b>	<b>38.0%</b>
Short-Term Disability	869	9.6%	367	9.9%	382	16.4%	256	18.2%	246	31.3%	<b>2,120</b>	<b>12.3%</b>
Vision Plan	887	9.8%	532	14.3%	487	21.0%	427	30.3%	403	51.2%	<b>2,736</b>	<b>15.8%</b>
<b>Part-Time Employees</b>												
Child Care	32	0.8%	26	1.0%	9	0.6%	17	1.8%	31	5.0%	<b>115</b>	<b>1.1%</b>
Dental Plan	110	2.5%	101	3.9%	100	6.1%	94	9.8%	186	29.7%	<b>590</b>	<b>5.8%</b>
Dependent Health Ins.	129	3.0%	59	2.3%	96	5.9%	97	10.1%	173	27.8%	<b>554</b>	<b>5.5%</b>
Educational/Tuition Assist.	369	8.6%	308	12.1%	245	15.2%	117	12.4%	162	26.8%	<b>1,201</b>	<b>12.0%</b>
Flex. Spending Account	132	3.1%	49	1.9%	99	6.2%	94	9.9%	133	21.6%	<b>506</b>	<b>5.1%</b>
Health Insurance	208	4.8%	119	4.6%	103	6.3%	97	10.1%	188	29.9%	<b>715</b>	<b>7.0%</b>
Hiring Bonus	64	1.5%	12	0.5%	34	2.1%	55	5.8%	73	11.8%	<b>237</b>	<b>2.4%</b>
Life Insurance	95	2.2%	131	5.1%	87	5.3%	114	11.9%	168	26.9%	<b>595</b>	<b>5.9%</b>
Long-Term Disability	44	1.0%	86	3.3%	57	3.5%	56	5.8%	105	16.8%	<b>348</b>	<b>3.4%</b>
Operate in Shifts	168	3.9%	200	7.8%	221	14.0%	200	21.3%	177	29.2%	<b>967</b>	<b>9.7%</b>
Shift Differentials	30	5.9%	49	15.6%	97	26.8%	15	6.1%	81	34.9%	<b>273</b>	<b>16.4%</b>
Paid Holidays	694	16.2%	488	19.1%	272	16.6%	230	24.1%	193	31.1%	<b>1,877</b>	<b>18.7%</b>
Paid Personal Leave	388	9.0%	221	8.6%	209	12.8%	117	12.2%	146	23.3%	<b>1,081</b>	<b>10.7%</b>
Paid Sick Leave	277	6.6%	96	3.8%	94	5.8%	111	12.0%	105	17.0%	<b>682</b>	<b>6.9%</b>
Paid Vacation	472	11.0%	283	11.1%	266	16.5%	197	21.0%	173	27.9%	<b>1,392</b>	<b>13.9%</b>
Retirement Plan	427	9.9%	281	10.8%	302	18.5%	206	21.5%	281	45.1%	<b>1,497</b>	<b>14.8%</b>
Short-Term Disability	56	1.3%	67	2.6%	68	4.2%	63	6.6%	67	10.6%	<b>321</b>	<b>3.2%</b>
Vision Plan	88	2.0%	50	1.9%	55	3.4%	72	7.5%	132	20.8%	<b>397</b>	<b>3.9%</b>

(Text continued from page 5)

but the pattern still held. Slightly fewer than half (48.2%) of the smallest firms offered paid vacation to full-time employees, and this grew to 75.6% of the largest firms.

For part-time employees of small employers, benefits were the exception rather than the rule. Only 3.0% of the smallest employers provided dependent health insurance to part-time employees. However, as employer size increased, the percentage of employers offering this benefit grew to 27.8%. The percentage of firms offering a retirement plan to their part-time employees ranged from 9.9% of the smallest

employers (1-4 employees) to 45.1% of the largest employers (50+ employees).

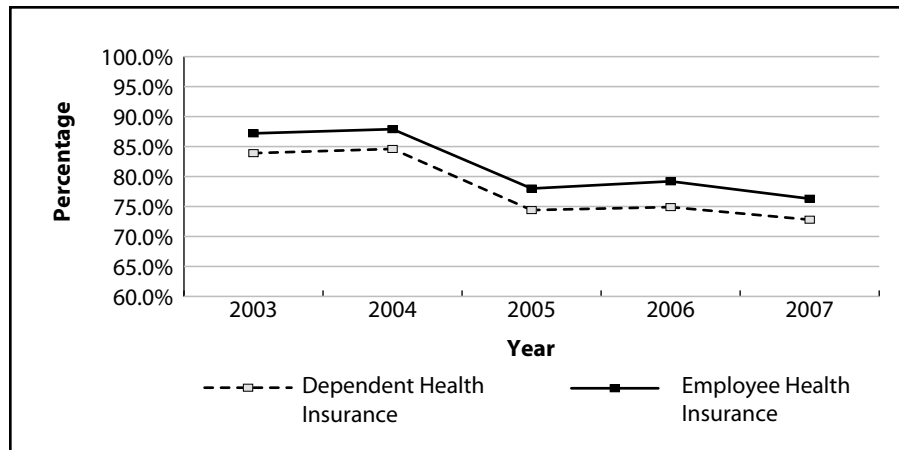
In 2007, full-time employees were more likely to be offered health insurance (76.3%) than any other benefit (see Table 4). The second most commonly offered benefit to full-time employees was a retirement plan (75.8%). The most frequently offered benefit to part-time employees in 2007 was a retirement plan (33.1%), followed by paid vacation (28.5%) and paid holidays (27.7%). Health insurance was offered to only 13.4% of part-time employees in 2007, perhaps because of its high cost.

Table 4 also shows the trends over

**Table 4: Percentage of Full- and Part-Time Employees Offered Selected Benefits in Wyoming, 2003-2007**

Benefit Type	2003		2004		2005		2006		2007	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Child Care	6.3%	11.9%	8.2%	7.6%	5.7%	0.4%	6.0%	1.6%	5.7%	4.8%
Dental Plan	74.6%	11.2%	74.7%	22.2%	67.8%	9.4%	69.7%	11.2%	65.3%	11.9%
Dependent Health Insurance	83.9%	15.3%	84.6%	26.1%	74.4%	9.6%	74.9%	11.0%	72.8%	11.6%
Educational/Tuition Assistance	50.6%	12.3%	63.7%	36.6%	46.6%	24.7%	47.6%	20.7%	49.6%	20.9%
Flexible Spending Account	N/A	N/A	54.1%	22.3%	45.5%	17.7%	47.5%	18.8%	45.6%	17.9%
Health Insurance	87.2%	15.6%	87.9%	33.3%	78.0%	11.3%	79.2%	12.1%	76.3%	13.4%
Hiring Bonus	32.8%	16.3%	20.3%	11.0%	19.9%	5.4%	22.5%	7.7%	27.1%	8.7%
Life Insurance	77.6%	11.7%	76.8%	23.5%	66.8%	8.1%	69.7%	8.9%	67.3%	10.0%
Long-Term Disability	34.7%	7.3%	56.8%	14.2%	45.1%	5.7%	44.1%	6.0%	40.7%	6.2%
Operate in Shifts	N/A	N/A	52.8%	51.0%	44.8%	44.6%	44.5%	40.7%	43.1%	30.4%
Shift Differentials	41.9%	19.8%	73.2%	50.9%	45.8%	23.0%	49.2%	26.3%	51.6%	22.1%
Paid Holidays	78.1%	18.6%	79.2%	29.6%	80.6%	25.7%	77.7%	26.4%	73.9%	27.7%
Paid Personal Leave	19.9%	3.4%	35.5%	22.3%	33.3%	10.2%	38.3%	13.5%	46.6%	20.4%
Paid Sick Leave	60.4%	13.5%	63.0%	23.7%	51.7%	19.7%	47.0%	17.5%	39.1%	15.1%
Paid Vacation	89.1%	23.1%	82.2%	35.1%	74.8%	21.3%	76.0%	21.8%	71.8%	28.5%
Retirement Plan	79.3%	24.1%	81.9%	42.4%	75.2%	28.3%	77.8%	30.8%	75.8%	33.1%
Short-Term Disability	27.3%	7.4%	38.9%	11.2%	30.8%	1.8%	31.0%	4.0%	29.4%	4.3%
Vision Plan	30.1%	6.5%	47.4%	20.7%	39.3%	4.4%	44.3%	6.8%	45.9%	9.9%

N/A – Not applicable.



**Figure 5: Percentage of Full-Time Employees in Wyoming Offered Health Insurance and Dependent Health Insurance, 2003-2007**

time in the percentage of employees offered benefits. It appears that the percentage of part-time employees offered a retirement plan has been steadily increasing over the past few years (up from 28.3% in 2005 to 33.1% in 2007). From 2006 to 2007 the percentage of full-time employees offered health insurance fell slightly (79.2% in 2006 to 76.3% in 2007), and the percentage offered dependent health insurance also fell (see Figure 5).

Full-time employees were most likely to be offered benefits by the largest employers (see Table 5, page 10). For some key benefits, such as health insurance and retirement plans, employees at large firms were roughly three times as likely to be offered the benefits than workers at the smallest firms. For

health insurance coverage, the percentage of employees offered the benefit increased steadily with firm size from 32.9% at the smallest firms to 90.6% at the largest employers. Only 28.7% of full-time employees at the smallest firms were offered access to a retirement plan, compared to 91.2% of employees at the largest firms.

The number and percentage of employees offered benefits varied widely by industry (see Figure 6, page 11). Clearly some industries offered more generous benefits packages than others. The types of benefits offered by employers may reflect their types of workforce. For example, employers in highly seasonal industries such as construction or leisure & hospitality may be

less likely to offer benefits to their employees. On the other hand, employers with stable workforces, such as state & local government and educational & health services, may provide their employees with comprehensive benefits packages. The relationship between turnover and benefits is not always simple. The relationship appears to be negative – when a firm offers benefits, turnover is likely to be lower. However, the relationship may be the result of confounding variables and may run in both directions. One firm may retain employees because of the benefits offered, while another firm might not offer benefits because of high turnover. For a detailed discussion of access to health benefits, see Gallagher, Harris, Hiatt, Leonard, Saulcy, and Shinkle (2005).

Full-time employees in natural resources & mining were more likely to receive benefits than the average for all industries (see Table 6, page 12). An estimated 93.0% of full-time employees in natural resources & mining were offered health insurance and 91.2% were offered dependent health insurance. Both of these proportions were much larger

**Table 5: Percentage of Full- and Part-Time Employees Offered Selected Benefits in Wyoming by Number of Employees Per Firm, 2007**

Benefit Type	Number of Employees				
	1-4	5-9	10-19	20-49	50+
<b>Full-Time Employees</b>					
Child Care	1.3%	1.4%	3.7%	2.9%	8.1%
Dental Plan	18.1%	29.3%	50.1%	56.1%	82.1%
Dependent Health Insurance	25.5%	35.3%	58.1%	65.6%	89.3%
Educational/Tuition Assistance	19.9%	23.1%	30.7%	27.7%	67.5%
Flexible Spending Account	8.5%	16.3%	23.5%	32.7%	63.0%
Health Insurance	32.9%	43.3%	64.9%	70.4%	90.6%
Hiring Bonus	6.5%	7.4%	13.6%	11.6%	40.1%
Life Insurance	19.3%	29.6%	48.4%	56.6%	85.7%
Long-Term Disability	8.6%	14.0%	22.6%	23.3%	58.4%
Operate in Shifts	6.2%	12.8%	17.4%	20.7%	63.9%
Shift Differentials	16.3%	39.7%	38.9%	17.9%	58.1%
Paid Holidays	52.9%	62.5%	65.8%	69.7%	81.0%
Paid Personal Leave	26.4%	37.1%	39.1%	42.8%	53.1%
Paid Sick Leave	25.9%	30.8%	28.7%	35.6%	45.0%
Paid Vacation	51.7%	60.2%	65.4%	73.7%	76.7%
Retirement Plan	28.7%	40.8%	61.5%	71.2%	91.2%
Short-Term Disability	9.7%	13.3%	21.1%	22.6%	38.4%
Vision Plan	9.5%	18.2%	27.3%	35.8%	61.1%
<b>Part-Time Employees</b>					
Child Care	1.0%	0.6%	0.1%	2.1%	8.3%
Dental Plan	1.0%	1.8%	3.7%	6.7%	19.5%
Dependent Health Insurance	1.4%	1.2%	3.3%	10.6%	18.2%
Educational/Tuition Assistance	8.4%	6.8%	12.2%	10.4%	31.5%
Flexible Spending Account	3.5%	1.4%	6.3%	7.2%	30.0%
Health Insurance	2.9%	2.9%	3.8%	10.6%	20.7%
Hiring Bonus	0.8%	0.0%	1.4%	6.2%	14.5%
Life Insurance	0.7%	2.8%	4.1%	8.2%	15.2%
Long-Term Disability	0.0%	3.2%	1.2%	2.0%	10.3%
Operate in Shifts	5.4%	11.1%	18.4%	29.8%	41.8%
Shift Differentials	4.2%	9.3%	26.9%	3.0%	26.4%
Paid Holidays	13.5%	14.6%	13.0%	25.6%	37.3%
Paid Personal Leave	6.5%	7.9%	12.4%	11.3%	30.1%
Paid Sick Leave	5.5%	3.4%	5.7%	11.3%	22.8%
Paid Vacation	9.7%	10.8%	19.1%	28.4%	37.8%
Retirement Plan	9.2%	12.3%	13.8%	20.4%	50.2%
Short-Term Disability	0.2%	1.9%	2.0%	4.8%	5.9%
Vision Plan	0.7%	1.1%	2.2%	4.2%	17.1%

than the average across all industries (76.3% and 72.8%, respectively). Employers in natural resources & mining typically pay high wages, and may see offering better-than-average benefits packages as a cost-effective alternative to attract these in-demand workers.

A much smaller proportion of employees in the construction sector received benefits than the statewide average. Slightly more than half (50.2%) of full-time employees in construction were offered health insurance, while 55.3% were offered a retirement plan (see Figures 7 and 8, page 13). These figures are approximately 20 percentage points lower than the average. In third and fourth quarter 2007, the construction sector had the second highest turnover rate of all major industries (51.4% and 49.7%, respectively; Leonard, 2008a, 2008b).

Manufacturing employees were more likely to receive access to a retirement plan than the average (80.8% compared to 75.8%). They were also more likely to receive paid holidays (87.5% compared to 73.9%). The percentages of full-time manufacturing employees receiving access to health insurance and dependent

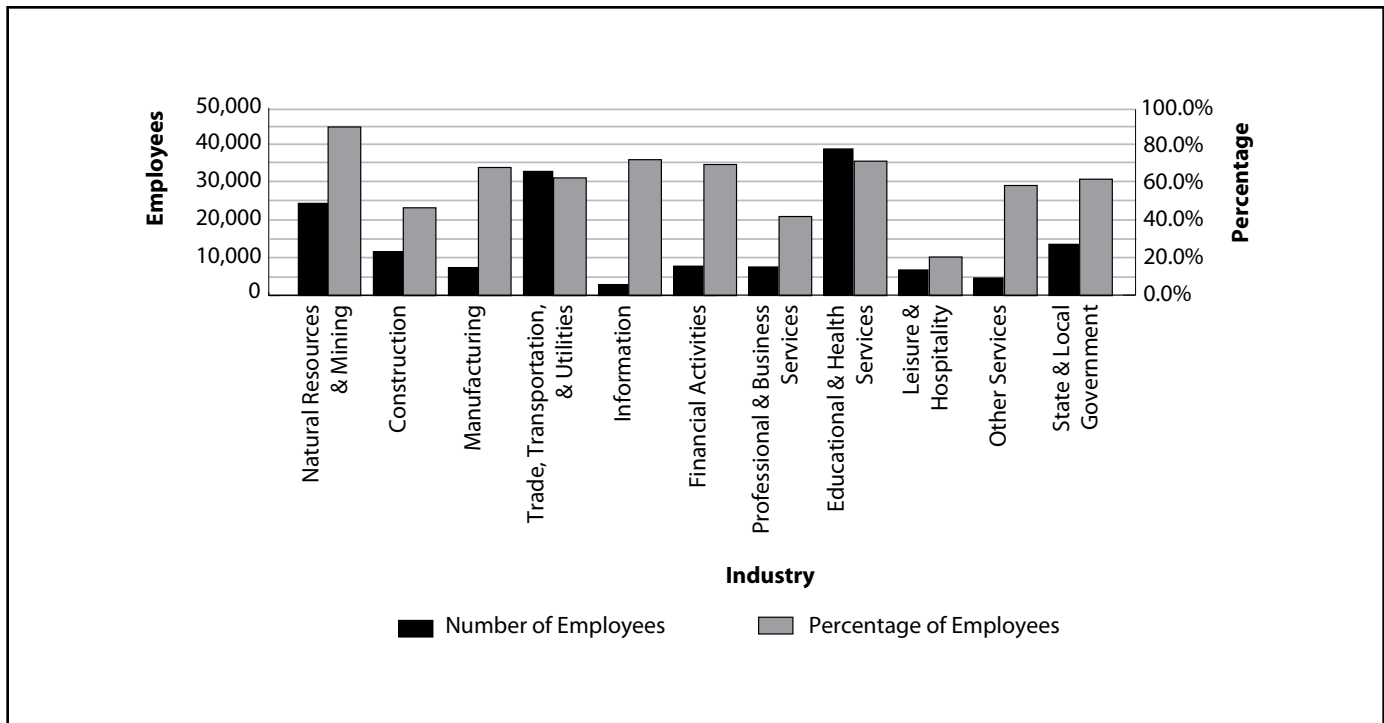


Figure 6: Number and Percentage of Employees (Full- and Part-Time) in Wyoming Offered Health Insurance by Industry, 2007

health insurance were similar to the statewide average (75.5% and 71.1%, respectively).

Trade, transportation, & utilities is a large industry that includes a variety of firms from retail stores to trucking companies to electric power plants. In 2007, full-time employees were more likely than average to be offered key benefits such as health insurance (80.6%), dependent health insurance (74.0%), and a retirement plan (80.6%).

Wyoming’s information industry is relatively small and stable. Full-time employees in this sector appeared most likely to receive access to many benefits. For example, 97.0% received paid holidays, 95.6% were offered health insurance, and 93.3% were offered dependent health insurance. The turnover rate for this sector in third quarter

2007 was much lower than the statewide average (24.7% compared to 37.2%; Leonard, 2008a), and again in fourth quarter 2007 (22.9% compared to 34.8%; Leonard, 2008b).

Full-time employees in the financial activities sector were more likely to receive benefits than the statewide average. An estimated 92.8% of full-time employees received paid holidays, which was much higher than the average of 73.9%. A higher proportion also were offered health insurance (82.0%) and dependent health insurance (76.8%).

Professional & business services includes a broad group of different employers such as temporary help agencies, engineering firms, landscaping and snow removal companies, and law offices. Generally, employees in

(Text continued on page 14)

Table 6: Percentage of Full- and Part-Time Employees Offered Selected Benefits in Wyoming by Industry, 2007

Benefit Type	Industry											
	All Industries	Natural Resources & Mining	Construction	Manufacturing	Trade, Transp., & Utilities	Information	Financial Activities	Professional & Business Services	Educational & Health Services	Leisure & Hospitality	Other Services	State & Local Government
<b>Full-Time Employees</b>												
Child Care	5.7%	3.7%	1.3%	10.6%	6.8%	0.0%	5.6%	2.1%	10.3%	0.0%	4.5%	7.5%
Dental Plan	65.3%	89.8%	38.7%	52.2%	68.8%	84.2%	72.1%	49.5%	71.7%	29.4%	65.4%	86.3%
Dependent Health Insurance	72.8%	91.2%	46.9%	71.1%	74.0%	93.3%	76.8%	55.4%	88.5%	33.5%	68.5%	86.1%
Educational/Tuition Assistance	49.6%	61.0%	20.9%	30.8%	44.1%	65.2%	56.5%	46.5%	77.3%	2.6%	36.7%	78.3%
Flexible Spending Account	45.6%	75.3%	10.2%	30.9%	42.5%	19.7%	48.2%	29.2%	75.5%	10.9%	28.4%	53.7%
Health Insurance	76.3%	93.0%	50.2%	75.5%	80.6%	95.6%	82.0%	60.5%	90.3%	35.7%	74.9%	87.3%
Hiring Bonus	27.1%	42.0%	3.0%	28.1%	26.5%	2.1%	20.1%	19.6%	50.6%	23.1%	14.7%	8.5%
Life Insurance	67.3%	89.7%	36.8%	62.5%	67.4%	82.7%	71.3%	43.1%	86.9%	27.9%	54.1%	85.9%
Long-Term Disability	40.7%	74.8%	4.7%	33.8%	29.4%	50.8%	62.1%	32.8%	65.9%	7.7%	32.4%	40.6%
Operate in Shifts	43.1%	70.6%	1.6%	48.1%	36.2%	28.9%	8.5%	9.8%	63.2%	48.5%	31.9%	76.5%
Shift Differentials	51.6%	44.9%	37.7%	46.3%	62.9%	1.8%	39.5%	65.9%	70.0%	12.7%	88.1%	33.3%
Paid Holidays	73.9%	70.7%	44.1%	87.5%	79.4%	97.0%	92.8%	81.2%	79.7%	36.5%	79.0%	99.8%
Paid Personal Leave	46.6%	45.2%	23.0%	40.1%	38.6%	27.2%	62.1%	45.4%	82.6%	28.5%	47.0%	33.5%
Paid Sick Leave	39.1%	26.3%	10.2%	20.6%	33.3%	75.0%	54.9%	28.1%	64.7%	17.2%	36.0%	82.1%
Paid Vacation	71.8%	82.9%	53.4%	90.1%	77.4%	92.6%	58.3%	51.9%	68.4%	63.4%	74.9%	88.9%
Retirement Plan	75.8%	88.8%	55.3%	80.8%	80.6%	83.3%	79.7%	64.4%	91.8%	26.4%	68.8%	85.4%
Short-Term Disability	29.4%	60.1%	11.1%	42.5%	26.9%	53.8%	15.8%	29.6%	25.7%	10.0%	36.2%	35.8%
Vision Plan	45.9%	56.4%	25.0%	27.6%	54.1%	53.8%	34.3%	28.4%	63.8%	12.1%	33.0%	63.5%
<b>Part-Time Employees</b>												
Child Care	4.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	2.2%	14.2%	0.0%	17.7%	6.8%
Dental Plan	11.9%	4.6%	6.8%	0.0%	9.1%	7.4%	10.6%	2.3%	27.4%	7.2%	17.6%	4.1%
Dependent Health Insurance	11.6%	3.7%	0.5%	0.0%	3.0%	5.3%	9.9%	2.7%	30.0%	8.6%	13.8%	3.9%
Educational/Tuition Assistance	20.9%	9.8%	7.5%	5.2%	13.2%	15.1%	28.5%	11.7%	56.1%	3.6%	11.6%	16.4%
Flexible Spending Account	17.9%	6.4%	0.0%	0.5%	17.7%	0.3%	18.5%	5.3%	49.6%	1.9%	7.7%	9.6%
Health Insurance	13.4%	5.5%	6.7%	0.0%	10.4%	5.3%	12.2%	3.5%	30.5%	8.7%	14.5%	4.3%
Hiring Bonus	8.7%	3.7%	0.0%	0.0%	3.0%	0.0%	2.8%	7.5%	17.5%	11.2%	3.8%	0.2%
Life Insurance	10.0%	4.5%	2.8%	2.0%	2.3%	2.4%	9.5%	4.8%	25.9%	6.9%	5.1%	5.8%
Long-Term Disability	6.2%	2.7%	0.0%	0.0%	0.8%	3.9%	6.7%	2.6%	22.1%	0.4%	1.8%	1.6%
Operate in Shifts	30.4%	3.6%	1.4%	14.1%	8.4%	26.7%	0.0%	5.8%	56.3%	25.7%	29.0%	67.1%
Shift Differentials	22.1%	25.0%	22.8%	44.4%	14.3%	0.0%	0.0%	1.6%	38.5%	8.9%	30.1%	16.2%
Paid Holidays	27.7%	28.4%	6.7%	7.2%	35.1%	17.5%	17.8%	14.7%	45.8%	18.9%	9.9%	22.0%
Paid Personal Leave	20.4%	1.0%	6.7%	2.5%	14.7%	8.0%	27.9%	6.0%	53.0%	7.6%	22.1%	5.5%
Paid Sick Leave	15.1%	1.0%	0.5%	3.4%	19.6%	4.5%	11.4%	6.5%	38.4%	0.3%	3.0%	9.2%
Paid Vacation	28.5%	9.3%	2.4%	17.3%	38.4%	14.3%	11.7%	12.2%	43.3%	25.3%	11.1%	17.1%
Retirement Plan	33.1%	16.2%	8.7%	23.9%	35.1%	17.6%	32.8%	14.2%	69.0%	15.8%	33.6%	16.6%
Short-Term Disability	4.3%	4.8%	0.5%	0.8%	0.3%	5.8%	1.8%	2.0%	11.4%	1.6%	17.9%	1.7%
Vision Plan	9.9%	3.6%	0.7%	0.0%	8.3%	7.4%	5.0%	1.6%	25.4%	5.2%	8.7%	2.9%



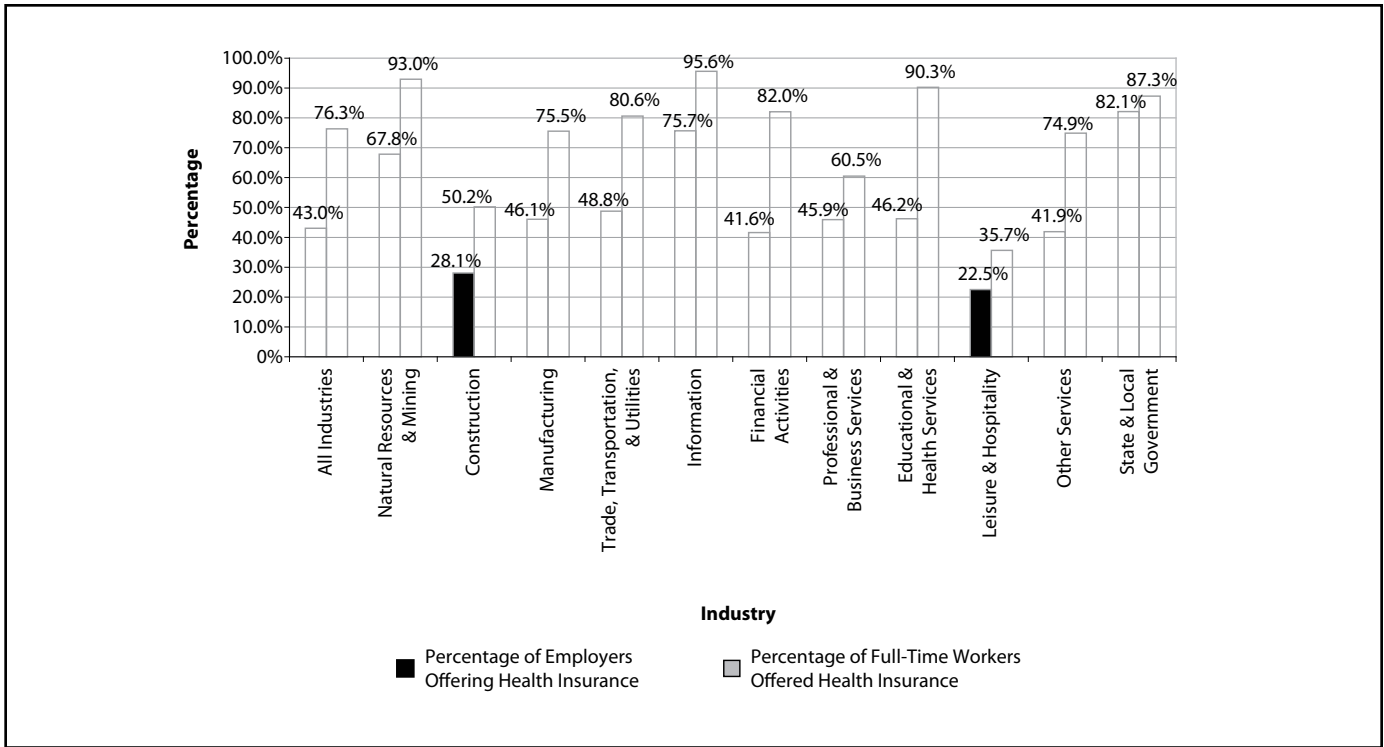


Figure 7: Percentage of Wyoming Employers Offering and Percentage of Full-Time Workers Offered Health Insurance by Industry, 2007

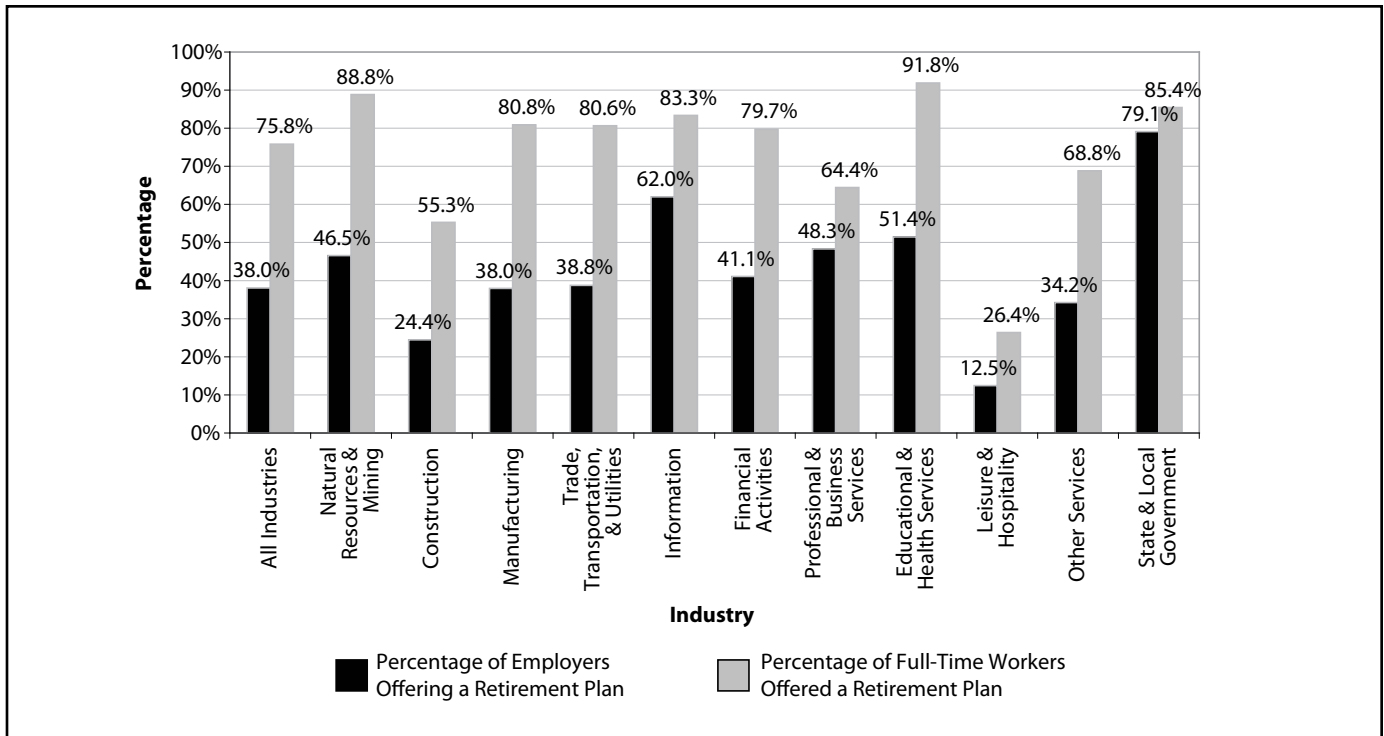


Figure 8: Percentage of Wyoming Employers Offering and Percentage of Full-Time Workers Offered a Retirement Plan by Industry, 2007

(Text continued from page 11)

this sector were less likely to be offered benefits than the statewide average. This may reflect the fact that many firms in the sector were small. Approximately three-fifths of full-time employees (60.5%) in professional & business services were offered health insurance and 55.4% were offered dependent health insurance.

Educational & health services includes both public and private employers, such as school districts, hospitals, doctors' offices, and colleges and universities. Some of these employers are very large, while others are quite small. Overall, employees in this sector were very likely to be offered benefits. For example, 90.3% of full-time employees were offered health insurance and 88.5% were offered dependent health insurance. More than 9 of 10 (91.8%) were offered a retirement plan. Even among part-time employees, 69.0% were offered a retirement plan, and 30.5% were offered health insurance.

Leisure & hospitality is a highly seasonal industry in Wyoming. In third and fourth quarter 2007, it had the highest turnover rate of all major industries (58.4% and 55.8%, respectively; Leonard, 2008a, 2008b). Not surprisingly, a much smaller proportion of its employees were offered benefits. Slightly more than one-quarter of full-time employees (26.4%) in this sector were offered a retirement plan, while only 35.7% were offered health insurance. The only benefit that more than half of full-time leisure & hospitality employees were offered was paid vacation (63.4%).

Other services includes such diverse employers as automotive repair services, hair salons, membership organizations, and

commercial laundries. Full-time employees in this sector were slightly less likely than the statewide average to be offered various benefits. An estimated 74.9% of full-time employees in other services were offered health insurance, compared to the statewide average of 76.3%.

Full-time employees of state and local government were very likely to be offered benefits. Paid holidays were provided to 99.8% of full-time employees in this sector. Health insurance and dependent health insurance were offered to 87.3% and 86.1% of full-time employees, respectively.

Table 7 (see page 15) provides detail on the type of retirement plan offered to employees. There are two basic types of retirement plans: defined contribution and defined benefit. In a defined-contribution plan, employers and/or employees make specific contributions (3% of wages each pay period, for example). Benefits are a function of contributions and the performance of various investment options. In many cases, defined-contribution plans are designed to be flexible (within certain limits, employees choose how much to contribute and how their contributions will be invested) and portable (separating employees can roll over their balances to an IRA or a new employer's plan).

In contrast, defined-benefit plans provide benefits determined by a set formula, often based on years of service and highest salary. Some employers offer both a defined-benefit plan and a defined-contribution plan.

Of full-time employees offered a retirement plan, approximately one-third (33.0%) were offered a defined-benefit plan and almost 9 of 10 (87.2%) were offered a defined-contribution plan. These percentages varied greatly across industries.

**Table 7: Of Employees Offered a Retirement Plan, Percentage of Employees Offered a Defined-Contribution or Defined-Benefit Retirement Plan in Wyoming by Industry, 2007**

Retirement Plan Type	Industry											
	All Industries	Natural Resources & Mining	Construction	Manufacturing	Trade, Transp., & Utilities	Information	Financial Activities	Professional & Business Services	Educational & Health Services	Leisure & Hospitality	Other Services	State & Local Government
<b>Full-Time Employees</b>												
<b>Defined-Contribution Plan</b>	<b>87.2%</b>	<b>98.1%</b>	<b>87.3%</b>	<b>87.6%</b>	<b>94.2%</b>	<b>97.9%</b>	<b>94.7%</b>	<b>98.3%</b>	<b>72.7%</b>	<b>93.3%</b>	<b>97.3%</b>	<b>71.3%</b>
Employer Paid Only	11.5%	15.7%	7.8%	2.4%	8.6%	32.2%	1.6%	5.6%	20.2%	1.2%	17.5%	7.0%
Employee Paid Only	17.6%	8.9%	17.4%	2.4%	12.1%	10.5%	8.3%	5.4%	28.1%	4.8%	3.3%	71.0%
Paid Jointly	70.9%	75.4%	74.8%	95.2%	79.3%	57.3%	90.1%	89.0%	51.7%	94.0%	79.2%	22.0%
<b>Defined-Benefit Plan</b>	<b>33.0%</b>	<b>31.0%</b>	<b>8.3%</b>	<b>12.1%</b>	<b>21.3%</b>	<b>8.4%</b>	<b>14.1%</b>	<b>1.5%</b>	<b>57.5%</b>	<b>0.0%</b>	<b>6.9%</b>	<b>89.8%</b>
Employer Paid Only	90.0%	99.7%	100.0%	100.0%	97.0%	93.3%	100.0%	77.0%	98.9%	0.0%	92.6%	61.2%
Employee Paid Only	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.7%	3.4%
Paid Jointly	9.2%	0.3%	0.0%	0.0%	3.0%	6.7%	0.0%	23.0%	1.1%	0.0%	3.7%	35.4%

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

For example, in state and local government, 89.8% of full-time employees who were offered a retirement plan were offered a defined-benefit plan. Defined-benefit plans were also fairly common in education & health services (57.5%).

Defined-benefit retirement plans were more commonly offered to the employees of large firms than small firms (see Table 8, page 16). Among full-time employees of large firms who were offered access to a retirement plan, 42.9% were offered a defined-benefit plan. Figure 9 (see page 16) shows that across all size classes, more than 90% of employers who offered a retirement plan offered a defined-contribution plan.

The average percentage of employees who were offered and chose to enroll in insurance and retirement plans is shown

in Table 9 (see page 17). Slightly more than three-quarters (76.6%) of full-time employees who were eligible chose to enroll in health insurance, but a much smaller percentage (46.3%) enrolled their dependents. The highest enrollment rate for full-time workers was for defined-benefit retirement plans (97.2%). In many cases employees may be automatically enrolled in a defined-benefit plan. Figure 10 (see page 17) shows that enrollment rates for defined-benefit retirement plans increased for both full- and part-time workers from 2006 to 2007.

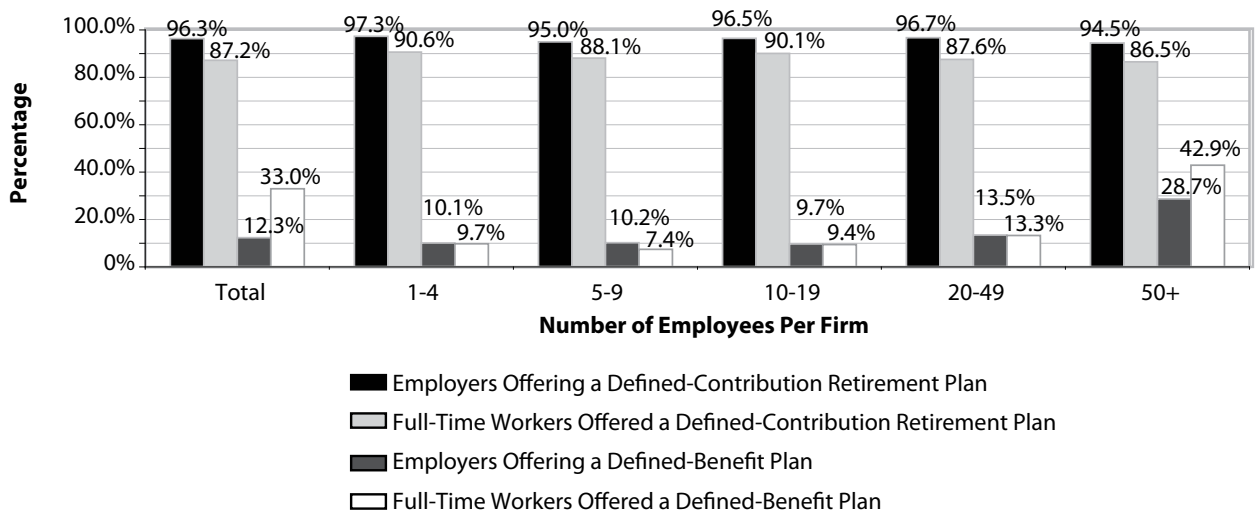
Part-time employees were most likely to enroll in long-term disability insurance (87.5%), a defined-benefit retirement plan (82.0%), and life insurance (75.9%).

(Text continued on page 17)

**Table 8: Of Employees Offered a Retirement Plan, Percentage of Employees Offered a Defined-Contribution or Defined-Benefit Retirement Plan in Wyoming by Number of Employees Per Firm, 2007**

Retirement Plan Type	Number of Employees					
	Total	1-4	5-9	10-19	20-49	50+
<b>Full-Time Employees</b>						
<b>Defined-Contribution Plan</b>	<b>87.2%</b>	<b>90.6%</b>	<b>88.1%</b>	<b>90.1%</b>	<b>87.6%</b>	<b>86.5%</b>
Employer Paid Only	11.5%	19.6%	12.8%	15.7%	8.6%	11.2%
Employee Paid Only	17.6%	11.9%	5.7%	8.5%	9.8%	21.6%
Paid Jointly	70.9%	68.5%	81.4%	75.8%	81.6%	67.1%
<b>Defined-Benefit Plan</b>	<b>33.0%</b>	<b>9.7%</b>	<b>7.4%</b>	<b>9.4%</b>	<b>13.3%</b>	<b>42.9%</b>
Employer Paid Only	90.0%	82.6%	78.9%	95.8%	87.1%	90.2%
Employee Paid Only	0.8%	2.4%	0.0%	0.0%	0.0%	0.9%
Paid Jointly	9.2%	15.0%	21.1%	4.2%	12.9%	8.9%
<b>Part-Time Employees</b>						
<b>Defined-Contribution Plan</b>	<b>65.7%</b>	<b>78.7%</b>	<b>70.5%</b>	<b>78.2%</b>	<b>66.4%</b>	<b>64.3%</b>
Employer Paid Only	15.0%	17.7%	13.2%	11.5%	19.9%	14.9%
Employee Paid Only	25.0%	3.0%	0.7%	18.8%	14.0%	28.5%
Paid Jointly	60.0%	79.3%	86.0%	69.7%	66.1%	56.7%
<b>Defined-Benefit Plan</b>	<b>27.4%</b>	<b>7.0%</b>	<b>10.2%</b>	<b>2.9%</b>	<b>10.8%</b>	<b>32.5%</b>
Employer Paid Only	75.7%	16.2%	5.6%	91.3%	66.4%	77.5%
Employee Paid Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Paid Jointly	24.3%	83.8%	94.4%	8.7%	33.6%	22.5%

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



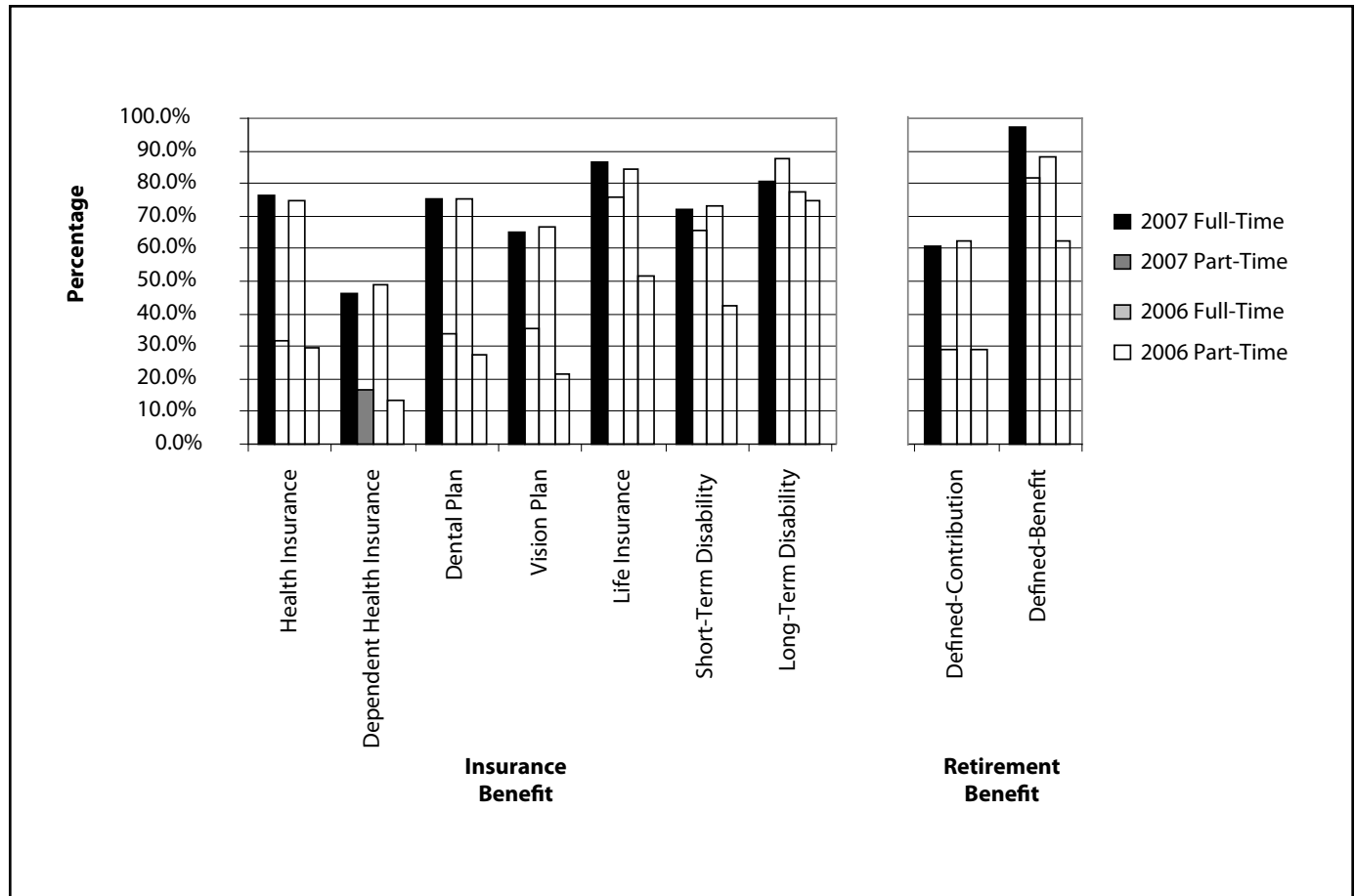
**Figure 9: Percentage of Wyoming Employers Offering and Full-Time Workers Offered Retirement Benefits by Employer Size, 2007**

(Text continued from page 15)

Table 10 (see page 18) addresses the important question of who pays for employer-provided health insurance. In 2007, the employer paid the full cost of health insurance for slightly more than half (50.3%) of full-time workers. For dependent health insurance, it was far more common for the premiums to be jointly paid (49.6%). An estimated 59.0% of part-time employees paid jointly for their health

**Table 9: Average Percentage of Wyoming Employees Who are Offered Insurance and Retirement Plans and Chose to Enroll, 2007**

<b>Enrolled Benefit</b>	<b>Full-Time Mean</b>	<b>Part-Time Mean</b>
Dependent Health Insurance	46.3%	16.6%
Dental Plan	75.4%	33.9%
Health Insurance	76.6%	32.0%
Life Insurance	86.6%	75.9%
Long-Term Disability	80.8%	87.5%
Retirement		
Defined Contribution	60.9%	29.1%
Defined Benefit	97.2%	82.0%
Short-Term Disability	72.1%	65.4%
Vision Plan	64.9%	35.3%



**Figure 10: Average Percentage of Wyoming Employees Who Were Offered Insurance and Retirement Plans and Who Chose to Enroll, 2006 and 2007**

Table 10: Amount Paid for Benefits by Employers for Wyoming Employees, 2007

Benefit Type	Employer Paid		Employee Paid		Jointly Paid	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Dental Plan	40.8%	19.7%	15.5%	25.9%	43.7%	54.4%
Dependent Health Insurance	22.5%	10.7%	27.9%	26.1%	49.6%	63.3%
Health Insurance	50.3%	26.8%	1.3%	14.2%	48.4%	59.0%
Life Insurance	70.5%	59.5%	9.4%	22.9%	20.1%	17.6%
Long-Term Disability	60.4%	57.8%	21.9%	21.3%	17.7%	20.9%
Short-Term Disability	55.5%	45.0%	30.7%	39.0%	13.8%	16.0%
Vision Plan	28.6%	15.4%	23.5%	40.1%	47.8%	44.5%

Table 11: Average Number of Days of Leave Benefits for Wyoming Employees, 2007

Type of Leave	Number of Days			
	Full-Time		Part-Time	
	Mean	Mode	Mean	Mode
Paid Holidays	7.0	6	6.6	6
Paid Sick Leave	7.0	5	7.0	5
Paid Vacation (After 1 Year)	7.8	5	6.4	5
Paid Vacation (After 5 Years)	12.2	10	9.6	10
Paid Vacation (After 10 Years)	14.7	15	11.5	10
Paid Personal Leave (After 1 Year)	8.2	5	6.1	5
Paid Personal Leave (After 5 Years)	11.7	10	8.2	10
Paid Personal Leave (After 10 Years)	13.8	15	9.6	5

insurance. Life insurance, which may be relatively inexpensive compared to other benefits, was frequently fully paid by the employer for full-time (70.5%) and part-time (59.5%) workers.

Full-time employees received an average of 7.0 days of paid holidays and part-time employees received 6.6 days (see Table 11). Part-time employees who qualified for sick leave received just as many days as their full-time counterparts (an average of 7.0 days). After 10 years the average employee was eligible for 14.7 days of paid vacation.

## Summary

More than three-quarters of full-time employees in Wyoming were offered health insurance by their employers in 2007. The likelihood of being offered benefits varied greatly by firm size and by industry. The industries that tended to offer the most benefits were natural resources & mining, information, financial activities, educational & health services, and state & local government. For retirement coverage, defined-contribution plans were much more common than defined-benefit plans.

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