

# 2012 EMPLOYEE BENEFITS SURVEY REPORT

Medical benefits  
Health-insurance costs  
Premium coverage  
Retirement plans  
Paid leave



**Washington State  
Employment Security Department**



Labor Market and Economic Analysis

December 2012



# Employee Benefits Survey Report

December 2012

Washington State Employment Security Department  
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# About the employee benefits survey

Every year, the Employment Security Department (ESD) surveys Washington employers to collect information about the benefits they offer employees. In 2012, ESD conducted a survey of 16,000 Washington employers. This survey collected information on the health insurance, retirement and paid-leave benefits that employers offer full-time and part-time employees.

The sample was drawn from the universe of employers that have employees covered by unemployment insurance and, except for the education and healthcare industries, are not government entities; public administration industries and private household employers were also excluded. This report provides results on employee benefits by firm size and in the appendices, by industry.

## Changes to the survey

The Employment Security Department has conducted the employee benefits survey since 2003. Beginning this year, improvements were made in the sampling, estimations approach and questions asked of employers. These changes resulted in improved reporting on Washington's employment conditions, but do inhibit comparisons to previous years' results.

Although respondents were encouraged to complete the survey by answering all questions, there were instances where partial responses were reported and recorded. This created a different number of responses per question, resulting in different total responses by question. Results were estimated as a percentage of all the responses received for each question.

This report presents results from the employee benefits survey conducted July through August 2012. See *Appendix 2* for more information about the survey and how it was conducted.



# Executive summary

Fringe benefits are an important part of how employees are compensated. Information about employee benefits is useful to job seekers, employers and policy-makers. The 2012 employee benefits survey collected information about benefits (health insurance, retirement and paid leave) offered to full- and part-time workers employed by private-sector employers and public-sector education and healthcare employers. The population of firms represented accounted for more than 139,400 firms and more than 2.5 million employees.

A total of 16,000 employers were surveyed, with a response rate of 57 percent. Due to improvements in the survey questionnaire, estimations cannot be compared to previous years' results.

## Key findings

Detailed results of the survey are published in the appendices at the end of this report, along with a brief methodology and a copy of the survey form.

The percent of firms that offered benefits to full-time employees far exceeded the percentage of firms that offered benefits to part-time employees. In addition, the percentage of full-time employees was larger than the percentage of part-time employees who worked for firms offering benefits.

## Health insurance

- More than half (55.5 percent) of employers offered health insurance to their full-time employees, but just 12.1 percent of employers offered health insurance to part-time employees.
- More than 89 percent of full-time employees worked for a company that offered health insurance, compared to 35 percent of part-time employees who worked for a company that offered health insurance.
- Overall, 94.7 percent of full-time employees who worked for companies that offered health insurance were eligible to receive benefits; and 72.3 percent of part-time employees were eligible.
- Of all eligible employees who worked for companies that offered health insurance, those with full-time status were more likely to enroll in health insurance when compared to part-time employees (83.5 and 63.6 percent, respectively).
- Total monthly health-insurance premiums averaged \$517 for all enrolled employees. Firms paid an estimated 84.7 percent of premiums for full-time employees, compared to 75.4 percent for part-time employees.

- Most firms reported no change in coverage offered to their employees over the year (90.9 percent). Only 6 percent of firms reported a change in coverage offered to employees. Even fewer firms started or stopped coverage offered to employees (1.8 and 1.6 percent, respectively).

### Retirement plans

- The percent of employers (37.2 percent) that offered defined-contribution plans to their full-time employees was more than twice the percent of employers (15.4 percent) that offered defined-contribution plans to their part-time employees.
- Just 2.8 percent of employers offered defined-benefit plans to full-time employees, and only 1.4 percent of employers offered these plans to part-time employees.
- More than three-quarters (75.9 percent) of full-time employees worked for a firm that offered a defined-contribution retirement plan, and 18.2 percent worked for a firm that offered a defined-benefit plan.
- Fewer than half (43.6 percent) of part-time employees worked for a firm that offered a defined-contribution retirement plan, and 19.9 percent worked for a firm that offered a defined-benefit plan.

### Paid leave

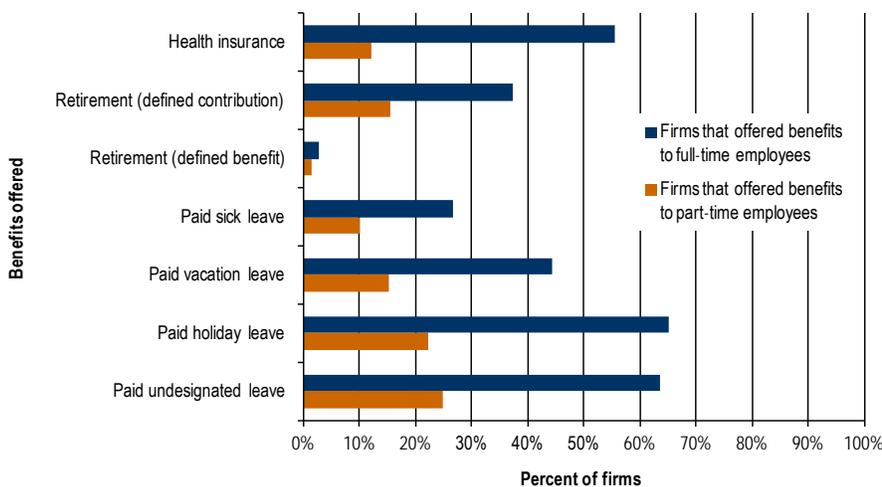
Washington state employers were asked whether they offered each of four different types of paid leave: undesignated (or paid time off), sick, vacation and holiday. The 2012 survey found that undesignated and holiday leave were most commonly offered to both full- and part-time employees.

- Nearly two-thirds of firms offered undesignated or holiday leave to full-time employees (63.5 and 65.1 percent, respectively). Undesignated and holiday leave were most common for part-time employees as well; almost one-quarter of firms offered undesignated (24.8 percent) or holiday leave (22.1 percent) to part-time employees.
- Of employees who worked for a firm that offered paid leave, undesignated leave was most common for both full- and part-time employees (85.5 and 39.8 percent, respectively).

# 2012 employee benefits survey results

The percent of firms that offered benefits to full-time employees far exceeded the percentage of firms that offered benefits to part-time employees (*Figure 1*). More than half of all firms offered health insurance or paid holiday and undesignated leave to their full-time employees. The greatest percentage of firms that offered benefits to part-time employees was the one-quarter that offered paid undesignated leave.

**Figure 1. Percentage of firms that offered benefits Washington state, 2012**  
**Source: Employment Security Department/LMEA**



*The percentage of firms that offered benefits to full-time employees far exceeded the percent of firms that offered benefits to part-time employees.*

*Figure 2* shows the percentage of employees who worked for firms that offered benefits. A far greater percentage of full-time, than part-time, employees worked for such firms. Nearly 89 percent of full-time employees worked for a firm that offered health insurance. It was most common for part-time employees to work for firms that offered a defined-contribution retirement plan (43.6 percent).

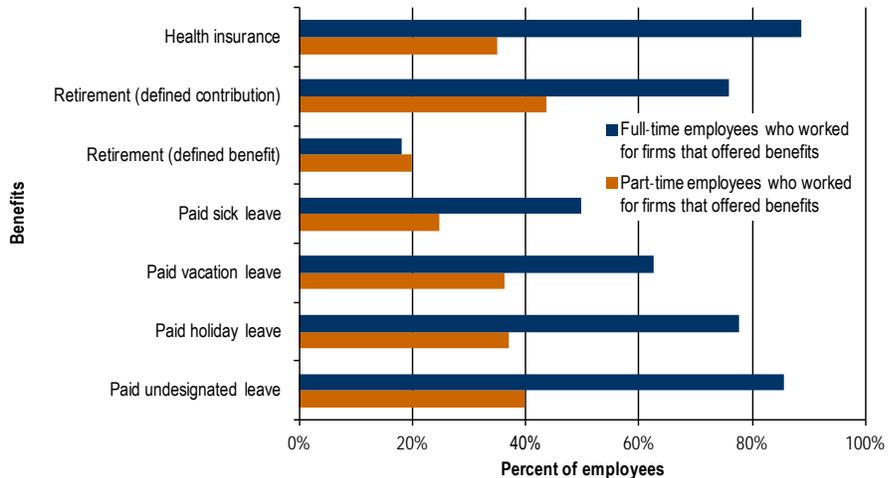
Full-time employees, for the most part, were more likely to work for firms that offered benefits than part-time employees. The only benefit that bucked the trend was defined-benefit retirement plans; nearly 20 percent of part-time employees (compared to 18.2 percent of full-time employees) worked for firms that offered defined-benefit retirement plans.

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This employee benefits survey gathered information on the health insurance, retirement and paid-leave benefits offered to full- and part-time employees.

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**Figure 2. Percentage of full- and part-time employees who worked for firms that offered benefits  
Washington state, 2012**  
Source: Employment Security Department/LMEA



*Full-time employees were more likely to work for a firm that offered benefits except for defined-contribution retirement plans.*

## Firms and employment

Examining the distribution of Washington’s employers and employees by size of firm and industry gives context to the benefits information in this report. This report provides results on employee benefits by firm size, and, in the appendices, by industry.

### By firm size

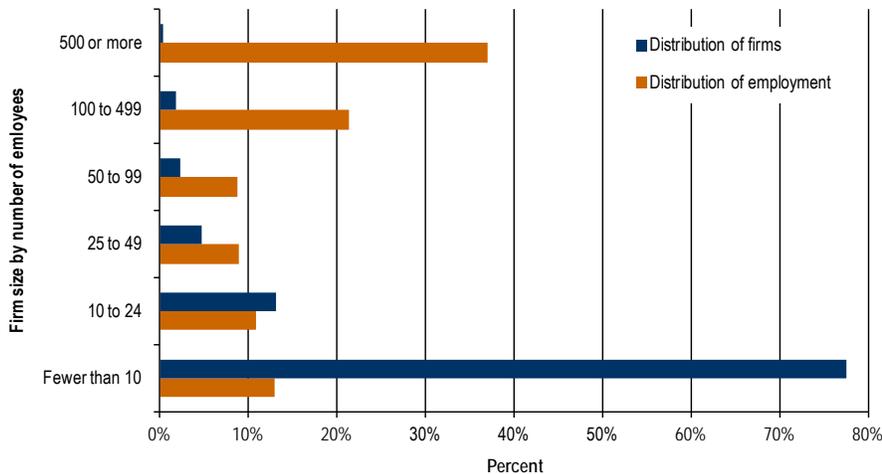
Looking at the employer universe from which the survey sample was pulled, the majority of employers had fewer than 10 employees, but more employees worked for larger firms (*Figure 3*). Of private-sector employers and public-sector education and healthcare employers, covered by the unemployment-insurance system in the third quarter of 2011, 77.5 percent of firms employed fewer than 10 employees, but accounted for only 13 percent of all employment. The opposite is true for firms that employed 500 or more employees. While making up a very small portion of total firms (0.4 percent), they accounted for 37 percent of employment.

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Health insurance is the benefit most commonly offered to full-time employees.

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**Figure 3. Statewide distribution of firms and employment, by firm size  
Washington state, third quarter 2011**  
Source: Employment Security Department/LMEA; U.S. Bureau of Labor  
Statistics, Quarterly Census of Employment and Wages



*While the majority of employers had fewer than 10 employees, more employees worked for firms with 100 or more employees.*

### By industry

Looking at the employer universe from which the survey sample was pulled, three industry sectors accounted for more than one-third of firms in the state. These were construction (12.5 percent), professional, scientific and technical services (12 percent) and healthcare and social assistance (10 percent). Retail trade and accommodation and food services also made up large percentages of firms across the state.

Three industry sectors also accounted for more than one-third of employment (*Figure 4*). Healthcare and social assistance had the largest share (14.1 percent), followed by retail trade (12.7 percent) and manufacturing (10.7 percent).

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The majority of employers had fewer than 10 employees, but more employees worked for larger firms.

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**Figure 4. Statewide distribution of firms and employment, by industry  
Washington state, third quarter 2011**  
Source: Employment Security Department/LMEA; U.S. Bureau of Labor  
Statistics, Quarterly Census of Employment and Wages

NAICS	Industry title	Percent of all firms	Percent of employment
11	Agriculture, forestry, fishing and hunting	4.4%	3.1%
21	Mining	0.1%	0.1%
22	Utilities	0.2%	0.3%
23	Construction	12.5%	5.0%
31-33	Manufacturing	4.6%	10.7%
42	Wholesale trade	8.4%	4.8%
44-45	Retail trade	9.5%	12.7%
48-49	Transportation and warehousing	2.6%	2.9%
51	Information	1.6%	4.0%
52	Finance and insurance	3.6%	3.6%
53	Real estate and rental and leasing	4.1%	1.7%
54	Professional, scientific and technical services	12.0%	6.3%
55	Management of companies and enterprises	0.1%	0.2%
56	Administrative and support and waste management	6.2%	6.1%
61	Educational services	1.9%	10.4%
62	Healthcare and social assistance	10.0%	14.1%
71	Arts, entertainment and recreation	1.6%	1.8%
72	Accommodation and food services	9.0%	9.0%
81	Other services (except public administration)	7.6%	3.1%

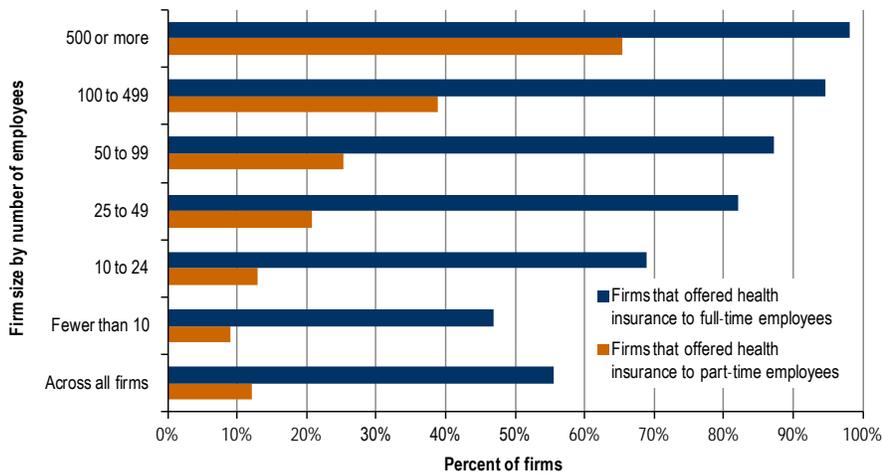
*Although construction (12.5 percent) accounted for the largest share of firms in Washington state, the largest share of employment was in healthcare and social assistance (14.1 percent).*

## Health insurance

More detailed questions were asked about health insurance than other benefits. As with the other types of benefits in the survey, whether or not a firm offered benefits was affected by the size of the employer and whether an employee worked full time or part time (*Figure 5*). Overall, firms were more than four times as likely to offer health insurance to full-time employees (55.5 percent) as they were to part-time employees (12.1 percent).

**Figure 5. Percentage of firms that offered health insurance, by firm size  
Washington state, 2012**

Source: Employment Security Department/LMEA



*Firms were more than four times as likely to offer health insurance to full-time employees (55.5 percent) as they were to part-time employees (12.1 percent).*

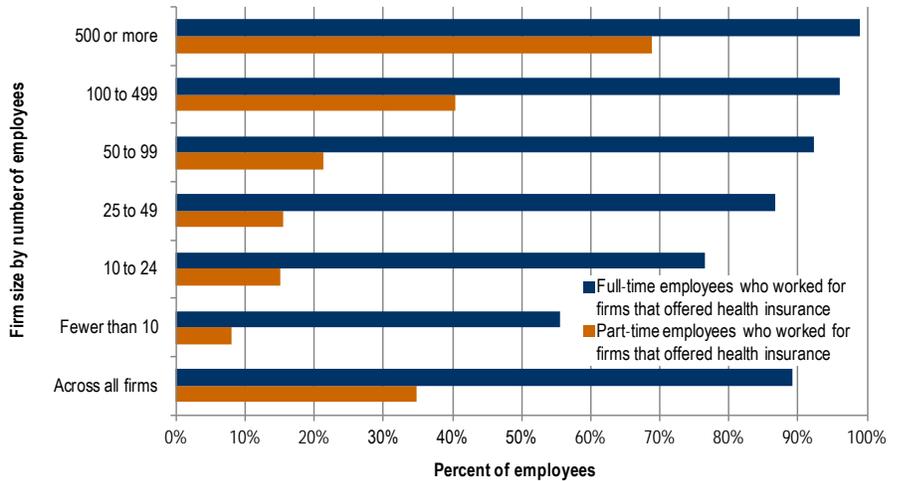
A larger share of employees who worked for firms that offered health insurance worked for larger firms. This was true for both full- and part-time employees. Of full-time employees who worked for firms that employed 500 or more people, more than 98 percent of those employees were working for a company that offered health insurance, compared to 55.6 percent in firms that employed fewer than 10 (*Figure 6*). A similar pattern was reported for part-time employees. Almost 69 percent of part-time employees, in firms that employed 500 or more, worked for firms that offered health insurance, compared to 8 percent in firms that employed fewer than 10.

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In 2012, about 56 percent of full-time employees and 12 percent of part-time employees worked for a company that offered health-insurance benefits.

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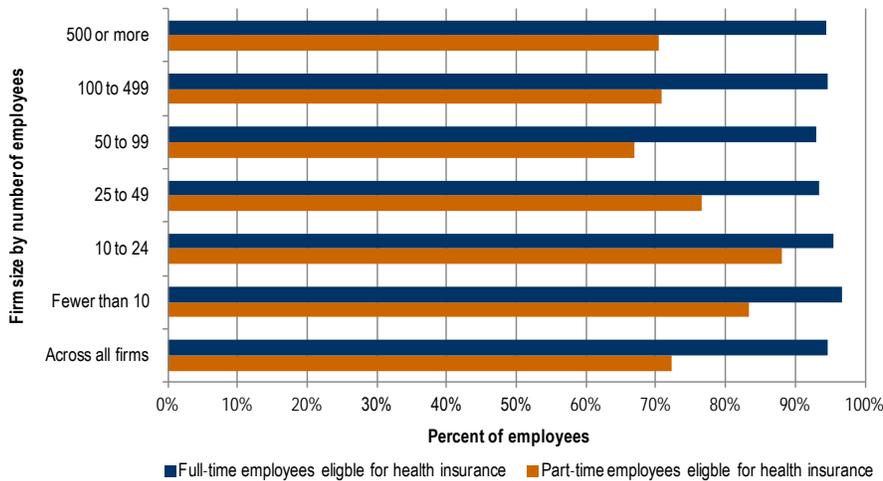
**Figure 6. Percentage of employees who worked for firms that offered health insurance, by firm size  
Washington state, 2012  
Source: Employment Security Department/LMEA**



*A larger share of employees who worked for firms that offered health insurance worked for larger firms. This is true for both full- and part-time employees.*

Not all employees of firms that offered health insurance were eligible for those benefits. For example, some employees may not have been eligible for health insurance during a probationary period. Across all firms, nearly 95 percent of full-time employees who worked for firms that offered health insurance were eligible to receive benefits (*Figure 7*). More than 72 percent of part-time employees who worked for firms that offered health insurance were eligible for those benefits. For full-time employees, the share of employees that were eligible for insurance did not vary significantly between large or small firms. In every case, a larger share of full-time employees were eligible than were part-time employees.

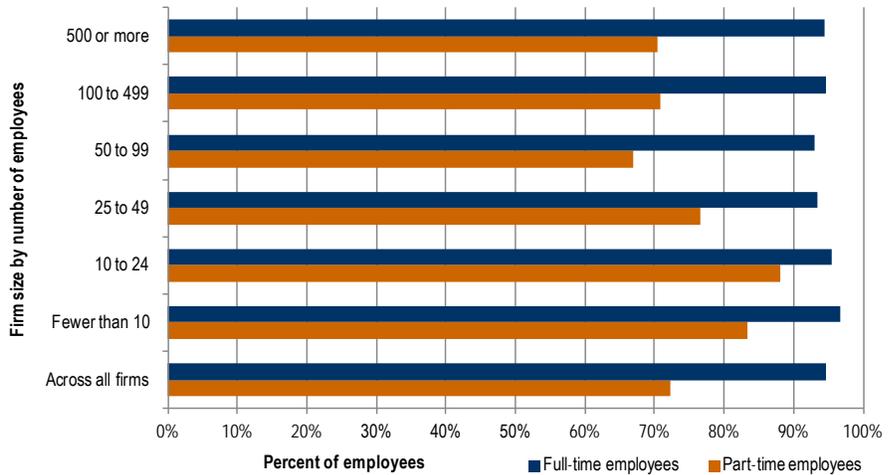
**Figure 7. Percentage of employees eligible for health insurance at firms that offered health insurance, by firm size  
Washington state, 2012  
Source: Employment Security Department/LMEA**



*Across all firms, 94.7 percent of full-time employees who worked for companies that offered health insurance were eligible to receive benefits; and 72.3 percent of part-time employees were eligible.*

Of those employees eligible for health insurance, not all choose to enroll. For example, employees may have chosen not to enroll if they were covered under a spouse’s health insurance. *Figure 8* details the percentages of employees enrolled in health insurance. Larger shares of eligible full-time employees were enrolled in health insurance than were part-time employees. Across all firms, 83.5 percent of eligible full-time employees were enrolled in health insurance, compared to 63.6 percent of part-time employees.

**Figure 8. Percentage of eligible employees enrolled in health insurance, by firm size**  
**Washington state, 2012**  
**Source: Employment Security Department/LMEA**



*Across all firms, 83.5 percent of eligible full-time employees were enrolled in health insurance, compared to 63.6 percent of part-time employees.*

### Health-insurance premiums

This year's survey asked about the average premium paid per employee and the percent employers paid toward that cost. Across all firms, monthly health-insurance premiums averaged \$517 in 2012 (*Figure 9*). Premiums were highest in firms with 500 or more employees (\$590), compared to firms with 50 to 99 employees (\$450).

Firms with fewer than 10 employees paid the highest share of monthly premiums for their full-time employees (88.3 percent) compared to larger firms with 500 or more employees who paid a lesser share (83 percent).

Firms with fewer than 10 employees also paid the highest share of monthly premiums for their part-time employees (77.6 percent), while firms with 10 to 24 employees paid a lesser share (70.9 percent).

Data on health-insurance costs by industry are in *Appendix 7*.

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Monthly health-insurance premiums for enrolled employees averaged \$517 in 2012.

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**Figure 9. Total monthly health-insurance premium and employer-paid share for enrolled employees, by firm size  
Washington state, 2012  
Source: Employment Security Department/LMEA**

Firm size	Monthly health insurance-premium	Percent of premium covered for full-time employees	Percent of premium covered for part-time employees
Fewer than 10	\$475	88.3%	83.3%
10 to 24	\$482	86.8%	70.9%
25 to 49	\$452	84.1%	82.9%
50 to 99	\$450	83.9%	75.6%
100 to 499	\$501	84.4%	74.6%
500 or more	\$590	83.0%	74.8%
Across all firms	\$517	84.7%	75.4%

*Firms with 500 or more employees paid the highest premiums (\$590) but contributed a lesser share for full-time employees (83 percent) than smaller firms contributed.*

### Coverage change

Firms were also asked if they started, reduced or stopped offering health insurance to their employees in the last year (*Figure 10*). Most firms reported no change in coverage offered to their employees over the year (90.9 percent). Only 6 percent of firms reported a change in coverage offered to employees. Even fewer firms started or stopped coverage offered to employees (1.8 and 1.6 percent, respectively).

**Figure 10. Changes to health-insurance coverage, by firm size  
Washington state, 2012  
Source: Employment Security Department/LMEA**

Firm size	Coverage starts	Coverage reduced	Coverage stops	Coverage the same
500 or more	7.7%	7.3%	3.3%	86.6%
100 to 499	3.1%	6.6%	0.8%	90.2%
50 to 99	3.1%	9.4%	*N/A	87.5%
25 to 49	2.3%	10.2%	1.2%	86.7%
10 to 24	1.4%	9.2%	1.5%	88.2%
Fewer than 10	1.6%	4.9%	1.6%	92.0%
Across all firms	1.8%	6.0%	1.6%	90.9%

Note: These categories are not exclusive and, therefore, will not add to 100 percent.

\*Only results, which passed publication standards (based on number of responses and confidence intervals), are reported. See *Appendix 2* for more details about these standards.

*More than 90 percent of firms reported no change in coverage over the year. Only 6 percent of firms reported a change in coverage offered to employees. Even fewer firms started or stopped coverage offered to employees (1.8 and 1.6 percent, respectively).*

## Retirement plans

The survey asked employers whether they offered defined-contribution plans, defined-benefit plans or none at all to their full- and part-time employees.

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Firms were more likely to offer defined-benefit plans to full-time employees than to part-time employees.

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*Defined-contribution plans* are more common. These plans guarantee a predetermined employer contribution to a retirement account. Examples include target-benefit and money-purchase pensions, profit sharing, 401(k) plans and stock-bonus plans. In 2012, 37.2 percent of firms offered defined-contribution plans to full-time employees (*Figure 11*), and 15.4 percent of firms offered these plans to part-time employees.

*Defined-benefit plans* are less common. These plans guarantee a predetermined retirement benefit at retirement. Examples include defined-benefit pensions and cash-balance pension plans. The 2012 survey found that firms were also more likely to offer defined-benefit plans to full-time employees (2.8 percent) than to part-time employees (1.4 percent).

The survey found the majority of retirement offerings were defined-contribution plans, regardless of whether the worker was in full- or part-time status.

**Figure 11. Percentage of firms that offered retirement plans, by firm size Washington state, 2012**

**Source: Employment Security Department/LMEA**

Firm size by number of employees	Firms that offered retirement plans to full-time employees			Firms that offered retirement plans to part-time employees		
	Defined contribution	Defined benefit	Not offered	Defined contribution	Defined benefit	Not offered
Fewer than 10	29.8%	1.8%	69.8%	9.8%	0.4%	90.1%
10 to 24	44.8%	3.2%	54.4%	18.6%	1.7%	81.0%
25 to 49	60.0%	4.5%	39.2%	31.8%	2.6%	67.9%
50 to 99	73.9%	7.0%	24.7%	44.1%	5.2%	54.7%
100 to 499	83.9%	12.6%	14.2%	59.8%	10.6%	38.4%
500 or more	89.6%	36.7%	6.6%	74.4%	37.2%	21.1%
Across all firms	37.2%	2.8%	62.2%	15.4%	1.4%	84.3%

Note: These categories are not exclusive and, therefore, will not add to 100 percent.

*The majority of firms offered defined-contribution plans, regardless of whether the worker was in full- or part-time status.*

For the most part, full-time employees were more likely to work for firms that offered benefits than part-time employees. More than three-quarters of full-time employees worked for firms that offered defined-contribution plans, compared to 43.6 percent of part-time employees (*Figure 12*). The single benefit to stray away from this trend was defined-benefit retirement plans; nearly 20 percent of part-time employees (compared to 18.2 percent of part-time employees) worked for firms that offered defined-benefit retirement plans.

**Figure 12. Percentage of employees who worked for firms that offered retirement plans, by firm size**  
Washington state, 2012

Source: Employment Security Department/LMEA

Firm size by number of employees	Full-time employees who worked for firms that offered retirement plans			Part-time employees who worked for firms that offered retirement plans		
	Defined contribution	Defined benefit	Not offered	Defined contribution	Defined benefit	Not offered
Fewer than 10	48.8%	1.8%	50.9%	9.2%	0.3%	90.7%
10 to 24	56.1%	9.6%	41.7%	17.0%	8.2%	81.0%
25 to 49	71.4%	5.4%	27.6%	26.3%	1.7%	73.6%
50 to 99	82.4%	5.5%	16.9%	33.3%	5.6%	65.6%
100 to 499	90.3%	13.3%	7.9%	60.7%	16.2%	37.3%
500 or more	89.4%	43.5%	6.1%	79.8%	51.1%	15.6%
Across all firms	75.9%	18.2%	21.9%	43.6%	19.9%	54.3%

Note: These categories are not exclusive and, therefore, will not add to 100 percent.

*Full-time employees, for the most part, were more likely to work for firms that offered benefits than part-time employees. The only benefit that bucked the trend was defined-benefit retirement plans; nearly 20 percent of part-time employees (compared to 18.2 percent of part-time employees) worked for firms that offered defined-benefit retirement plans.*

Data on retirement plans by industry are in *Appendices 8 and 9*.

## Paid leave

Employers were asked about paid leave offered to employees, with response options of undesignated (or paid time off), sick, vacation and holiday leave.

These categories are not exclusive, and some firms offered multiple types of paid leave.

Firms were more likely to offer paid leave to full-time employees than part-time employees (*Figure 13*), staying consistent with the overall trend of this report. Undesignated and holiday leave were the most common types of paid leave offered to full- and part-time

employees, across all firms. Firms with 50 or more employees were most likely to offer undesignated leave to full-time employees; however, smaller firms with 49 or fewer employees were most likely to offer holiday leave to full-time employees. Undesignated leave was the most common type of paid leave offered to part-time employees, regardless of firm size. Sick leave was least offered among paid-leave types and among all firm sizes.

**Figure 13. Percentage of firms that offered paid leave, by firm size Washington state, 2012**

**Source: Employment Security Department/LMEA**

Firm size by number of employees	Firms that offered paid leave to full-time employees				Firms that offered paid leave to part-time employees			
	Undesignated	Sick leave	Vacation	Holiday	Undesignated	Sick leave	Vacation	Holiday
Fewer than 10	60.1%	24.3%	42.3%	61.5%	22.0%	8.2%	13.6%	19.8%
10 to 24	66.0%	27.2%	44.1%	69.9%	27.3%	10.8%	14.6%	24.9%
25 to 49	73.9%	34.0%	48.6%	77.2%	29.9%	13.5%	17.9%	29.3%
50 to 99	82.9%	35.8%	56.5%	80.2%	33.5%	16.4%	24.2%	23.4%
100 to 499	87.7%	50.3%	67.0%	81.2%	50.5%	31.4%	39.6%	40.4%
500 or more	91.2%	57.2%	80.2%	87.0%	67.5%	42.7%	62.6%	58.1%
Across all firms	63.5%	26.6%	44.2%	65.1%	24.8%	10.0%	15.4%	22.1%

Note: These categories are not exclusive and, therefore, will not add to 100 percent.

*Undesignated and holiday leave were the most common type of paid leave offered to full- and part-time employees, across all firms.*

Among both full- and part-time employees who worked for firms that offered paid leave, undesignated leave (paid time off) was most commonly offered, 85.5 and 39.8 percent in that order (*Figure 14*). Holiday pay was next most commonly offered; about 78 percent of full-time employees worked for firms that offered paid holiday and nearly 37 percent of part-time employees.

**Figure 14. Percentage of employees who worked for firms that offered paid leave, by firm size  
Washington state, 2012  
Source: Employment Security Department/LMEA**

Firm size by number of employees	Full-time employees who worked for firms that offered paid leave				Part-time employees who worked for firms that offered paid leave			
	Undesignated	Sick leave	Vacation	Holiday	Undesignated	Sick leave	Vacation	Holiday
Fewer than 10	70.6%	35.0%	45.1%	63.9%	19.6%	7.7%	11.8%	18.1%
10 to 24	75.6%	34.1%	51.1%	76.2%	24.6%	14.1%	17.0%	26.1%
25 to 49	83.0%	40.9%	54.0%	80.2%	22.3%	11.3%	11.7%	24.1%
50 to 99	84.7%	34.1%	52.7%	77.7%	23.8%	11.2%	21.2%	19.1%
100 to 499	90.0%	54.3%	67.3%	79.9%	46.0%	30.9%	41.1%	39.5%
500 or more	95.7%	70.3%	80.7%	83.5%	67.0%	45.6%	70.6%	61.8%
Across all firms	85.5%	49.8%	62.7%	77.5%	39.8%	24.7%	36.3%	36.9%

Note: These categories are not exclusive and, therefore, will not add to 100 percent.

*Between both full- and part-time employees who worked for firms that offered paid leave, undesignated leave (paid time off) was most commonly offered.*



## Appendix 1. Industry definitions

We define and sort establishments into industries based on the North American Industry Classification System (NAICS). The U.S. Bureau of Labor Statistics, other federal agencies and most state employment agencies also use NAICS for industry-based research and reporting.

The table below lists the 20 major industry classifications and descriptions. To learn more, visit the U.S. Bureau of Labor Statistics NAICS website at [www.bls.gov/bls/naics.htm](http://www.bls.gov/bls/naics.htm).

**Figure A-1: Industry definitions**  
**Source: U.S. Bureau of Labor Statistics**

NAICS	Industry title	Industry definitions
11	Agriculture, forestry, fishing and 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 of 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 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 transaction.
53	Real estate and rental and leasing	Firms engaged 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	Healthcare and social assistance	Firms providing healthcare and social assistance for individuals.
71	Arts, entertainment and recreation	Firms engaged in the operation of providing services to meet varied cultural, entertainment and recreational interests of their patrons.

NAICS	Industry title	Industry definitions
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 specifically provided for elsewhere in the classification system including repairs, religious activities, grant making, advocacy, laundry, personal care, healthcare and other personal services.
92*	Public administration	Federal, state and local government agencies that administer, oversee and manage public programs and have executive, legislative or judicial authority over other institutions in a given area.

\*Public administration was excluded from the employer universe from which the survey sample was drawn and for which estimates are provided in this report.

## Appendix 2. Survey methodology and response rate

### Approach

The Employment Security Department surveys Washington employers each summer to collect information about the benefits offered to their employees. This survey collected information on the health insurance, retirement and paid leave benefits that employers offered full- and part-time employees.

The sample was drawn from the universe of employers that had employees covered by unemployment insurance and, except for the education and healthcare industries, were not government entities; public administration and private households were also excluded.

Surveys were collected by mail and phone in July through September 2012.

### Sample design

The employee benefits survey sample was a non-stratified sample, using Probability Proportionate to Size (PPS) without replacement.<sup>1</sup> Initial weights were defined as inverse probabilities of selection. The base for this sample is the Enhanced Quarterly Unemployment Insurance (EQUI) file for the third quarter 2011, with the sample drawn by establishment account. The EQUI contains all employers and employment covered by the unemployment-insurance system for Washington state. From the EQUI file, private households and public administration industry establishments were removed and firms with multiple locations and establishments were counted as a single firm under its primary account, creating the sample that was used for this survey. Establishments that fell under government ownership, except in the case of public-sector education and healthcare, were also excluded from the sample. From this sample, establishments were selected to be contacted. The total employment referenced in this report is the employment of the sample universe.

To account for missing values (non-responses and invalid responses) we assumed (based on results from the non-response survey) that for each class size, missing values had the same statistical distribution as primary sample units (PSU) with valid responses. Based on this assumption, primary weights were adjusted for missing values and the final weights used for estimations were calculated.

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<sup>1</sup>This method is more complex than selection with replacement, but provides the ability to produce estimations that are more accurate. Under the PPS method of sample selection, for each stratum, the relative size of each sampling unit must not exceed (1/SAMPsize). CERTsize was used to avoid such error and to identify certainty selections, which have selection probabilities equal to 1. The certainty size was calculated to be 115. To avoid extreme weights for small units, MINSIZE was used; when a size value is less than the MINSIZE value, the size value is adjusted upward to equal the MINSIZE value. The MINSIZE used was 7.

A non-response survey was conducted, but no significant biases were established. Thus, no special adjustments were needed to the data set and all valid responses from both surveys were combined to have the largest possible number of responses to best represent Washington employers.

**Figure A-2-1: Survey sample summary**  
**Source: Employment Security Department/LMEA**

Sample summary	Count
Population of firms	139,408
Original sample drawn	16,000
Valid responses	9,130
Raw response rate	57%

### Response

The 2012 sample consisted of 16,000 firms in Washington state, of which 9,130 valid responses were received, providing a raw response rate of 57 percent.

**Figure A-2-2: Responses and employer universe, by firm size**  
**Source: Employment Security Department/LMEA**

Firm size by number of employees	Valid responses	Employer universe count
Fewer than 10	4,363	108,044
10 to 24	1,825	18,371
25 to 49	885	6,547
50 to 99	400	3,234
100 to 499	1,392	2,686
500 or more	265	526
Across all firms	9,130	139,408

**Figure A-2-3: Responses and employer universe, by industry**  
**Source: Employment Security Department/LMEA**

Industry title	Valid responses	Employer universe count
Agriculture, forestry, fishing and hunting	329	6,092
Mining	7	140
Utilities	23	219
Construction	924	17,443
Manufacturing	745	6,413
Wholesale trade	529	11,751
Retail trade	956	13,308
Transportation and warehousing	228	3,556
Information	155	2,263
Finance and insurance	324	5,057
Real estate and rental and leasing	300	5,744
Professional, scientific and technical services	901	16,733
Management of companies and enterprises	16	209
Administrative and support and waste management	496	8,577
Educational services	365	2,654
Healthcare and social assistance	1,181	13,898
Arts, entertainment, and recreation	204	2,242
Accommodation and food services	821	12,545
Other services (except public administration)	626	10,564
<b>Across all industries</b>	<b>9,130</b>	<b>139,408</b>

### Comparability

Beginning in 2012, questionnaire and sampling changes were made to improve the survey. As a result, comparability of results over time have been affected. The 2012 employee benefits survey and past surveys cannot be compared for two basic reasons.

Based on review of past survey responses and consultation with analysts, there have been changes within the 2012 employee benefits' questionnaire. The 2012 survey asked questions about health insurance offered to employees and what the average cost per employee was. Past surveys broke these questions out by individual employee and an employee with family covered. In addition to these changes, questions for paid leave were reordered and a definition of undesignated leave (as "paid time off") was provided for clarity. These changes were made in response to employers' confusion over the wording of previous years' questions and to maximize usable responses.

The 2012 survey sample was not stratified; past surveys were stratified by industry. Adjustments for non-responses were based on employer size, rather than on industries (which was the case in previous surveys). As a result of these changes, overall estimations were improved, and results by individual industry sectors were still possible in most cases.

These improvements and enhancements have affected the comparability of results over time. However, these changes were necessary to improve responses and enhance and maintain the quality and integrity of the results.

### **Estimates**

In order for an estimate to appear in this report and appendices, it has passed three criteria:

1. The number of respondents in that cell must be at least four;
2. The coefficient of variation must be less than 50 percent; and
3. The lower bound of the confidence level must be greater than zero.

The publishable cells for the different estimated variables are different due to differences in number of responses and variances.

## Appendix 3. Percentage of firms that offered health insurance to employees, by industry

**Figure A-3: Percentage of firms that offered health insurance, by industry  
Washington state, 2012**

Source: Employment Security Department/LMEA

NAICS	Industry title	Firms that offered health insurance to full-time employees	Firms that offered health insurance to part-time employees
11	Agriculture, forestry, fishing and hunting	32.2%	6.1%
21	Mining	*N/A	*N/A
22	Utilities	65.2%	*N/A
23	Construction	47.6%	10.4%
31-33	Manufacturing	68.5%	10.8%
42	Wholesale trade	77.3%	13.6%
44-45	Retail trade	48.0%	7.9%
48-49	Transportation and warehousing	53.8%	7.3%
51	Information	74.5%	20.7%
52	Finance and insurance	64.5%	18.4%
53	Real estate and rental and leasing	52.7%	7.9%
54	Professional, scientific and technical services	73.3%	23.9%
55	Management of companies and enterprises	100.0%	*N/A
56	Administrative and support and waste management	49.4%	9.2%
61	Educational services	69.0%	29.6%
62	Healthcare and social assistance	57.5%	17.1%
71	Arts, entertainment and recreation	52.9%	9.2%
72	Accommodation and food services	23.2%	3.5%
81	Other services (except public administration)	48.8%	11.0%
	<b>Across all industries</b>	<b>55.5%</b>	<b>12.1%</b>

\*Only results, which passed publication standards (based on number of responses and confidence intervals), are reported. See *Appendix 2* for more details about these standards.

## Appendix 4. Percentage of employees who worked for firms that offered health insurance, by industry

**Figure A-4: Percentage of employees who worked for firms that offered health insurance, by industry**

Source: Employment Security Department/LMEA

NAICS	Industry title	Full-time employees who worked for firms that offered health insurance	Part-time employees who worked for firms that offered health insurance
11	Agriculture, forestry, fishing and hunting	69.8%	7.1%
21	Mining	100.0%	*N/A
22	Utilities	99.3%	*N/A
23	Construction	74.4%	12.8%
31-33	Manufacturing	95.1%	19.3%
42	Wholesale trade	92.6%	16.2%
44-45	Retail trade	87.2%	35.1%
48-49	Transportation and warehousing	80.4%	9.7%
51	Information	95.6%	29.5%
52	Finance and insurance	92.3%	49.6%
53	Real estate and rental and leasing	78.4%	5.7%
54	Professional, scientific and technical services	93.3%	28.4%
55	Management of companies and enterprises	100.0%	*N/A
56	Administrative and support and waste management	77.5%	7.6%
61	Educational services	99.3%	83.2%
62	Healthcare and social assistance	93.3%	45.2%
71	Arts, entertainment and recreation	77.7%	5.9%
72	Accommodation and food services	56.8%	10.6%
81	Other services (except public administration)	75.2%	10.2%
	<b>Across all industries</b>	<b>88.7%</b>	<b>34.9%</b>

\*Only results, which passed publication standards (based on number of responses and confidence intervals), are reported. See *Appendix 2* for more details about these standards.

## Appendix 5. Percentage of employees eligible for health insurance, by industry

**Figure A-5: Percentage of employees eligible for health insurance, by industry**

Source: Employment Security Department/LMEA

NAICS	Industry title	Full-time employees eligible for health insurance	Part-time employees eligible for health insurance
11	Agriculture, forestry, fishing and hunting	53.3%	76.7%
21	Mining	95.6%	*N/A
22	Utilities	100.0%	*N/A
23	Construction	87.4%	92.8%
31-33	Manufacturing	97.1%	69.2%
42	Wholesale trade	95.1%	60.7%
44-45	Retail trade	96.7%	94.2%
48-49	Transportation and warehousing	94.4%	87.2%
51	Information	99.6%	50.2%
52	Finance and insurance	99.7%	95.1%
53	Real estate and rental and leasing	95.6%	92.5%
54	Professional, scientific and technical services	98.7%	91.5%
55	Management of companies and enterprises	99.4%	*N/A
56	Administrative and support and waste management	92.5%	91.8%
61	Educational services	94.7%	62.2%
62	Healthcare and social assistance	97.7%	76.8%
71	Arts, entertainment and recreation	93.8%	56.6%
72	Accommodation and food services	78.3%	73.8%
81	Other services (except public administration)	95.5%	60.7%
	<b>Across all industries</b>	<b>94.7%</b>	<b>72.3%</b>

\*Only results, which passed publication standards (based on number of responses and confidence intervals), are reported. See *Appendix 2* for more details about these standards.

## Appendix 6. Percentage of employees enrolled in health insurance, by industry

**Figure A-6: Percentage of employees enrolled in health insurance, by industry**

Source: Employment Security Department/LMEA

NAICS	Industry title	Full-time employees enrolled in health insurance	Part-time employees enrolled in health insurance
11	Agriculture, forestry, fishing and hunting	73.1%	68.5%
21	Mining	79.2%	*N/A
22	Utilities	95.6%	*N/A
23	Construction	86.2%	82.0%
31-33	Manufacturing	86.0%	60.5%
42	Wholesale trade	85.9%	48.4%
44-45	Retail trade	81.0%	58.1%
48-49	Transportation and warehousing	77.0%	18.7%
51	Information	90.2%	55.3%
52	Finance and insurance	91.5%	71.4%
53	Real estate and rental and leasing	83.9%	70.2%
54	Professional, scientific and technical services	87.5%	66.6%
55	Management of companies and enterprises	89.0%	*N/A
56	Administrative and support and waste management	77.3%	43.5%
61	Educational services	81.4%	67.2%
62	Healthcare and social assistance	82.8%	66.9%
71	Arts, entertainment and recreation	76.2%	45.5%
72	Accommodation and food services	61.9%	28.6%
81	Other services (except public administration)	84.3%	50.8%
	<b>Across all industries</b>	<b>83.5%</b>	<b>63.6%</b>

\*Only results, which passed publication standards (based on number of responses and confidence intervals), are reported. See *Appendix 2* for more details about these standards.

## Appendix 7. Health-insurance costs and premium coverage in 2012, by industry

**Figure A-7: Health-insurance costs and premium coverage in 2012, by industry**

Source: Employment Security Department/LMEA

NAICS	Industry title	Monthly health-insurance premium	Percent of premium covered for full-time employees	Percent of premium covered for part-time employees
11	Agriculture, forestry, fishing and hunting	\$418	81.1%	73.2%
21	Mining	\$726	90.4%	*N/A
22	Utilities	*N/A	89.5%	*N/A
23	Construction	\$456	88.6%	89.5%
31-33	Manufacturing	\$433	81.8%	89.7%
42	Wholesale trade	\$437	82.3%	86.8%
44-45	Retail trade	\$466	83.1%	68.1%
48-49	Transportation and warehousing	\$517	83.8%	66.9%
51	Information	\$367	85.6%	80.7%
52	Finance and insurance	\$558	92.4%	81.9%
53	Real estate and rental and leasing	\$459	87.0%	80.2%
54	Professional, scientific and technical services	\$544	88.8%	86.8%
55	Management of companies and enterprises	\$753	88.8%	*N/A
56	Administrative and support and waste management	\$406	81.4%	67.3%
61	Educational services	\$703	81.3%	73.4%
62	Healthcare and social assistance	\$502	87.4%	77.4%
71	Arts, entertainment and recreation	\$346	79.5%	82.2%
72	Accommodation and food services	\$370	71.8%	77.8%
81	Other services (except public administration)	\$468	87.9%	79.3%
	<b>Across all industries</b>	<b>\$517</b>	<b>84.7%</b>	<b>75.4%</b>

\*Only results, which passed publication standards (based on number of responses and confidence intervals), are reported. See *Appendix 2* for more details about these standards.

## Appendix 8 Percentage of firms that offered retirement plans, by industry

**Figure A-8: Percentage of firms that offered retirement plans, by industry**

Source: Employment Security Department/LMEA

NAICS	Industry title	Firms that offered retirement plans to full-time employees			Firms that offered retirement plans to part-time employees		
		Defined contribution	Defined benefit	Not offered	Defined contribution	Defined benefit	Not offered
11	Agriculture, forestry, fishing and hunting	13.4%	1.7%	86.0%	7.8%	N/A	92.2%
21	Mining	81.8%	*N/A	*N/A	*N/A	*N/A	*N/A
22	Utilities	61.9%	28.1%	38.1%	*N/A	*N/A	97.5%
23	Construction	28.8%	2.2%	70.4%	9.2%	1.6%	90.1%
31-33	Manufacturing	46.3%	3.4%	53.0%	17.9%	0.4%	82.1%
42	Wholesale trade	57.7%	3.2%	42.3%	22.7%	*N/A	77.2%
44-45	Retail trade	28.6%	1.3%	71.1%	9.4%	0.8%	90.2%
48-49	Transportation and warehousing	36.6%	2.1%	63.4%	11.0%	*N/A	89.0%
51	Information	53.8%	1.3%	46.2%	32.0%	*N/A	68.0%
52	Finance and insurance	49.3%	2.9%	50.1%	28.7%	1.5%	71.3%
53	Real estate and rental and leasing	25.3%	1.1%	74.7%	9.0%	*N/A	90.4%
54	Professional, scientific and technical services	53.0%	2.2%	46.4%	28.9%	1.4%	71.1%
55	Management of companies and enterprises	65.0%	*N/A	35.0%	40.0%	*N/A	60.0%
56	Administrative and support and waste management	32.5%	1.0%	67.1%	11.7%	*N/A	88.3%
61	Educational services	51.5%	27.4%	42.4%	29.6%	19.0%	65.9%
62	Healthcare and social assistance	49.4%	3.5%	50.0%	27.3%	1.6%	72.5%
71	Arts, entertainment and recreation	27.2%	3.0%	72.4%	10.3%	*N/A	89.7%
72	Accommodation and food services	7.0%	*N/A	93.0%	3.1%	*N/A	96.9%
81	Other services (except public administration)	27.0%	3.7%	72.2%	9.4%	0.5%	90.6%
	<b>Across all industries</b>	<b>37.2%</b>	<b>2.8%</b>	<b>62.2%</b>	<b>15.4%</b>	<b>1.4%</b>	<b>84.3%</b>

\*Only results, which passed publication standards (based on number of responses and confidence intervals), are reported. See *Appendix 2* for more details about these standards.

## Appendix 9. Percentage of employees who worked for firms that offered retirement plans, by industry

**Figure A-9: Percentage of employees who worked for firms that offered retirement plans, by industry**

Source: Employment Security Department/LMEA

NAICS	Industry title	Full-time employees who worked for firms that offered retirement plans			Part-time employees who worked for firms that offered retirement plans		
		Defined contribution	Defined benefit	Not offered	Defined contribution	Defined benefit	Not offered
11	Agriculture, forestry, fishing and hunting	55.0%	8.2%	43.8%	15.8%	*N/A	84.2%
21	Mining	97.0%	8.3%	3.0%	*N/A	*N/A	*N/A
22	Utilities	98.2%	94.1%	1.8%	*N/A	*N/A	57.5%
23	Construction	61.1%	3.3%	37.9%	18.4%	*N/A	81.2%
31-33	Manufacturing	84.6%	9.7%	14.0%	30.0%	*N/A	70.0%
42	Wholesale trade	80.5%	2.9%	19.2%	30.7%	*N/A	67.6%
44-45	Retail trade	73.2%	8.7%	24.0%	45.2%	*N/A	52.2%
48-49	Transportation and warehousing	66.7%	4.4%	33.3%	0.0%	*N/A	62.0%
51	Information	90.2%	3.7%	9.8%	53.0%	*N/A	47.0%
52	Finance and insurance	86.4%	8.4%	13.4%	60.0%	*N/A	40.0%
53	Real estate and rental and leasing	53.1%	3.4%	46.9%	16.8%	*N/A	83.0%
54	Professional, scientific and technical services	82.7%	5.5%	17.0%	50.4%	*N/A	49.3%
55	Management of companies and enterprises	93.9%	*N/A	6.1%	*N/A	*N/A	*N/A
56	Administrative and support and waste management	60.5%	1.6%	38.9%	14.7%	*N/A	85.3%
61	Educational services	85.9%	73.7%	4.4%	77.4%	77.4%	14.0%
62	Healthcare and social assistance	83.3%	13.3%	16.2%	60.7%	9.4%	38.8%
71	Arts, entertainment and recreation	60.3%	7.7%	39.5%	39.5%	*N/A	60.6%
72	Accommodation and food services	26.5%	*N/A	73.5%	11.3%	*N/A	88.7%
81	Other services (except public administration)	54.8%	6.3%	44.6%	25.9%	*N/A	74.1%
	<b>Across all industries</b>	<b>75.9%</b>	<b>18.2%</b>	<b>21.9%</b>	<b>43.6%</b>	<b>19.9%</b>	<b>54.3%</b>

\*Only results, which passed publication standards (based on number of responses and confidence intervals), are reported. See Appendix 2 for more details about these standards.

## Appendix 10. Percentage of firms that offered paid leave, by industry

**Figure A-10: Percentage of firms that offered paid leave, by industry**

Source: Employment Security Department/LMEA

NAICS	Industry title	Firms that offered paid leave to full-time employees				Firms that offered paid leave to part-time employees			
		Undesignated	Sick leave	Vacation	Holiday	Undesignated	Sick leave	Vacation	Holiday
11	Agriculture, forestry, fishing and hunting	36.9%	15.6%	25.6%	42.0%	12.3%	3.0%	5.6%	10.1%
21	Mining	59.4%	*N/A	48.9%	68.9%	*N/A	*N/A	*N/A	*N/A
22	Utilities	86.7%	*N/A	87.1%	87.0%	*N/A	*N/A	*N/A	*N/A
23	Construction	46.9%	13.6%	24.7%	49.4%	15.7%	4.1%	6.4%	12.1%
31-33	Manufacturing	78.3%	24.9%	38.0%	78.1%	30.9%	11.2%	11.5%	20.2%
42	Wholesale trade	82.7%	42.3%	66.4%	77.4%	37.2%	13.3%	22.1%	28.4%
44-45	Retail trade	56.2%	17.1%	34.6%	64.3%	18.3%	7.0%	10.3%	19.2%
48-49	Transportation and warehousing	59.2%	23.7%	37.5%	66.4%	17.4%	5.1%	8.0%	17.5%
51	Information	84.9%	47.7%	61.7%	76.5%	36.5%	28.1%	29.2%	40.0%
52	Finance and insurance	83.6%	47.6%	67.0%	78.3%	47.6%	27.3%	31.1%	40.3%
53	Real estate and rental and leasing	70.7%	35.5%	59.2%	71.4%	27.0%	14.1%	21.3%	23.8%
54	Professional scientific, and technical services	78.8%	39.1%	61.6%	72.7%	30.9%	15.5%	20.6%	26.4%
55	Management of companies and enterprises	90.2%	58.8%	73.3%	94.1%	*N/A	*N/A	*N/A	*N/A
56	Administrative and support and waste management	60.5%	23.8%	37.9%	60.4%	22.6%	7.5%	12.2%	18.9%
61	Educational services	77.2%	51.4%	74.9%	72.4%	35.1%	20.9%	36.5%	25.5%
62	Healthcare and social assistance	74.6%	30.3%	53.1%	73.8%	42.7%	17.4%	28.4%	39.2%
71	Arts, entertainment and recreation	52.3%	25.9%	42.4%	57.0%	15.8%	5.0%	11.8%	14.4%
72	Accommodation and food services	17.1%	9.1%	17.0%	37.1%	4.9%	2.0%	3.6%	9.9%
81	Other services (except public administration)	62.9%	18.9%	38.7%	66.3%	25.6%	5.9%	14.6%	22.4%
	<b>Across all industries</b>	<b>63.5%</b>	<b>26.6%</b>	<b>44.2%</b>	<b>65.1%</b>	<b>24.8%</b>	<b>10.0%</b>	<b>15.4%</b>	<b>22.1%</b>

\*Only results, which passed publication standards (based on number of responses and confidence intervals), are reported. See *Appendix 2* for more details about these standards.

## Appendix 11. Percentage of employees who worked for firms that offered paid leave, by industry

Figure A-11: Percentage of employees who worked for firms that offered paid leave, by industry

Source: Employment Security Department/LMEA

NAICS	Industry title	Full-time employees who worked for firms that offered paid leave				Part-time employees who worked for firms that offered paid leave			
		Undesignated	Sick leave	Vacation	Holiday	Undesignated	Sick leave	Vacation	Holiday
11	Agriculture, forestry, fishing and hunting	61.6%	26.8%	46.7%	69.6%	13.3%	1.0%	0.8%	7.6%
21	Mining	85.7%	*N/A	53.3%	94.8%	*N/A	*N/A	*N/A	*N/A
22	Utilities	99.8%	79.4%	69.1%	68.8%	47.1%	*N/A	*N/A	*N/A
23	Construction	68.7%	26.2%	35.0%	64.2%	15.8%	3.1%	6.6%	16.2%
31-33	Manufacturing	91.6%	40.1%	49.4%	79.8%	30.0%	8.7%	16.0%	19.9%
42	Wholesale trade	91.4%	44.2%	70.5%	81.7%	33.7%	18.1%	19.8%	23.1%
44-45	Retail trade	84.3%	38.8%	43.8%	77.0%	49.2%	18.1%	33.4%	48.4%
48-49	Transportation and warehousing	79.8%	40.7%	53.1%	81.1%	17.5%	7.0%	6.6%	17.6%
51	Information	95.7%	67.9%	76.5%	82.9%	32.5%	19.1%	25.9%	37.8%
52	Finance and insurance	93.9%	68.3%	65.7%	66.2%	60.0%	31.5%	53.7%	59.8%
53	Real estate and rental and leasing	78.9%	40.9%	65.1%	72.3%	24.5%	10.2%	19.0%	21.9%
54	Professional, scientific and technical services	88.9%	58.2%	68.2%	70.9%	35.0%	19.8%	27.5%	30.3%
55	Management of companies and enterprises	97.0%	73.8%	56.0%	72.0%	*N/A	*N/A	*N/A	*N/A
56	Administrative and support and waste management	81.9%	37.2%	49.7%	74.4%	23.9%	5.4%	9.4%	18.4%
61	Educational services	99.3%	74.5%	99.2%	98.2%	69.0%	53.1%	82.7%	56.1%
62	Healthcare and social assistance	87.3%	61.5%	70.3%	73.3%	58.7%	42.8%	52.0%	55.0%
71	Arts, entertainment and recreation	59.2%	35.7%	54.3%	71.1%	19.0%	12.3%	16.2%	20.8%
72	Accommodation and food services	42.9%	26.1%	37.5%	57.7%	7.6%	5.2%	8.2%	16.8%
81	Other services (except public administration)	78.2%	26.9%	51.1%	81.9%	29.0%	6.1%	19.5%	27.4%
	<b>Across all industries</b>	<b>85.5%</b>	<b>49.8%</b>	<b>62.7%</b>	<b>77.5%</b>	<b>39.8%</b>	<b>24.7%</b>	<b>36.3%</b>	<b>36.9%</b>

\*Only results, which passed publication standards (based on number of responses and confidence intervals), are reported. See Appendix 2 for more details about these standards.

## Appendix 12. Coverage changes

**Figure A-12: Percentage of firms with coverage changes, by industry**

Source: Employment Security Department/LMEA

NAICS	Industry title	Coverage starts	Coverage reduced	Coverage stops	Coverage the same
11	Agriculture, forestry, fishing and hunting	*N/A	6.2%	*N/A	92.0%
21	Mining	*N/A	*N/A	*N/A	97.6%
22	Utilities	*N/A	*N/A	*N/A	97.7%
23	Construction	1.8%	6.3%	2.0%	90.1%
31-33	Manufacturing	1.6%	9.0%	1.8%	87.8%
42	Wholesale trade	2.0%	5.8%	1.2%	90.9%
44-45	Retail trade	*N/A	*N/A	*N/A	*N/A
48-49	Transportation and warehousing	*N/A	6.9%	*N/A	91.0%
51	Information	*N/A	9.7%	*N/A	86.8%
52	Finance and insurance	1.9%	3.9%	*N/A	94.2%
53	Real estate and rental and leasing	*N/A	6.0%	*N/A	91.9%
54	Professional, scientific and technical services	2.4%	6.6%	1.7%	89.3%
55	Management of companies and enterprises	*N/A	*N/A	*N/A	89.1%
56	Administrative and support and waste management	2.3%	4.2%	1.8%	92.2%
61	Educational services	5.3%	4.1%	*N/A	90.2%
62	Healthcare and social assistance	2.1%	8.2%	2.2%	87.9%
71	Arts, entertainment and recreation	*N/A	5.3%	*N/A	91.8%
72	Accommodation and food services	1.4%	2.3%	1.0%	95.5%
81	Other services (except public administration)	1.2%	5.5%	1.3%	92.4%
	<b>Across all industries</b>	<b>1.8%</b>	<b>6.0%</b>	<b>1.6%</b>	<b>90.9%</b>

\*Only results, which passed publication standards (based on number of responses and confidence intervals), are reported. See *Appendix 2* for more details about these standards.

**CONTACT US FOR INFORMATION**

Washington State Employment Security Department  
Labor Market and Economic Analysis  
P.O. Box 9046 Olympia, WA 98507-9046  
Phone: 855-222-4383, Fax: 360-407-4510  
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# 2012 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.

Information in this survey is confidential and will not be provided to any other entity; it is used for our research purposes only. Summary results from the last survey are available at <https://fortress.wa.gov/esd/employmentdata/reports-publications/occupational-reports/employee-benefits-report>.

## RESPONDING TO THE SURVEY

**Choose the option that works best for you:**

- 1) Return the survey in the enclosed postage-paid envelope.
- 2) Fax both sides to 360-407-4510.
- 3) Complete over the phone at 855-222-4383.
- 4) Email the completed form to [ihoczek@esd.wa.gov](mailto:ihoczek@esd.wa.gov).

*Please respond within 15 days. Responding promptly reduces follow-up costs.*

## PLEASE REPORT FOR EMPLOYEES ONLY IN WASHINGTON STATE

How many employees do you currently have at this location? \_\_\_\_\_

Number of employees who are full-time: \_\_\_\_\_

Number of employees who are part-time: \_\_\_\_\_

## CONTACT PERSON

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Telephone: \_\_\_\_\_

Date: \_\_\_\_\_

Please continue with sections:

- 1 Health Insurance
- 2 Retirement
- and 3 Paid Leave

## THANK YOU FOR PARTICIPATING!

**Washington State  
Employment Security Department**



Labor Market and Economic Analysis

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

Washington Relay Service: 800-833-6384  
LM-12-0269

Please Turn Over →

## PART 1: HEALTH INSURANCE

<p><b>FOR EMPLOYEES</b></p> <p>Does your organization offer medical insurance to any employees?</p> <p>How many employees are <u>offered</u> medical insurance?</p> <p>Of the employees <u>offered</u> medical insurance, how many are <u>enrolled</u>?</p>	<p><b>Full-Time Employees</b></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>_____ Employees</p> <p>_____ Employees</p>	<p><b>Part-Time Employees</b></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>_____ Employees</p> <p>_____ Employees</p>
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<p><b>INSURANCE COSTS</b> (Average total premium = employee paid + employer paid)</p> <p>How much is the average premium paid per employee?</p> <p>For the majority of employees, what percent does the <i>employer</i> pay toward the cost of premium?</p>	<p><b>Cost</b></p> <p>\$ _____</p> <p>Full-Time _____ %</p>	<p><b>Monthly or Yearly</b></p> <p><input type="checkbox"/> <input type="checkbox"/></p> <p>Part-Time _____ %</p>
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<p><b>CHANGES IN COVERAGE</b> (Check all boxes that apply):</p> <p>Has your company made any of the following changes to the medical coverage offered in the last year?</p>	<p>Started Offering <input type="checkbox"/></p> <p>Stopped Offering <input type="checkbox"/></p>	<p>Reduced Coverage <input type="checkbox"/></p> <p>Stayed the Same <input type="checkbox"/></p>
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## PART 2: RETIREMENT

<p>Does your organization offer the following retirement plans to any employees?</p> <p><b>Defined contribution</b> plans include target-benefit, profit sharing, IRA and 401(k) plans.</p> <p><b>Defined benefit</b> plans provide a guaranteed benefit amount upon retirement.</p>	<p><b>Full-Time Employees</b></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><b>Part-Time Employees</b></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
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## PART 3: PAID LEAVE

<p>Does your organization offer the following leave to any employees?</p> <p>Sick Leave</p> <p>Vacation Leave</p> <p>Holidays</p> <p>Undesignated Leave (paid time off)</p>	<p><b>Full-Time Employees</b></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p><b>Part-Time Employees</b></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
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Toll free at 855-222-4383; Fax: 360-407-4510; or Email: [ihoczek@esd.wa.gov](mailto:ihoczek@esd.wa.gov)