Benefits Offered by Employee Characteristics

by Scott Hunzeker

[This article has a more detailed analysis of the 2004 Employee Benefits Survey. It explains the analysis and different tools used to develop other ways to use the 2004 data. The more recent 2006 Employee Benefits Survey will have preliminary analyses released no later than this summer. Editor]

The 2004 Nebraska Employee Benefits Survey asked employers to provide the types of benefits offered to both full-time and part-time workers. Results of the survey were primarily reported by employer characteristics such as business size, industry, and region location within Nebraska. This type of reporting allows businesses to compare to similar companies in order to evaluate and/or adjust their benefits package.

Some types of data users such as policy makers, human services organizations, insurance companies, and others may be more interested in data presented by worker characteristics. Because of the nature of the 2004 Nebraska Employee Benefits Survey, it was not possible to directly report for any employee characteristic other than part-time or full-time status. However, by combining administrative databases available to the Labor Market Information Center, benefits data can be reported for some worker attributes.

Three databases are linked together to provide the data: one database that contains information about the business, a second that contains worker characteristics, and a third that includes data collected from the benefits survey. Because the 2004 Nebraska Employee Benefits Survey used a sample of businesses, this third database is the one which limits data that can be linked together.

Data for just over 9,000 businesses was available to link to worker demographics. These 9,000 businesses represented approximately 225,000 employees, or about one fourth of Nebraska's workforce.

When linking administrative databases to determine benefits by worker attributes, one missing piece of information is whether employees work full-time or part-time. Since this key piece of information is unknown, data provided about benefits offered must be applied to all workers and then apportioned based on known characteristics.

For each question on the Nebraska Employee Benefits Survey, businesses were asked if they offer a particular benefit to full-time and part-time workers. Since each question was asked separately, there are several possibilities (shown below) of how a business could respond. An explanation of how each cell was handled in this analysis is shown below.

		Full-time		
		Yes	**No**	**Blank**
Part-time	**Yes**	A	B	C
	No	D	E	F
	Blank	G	H	I

A: If an employer reported that a benefit is offered to both full- and part-time workers, all employees at that business were said to be offered the benefit.

B: Employers that reported offering a benefit to part-time employees but not full-time employees were contacted in the course of the survey to verify their responses. Although it may be possible that benefits are offered to part-time employees but not full-time employees, this was the exception rather than the rule. Workers at businesses that responded to the survey this way were assumed to be offered the benefit.

C: Some employers responded "yes" that a benefit is offered for part-time workers, but did not answer the question in regards to full-time workers. In most cases, this was due to an employer only having part-time employees at the time. Since it is uncommon for a benefit to be offered to part-time workers but not full-timers, all employees working at these companies were said to be offered the benefit.

D: It is common for a business to offer a benefit to full-time employees but not part-time employees. Workers at a company that reported this way were coded to indicate that their being offered benefits is dependent on employment status. Percentages of full-time workers by variables of interest were applied to all employees that fit into this category to estimate the number offered the benefit.

E: All workers at companies that reported "no" to a benefit being offered to both full-time and part-time employees were known to not receive the benefit.

F: Workers at a company that reported "no" to offering a benefit for part-timer and did not report for full-time employees were classified as "unknown" for this analysis. There were very few employees that fit into this category.

G: If an employer reported that a benefit is offered to full-time employees but the question was not answered for part-time workers, employees were coded based on a ratio of full-time and part-time employment.

H: Companies that said a benefit is not offered to full-time employees and did not report for part-time workers were assumed to not offer the benefit to anyone.

I: When a question was left blank for both full-time and part-time employees for a particular benefit, employees at that company were grouped into the "unknown" category.

The nine categories highlighted above were collapsed into four groups for analysis of the data. Employees were assigned into one of these four categories based on how their employer responded to the survey:

- Benefit is offered to all employees (cells A, B, C): all employees at these companies were said to be offered the benefit.
- Benefit is offered based on employment status (cells D, G): employees were coded to indicate that they may be offered the benefit. Ratios of full-time employment were applied to estimate the number likely offered the benefit.
- Benefit is not offered to any employee (cells E, H): these employees were said to not be offered the benefit.
- Unknown (cells F, I): not enough information was provided to be able to determine if these employees were offered the benefit. Overall, a very small percentage of employees fit into this category.

Interpreting the Charts

Charts for each benefit are shaded to show an estimated percentage of employees offered that benefit. Each chart is shaded with five colors to represent those that are offered the benefit, those that are not, estimates for those that work for an employer offering benefits to only some employees, and those which could not be classified due to limited data. The red line on each bar within the chart provides the estimated percentage of employees offered the benefit.

It is important to remember that these figures are estimates. While the percentage that are "yes" and "no" are based on actual survey response, the percentages likely to be offered the benefit based on their full-time/part-time status are approximations. Also, the percentage of all employees found within the gray "unknown" area would fit elsewhere within the chart, if possible.

Percentage of employees where it is unknown whether benefits are offered because of insufficient information provided by the employer

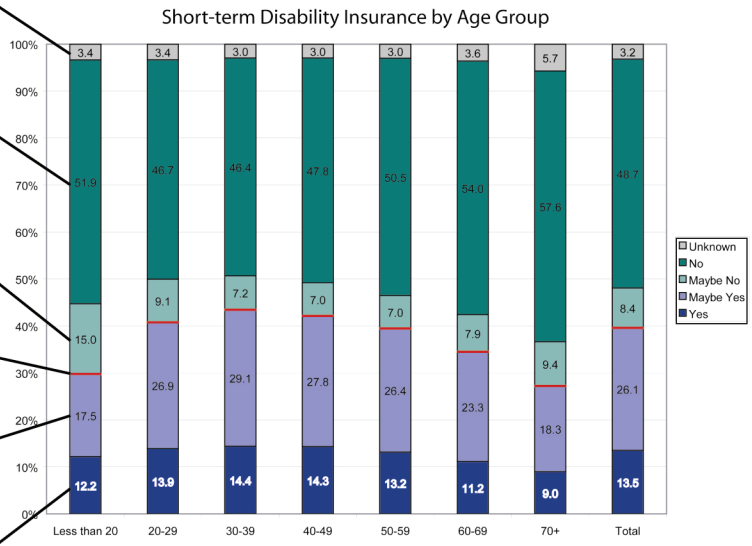
Percentage of employees working a business that does not offers the benefit to any employees

Estimate of workers who are not offered benefit – business offers benefit to full-time workers but not part-time

"Best guess" estimate of percentage of employees offered the benefit

Estimate of workers who are offered benefit – business offers benefit to full-time workers but not part-time

Percentage of employees working a business that offers the benefit to both full- and part-time workers



Data Limitations

While the data matching process provides some very valuable information about benefits offered to employees, there are some limitations that are important to note. First, there are three database files that are used to compile the data. If a record is missing from any of the three, it will not be included in the analysis. An example of this is workers that live in Nebraska and commute to another state for work or those that live in another state but commute to Nebraska for work. Those that recently moved to Nebraska from another state and had not yet established permanent residence when the data was extracted are also not likely to be found within the database of workers.

Another issue with the dataset includes workers holding multiple jobs. The database used to determine a worker's attachment to a particular employer is updated quarterly. Individuals that appear to be working for multiple businesses within the quarter may hold multiple jobs or may have left one employer to work for another. Because it is not possible to determine which case exists, each employee is matched to only one business for the quarter for the purpose of this analysis. Employees that match to multiple companies in the database are assigned to the company from which they received the most wages.

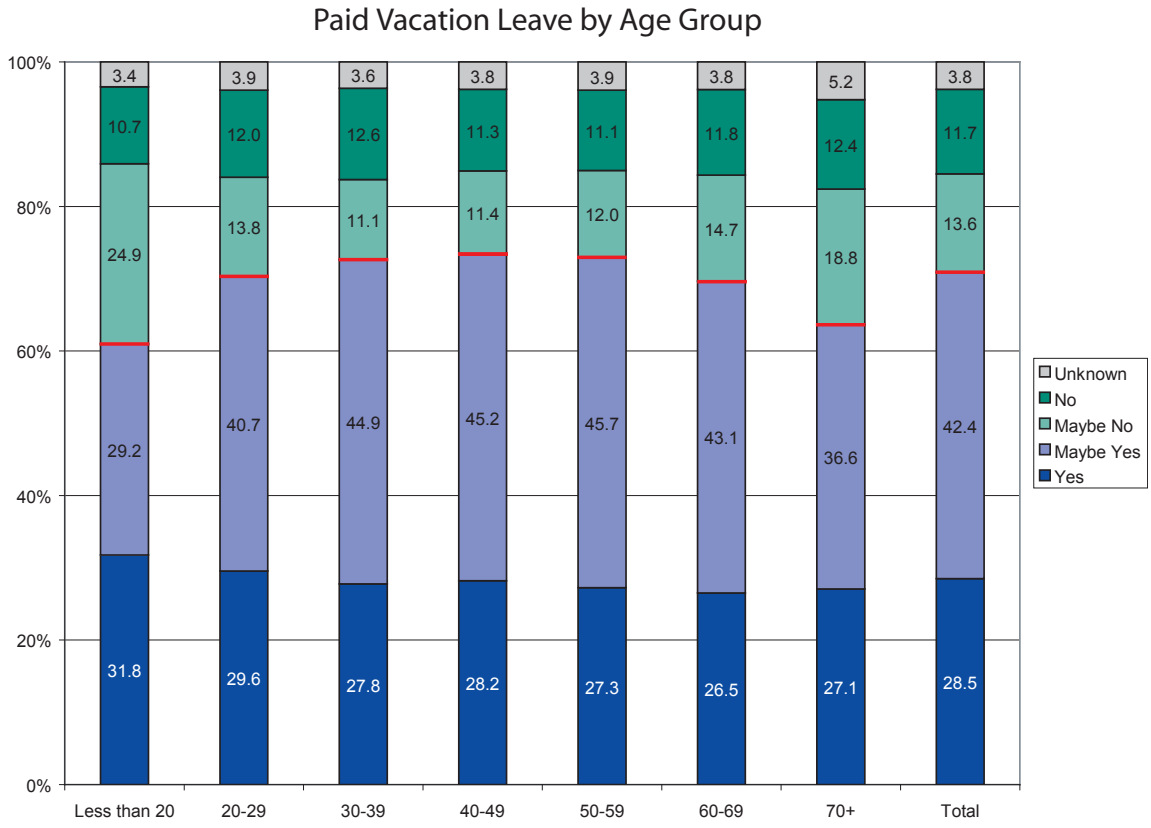
For More Information

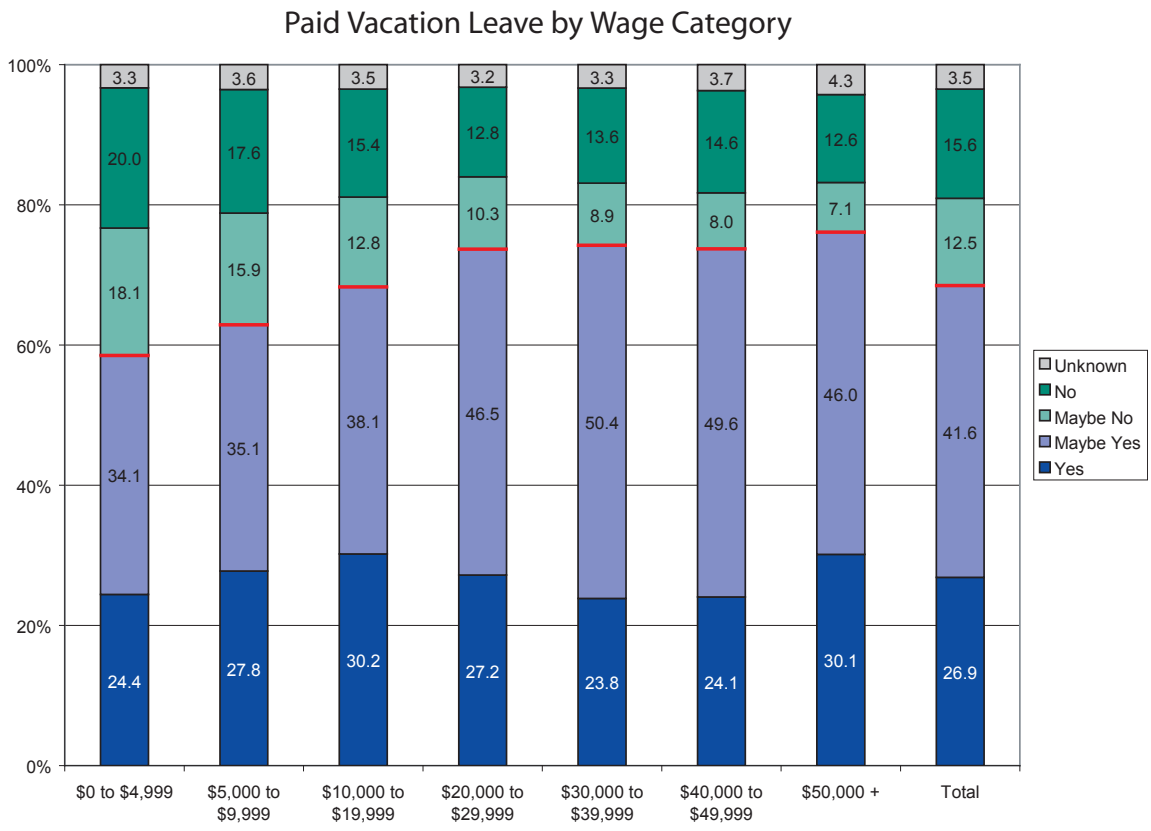
All information collected and reported by the Labor Market Information Center is held under strict confidentiality standards. Data is provided in this analysis at a statewide level to provide the maximum amount of information that can be released. More detailed geographic areas, wage categories, or age groups may be available. However, the amount of information that can be released when looking at more detailed classifications is greatly reduced to maintain confidentiality.

Results of the 2004 Nebraska Employee Benefits Survey are available online at www.NebraskaWorkforce.com/empbenefits.htm. The 2004 Nebraska Employee Benefits Report can be accessed in its entirety from this site. Also available is the interactive web site that allows users to query combinations of business size, industry, and location from the benefits survey database.

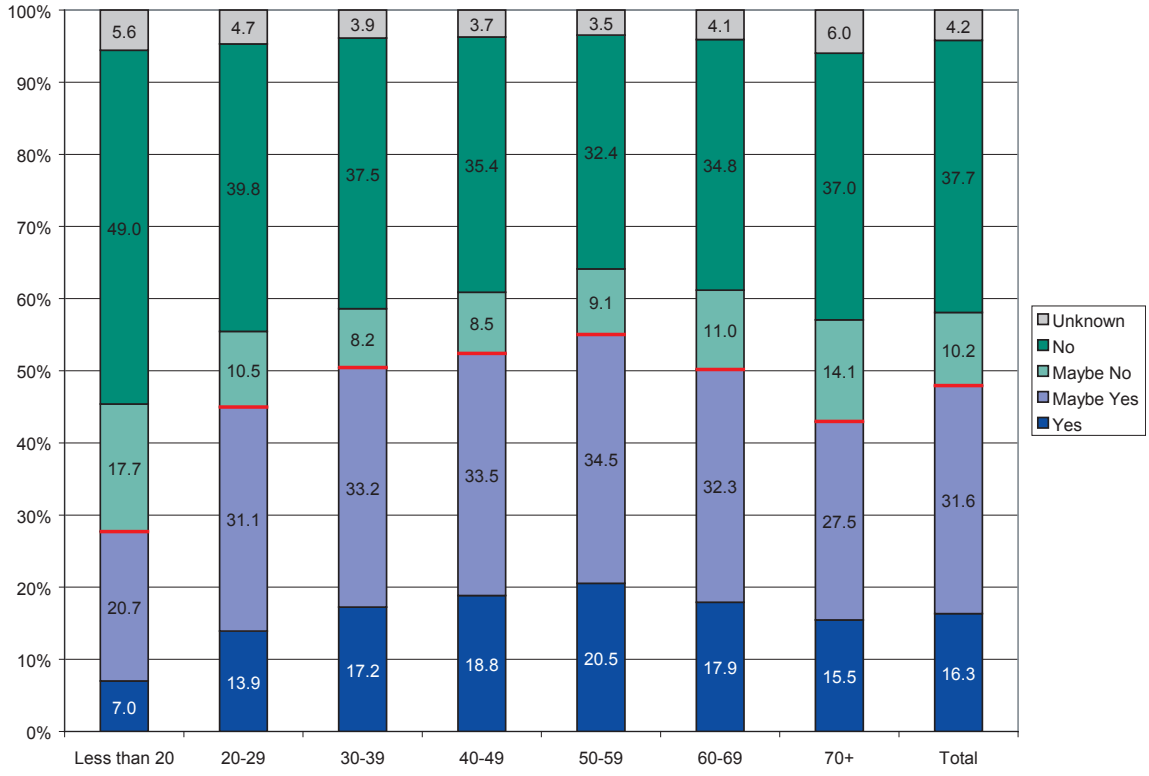
For more information about employee benefits data by employee characteristics, contact Scott Hunzeker by email at shunzeker@dol.state.ne.us or call 402-471-8778.

Graphic Representations of Benefits

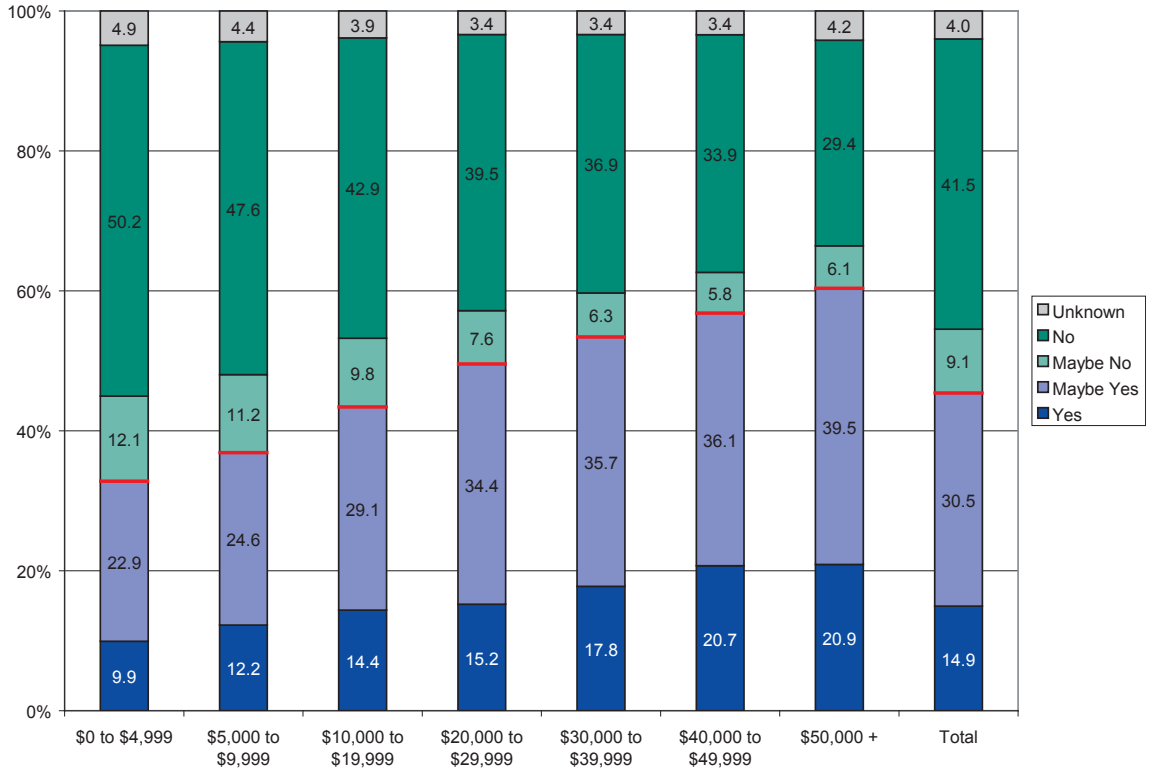




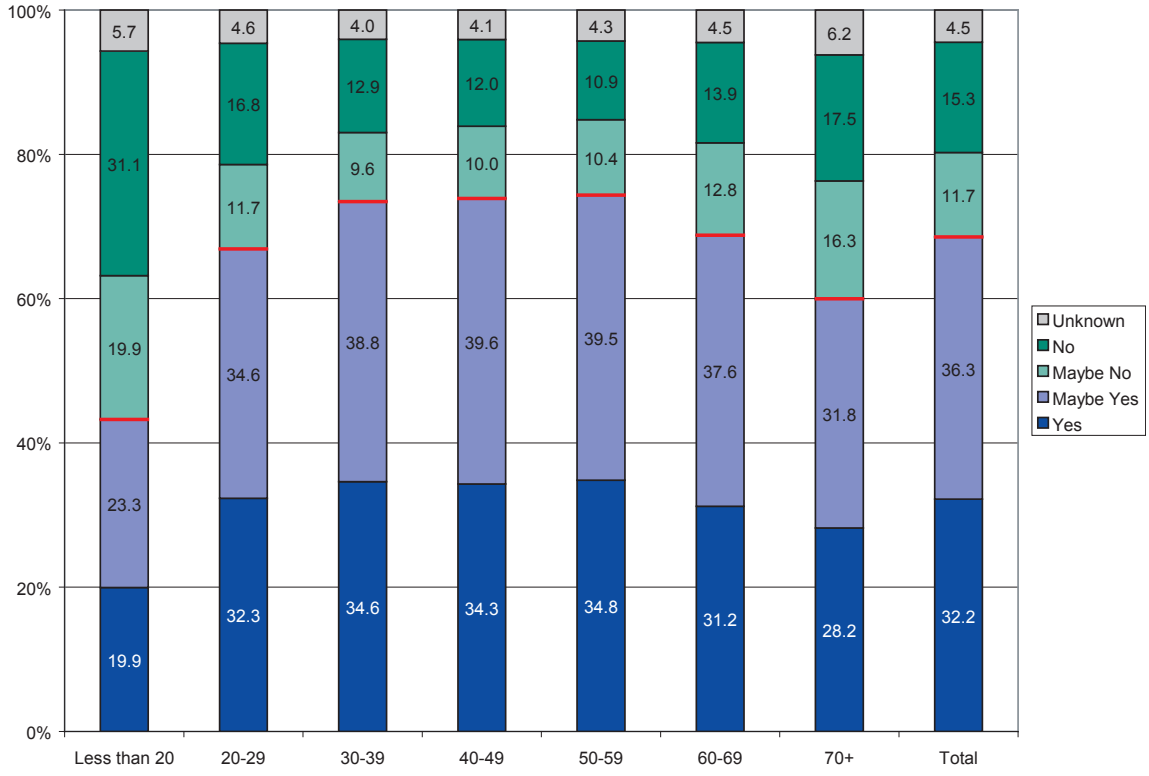
Paid Sick Leave by Age Group



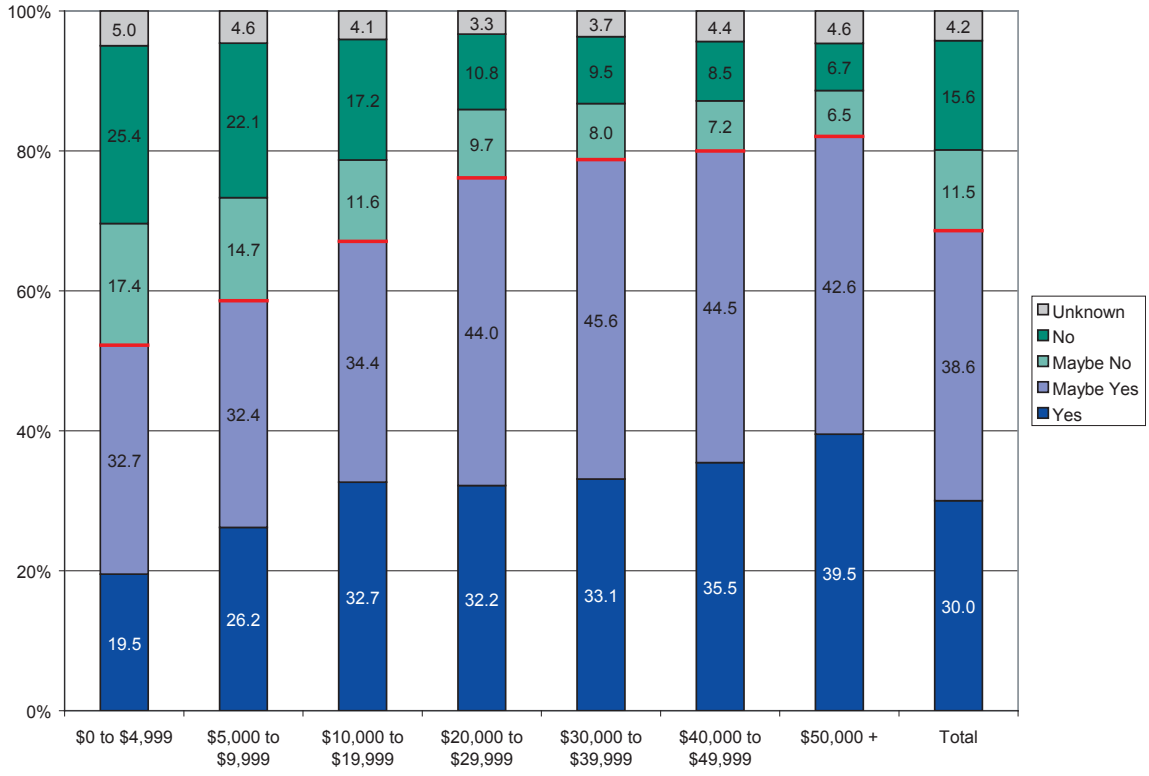
Paid Sick Leave by Wage Category

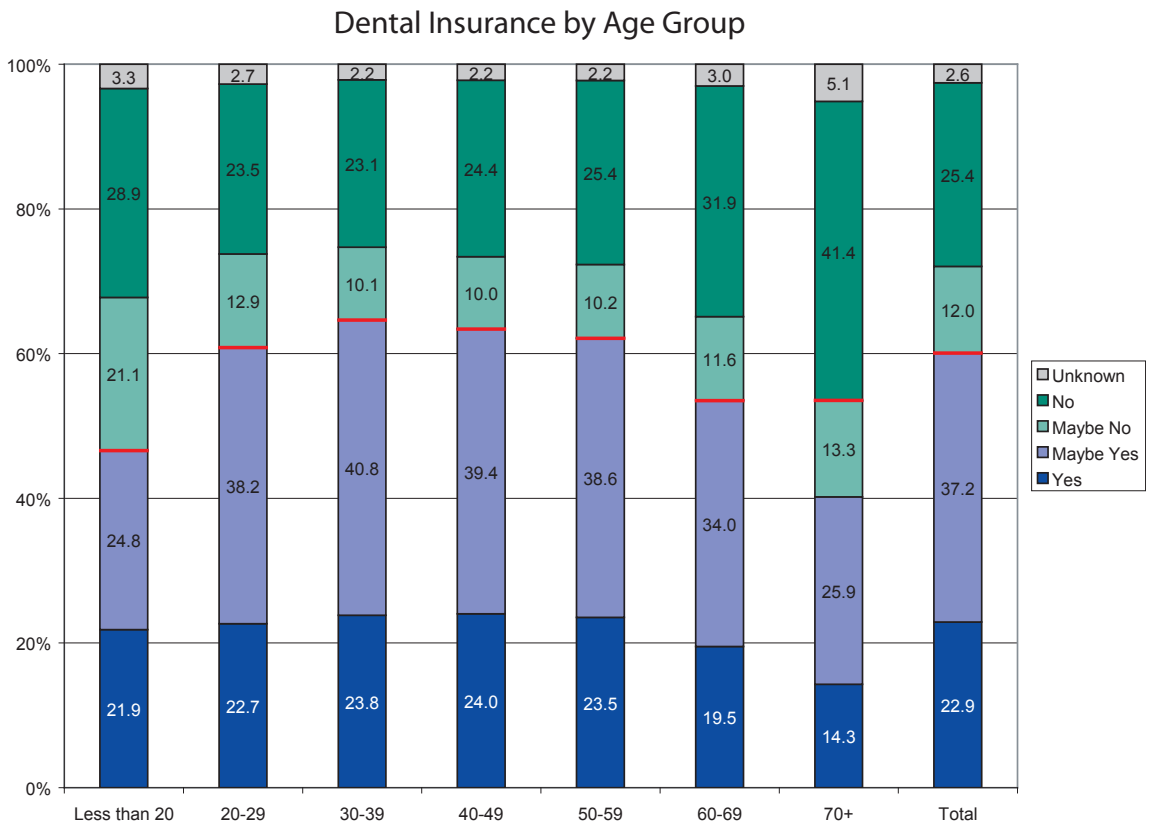


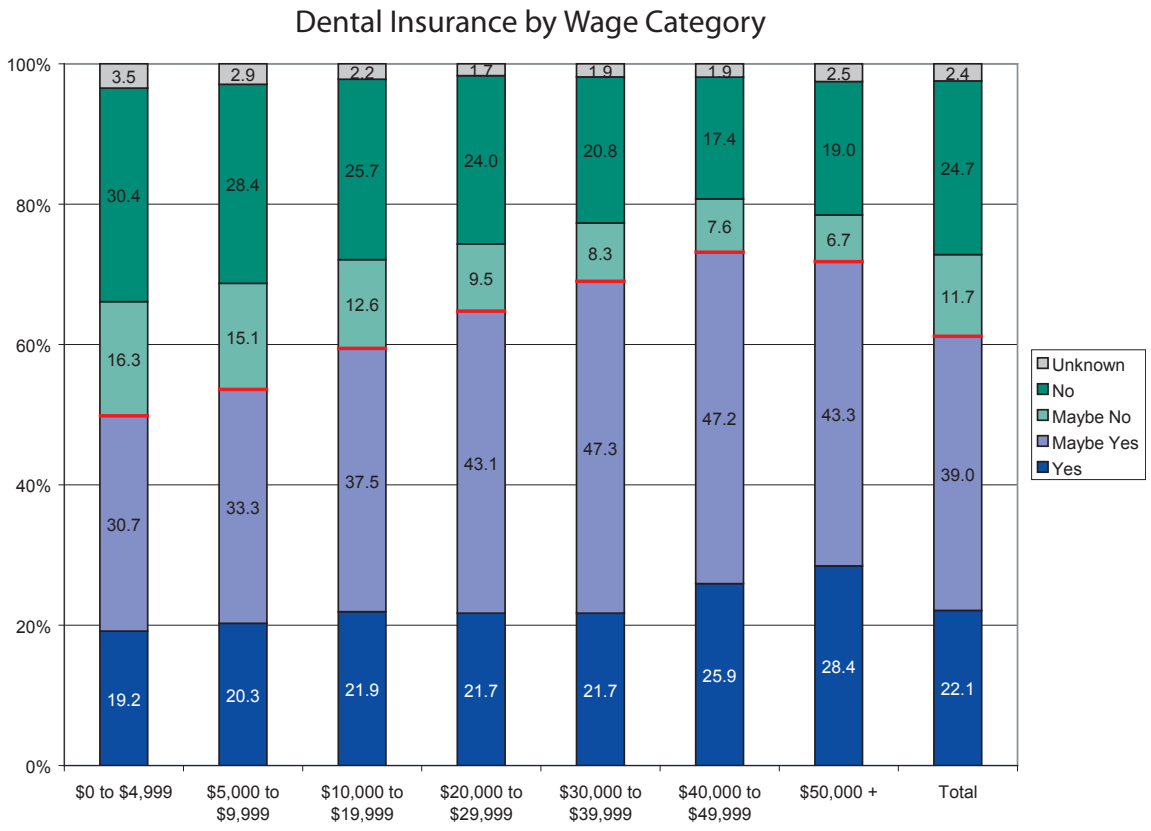
Paid Holidays by Age Group



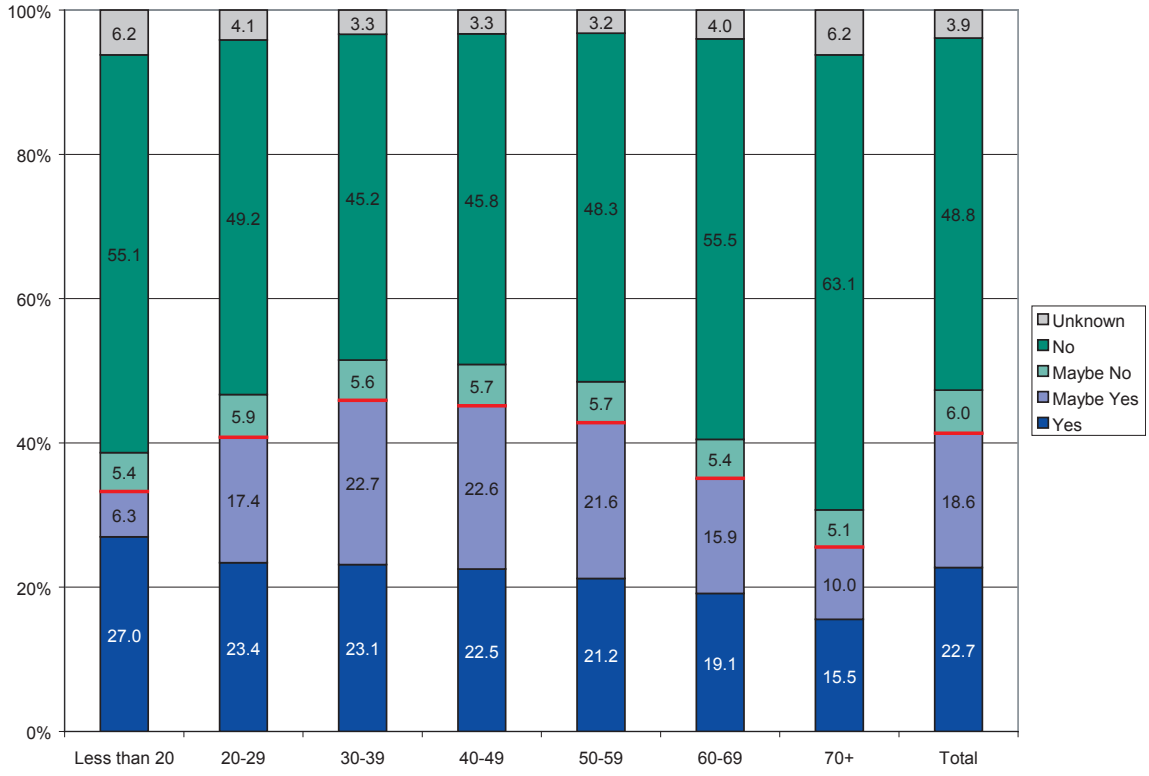
Paid Holidays by Wage Category




Dental Insurance by Age Group
100%
80%
60%
40%
20%
0%
3.3
28.9
21.1
24.8
21.9
2.7
23.5
12.9
38.2
22.7
2.2
23.1
10.1
40.8
23.8
2.2
24.4
10.0
39.4
24.0
2.2
25.4
10.2
38.6
23.5
3.0
31.9
11.6
34.0
19.5
5.1
41.4
13.3
25.9
14.3
2.6
25.4
12.0
37.2
22.9
Less than 20
20-29
30-39
40-49
50-59
60-69
70+
Total
Unknown
No
Maybe No
Maybe Yes
Yes

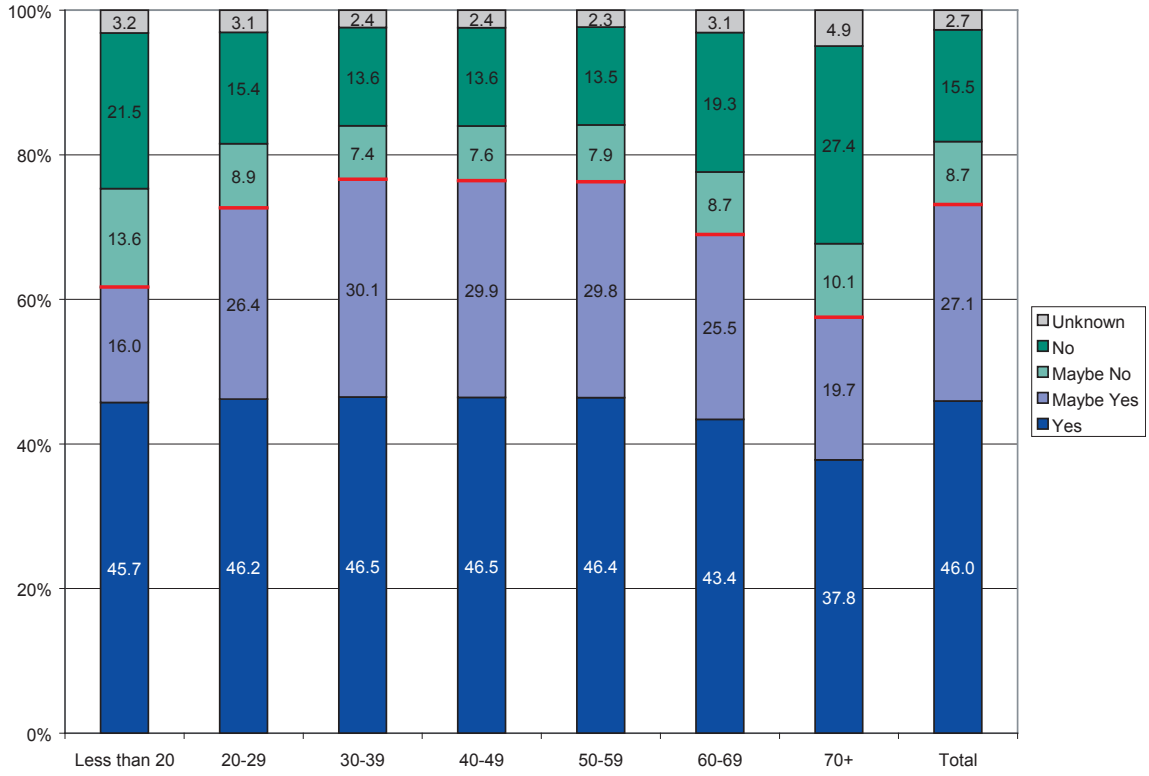
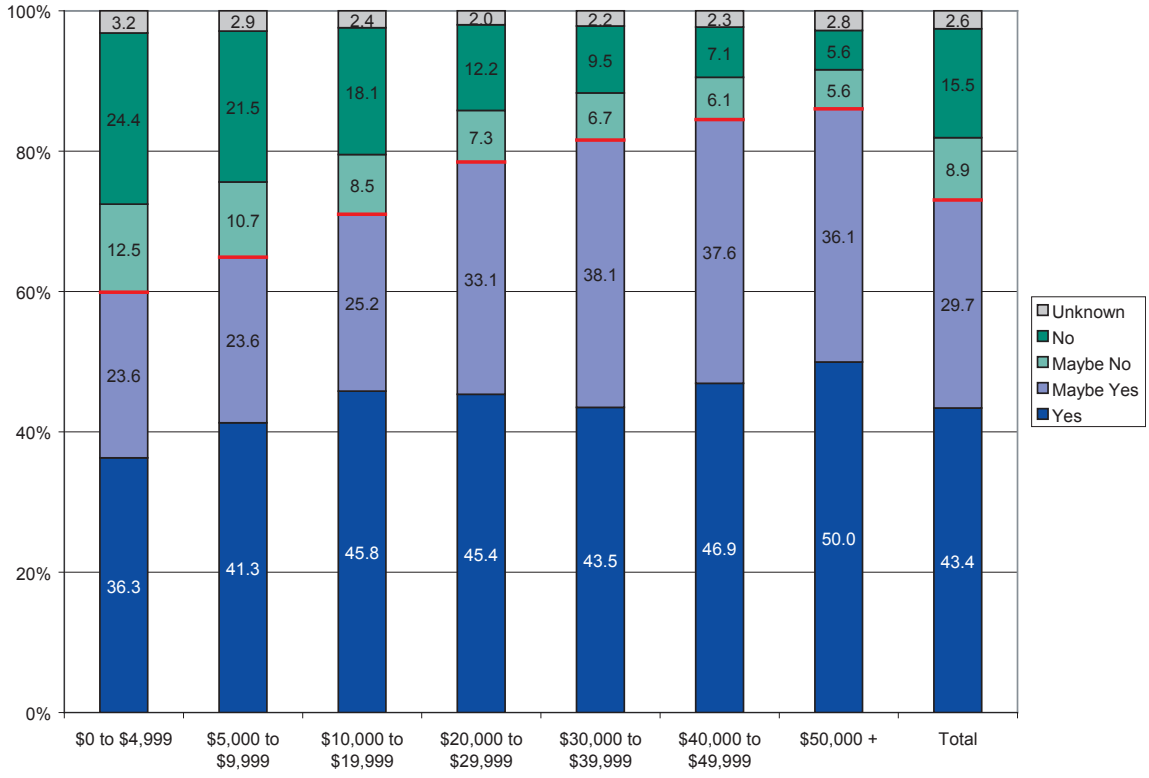

Dental Insurance by Wage Category
100%
80%
60%
40%
20%
0%
3.5
30.4
16.3
30.7
19.2
2.9
28.4
15.1
33.3
20.3
2.2
25.7
12.6
37.5
21.9
1.7
24.0
9.5
43.1
21.7
1.9
20.8
8.3
47.3
21.7
1.9
17.4
7.6
47.2
25.9
2.5
19.0
6.7
43.3
28.4
2.4
24.7
11.7
39.0
22.1
$0 to $4,999
$5,000 to $9,999
$10,000 to $19,999
$20,000 to $29,999
$30,000 to $39,999
$40,000 to $49,999
$50,000 +
Total
Unknown
No
Maybe No
Maybe Yes
Yes

Educational Assistance by Age Group



Educational Assistance by Wage Category

General Retirement by Age Group



General Retirement by Wage Category