

Employee Benefits In West Virginia

**2005-2006
Private Sector**

WORKFORCE West Virginia
Research, Information and Analysis
April 2006

Contents

Introduction	3
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Table 1	Number of Private Sector Employers, Size of Firm for Five Size Classes, March 2005	4
Table 2	Comparative Percentage of Private Sector Units and Employment, West Virginia/United States	4
Table 3 (a)	Survey Sample and Response by Industry Supersector Rates	4
Table 3 (b)	Survey Sample and Response by Employer Size Class	4
Table 4	Percent of Employers Offering Selected Benefits to Their Full- and Part-Time Employees in West Virginia, by Industry	5
Table 5	Percent of Full- and Part-Time Employees Offered Selected Benefits in West Virginia, by Industry	6
Table 6	Percent of Employers Offering Selected Benefits to Their Full- and Part-Time Employees in West Virginia by Size Class	7
Table 7	Percent of Full- and Part-Time Employees Offered Selected Benefits in West Virginia by Size Class	8
Table 8	Percent of Employers Offering a Retirement Plan by Payee, Type, and Industry in West Virginia	9
Table 9	Percent of Employees Offered a Retirement Plan by Payee, Type, and Industry in West Virginia	10
Table 10	Percent of Employers Offering a Retirement Plan by Payee, Type, and Size Class in West Virginia	11
Table 11	Percent of Employees Offered a Retirement Plan by Payee, Type, and Size Class in West Virginia	12
Table 12	Average Number of Days of Leave Benefits - All Industries	13
	Copy of Press Release	15
	Copy of request letter sent to employers	16
	Copy of form sent to employers for completion	17

Introduction

This is a special report on employee benefits offered to West Virginia workers by their employers. It is the first study of its kind for the state with specific information on the ranges and types of benefits across all private industry sectors, including the estimated percentage of persons receiving these benefits. While benefits offered in the public sector of the state's economy are clearly defined and well publicized, little if any information on benefits offered in the private sector has been available. Likewise, there has been a dearth of information to be found in comparing benefits among the various industries and business activities in the state.

The survey was conducted of employers in the twelve major industry sectors according to the North American Industry Classification System (NAICS) during January and February of 2006 and included full-time and part-time workers. The survey was sample-based according to methodologies derived by the State Benefits Consortium of the national Workforce Information Council, a chartered group of state labor market information directors and representatives of the Bureau of Labor Statistics and the Employment and Training Administration, U. S. Department of Labor. The consortium's original survey design was developed with assistance of staff of the Bureau of Labor Statistics' National Compensation Survey. Surveys of this type have been conducted in Alaska, Connecticut, Idaho, Kansas, Minnesota, Missouri, Montana, Nebraska, New Hampshire, North Carolina, South Dakota, Washington and Wyoming.

This survey of West Virginia employers was directed by the Research, Information and Analysis Division of WORKFORCE West Virginia. Two thousand of the state's employers were selected for this survey sample which was stratified by employer industry and size class. An example of the survey questionnaire is to be found in the appendix to this report. Overall response to the survey was good with a minimum 60 percent response needed for each industry sector to provide statistically sound estimation—this survey netted an overall 73 percent response. Response tables for all industries are included in this report.

The participation of employers selected for this survey is to be commended and is appreciated. The potential uses for the information they have provided may be in economic development, benefits planning and analysis, and career planning among others. In conjunction with industry benefits, industry demographics are available through the Local Employment Dynamics (LED) program in which WORKFORCE West Virginia has joined with the U.S. Bureau of the Census (<http://lehd.dsd.census.gov/led>). Current staffing patterns, occupational wages and occupational projections for all industries are available through the Occupational Employment Statistics (OES) program (www.wvbep.org/bep/lmi and wvlmi.com). Each of these sources offers additional insights into the structure, composition, earnings, and characteristics of the state's work force.

Comparative benefit information on a regional and national basis can be found in the report *Employee Benefits in Private Industry in the United States, March 2005* published by the National Compensation Survey, U.S. Bureau of Labor Statistics and available online at www.bls.gov/ncs/ebs/home.htm

Table 1 - Number of Private Sector Employers, Size of Firm for Five Size Classes, March 2005

	Size 1	Size 2	Size 3	Size 4	Size 5	
	(less than 10)	(10 - 49)	(50 - 99)	(100 - 249)	(250 or more)	
Number of Units	32,670	9,513	1,143	507	180	
Percentage	74.0%	22.0%	3.0%	1.0%	0.4%	
Employment	102,156	185,476	77,317	74,297	107,184	
Percentage	19.0%	34.0%	14.0%	14.0%	20.0%	

Table 2 - Comparative Percentages of Private Sector Units and Employment, West Virginia/United States*

	Size 1	Size 2	Size 3	Size 4	Size 5	
	(less than 10)	(10 - 49)	(50 - 99)	(100 - 249)	(250 or more)	
US Units	77.0%	19.0%	3.0%	1.0%	0.6%	
West Virginia Units	74.0%	22.0%	3.0%	1.4%	0.4%	
US Employment	15.0%	29.0%	13.0%	16.0%	27.0%	
WV Employment	19.0%	34.0%	14.0%	14.0%	20.0%	

Table 3 - Number of Employers Sampled, Responses and Rates

3(a) - Survey Sample and Response by Industry Supersector Rates	Total	01 Natural Resources and Mining	02 Construction	03 Manufacturing	04 Trade, Transportation and Utilities	05 Information	06 Financial Activities	07 Professional and Business Services	08 Education and Health Services	09 Leisure and Hospitality	10 Other Services
Sampled	2,019	199	200	200	218	200	200	199	200	200	201
Responded	1,474	143	135	146	160	144	157	141	149	148	149
**Response Rate %	73.0%	71.9%	67.5%	73.0%	73.4%	72.0%	78.5%	70.9%	74.5%	74.0%	74.1%

3(b) - Survey Sample and Response by Employer Size Class

	Size 1	Size 2	Size 3	Size 4	Size 5	
	(less than 10)	(10 - 49)	(50 - 99)	(100 - 249)	(250 or more)	
Sampled	442	802	330	261	184	
Responded	342	578	227	184	143	
Response Rate	77.4%	72.1%	68.8%	70.5%	77.7%	

* WV - March 2005

US - 1st Quarter 2004

** A confidence level of 95% was possible at a 60% response; confidence intervals of 2.66 at 65% and 2.5 at 73% were attained.

Table 4 - Percent of Employers Offering Selected Benefits to Their Full- and Part-Time Employees in West Virginia by Industry

	Total	01 Natural Resources and Mining	02 Construction	03 Manufacturing	04 Trade, Transportation and Utilities	05 Information	06 Financial Activities	07 Professional and Business Services	08 Education and Health Services	09 Leisure and Hospitality	10 Other Services
Full-Time Employees											
Medical Insurance	44.43	97.32	23.62	69.03	47.73	87.76	65.55	41.00	48.12	28.28	33.94
Family Medical Insurance	37.20	95.16	21.92	69.03	37.56	81.34	65.01	31.52	33.98	22.69	29.01
Dental Insurance	25.85	54.14	7.86	28.16	27.18	62.81	50.64	23.24	25.78	17.24	22.25
Family Dental Insurance	22.58	54.14	7.86	28.16	17.78	62.57	50.16	22.81	25.61	14.75	19.59
Vision Insurance	17.04	40.65	6.72	13.57	14.75	59.70	33.06	16.81	20.43	10.74	14.55
Life Insurance	33.25	86.60	11.57	55.53	39.92	68.82	61.24	25.62	27.65	19.64	24.00
Short-term Disability	21.38	43.04	5.44	30.65	26.52	59.44	38.00	13.43	21.66	12.14	18.58
Long-term Disability	20.89	29.82	3.48	30.42	25.70	60.68	39.70	13.38	20.12	18.35	12.62
Vacation	61.72	88.71	49.30	78.85	62.02	92.72	81.15	54.55	69.09	40.69	69.37
Sick Leave	28.63	39.66	9.04	24.08	19.33	84.69	51.29	35.40	54.03	12.53	26.23
Holidays	54.37	82.42	49.33	76.65	55.07	82.32	67.41	49.86	68.62	18.99	60.29
Consolidated Leave	7.07	6.56	1.38	4.86	9.13	0.76	8.70	5.32	18.07	2.52	2.04
Retirement	30.58	65.70	10.14	40.86	28.78	62.90	52.21	29.61	47.28	13.47	26.30
Child Care	1.05	0.00	0.00	0.49	0.23	7.72	0.33	0.42	5.83	0.48	0.28
Education Assistance	14.99	30.21	4.58	24.41	11.28	54.96	35.95	9.11	23.57	6.35	14.47
Bonuses	21.32	46.14	15.65	30.75	16.79	16.23	42.17	23.02	26.70	15.08	12.61
Flexible Spending Accounts	12.43	34.43	1.65	19.65	16.12	15.50	24.91	8.28	14.87	4.93	7.51
Shift Differential	6.70	19.51	0.90	27.27	6.68	12.54	9.30	2.42	9.69	7.21	3.98
Part-Time Employees											
Medical Insurance	3.91	0.70	1.08	5.43	4.67	0.28	4.68	1.47	7.09	5.96	2.16
Family Medical Insurance	1.99	0.70	0.18	1.33	0.85	0.28	2.69	1.47	5.10	5.01	0.99
Dental Insurance	2.72	0.70	0.00	0.64	1.74	0.28	4.28	1.47	9.42	4.45	0.32
Family Dental Insurance	2.48	0.70	0.00	0.46	1.22	0.28	4.28	1.42	9.26	4.02	0.05
Vision Insurance	1.53	0.00	0.00	0.46	1.22	0.28	4.02	1.40	1.37	4.07	0.05
Life Insurance	2.58	0.00	0.00	2.48	2.35	1.64	4.24	2.19	5.22	3.66	1.48
Short-term Disability	1.92	0.00	0.18	0.78	1.95	2.45	1.16	1.56	6.11	2.04	0.32
Long-term Disability	1.02	0.70	0.00	0.49	0.56	2.45	1.69	0.99	3.13	0.91	0.51
Vacation	11.31	0.00	5.25	7.44	12.88	5.69	8.52	12.44	16.64	12.71	11.20
Sick Leave	3.99	0.00	1.32	5.27	6.24	2.68	1.78	3.43	8.15	1.35	1.66
Holidays	8.47	3.58	3.39	9.15	9.65	2.49	4.69	11.18	15.23	4.65	8.73
Consolidated Leave	0.94	0.00	0.00	0.00	0.27	0.00	0.10	3.31	1.95	1.35	0.18
Retirement	6.87	9.06	0.42	2.64	7.37	8.40	11.39	5.50	15.21	5.62	2.53
Child Care	0.23	0.00	0.00	0.00	0.00	0.00	0.05	0.00	1.82	0.00	0.23
Education Assistance	1.93	0.00	0.00	3.56	1.08	2.84	3.12	1.96	4.61	1.44	2.76
Bonuses	7.36	11.06	3.82	4.09	6.93	7.19	7.24	7.92	12.50	10.09	2.74
Flexible Spending Accounts	2.09	0.70	0.00	1.51	1.32	0.51	4.82	1.70	6.61	1.19	1.02
Shift Differential	3.19	0.00	0.00	12.10	3.08	2.93	4.24	0.83	8.16	3.03	1.05

Table 5 - Percent of Full- and Part-Time Employees Offered Selected Benefits in West Virginia by Industry

	Total	01 Natural Resources and Mining	02 Construction	03 Manufacturing	04 Trade, Transportation and Utilities	05 Information	06 Financial Activities	07 Professional and Business Services	08 Education and Health Services	09 Leisure and Hospitality	10 Other Services
Full-Time Employees											
Medical Insurance	74.81	88.25	49.06	90.86	74.82	47.26	88.06	74.78	82.25	52.03	60.47
Family Medical Insurance	70.64	88.19	46.53	90.86	69.00	46.25	87.03	72.41	73.16	48.06	53.23
Dental Insurance	57.31	79.50	20.02	72.17	58.38	36.67	75.31	59.00	62.42	36.86	40.35
Family Dental Insurance	55.74	79.50	20.02	72.17	54.63	36.55	74.37	56.95	61.94	36.57	33.70
Vision Insurance	39.51	67.31	11.72	48.16	34.15	29.34	58.28	35.80	48.48	29.00	31.49
Life Insurance	64.08	84.42	23.90	84.13	66.35	45.22	86.49	58.56	70.84	37.33	48.17
Short-term Disability	48.30	65.04	13.88	63.21	45.22	34.69	63.60	58.88	54.76	27.04	31.25
Long-term Disability	42.97	45.22	8.55	49.31	44.70	37.05	71.10	42.82	54.89	23.63	23.43
Vacation	82.00	94.55	54.08	96.67	81.41	96.53	88.61	77.69	86.16	64.26	86.27
Sick Leave	40.75	44.38	14.78	40.76	35.19	92.10	65.22	39.54	59.09	16.74	30.56
Holidays	73.33	90.44	46.04	91.73	68.00	90.56	85.68	78.62	81.22	37.71	71.29
Consolidated Leave	14.37	13.47	2.56	8.76	12.01	3.48	14.51	17.90	30.47	10.80	4.52
Retirement	64.35	85.55	38.12	79.97	53.21	83.28	83.61	58.76	81.90	41.63	50.45
Child Care	2.52	0.00	0.00	3.08	1.09	10.38	3.78	2.21	6.33	0.16	0.93
Education Assistance	41.51	66.12	8.57	61.51	24.19	71.15	63.22	37.19	60.22	29.17	19.89
Bonuses	35.63	46.61	24.01	43.76	26.16	20.27	59.09	28.40	48.74	30.77	23.16
Flexible Spending Accounts	38.03	47.16	4.24	58.54	36.42	33.23	49.46	29.19	50.32	23.42	13.88
Shift Differential	28.96	31.96	5.34	55.04	21.21	26.68	18.04	19.62	49.13	15.23	9.03
Part-Time Employees											
Medical Insurance	10.75	0.00	0.12	9.50	4.56	3.03	8.09	8.78	17.25	13.65	2.31
Family Medical Insurance	9.71	0.00	0.12	5.77	4.56	3.03	3.14	8.78	17.13	11.20	1.81
Dental Insurance	11.10	0.00	0.00	1.10	0.80	3.03	6.30	8.78	21.34	14.59	1.43
Family Dental Insurance	10.17	0.00	0.00	0.96	0.80	3.03	6.30	8.78	19.39	13.29	0.66
Vision Insurance	7.84	0.00	0.00	0.96	0.92	3.03	6.70	3.99	14.37	11.04	0.66
Life Insurance	8.66	0.00	0.00	12.19	5.28	4.44	3.31	5.77	19.13	5.76	4.81
Short-term Disability	8.79	0.00	0.12	5.46	4.99	1.80	3.69	4.28	20.07	7.04	1.43
Long-term Disability	3.28	0.00	0.00	5.46	0.33	1.80	2.25	1.07	6.60	3.94	1.52
Vacation	24.17	0.00	9.90	13.55	22.75	11.96	14.24	28.57	43.04	13.65	20.22
Sick Leave	10.00	0.00	3.86	9.55	5.65	6.88	1.34	9.77	29.52	0.43	3.74
Holidays	18.43	3.99	6.34	20.06	15.49	6.70	12.97	22.96	40.53	5.49	11.01
Consolidated Leave	3.68	0.00	0.00	0.00	0.70	0.00	1.79	7.14	10.97	0.43	0.09
Retirement	20.23	9.31	0.37	13.68	11.74	37.32	30.15	16.54	36.46	16.15	10.36
Child Care	1.24	0.00	0.00	0.00	0.00	0.00	1.15	0.00	2.77	0.00	8.89
Education Assistance	11.77	0.00	0.00	2.14	8.62	2.98	4.44	3.02	30.30	5.76	6.14
Bonuses	17.18	17.65	6.46	14.46	9.80	5.92	15.02	20.54	26.69	17.25	7.02
Flexible Spending Accounts	11.28	0.00	0.00	8.03	5.51	3.53	8.53	9.84	30.48	4.05	1.87
Shift Differential	16.34	0.00	0.00	23.03	14.01	3.13	6.36	14.05	37.28	7.80	2.02

Table 6 - Percent of Employers Offering Selected Benefits to Their Full- and Part-Time Employees in West Virginia by Size Class

	Size 1 (less than 10)	Size 2 (10 - 49)	Size 3 (50 - 99)	Size 4 (100 - 249)	Size 5 (250 or more)
Full-Time Employees					
Medical Insurance	32.47	67.34	87.55	95.41	98.50
Family Medical Insurance	24.83	60.64	82.57	91.05	97.37
Dental Insurance	16.45	41.59	68.72	77.84	94.42
Family Dental Insurance	13.24	37.92	65.47	77.58	94.42
Vision Insurance	9.89	29.98	44.00	50.03	73.28
Life Insurance	21.80	54.78	75.01	83.49	98.35
Short-term Disability	12.56	38.33	47.61	61.62	82.76
Long-term Disability	13.28	33.30	53.21	69.02	89.72
Vacation	54.99	75.00	83.60	90.25	86.81
Sick Leave	24.05	37.57	38.54	59.11	48.97
Holidays	50.56	61.22	60.97	87.65	87.20
Consolidated Leave	6.76	6.36	12.60	15.91	27.17
Retirement	21.48	46.79	69.39	72.93	88.37
Child Care	0.27	2.90	2.20	1.06	4.40
Education Assistance	10.60	21.20	35.53	47.38	78.00
Bonuses	16.97	30.18	28.93	41.76	55.00
Flexible Spending Accounts	8.08	18.27	35.23	47.39	68.38
Shift Differential	1.71	15.31	20.40	42.07	57.74
Part-Time Employees					
Medical Insurance	2.75	4.19	15.90	17.83	34.50
Family Medical Insurance	0.74	2.51	14.85	14.83	30.86
Dental Insurance	0.91	5.20	15.16	8.90	29.29
Family Dental Insurance	0.91	4.93	10.31	7.62	27.10
Vision Insurance	0.33	3.21	8.20	6.97	23.02
Life Insurance	0.45	5.68	14.95	15.06	24.54
Short-term Disability	0.38	3.83	13.22	11.21	18.27
Long-term Disability	0.13	2.06	10.33	3.55	6.21
Vacation	9.56	13.79	23.28	17.93	31.83
Sick Leave	2.81	6.02	7.68	11.60	17.40
Holidays	7.85	8.78	11.34	17.88	32.60
Consolidated Leave	0.71	0.99	3.87	0.97	11.66
Retirement	3.98	11.36	20.99	24.09	37.20
Child Care	0.00	0.80	0.00	0.52	3.38
Education Assistance	0.36	3.95	11.16	12.40	27.12
Bonuses	5.26	11.58	15.26	9.57	23.01
Flexible Spending Accounts	0.41	4.18	12.41	12.57	31.16
Shift Differential	1.13	7.05	6.83	14.50	34.08

Table 7 - Percent of Full- and Part-Time Employees Offered Selected Benefits in West Virginia by Size Class

	Size 1 (less than 10)	Size 2 (10 - 49)	Size 3 (50 - 99)	Size 4 (100 - 249)	Size 5 (250 or more)
Full-Time Employees					
Medical Insurance	41.40	71.04	84.12	91.91	88.54
Family Medical Insurance	34.52	66.75	80.09	86.79	87.29
Dental Insurance	19.38	43.62	67.33	76.39	88.27
Family Dental Insurance	15.90	42.56	63.28	76.15	88.27
Vision Insurance	10.23	30.08	39.91	48.77	70.73
Life Insurance	27.11	56.15	71.35	79.81	89.59
Short-term Disability	14.71	44.22	48.38	59.15	73.68
Long-term Disability	15.41	31.99	48.74	52.90	70.97
Vacation	65.59	80.87	84.57	90.94	88.64
Sick Leave	30.86	38.97	39.82	53.39	43.10
Holidays	58.96	68.61	64.19	89.28	87.34
Consolidated Leave	7.89	7.65	13.85	15.89	29.35
Retirement	29.13	55.11	76.69	72.60	92.21
Child Care	0.64	3.27	3.03	0.56	3.88
Education Assistance	15.88	25.35	38.69	50.22	83.10
Bonuses	23.15	31.29	31.27	40.08	52.32
Flexible Spending Accounts	10.71	22.54	41.69	49.31	73.44
Shift Differential	2.89	17.57	23.08	44.45	60.53
Part-Time Employees					
Medical Insurance	0.99	3.97	24.55	16.01	32.79
Family Medical Insurance	0.30	3.36	19.92	16.01	32.78
Dental Insurance	1.65	6.88	23.74	13.88	27.15
Family Dental Insurance	1.65	5.79	23.74	8.66	27.13
Vision Insurance	0.73	4.45	16.13	3.94	26.30
Life Insurance	1.47	5.20	9.48	9.41	32.14
Short-term Disability	0.45	3.64	18.21	8.17	31.79
Long-term Disability	0.14	2.89	9.89	6.90	0.67
Vacation	18.96	17.71	26.51	22.09	54.31
Sick Leave	4.35	6.07	10.49	8.75	33.97
Holidays	12.11	12.60	12.67	25.97	50.13
Consolidated Leave	2.05	0.68	2.14	0.16	20.93
Retirement	9.18	14.25	22.46	25.83	54.13
Child Care	0.00	1.17	0.00	4.37	2.78
Education Assistance	0.71	3.53	14.77	6.77	60.18
Bonuses	8.50	15.67	22.97	10.18	37.31
Flexible Spending Accounts	0.49	4.08	5.15	8.42	63.89
Shift Differential	1.64	11.51	10.00	28.37	57.39

Table 8 - Percent of Employers Offering a Retirement Plan by Payee, Type, and Industry in West Virginia

Retirement Plan Payee or Type	Total	01 Natural Resources and Mining	02 Construction	03 Manufacturing	04 Trade, Transportation and Utilities	05 Information	06 Financial Activities	07 Professional and Business Services	08 Education and Health Services	09 Leisure and Hospitality	10 Other Services
Full-Time Employees											
Defined Contribution Retirement	29.66	68.04	9.56	38.99	34.12	64.42	43.60	23.24	37.33	20.26	22.66
DC - Employer paid	11.94	19.73	37.31	12.32	3.57	2.12	11.33	16.14	21.11	5.08	21.80
DC - Employee paid	7.93	1.02	8.13	14.62	5.55	5.62	10.49	6.59	5.90	8.53	22.22
DC - Joint paid	77.26	75.42	54.56	70.44	87.94	91.29	75.05	76.53	66.55	83.70	55.98
Defined Benefit Retirement	6.99	10.23	0.89	10.56	2.36	50.03	22.08	9.77	6.71	0.95	8.36
DB - Employer paid	78.66	68.59	82.35	93.00	86.27	83.99	96.61	39.07	81.33	5.86	94.87
DB - Employee paid	2.56	0.00	0.00	0.00	12.04	0.00	0.00	0.00	0.00	94.14	0.00
DB - Joint paid	17.60	0.00	17.65	3.38	0.00	14.96	3.39	60.93	18.67	0.00	5.13
Part-Time Employees											
Defined Contribution Retirement	6.98	9.06	0.18	2.88	8.12	8.04	11.42	5.56	14.17	5.62	2.93
DC - Employer paid	8.78	0.00	0.00	0.00	0.00	3.08	31.46	0.00	15.16	2.76	7.97
DC - Employee paid	9.18	0.00	0.00	0.00	9.84	2.92	6.41	2.26	7.09	23.76	27.62
DC - Joint paid	70.24	100.00	100.00	72.07	85.32	67.95	39.35	77.36	62.28	73.48	61.73
Defined Benefit Retirement	0.37	0.00	0.00	0.53	0.04	0.81	1.07	0.07	0.62	0.95	0.55
DB - Employer paid	50.27	0.00	0.00	100.00	0.00	100.00	100.00	0.00	60.35	5.86	22.41
DB - Employee paid	26.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94.14	0.00
DB - Joint paid	13.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19.82	0.00	77.59

Defined Contribution:

A retirement plan in which the employer makes specified contributions but the amount of the retirement benefit is not specified. Defined contribution plans may be wholly or partially funded by employers.

Defined Benefit:

A retirement plan that uses a specific, predetermined formula to calculate the amount of an employee's future benefit. In the private sector, defined benefit plans are typically funded exclusively by employer contributions. In the public sector, defined benefit plans often require employee contributions.

Table 9 - Percent of Employees Offered a Retirement Plan by Payee, Type, and Industry in West Virginia

Retirement Plan Payee or Type	Total	01 Natural Resources and Mining	02 Construction	03 Manufacturing	04 Trade, Transportation and Utilities	05 Information	06 Financial Activities	07 Professional and Business Services	08 Education and Health Services	09 Leisure and Hospitality	10 Other Services
Full-Time Employees											
Defined Contribution Retirement	61.09	72.59	33.03	80.86	61.64	41.52	66.91	52.51	74.17	37.52	42.42
DC - Employer paid	12.99	8.34	27.59	10.89	3.53	8.51	7.75	10.63	28.52	7.76	17.61
DC - Employee paid	9.66	3.98	7.74	11.21	11.16	12.18	7.54	7.75	10.32	4.56	17.02
DC - Joint paid	75.34	82.50	64.67	77.15	81.13	77.85	80.94	81.62	61.16	83.61	65.36
Defined Benefit Retirement	14.20	14.43	4.22	27.75	13.27	22.17	43.08	7.87	10.18	0.60	10.93
DB - Employer paid	85.11	100.00	83.91	87.14	92.55	50.50	98.24	71.26	56.92	51.21	100.00
DB - Employee paid	1.96	0.00	0.00	0.00	7.45	0.00	0.00	0.00	0.00	48.79	0.00
DB - Joint paid	12.25	0.00	16.09	10.70	0.00	46.90	1.76	28.74	43.08	0.00	0.00
Part-Time Employees											
Defined Contribution Retirement	14.01	9.31	0.00	13.34	10.04	25.18	22.88	13.66	22.18	10.86	10.16
DC - Employer paid	21.31	0.00	0.00	0.00	0.00	9.88	30.62	0.00	49.37	0.00	1.79
DC - Employee paid	17.16	0.00	0.00	0.00	18.04	3.68	3.91	3.91	11.98	37.74	5.44
DC - Joint paid	61.18	100.00	0.00	100.00	81.96	74.42	65.47	96.09	38.65	62.26	92.77
Defined Benefit Retirement	1.86	0.00	0.00	1.85	0.00	15.78	2.46	0.04	1.83	2.84	2.63
DB - Employer paid	36.68	0.00	0.00	100.00	0.00	100.00	100.00	0.00	63.75	1.61	8.82
DB - Employee paid	46.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98.39	0.00
DB - Joint paid	16.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36.25	0.00	91.18

**Table 10 - Percent of Employers Offering a Retirement Plan
by Payee, Type, and Size Class in West Virginia**

Retirement Plan Payee or Type	Size 1 (less than 10)	Size 2 (10 - 49)	Size 3 (50 - 99)	Size 4 (100 - 249)	Size 5 (250 or more)
Full-Time Employees					
Defined Contribution Retirement	18.49	49.60	77.36	82.89	93.26
DC - Employer paid	11.40	13.56	6.73	12.48	7.33
DC - Employee paid	6.00	9.16	8.85	12.60	9.92
DC - Joint paid	82.07	74.04	73.53	68.73	74.78
Defined Benefit Retirement	5.96	7.33	17.16	17.40	38.67
DB - Employer paid	80.32	70.34	94.94	82.63	76.96
DB - Employee paid	0.00	9.39	0.00	0.00	0.00
DB - Joint paid	19.68	17.89	5.06	11.69	12.06
Part-Time Employees					
Defined Contribution Retirement	3.72	12.18	22.80	24.93	38.77
DC - Employer paid	10.51	8.40	1.66	14.76	6.77
DC - Employee paid	0.00	15.13	11.90	15.69	12.17
DC - Joint paid	81.03	61.53	73.93	61.66	71.67
Defined Benefit Retirement	0.00	0.80	0.79	3.98	14.83
DB - Employer paid	0.00	35.96	100.00	81.58	50.51
DB - Employee paid	0.00	47.36	0.00	0.00	0.00
DB - Joint paid	0.00	16.67	0.00	0.00	17.68

Defined Contribution:

A retirement plan in which the employer makes specified contributions but the amount of the retirement benefit is not specified. Defined contribution plans may be wholly or partially funded by employers.

Defined Benefit:

A retirement plan that uses a specific, predetermined formula to calculate the amount of an employee's future benefit. In the private sector, defined benefit plans are typically funded exclusively by employer contributions. In the public sector, defined benefit plans often require employee contributions.

**Table 11 - Percent of Employees Offered a Retirement Plan
by Payee, Type, and Size Class in West Virginia**

Retirement Plan Payee or Type	Size 1 (less than 10)	Size 2 (10 - 49)	Size 3 (50 - 99)	Size 4 (100 - 249)	Size 5 (250 or more)
Full-Time Employees					
Defined Contribution Retirement	23.53	51.48	82.84	73.29	81.90
DC - Employer paid	14.43	13.17	15.55	10.41	12.29
DC - Employee paid	7.60	10.61	6.45	12.89	9.47
DC - Joint paid	77.76	74.64	72.31	75.24	77.71
Defined Benefit Retirement	7.97	7.87	17.91	14.83	26.00
DB - Employer paid	85.98	71.70	96.46	83.43	86.39
DB - Employee paid	0.00	10.80	0.00	0.00	0.00
DB - Joint paid	14.02	17.01	3.54	12.82	13.61
Part-Time Employees					
Defined Contribution Retirement	3.74	10.59	13.09	13.46	45.85
DC - Employer paid	20.82	8.40	1.54	18.05	38.02
DC - Employee paid	0.00	36.05	8.83	31.95	4.63
DC - Joint paid	79.18	54.42	89.63	50.00	57.36
Defined Benefit Retirement	0.00	2.50	0.26	4.34	3.06
DB - Employer paid	0.00	2.95	100.00	99.04	57.34
DB - Employee paid	0.00	83.61	0.00	0.00	0.00
DB - Joint paid	0.00	13.44	0.00	0.00	42.66

Table 12 - Average Number of Days of Leave Benefits - All Industries

	Full-Time	Part-Time
Paid Vacation Leave		
After 1 year	7.2	3.5
After 3 years	9.2	4.0
After 5 years	11.1	4.5
Paid Sick Leave	16.2	2.9
Paid Holiday Leave	7.1	5.6
Paid Consolidated Leave	9.1	9.2

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