

# **The California Health and Employment Surveys (CHES): Technical Report on Methods**

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The California Health and Employment Surveys (CHES) project telephoned randomly selected private-sector firms with five or more employees in 27 Northern California counties between July 2005 and December 2006 to obtain information about the benefits they offer workers and the composition of their workforce. Firms that did not offer health benefits were asked about their decision-making process and perceived impact on their business of not offering medical coverage. Firms offering health benefits were asked about the characteristics of their medical plans and changes made to health plans, benefits and business practices in response to rising health care costs.

A total of 1,427 firms completed a survey, for a response rate of over 67%. CHES constructed a sampling frame for a randomized, stratified sampling of firms within each county, and within each size of firm in a county. Counties were selected for inclusion in the study in order to approximate the distribution of the U.S. and California populations in metropolitan and nonmetropolitan counties (as defined by the 2003 Rural-Urban Continuum Codes). 89.5 percent of the population in the CHES counties resides in metropolitan counties, roughly comparable to 97.6 percent of California's population and 82.6 percent of the United States population. Large firms (those with 51 or more employees) were oversampled to allow analysis to be stratified along firm size. CHES provides sample weights by industry type and firm size to reflect the actual distribution of private-sector firms in both the United States and California.

This report describes the methods and procedures used to collect CHES data, the characteristics of firms in the CHES sample and data, and the sampling weights.

### ***Setting the Stage: Selecting Counties for Surveying***

The CHES project set as its goal to construct a database of for-profit and non-profit firms<sup>1</sup> that represented those operating throughout the United States, in part, to examine rural-urban differences in health insurance offers (Rowley, 2006) and to address the concern about individuals in rural areas not having access to health benefits (Coburn *et al.*, 2002).

To achieve an appropriate urban-rural balance of firms in the CHES database, the project used the Department of Agriculture's continuum of rural-urban counties (Table 1) to develop a sample of California counties with a population distribution between metropolitan and nonmetropolitan counties that is similar to the nation's distribution. That scale provides a nine-point gradient of ruralness. The anchors of the three-point metropolitan portion of the scale define a county in a metropolitan area with one million population or more and a county in a metropolitan area of fewer than 250,000 population. The anchors on the remaining six-point nonmetropolitan portion of the scale define a nonmetropolitan county with an urban population of 20,000 or more that is adjacent to a metropolitan area and a nonmetropolitan county that is completely rural or less than 2,500 urban population and not adjacent to a metropolitan area.

The basic rules for including counties in the CHES were simple: keep counties as contiguous as possible and add counties into the sample until the percentage of the population in CHES counties fell between the proportion of the U.S. and California population in each rural-urban continuum category. Selecting counties that reflected a proportionate urban-rural population was somewhat challenging given California's relatively large metropolitan population (Table 2). 97.6 percent of California's population resides in metropolitan counties, as compared to 82.6 percent of the nation's population. Furthermore, California does not contain a completely rural, nonmetropolitan county that is not adjacent to a metropolitan area, the rural anchor on the rural-urban continuum. As a result, the distribution of CHES counties has a greater percentage of

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<sup>1</sup> The focus on private-sector firms stems from the assumption that government and private sector firms set benefits in a different fashion.

its population in metropolitan counties than does the United States but a lower percentage than does California (Table 2).

The San Francisco Bay Area (Bay Area) was used as the starting point for selecting CHES metropolitan counties.<sup>2</sup> Five Bay Area counties—Alameda, Contra Costa, Marin, San Francisco, and San Mateo—adequately captured the need for large metropolitan counties with a population of one million or more (the metropolitan anchor on the continuum). Counties with smaller metropolitan populations were added to the Bay Area base by moving eastward across California. San Joaquin and Stanislaus were added as the middle tier of metropolitan counties (metropolitan area of 250,000 to one million population). Merced and Madera were added as the lowest tier of metropolitan counties (metropolitan area with a population of fewer than 250,000). Because Merced and Madera counties left the CHES population in this segment of the continuum underrepresented and because no other contiguous county fell into the lowest tier of metropolitan counties, Shasta County, in the northern part of the state, was added to complete the set of metropolitan counties in the sampling frame. Southern California contains no nonmetropolitan counties, hence, all nonmetropolitan counties were drawn from the central and northern part of the state. The criterion for inclusion was that the county helped CHES achieve a distribution of nonmetropolitan population that approximated the nation's distribution in each nonmetropolitan segment of the rural-urban continuum. Appendix Figure 1 provides a mapping of the CHES counties.

### ***CHES Counties: Characteristics***

These methods produced 27 California counties from which to draw firms for surveying: 10 metropolitan counties and 17 nonmetropolitan counties. The population distribution in the 27 CHES counties falls between that of the United States and California in six of the nine categories of ruralness (Table 2). The percentage of its middle metropolitan category falls 0.1 percentage points below the California percentage and 3.6 percentage points below the U.S. percentage. Its percentage of firms in the second-largest nonmetropolitan counties (category five) equals that of the United States and lies 1.6 percentage points above California's,<sup>3</sup> and its percentage of the most rural counties (category nine) equals that of California—zero—and is one percentage point below that of the U.S. The 6.3 million people in CHES counties in 2000 represent about 17 percent of California's metropolitan population and 83 percent of its nonmetropolitan population.

Firms in the CHES counties share many of the characteristics of firms throughout the country and in California (Tables 3). About 13 percent (each) of firms in CHES counties are in retail trade and professional, scientific and technical services, a close approximation to the percentage of California firms in these sectors. Nationwide, a slightly lower percentage of firms are in retail and a slightly greater percentage are in professional services. Slightly over 10 percent of firms in CHES counties (10.8) are in health care and social assistance and slightly less than 10 percent (9.2) are in construction, virtually identical to the percentage in California but slightly higher than the percentage of firms in health care and slightly lower than the percentage of firms in construction nationwide. About nine percent (each) of firms in CHES counties are in accommodation and food services (compared to 7.9 percent nationwide and 8.2 percent in California) and other services (compared to 10.1 percent nationwide and 8.5 percent in California). About five percent (each) of the firms in CHES counties are in manufacturing, wholesale trade, finance and insurance, real estate, and administration services, which closely approximates the nation's and California distributions. The distribution of firms by number of

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<sup>2</sup>California contains two large metropolitan areas: the San Francisco Bay Area and the Los Angeles Basin. The Bay Area was chosen in their

over the Los Angeles Basin for convenience and because Southern California contains no nonmetropolitan counties.

<sup>3</sup> California has but one county falling into the number five category of ruralness and one firm falling into the sixth category.

employees in CHES counties closely approximates that in the United States and California (Table 3). About 54 percent of firms in CHES counties have fewer than five employees, and another 40 percent have between five and 49 workers. Approximately five percent have 50 or more employees.

CHES counties housed about 6.5 million individuals in 2004, a 3.9 percent increase since 2000 (Table 4). Individuals were rather loosely scattered, by California standards, across CHES's 55,030 square miles of land with 114.4 persons per square mile. The population in CHES counties is demographically closer to California's than the United States' population, with the exception of its relatively high percentage of Asians (14.3 percent in CHES compared to 10.9 percent in California and 3.6 percent nationwide). In 2000, about half (53.3 percent) the population living in CHES counties were white and nonHispanic, with about 7.5 percent being African American, and five percent of mixed race. One-fifth (20.5 percent) were of Hispanic or Latino origin. Nearly one-quarter (23 percent) were foreign born, with about one-third speaking a language other than English at home. About 12 percent of individuals in CHES counties lived in poverty in 1999.

### ***Sampling and Surveying Firms***

Names and telephone numbers of firms operating in the 27 CHES counties were purchased from Genesys (2006) in late 2005. Genesys uses a yellow page-based directory to construct business listings and enhances the listing with addresses, Standard Industry Codes (SIC), and number of employees. Information is verified using a variety of data sources (e.g., telemarketing, telephone verification) and the listings are compared to the National Change of Address (NCOA) on a monthly basis. Because most California-based surveys of health benefits (e.g., Kaiser Family Foundation, 2006) contain private-sector firms with three or more full-time employees,<sup>4</sup> these restrictions would provide the ideal sampling frame for CHES. Unfortunately, Genesys-provided lists designate firms with 1-5 employees as their lowest category, hence, both government-sector firms and those with less than five employees were excluded from the Genesys-provided lists of firms.<sup>5</sup>

CHES set a goal of surveying 1.742 percent of firms operating in each county (Table 5).<sup>6</sup> Half of the target number was to be completed by small firms (50 or fewer employees) and half by large firms, allowing for analysis along these lines.<sup>7</sup> The demarcation of 50 employees to classify firm size was selected because, in California, the code governing the health insurance market differs for firms with three to 50 full-time employees than those with over 50 employees (see California Health Care Foundation, 2003 for a discussion). Call lists for surveying in each county were developed by separating the Genesys-provided county lists into large and small and using a random number generator to sort the listing.

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<sup>4</sup> Firms with two or fewer employees are not considered small businesses under California code (California Health Care Foundation, 2003).

<sup>5</sup> If a firm was found to have three to four employees during the course of surveying, the surveying continued.

<sup>6</sup> Operating firms was defined as the number of firms on the Genesys-provided lists. Target numbers were inadvertently set high in Alameda by 1.2 percent and in Contra Costa by 2.2 percent, the initial counties surveyed. The correction was made to targets in the subsequent counties.

<sup>7</sup> Firm size was defined as the establishment that set the benefits. A McDonalds (for example) with benefits set by corporate headquarters was classified as a large firm while a McDonalds franchise that set its own benefits was classified as a small firm, as long as the franchise location had 50 or fewer employees. The critical distinction is that a large corporation sets the benefits for one and a single proprietor (the franchisee) sets the other.

### *SURVEYING FIRMS*

The Human Investment Research and Education (HIRE) Center at California State University, East Bay was responsible for collecting and verifying all CHES data and ensuring the integrity of the resulting database. A cadre of students, mostly Masters-level, administered the telephone survey. All surveyors received extensive training in both survey methods and questionnaire content using a training handbook designed to maintain quality and consistency in data collection. All surveyors were provided with a glossary of terms to help ensure consistency in responding to questions from respondents about unfamiliar terms or phrases. Survey information accuracy was verified by randomly monitoring surveys as they were being administered and with telephone verification of information from over 100 firms (slightly over seven percent of the sample).

The survey instrument contained six parts (Appendix 1 contains a copy of the survey):

- Health and nonhealth benefits offered to workers;
- Reasons for not offering health insurance to workers (only for firms not offering health insurance);
- Firms' response to rising health care costs (only for firms offering health insurance);
- Characteristics of firms' health insurance plans (only for firms offering health insurance);
- Characteristics of the firm; and
- Workforce composition.

Background information about the interview was also recorded and included in the data base. Information includes date and time the survey was completed (or disposed as a refusal), the time the survey began and ended, number of attempts before the survey was disposed, and perceived accuracy of the responses.

Firms were screened prior to surveying to ensure that they met the criteria for inclusion: location in one of the CHES counties, five or more employees, and for-profit or nonprofit enterprises. Firms not meeting the criteria for inclusion were removed from the sampling frame.

### *PILOTING THE SURVEY*

To ensure that the survey questions developed actually captured the desired information, the survey instrument was piloted on 99 firms in Alameda County. Firms were identified for surveying in the pilot from a data base of Alameda County businesses developed by Genesys in 2002. Firms were randomly selected for telephone surveying. After the successful pilot, updated data bases were purchased from Genesys and the 280 nondisposed firms (i.e., firms called that had neither refused nor completed the survey) from the pilot list were no longer called.

Changes made to the survey after piloting included:

- Eliminating detailed questions health coverage for other family members;
- Consolidating questions about whether workers not eligible for health benefits were being used to compensate for rising health care costs;
- Adding a comments space when asking specifics of the firm's typical health insurance policy;
- Removing detailed questions about positions in firms that did not fall into the entry, mid, or high level positions; and

- Replacing continuous information with categorical check boxes on the percentage of part time, temporary, interns, etc. workers.

Because these changes were not substantial, information obtained from the surveys in the pilot was included in the CHES database.

#### *TELEPHONING FIRMS*

Surveyors were provided with a randomly sorted list of 50 firms—either large or small—in each county. Lists contained all large (51 + employees) or all small (5-10 employees), although in a few cases the prescreening revealed that the Genesys data base had incorrectly reported the number of employees. As well, our criteria of firm size for sampling purposes was based on the number of workers employed at the level that set benefits. For example, if the local establishment set the benefits, the number of workers at that site was used to establish the benefits. If the central office for the United States set benefits, the number of workers in the United States was used.

Surveyors called each firm on the list—starting at the top of the list and moving sequentially through the list—until it was disposed (i.e., a hard refusal or completed survey), it was excluded from the sampling frame, or the target number of surveys of that size in that county of that size were completed. An eyeballing of the listings suggests that most of the undisposed firms were called between four and five times, although some were called up to 20 times and some were called only once.

In each county (except Alameda), calling began with lists of small firms. Lists of large firms were not used for calling until the target number of surveys from small firms had been completed. If a firm from the list of small firms had more than 50 employees, it was disposed as being a large firm and if a firm from a listing of large firms had 50 or fewer employees it was removed from the sampling frame (since the target number of small firms in a county had been met). This process has the effect of increasing response rates slightly for large firms, as compared to small firms, since completed surveys were moved out of the small categories into the “large” category but the opposite was rarely true.

Rules were developed to ensure consistency in disposing surveys across surveyors:

- If benefits were established centrally from a location outside the CHES counties, but the firm operated an establishment in a CHES county, workforce information was obtained for the enterprise in the CHES county, even if benefit information and firm characteristics were obtained from the central location.
- If a survey was partially completed (e.g., it was missing one section), it was not included in the target number of surveys to complete, and was disposed as a partially completed survey.
- Bilingual surveyors could communicate logistics in a language other than English but surveys were administered in English. This rule meant that some negotiation about the surveying was done in Spanish, Korean, or German (e.g., questions about whether or not the firm was in the sampling frame, when an appropriate respondent would be available). Fewer than five surveys were conducted in Spanglish (half English/half Spanish) by a bilingual surveyor.
- If a potential respondent wanted to complete the survey, surveyors faxed, emailed, or mailed them the survey. While some respondents returned a completed survey, most required telephone follow up for completion. Two surveys were completed in face-to-face interviews.

### **CHES Sample of Firms: Characteristics**

CHES contains 1,427 fully completed surveys, 0.5 percent above the target of 1,420 (Table 5). CHES includes 1,278 surveys from metropolitan counties and 149 from nonmetropolitan counties. Of the 1,278 completed surveys from metropolitan counties, 1,019 were from large metropolitan counties (Alameda, Contra Costa, Marin, San Francisco, and San Mateo), 175 were from medium-sized metropolitan counties (San Joaquin and Stanislaus)<sup>8</sup> and 84 were from small metropolitan counties (Madera, Merced, and Shasta). Over one-third (52) of the 149 surveys from nonmetropolitan counties came from two counties (Humboldt and Mendocino). Another thirty percent (45) came from four counties (Calaveras, Lake, Siskiyou, and Tuolumne). The remaining 52 nonmetropolitan surveys came from 11 counties (Alpine, Amador, Colusa, Del Norte, Glenn, Lassen, Mariposa, Modoc, Mono, Tehama, or Trinity). CHES also contains 48 partially complete surveys (i.e., one section missing), all from metropolitan counties.

Slight industrial differences exist between the distribution of CHES firms and the distribution of firms in other geographic areas (Table 3).<sup>9</sup> The CHES data base contains a higher percentage of firms in agriculture (2.2 versus about 0.4 percent elsewhere), manufacturing (nine percent versus about 4.5 percent elsewhere), retail trade (19 versus about 14 percent elsewhere), and health care and social assistance (17.5 versus about 10 percent elsewhere). It contains a lower percentage of firms in finance (2.4 versus about six percent elsewhere), professional and management services (8.1 versus about 12 percent elsewhere), and accommodation and food services (2.6 versus about eight percent elsewhere).

Fairly dramatic differences exist in the distribution of firms by number of employees in the CHES data base and the distribution in other geographic areas, due to its over-sampling of larger firms.<sup>10</sup> Indeed, only 64.5 percent of firms in the CHES data base have 50 or fewer employees, compared to about 95 percent of firms elsewhere and about 54 percent of firms in the United States, California, and CHES counties have fewer than five employees, compared to only 1.2 percent of CHES firms.

#### *SURVEY RESPONSE*

CHES had an overall response rate of 67.3 percent (Table 6), with response rates varying by firm size (from 60.2 percent for small firms to 76.5 percent for large ones) and by county (from 54.2 percent in Shasta to 100 percent in 14 of the 17 nonmetropolitan counties). In general, firms in large, urban metropolitan counties had lower response rates than other firms. The CHES completed surveys for 34.6 percent of the 4,247 firms called in its sampling frame (hit rate). While some small portion of the 65 percent noncompletion rate might be attributed to “soft refusals” (firms not returning phone calls in survey avoidance), the majority is attributable to the cessation of calling once the targeted number of surveying was completed (quota met).

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<sup>8</sup> One (large) firm from Santa Cruz County faxed back a survey. Although the firm had an establishment in a CHES county, Santa Cruz County was not included in the sampling frame. Information from survey in the study, but did not count toward the targeted number of surveys.

<sup>9</sup> Exact comparisons between the firms in the CHES data base and those operating throughout the nation, in California, and in CHES counties is difficult because industrial categorization differs slightly between the CHES data base and those used in County Business Patterns (U.S. Bureau of the Census, 2006b). See Table 3 Note for elaboration.

<sup>10</sup> Firm size in Table 3 is based on the number of employees in the establishment (at a particular geographic location). While this size often corresponds to the CHES classification of the firm as small or large, it does not correspond in cases in which the firm operates in more than one location with benefits set by a larger entity. In such cases, the number of employees for classifying a firm as large or small in the CHES database would be larger than the number reported in Table 3.

Indeed, 13.8 percent (280 of the 2,026) of the nondisposed surveys were from firms on the pilot lists that were dropped from calling simply because updated listings from firms had arrived.

Of note, we have information from virtually all firms on 4 variables: health benefits (follow up calls), industry, firm size, and county (from Genesys and phone verification). We lack information about whether or not the firm offered health benefits for only 84 of the 2,191 firms with a disposed survey (3.8%) and have complete information for all 2,191 firms on their industry, county, and number of employees.

An additional 2,098 firms were called and excluded from the sampling frame<sup>11</sup> (about one-third of all calls made). In nonmetropolitan counties, the majority of firms removed from the sampling frame were on large lists, but were eliminated during the screening because they were small or government establishments. In metropolitan counties, the majority of the firms excluded were on small lists and were no longer in business or had fewer than five employees.

#### *SAMPLE SELECTION*

Comparing the industry and size of firms in the CHES data base with those that partially completed or refused to complete a survey (Table 7) provides insights into how firms in the CHES data base and might differ from firms that refused to participate. In general, analysis shows that the CHES data base contains a sample of firms in which:

- The sample of small firms might be more biased than the sample of larger firms because a higher percentage of small than large firms refused to participate in the surveying,
- The differences in industrial distributions between CHES firms and those in other geographic locations (Table 3) might be due to the random selection process. The industry of firms that completed the survey was much like those that did not complete it.
- The CHES sample of firms operating in nonmetropolitan counties is probably a good representation of firms operating in those counties. Few firms from nonmetropolitan counties refused to participate and about half of those called completed a survey (Table 6A).
- Representativeness of firms varies across counties. Response rates were lowest in Alameda, Shasta, San Joaquin, and Stanislaus counties, potentially creating a distortion in the types of firms in our CHES sample from these counties.

#### ***CHES Weights***

The distributions of firms by industry and firm size (number of employees) in CHES differ from the distributions of U.S. or California firms along these lines (Tables 8 and 9). To allow researchers the opportunity to structure analysis with a sample proportioned to either the distribution of California or United States firms, the CHES constructed weights that apportion CHES firms to the distribution of either California or the United States firms.<sup>12</sup> Two sets of weights were developed: one set includes all 1,427 that firms fully completing a CHES survey and one set only includes the 1,410 firms with 5 or more employees (i.e., it excludes the 17 firms with only 3-4 employees in the establishment).

The distributions of California and United States by industry and size were developed using information in the 2003 County Business Pattern (CBP) data (<http://censtats.census.gov/cbpnaic/cbpnaic.shtml>). CBP provides data on the total number of establishments by nine employment-size classes by detailed North American Industry Classification System (NAICS) industry for all states and counties in the United States and the

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<sup>11</sup> About 33.1 percent of the firms on the call lists were not eligible for calling, either because they had fewer than five employees, moved out of a county in our sampling frame, had a disconnected phone number, etc.

<sup>12</sup> We use the term "CHES firms" to denote the 1,427 firms that responded to all sections of the survey.

District of Columbia. CHES uses the Standard Industrial Classification (SIC) (<http://www.census.gov/eprd/ec97brdq/>) to classify a firm's industry and uses slightly different categories of size than CBD.<sup>13</sup> We made CHES data comparable to CBP data by the crosswalk between NAICS and SIC and made CBP data comparable to CHES by removing firms with 1-4 employees from the distributions.

Weights were developed by comparing the industry and size distribution for firms in the CHES and CBP data bases (both California and United States). This distribution was based on the 2-digit industry categories and three-categories of size: very small 5-19 employees; small 20 to 50 (CHES) or 20-49 (CBP); and large 51+ (CHES) or 50+ (CBP). Categories were combined if they contained less than 15 CHES firms.

A two-step process was used to compute all weights. First, distributions of CHES, California, and United States were calculated (Table 10). Second, weights for CHES firms were computed by dividing the percentage of either U.S or California firms (f) by the percentage of CHES firms in each industry (i) and size (s) category:

$$1) WT_{i,s}^f = \frac{\%f_{i,s}}{\%CHES_{i,s}}$$

$WT_{i,s}$  reflects the weight applied to the CHES firms so its distribution can be apportioned to the U.S. or California distribution of firms by industry and size. While applying weights changes distributions as compared to unweighted distributions, the application of the different weights developed differs little, at least with respect to the distribution of firms that did or did not offer health benefits (Table 11).

### ***Health Benefits in CHES***

Because a central feature of the CHES is its focus on health benefits, it is of interest to see how its information on health benefits compares with that in other data bases. The most direct comparison is the California Health Employment Benefit Surveys (CHEBS), sponsored by the California Health Care Foundation, because CHEBS annually fields a survey on health benefits to a sample of California firms. Comparing information to the Health Research and Educational Trust's survey (HRET), the national survey of firms on which the CHEBS is based, is also of interest, for it allows us to compare the CHES data that have been weighted to reflect U.S. proportions to data from a U.S. sampling of firms.

Of course, a critical comparison between CHES and CHEBS lies in their survey methodologies. Table 12 describes the differences between the surveys in three areas: sampling, surveying, and weighting. Arguably the largest difference in the data lies in the sampling frame in 4 critical areas. First, differences exist in the criteria for inclusion in the sample. CHES includes only establishments with five or more employees<sup>14</sup> and CHEBS and HRET include those with three or more employees. Furthermore, CHES and CHEBS include only private-sector employers, while HRET also includes public employers. Second, the sampling frame differs. CHES uses a yellow-page based marketing systems data base and

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<sup>13</sup> CBP data use 50 as a demarcation, while CHES uses 51 and CBP defines categories of 100-249 and 250-499 while CHES uses 100-299 and 300-499.

<sup>14</sup> Surveyors administered a survey if the screening revealed that the firm had 3-4 employees. As a result, six CHES firms (0.4 percent) have 3-4 employees at all locations and 17 (1.2 percent) have 3-4 employees at the local establishment. Although these firms were included in the comparisons presented here, few differences exist with their exclusion.

CHEBS and HRET use Dun and Bradstreet. Third, CHES surveyed 1,427 randomly sampled firms in 27 northern California counties, while CHEBS surveyed 802 randomly sampled firms throughout California and HRET surveyed 3,159 randomly sampled firms throughout the United States. Fourth, CHES stratified sampling by county and firm size to obtain an oversampling of large (50 or more employees) and a proportionate sample of firms within each county. CHEBS and HRET stratified surveying by firm size (with a 200 employees as the demarcation).

Surveying and weighting also differ between the surveys. CHES had far higher response rates and a more inclusive definition of health benefits than does CHEBS or HRET. The CHES database not only includes union-only plans, it also lets firms define health benefits in answering the question “does your firm offer health benefits?” Thus, CHES includes as health benefits items such as health reimbursement accounts. CHEBS and HRET exclude union plans and ask the more narrowly targeted question, “Does your company offer or contribute to a health insurance program as a benefit to your employees?”.

Perhaps because of differing survey methodologies—most notably CHES’s exclusion of firms with 3-4 employees, differences exist in the percentage of firms offering health benefits (Tables 13). Weighted estimates of the percentage of California and United States firms that offer health insurance are higher in CHES than CHEB or HRET. About 80 percent of CHES firms, using U.S. or California weights, offered health benefits compared to 71 percent of California firms in CHEBS and about 61 percent of U.S. firms in HRET. CHES has higher rates of health benefits offer at every size of firm, the discrepancy is largest for firms with 3-9 employees (about 62 percent in CHEBS vs. 73 in CHES, and 48 percent in HRET), perhaps reflecting the CHEBS and HRET inclusion of establishments with 3 and 4 employees. Of note, about 79 percent of non-respondents in the CHES data base offered health benefits, suggesting that differences are not due to nonresponse biases in CHES.

**Table 1: Rural-Urban Continuum Codes**

<b>Codes</b>	<b>Description</b>
<i>Metro Counties</i>	
1	County in a metropolitan area with 1 million population or more
2	County in a metropolitan area of 250,000 to 1 million population
3	County in a metropolitan area of fewer than 250,000 population
<i>Nonmetro Counties</i>	
4	Nonmetropolitan county with an urban population of 20,000 or more, adjacent to a metropolitan area
5	Nonmetropolitan county with an urban population of 20,000 or more, not adjacent to a metropolitan area
6	Nonmetropolitan county with an urban population of 2,500-19,999, adjacent to a metropolitan area
7	Nonmetropolitan county with an urban population of 2,500-19,999, not adjacent to a metropolitan area
8	Nonmetropolitan county, completely rural or less than 2,500 urban population, adjacent to metropolitan area
9	Nonmetropolitan county, completely rural or less than 2,500 urban population, not adjacent to metropolitan area

**Table Notes:** Information is from U.S. Department of Agriculture, Economic Research Service (2006).

**Table 2: CHES Sampling Frame**

Rural-Urban Continuum Code	PERCENT POPULATION DISTRIBUTION IN 2000			NUMERIC POPULATION DISTRIBUTION IN 2000		
	<i>United States</i>	<i>California</i>	<i>CHES</i>	<i>United States</i>	<i>California</i>	<i>CHES</i>
<i>Metro</i>						
1	53.0%	77.0%	65.5%	149,224,067	26,090,697	4,123,740
2	19.7%	16.2%	16.1%	55,514,159	5,502,732	1,010,595
3	9.9%	4.4%	7.9%	27,841,714	1,482,021	496,919
Total Metro	82.6%	97.6%	89.5%	232,579,940	33,075,450	5,631,254
<i>Nonmetro</i>						
4	5.1%	1.0%	4.1%	14,442,161	347,147	255,114
5	2.0%	0.4%	2.0%	5,573,273	126,518	126,518
6	5.4%	0.5%	2.6%	15,134,357	164,188	164,188
7	3.0%	0.4%	1.3%	8,463,700	123,430	84,661
8	0.9%	0.1%	0.5%	2,425,743	34,915	31,360
9	1.0%	0.0%	0.0%	2,802,732	0	0
Total Nonmetro	17.4%	2.4%	10.5%	48,841,966	796,198	661,841
<b>Total</b>	100.0%	100.0%	100.0%	281,421,906	33,871,648	6,293,095

**Table Notes:** Data are from U.S. Department of Agriculture, Economic Research Service (2006) for the Rural-Urban Continuum and U.S. Bureau of the Census (2006a) for Population. Population estimates are as of April 1, 2000. Santa Cruz County was not included as a CHES county even though one survey was completed for a firm located there.

**Table 3: Characteristics of Firms in CHES Counties and Data Base**

Establishments	United States (2003)	California (2003)	CHES Counties (2003)	CHES Firms (2005-6)
<i>Industry</i>	7,254,745	827,472	162,009	1,475
% Forestry, fishing, hunting, and agriculture support	0.4	0.3	0.4	2.2
% Mining	0.3	0.1	0.1	0.1
% Utilities	0.3	0.1	0.1	0.4
% Construction	10.1	8.5	9.2	7.2
% Manufacturing	4.7	5.7	4.3	9.1
% Wholesale trade	6.0	7.1	5.6	7.7
% Retail trade	15.4	13.4	13.4	19.0
% Transportation and warehousing	2.8	2.3	2.5	3.4
% Information	1.9	2.5	2.4	0.4
% Finance and insurance	6.3	5.8	6.3	2.3
% Real estate and rental and leasing	4.6	5.3	5.4	3.9
% Professional, scientific, technical services and management of companies and enterprises	11.5	12.8	13.6	8.1
% Administrative and support and waste management and remediation services	4.8	4.8	4.8	5.7
% Educational services	1.1	1.2	1.3	0.1
% Health care and social assistance	9.9	10.9	10.8	17.6
% Arts, entertainment, and recreation	1.6	2.1	1.4	2.7
% Accommodation and food services	7.9	8.2	9.0	2.7
% Other services (except public administration)	10.1	8.5	8.9	7.2
% Unclassified	0.5	0.5	0.5	0.0
<i>Firm Size (Number of Employees in the Establishment)</i>				
% 1-4	54.2	54.2	53.9	1.2
% 5-9	19.2	18.4	18.9	21.8
% 10-19	12.7	12.7	12.9	21.0
% 20-49 (20-50)	8.7	9.2	9.0	20.5
% 50-99 (51-99)	3.0	3.2	3.1	18.2
% 100-249 (100-299)	1.7	1.7	1.6	12.4
% 250-499 (300-499)	0.4	0.4	0.4	2.2
% 500-999	0.2	0.1	0.1	1.3
% 1000 or more	0.1	0.1	0.1	1.5

**Table Notes:** Data are from the U.S. Bureau of the Census (2006b) for United States, California, and CHES Counties and from the *California Health Employment Survey* (CHES) for CHES firms. CHES data for CHES firms, which includes 1,427 fully completed and 48 partially completed surveys. Census industry classification is based on NAICS codes while CHES industry is based on 1987 SIC codes. A crosswalk linked the two. Firm size data differ slightly in the Census and CHES data bases, with number in parentheses indicating how CHES differs from the Census-defined categories presented here. The definition of firm size in this table differs from that used in the sampling frame. This table reports the number of workers in the establishment while the sampling frame is grounded in the number of workers at the level that sets benefits.

**Table 4: Characteristics of the Population in CHES Counties**

	<b>United States</b>	<b>California</b>	<b>CHES Counties</b>
<i>Population</i>			
Population, 2004 estimate	293,655,404	35,893,799	6,549,163
Population, 2000	281,421,906	33,871,648	6,293,095
% Change population April 1, 2000 to July 1, 2004	4.3	6.0	3.9
<i>Demographics</i>			
% Foreign born, 2000	11.1	26.2	23.0
% Language other than English spoken at home (age 5+), 2000	17.9	39.5	34.7
% Under 5 years old, 2000	6.8	7.3	6.5
% Under 18 years old, 2000	25.7	27.3	24.7
% 65 years old and over, 2000	12.4	10.6	11.9
% Female, 2000	50.9	50.2	50.4
<i>Race and Ethnicity</i>			
% White, 2000	75.1	59.5	61.6
% Black or African American, 2000	12.3	6.7	7.5
% American Indian and Alaska Native, 2000	0.9	1.0	1.1
% Asian persons, 2000	3.6	10.9	14.3
% Native Hawaiian and Other Pacific Islander, 2000	0.1	0.3	0.5
% Some other race, 2000	5.5	16.8	10.0
% Two or more races, 2000	2.4	4.7	5.0
% White persons, not of Hispanic/Latino origin, 2000	69.1	46.7	53.3
% Hispanic or Latino origin, 2000	12.5	32.4	20.5
<i>Income</i>			
% Persons below poverty, 1999	12.4	14.2	12.0
<i>Geography</i>			
Land area, 2000 (square miles)	3,537,438	155,959	55,030
Persons per square mile, 2000	79.6	217.2	114.4

**Table Notes:** Source: U.S. Bureau of the Census (2006a).

**Table 5: CHES Surveying**

<b>METROPOLITAN</b>	<b>Rural-Urban Number</b>	<b>Number Firms Listed</b>	<b>Sampling Target</b>	<b>Target Number</b>	<b>Completed Surveys</b>
<b>Large Metro</b>					
<i>Alameda</i>	1	18,614	324.26	330	331
Large				165	165
Small				165	166
<i>San Francisco</i>	1	15,262	265.86	266	268
Large				133	135
Small				133	133
<i>Contra Costa</i>	1	10,152	176.85	182	183
Large				91	91
Small				91	92
<i>Marin</i>	1	4,494	78.29	80	81
Large				40	40
Small				40	41
<i>San Mateo</i>	1	8,882	154.72	156	156
Large				78	78
Small				78	78
<b>LARGE METRO TOTAL</b>	1	57,404	1,000	1014	1019
Large				507	509
Small				507	510
<b>Medium Metro</b>					
<i>San Joaquin</i>	2	5,461	95.13	96	96
Large (one from Santa Cruz)				48	48
Small				48	48
<i>Stanislaus</i>	2	4,470	77.87	78	78
Large				39	39
Small				39	39
<i>Santa Cruz, large</i>	2	--	0.00	0	1
<b>MEDIUM METRO TOTAL</b>	2	9,931	173.00	174	175
Large				87	88
Small				87	87
<b>Small Metro</b>					
<i>Madera</i>	3	931	16.22	18	18
Large				9	9
Small				9	9
<i>Merced</i>	3	1,597	27.82	28	28
Large				14	14
Small				14	14
<i>Shasta</i>	3	2,151	37.47	38	38
Large				19	19
Small				19	19
<b>SMALL METRO TOTAL</b>	3	4,679	81.51	84	84
Large				42	42
Small				42	42
<b>METRO TOTAL</b>	<b>1-3</b>	<b>72,014</b>	<b>1254.49</b>	<b>1,272</b>	<b>1,278</b>
# Metro large counties				636	639
# Metro small counties				636	639

**Table 5: CHES Surveying (continued)**

<b>NONMETRO</b>	<b>Rural-Urban Number</b>	<b>Number Firms Listed</b>	<b>Sampling Target</b>	<b>Target Number</b>	<b>Completed Surveys</b>
<i>Lake</i>	4	571	9.95	10	10
Large				5	5
Small				5	5
<i>Mendocino</i>	4	1,244	21.67	22	22
Large				11	11
Small				11	11
<i>Tehama</i>	4	429	7.47	8	8
Large				4	4
Small				4	4
<i>Tuolumne</i>	4	704	12.26	14	14
Large				7	7
Small				7	7
<i>Humboldt</i>	5	1,689	29.42	30	30
Large				15	15
Small				15	15
<i>Amador</i>	6	463	8.07	8	8
Large				4	4
Small				4	4
<i>Calaveras</i>	6	509	8.87	10	11
Large				5	5
Small				5	6
<i>Colusa</i>	6	231	4.02	4	4
Large				2	2
Small				2	2
<i>Glenn</i>	6	270	4.70	6	6
Large				3	3
Small				3	3
<i>Lassen</i>	6	266	4.63	6	6
Large				3	3
Small				3	3
<i>Modoc</i>	6	100	1.74	2	2
Large				1	1
Small				1	1
<i>Del Norte</i>	7	225	3.92	4	4
Large				2	2
Small				2	2
<i>Mono</i>	7	339	5.91	6	6
Large				3	3
Small				3	3
<i>Siskiyou</i>	7	539	9.39	10	10
Large				5	5
Small				5	5
<i>Alpine</i>	8	19	0.33	2	2
Large				1	1
Small				1	1
<i>Mariposa</i>	8	168	2.93	4	4
Large				2	2
Small				2	2
<i>Trinity</i>	8	127	2.21	2	2
Large				1	1
Small				1	1
<b>NONMETRO TOTAL</b>	<b>4-8</b>	<b>7,893</b>	<b>137.50</b>	<b>148</b>	<b>149</b>
Large				74	74
Small				74	75
<b>GRAND TOTAL</b>	<b>1-8</b>	<b>79,907</b>	<b>1391.98</b>	<b>1,420</b>	<b>1,427</b>

**Table Notes:** Number of firms listed is the number of firms on the Genesys data base. Sample target is 1.742% of the firms in the county. Target number is the number of completed surveys desired and completed is the actual number of obtained.

**Table 6A: Survey Disposition: Total and Firm Size**

	<b>Total</b>			<b>Metropolitan</b>			<b>Nonmetropolitan</b>		
	<i>Total</i>	<i>Large</i>	<i>Small</i>	<i>Total</i>	<i>Large</i>	<i>Small</i>	<i>Total</i>	<i>Large</i>	<i>Small</i>
Total called	4,217	1,744	2,473	3,913	1,605	2,308	304	139	165
Total disposed	2,191	964	1,227	2,029	885	1,144	162	79	83
Total completed	1,475	737	738	1,326	663	663	149	74	75
Total refused	716	227	489	703	222	481	13	5	8
Response rate	67.3%	76.5%	60.2%	65.4%	75.0%	58.0%	92.0%	93.7%	90.4%
Hit rate	34.9%	42.3%	29.8%	33.9%	41.3%	28.7%	49.0%	53.2%	45.5%

**Table Notes:** See notes Table 6B.

**Table 6B: Survey Disposition: By County**

	Large Metropolitan					Medium Metropolitan		Small Metropolitan		
	<i>Alameda</i>	<i>San Francisco</i>	<i>Contra Costa</i>	<i>Marin</i>	<i>San Mateo</i>	<i>San Joaquin</i>	<i>Stanislaus</i>	<i>Madera</i>	<i>Merced</i>	<i>Shasta</i>
Total called	1,276	813	556	192	534	212	154	47	67	92
Total disposed	638	426	283	102	235	130	82	20	41	72
Total refused	287	151	90	21	72	31	3	2	13	33
Total responded	351	275	193	81	163	99	79	18	28	39
Response rate	55.0	64.6	68.2	79.4	69.4	76.2	96.3	90.0	68.3	54.2
Hit rate	28.7	33.8	34.7	42.2	30.5	46.7	51.3	38.3	41.8	42.4

	Nonmetropolitan Counties																
	<i>Alpine</i>	<i>Amador</i>	<i>Calaveras</i>	<i>Colusa</i>	<i>Del Norte</i>	<i>Glenn</i>	<i>Humboldt</i>	<i>Lake</i>	<i>Lassen</i>	<i>Mariposa</i>	<i>Mendocino</i>	<i>Modoc</i>	<i>Mono</i>	<i>Siskiyou</i>	<i>Tehama</i>	<i>Trinity</i>	<i>Tuolumne</i>
Total called	4	19	24	4	10	8	53	23	15	8	41	5	8	26	23	4	29
Total disposed	2	8	12	4	4	6	37	10	6	4	27	2	6	10	8	2	14
Total refused	0	0	1	0	0	0	7	0	0	0	5	0	0	0	0	0	0
Total responded	2	8	11	4	4	6	30	10	6	4	22	2	6	10	8	2	14
Response rate	100.0	100.0	91.7	100.0	100.0	100.0	81.1	100.0	100.0	100.0	81.5	100.0	100.0	100.0	100.0	100.0	100.0
Hit rate	50.0	42.1	45.8	100.0	40.0	75.0	56.6	43.5	40.0	50.0	53.7	40.0	75.0	38.5	34.8	50.0	48.3

**Table Notes:** Total called is the total number of firms included in the sampling frame that were called. Firms that did not fit the sampling criteria (e.g., had fewer than five employees, were not located in a CHES county, had benefits set by a government agency) are not included but firms that were called and not disposed prior to obtaining the number of surveys needed in the county are included. Disposed means that the survey was definitively concluded, either by a refusal to participate or survey completion. Hit rate is computed as the total completed divided by the total called. Response rate is computed as the total responded/completed divided by the total disposed. The numerator differs slightly in Tables 5 and 6. Data in Table 5 count only firms that fully complete a survey in computing response rates. Response rate is computed as having either a fully or partially completed surveys in this table. Typically, the workforce was the section missing.

**Table 7: Sample Selection of Firms in CHES**

	FULLY COMPLETED SURVEYS	PARTIALLY COMPLETED SURVEYS	REFUSALS
<i>Industry</i>			
Agriculture and mining	2.3	0.0**	2.7
Construction	7.2	14.6	9.6
Manufacturing	9.0	8.3	9.8
Trade, communication, and public utilities	4.3	6.3	4.8
Wholesale trade	7.7	2.1**	8.2
Retail trade	18.9	20.8	21.7
Finance, insurance, and real estate	6.2	8.3	6.7
Education and medical services	9.6	6.3	8.4
Business services	11.3	8.3	11.7
Other services	23.1	22.9	16.2**
Public administration	0.3	2.1	0.3
<i>Firm Size</i>			
1-4	1.2	2.1	0.0**
5-9	22.0	16.7	38.1**
10-19	20.9	22.9	17.9**
20-50	20.5	20.8	12.3**
51-99	18.6	6.3**	20.4
100-299	12.3	14.6	8.2**
300-499	2.0	6.3	1.8
500-999	1.1	4.2	0.4
1000+	1.4	4.2	0.8
<i>County</i>			
Alameda	23.2	41.7**	40.1**
Alpine	0.1	0.0	0.0
Amador	0.6	0.0**	0.0**
Calaveras	0.8	0.0**	0.1**
Colusa	0.3	0.0**	0.0**
Contra Costa	12.8	20.8	12.6
Del Norte	0.3	0.0**	0.0**
Glen	0.4	0.0**	0.0**
Humboldt	2.1	0.0**	1.0**
Lake	0.7	0.0**	0.0**
Lassen	0.4	0.0**	0.0**
Madera	1.3	0.0**	0.3**
Marin	5.7	0.0**	2.9**
Mariposa	0.3	0.0**	0.0**
Mendocino	1.5	0.0**	0.7
Merced	2.0	0.0**	1.8
Modoc	0.1	0.0	0.0
Mono	0.4	0.0**	0.0**
San Francisco	18.8	14.6	21.1
San Joaquin	6.7	6.3	4.3**
San Mateo	10.9	14.6	10.1
Shasta	2.7	2.1	4.6**
Siskiyou	0.7	0.0**	0.0**
Stanislaus	5.5	0.0**	0.4**
Tehama	0.6	0.0**	0.0**
Trinity	0.1	0.0**	0.0**
Tuolumne	1.0	0.0	0.0
N	1,427	48	716

**Table Notes:** Data are from the *California Health Employment Survey (CHES)*. \*\* indicates a significant difference in the percentage as compared to firms that fully responded to the survey. Firm size for nonresponding firms is based on the Genesys listing. One firm from Santa Cruz County was included in the data base.

**Table 8: Distributions by Firm Size**

NUMBER OF EMPLOYEES	CHES % (all)	CHES % (no firms with 3-4 employees)	US %	CA %
5-9	23.2	22.3	41.8	40.2
10-19	20.9	21.1	27.7	27.6
20-49	20.5	20.8	19.0	20.2
50-99	18.5	18.9	6.4	6.9
100-249	12.3	12.5	3.6	3.7
250-499	2.0	2.1	0.9	0.9
500-999	1.1	1.1	0.3	0.3
1000 or more	1.4	1.4	0.2	0.2
N	1,427	1,410	3,324,432	379,353

**Table Notes:** Data are from the *California Health Employment Survey (CHES)* and *County Business Patterns (CBP)*. Size is based on employment at the establishment level. Demarcation of size in the table is based on CBP categories. CHES categories vary slightly and include 5-9, 10-19, 20-50, 51-99, 100-299, 300-499, 500-999, and 1000 or more. Firms with 1-4 employees are not included in CBP data presented above and CHES data contain no firms with 1-2 employees. The 17 CHES firms with 3-4 employees are included in the 5-9 category in the “all” category. The definition of firm size in this table differs from that used in the sampling frame. This table reports the number of workers in the establishment while the sampling frame is grounded in the number of workers at the level that sets benefits.

**Table 9: Distributions by Industry**

NUMBER OF EMPLOYEES	CHES % (all)	CHES % (no firms with 3- 4 employees)	US %	CA %
Agriculture	2.2	2.3	0.3	0.2
Mining	0.1	0.1	0.3	0.1
Utilities	0.4	0.4	0.3	0.2
Construction	7.2	7.2	7.8	7.6
Manufacturing	9.0	9.2	6.6	7.8
Wholesale trade	7.7	7.8	6.2	7.3
Retail trade	18.9	18.8	18.2	15.8
Transportation	3.4	3.5	2.7	2.6
Communication (information)	0.4	0.4	2.1	2.4
Finance and insurance	2.3	2.1	5.9	5.4
Real estate	3.9	4.0	3.0	3.5
Professional and management	8.1	8.2	7.3	8.5
Administration support	5.6	5.7	0.9	0.8
Educational	0.1	0.1	4.5	5.0
Health care and social assistance	17.6	17.5	1.2	1.5
Arts and entertainment	2.7	2.8	11.6	11.2
Accommodation	2.7	2.8	1.4	1.5
Other services	7.1	7.1	11.1	11.5
Other	0.3	0.3	8.6	7.1
N	1,427	1,410	3,324,432	379,353

**Table Notes:** Data are from the *California Health Employment Survey (CHES)* and *County Business Patterns (CBP)*. Firms with 1-4 employees are not included in CBP data presented above and CHES data contain no firms with 1-2 employees. The 17 CHES firms with 3-4 employees are included in the 5-9 category in the “all” category.

**Table 10: Distributions by Industry and Firm Size**

INDUSTRY	SIZE	CHES % (all firms)	CHES % (no firms with 3-4 employees)	US %	CALIFORNIA %
Forestry; fishing; hunting; and agriculture support	Very small	1.12	1.13	0.20	0.15
Forestry; fishing; hunting; and agriculture support	Small	0.07	0.07	0.04	0.04
Forestry; fishing; hunting; and agriculture support	Large	1.05	1.06	0.01	0.03
Mining	All	0.07	0.07	0.34	0.12
Utilities	Very small	0.14	0.07	0.17	0.09
Utilities	Small	0.07	0.07	0.08	0.04
Utilities	Large	0.21	0.21	0.08	0.05
Construction	Very small	3.01	3.05	5.88	5.40
Construction	Small	1.54	1.49	1.34	1.48
Construction	Large	2.66	2.70	0.60	0.76
Manufacturing	Very small	2.45	2.48	3.41	4.24
Manufacturing	Small	1.61	1.63	1.58	1.95
Manufacturing	Large	5.05	5.11	1.65	1.65
Wholesale trade	Very small	2.52	2.55	4.38	5.09
Wholesale trade	Small	1.05	1.06	1.24	1.44
Wholesale trade	Large	4.13	4.18	0.61	0.75
Retail trade	Very small	6.24	6.10	13.65	11.23
Retail trade	Small	3.85	3.90	2.80	2.74
Retail trade	Large	8.90	8.87	1.74	1.81
Transportation and warehousing	Very small	0.77	0.78	1.63	1.58
Transportation and warehousing	Small	0.70	0.71	0.60	0.59
Transportation and warehousing	Large	1.96	1.99	0.43	0.42
Information	All	0.42	0.42	2.09	2.45
Finance and insurance	Small	0.84	0.78	5.39	4.90
Finance and insurance	Large	1.47	1.35	0.52	0.55
Real estate and rental and leasing	Very small	1.61	1.63	2.48	2.84
Real estate and rental and leasing	Small	0.35	0.35	0.34	0.46
Real estate and rental and leasing	Large	1.96	1.99	0.14	0.18
Professional; scientific; technical and mgmt. services	Very small	3.01	2.98	5.96	6.64
Professional; scientific; technical and mgmt. services	Small	1.05	1.06	1.41	1.66
Professional; scientific; technical and mgmt. services	Large	4.06	4.11	0.89	1.04
Administrative and support and waste mgmt. and remediation services	Very small	2.17	2.20	2.67	2.89
Administrative and support and waste mgmt. and remediation services	Small	0.63	0.64	0.89	1.04
Administrative and support and waste mgmt. and remediation services	Large	2.87	2.91	0.91	1.04
Educational services	All	0.14	0.14	1.23	1.46
Health care and social assistance	Very small	5.19	4.89	8.37	8.49
Health care and social assistance	Small	2.45	2.48	1.89	1.65
Health care and social assistance	Large	9.95	10.07	1.36	1.04
Arts; entertainment; and recreation	Very small	0.7	0.71	0.84	0.81
Arts; entertainment; and recreation	Small	0.49	0.50	0.34	0.35
Arts; entertainment; and recreation	Large	1.54	1.56	0.23	0.29
Accommodation and food services	Small	0.91	0.93	9.82	10.27
Accommodation and food services	Large	1.82	1.84	1.29	1.24
Other services	Very small	3.43	3.48	7.04	5.62
Other services	Small	1.47	1.49	1.09	1.05
Other services	Large	2.24	2.20	0.37	0.40
N		1,427	1,410	3,322,176	379,024

**Table Notes:** Data are from the *California Health Employment Survey* (CHES) and *County Business Patterns* (CBP). Size is based on employment at the establishment level: Very Small (5-19 employees); Small (20 to 50 in CHES or 20-49 in CBP); All Small (5-50 in CHES or 5-49 in CBD); Large (51+ in CHES or 50+ in CBP) or All (firms of all sizes). Firms with 1-4 employees are not included in CBP data presented above and CHES data contain no firms with 1-2 employees. The 17 CHES firms with 3-4 employees are included in the 5-9 category in the “all” category.

**Table 11: An Application of Weights in CHES**

	<b>ALL UNWEIGHTED</b>	<b>UNWEIGHTED</b> (firms with 3-4 employees excluded)	<b>WEIGHTED</b>			
			<i>All Firms</i>		<i>Firms with 3-4 Employees Excluded</i>	
			Weighted for CA	Weighted for U.S.	Weighted for CA	Weighted for U.S.
% Health benefits	87.3	87.4	80.5	79.6	80.6	79.7
N	1,427	1,410	1,427	1,427	1,410	1,410

**Table Notes:** Data are from the *California Health Employment Survey* (CHES).

**Table 12: CHES and CHEBS Survey Methods Compared**

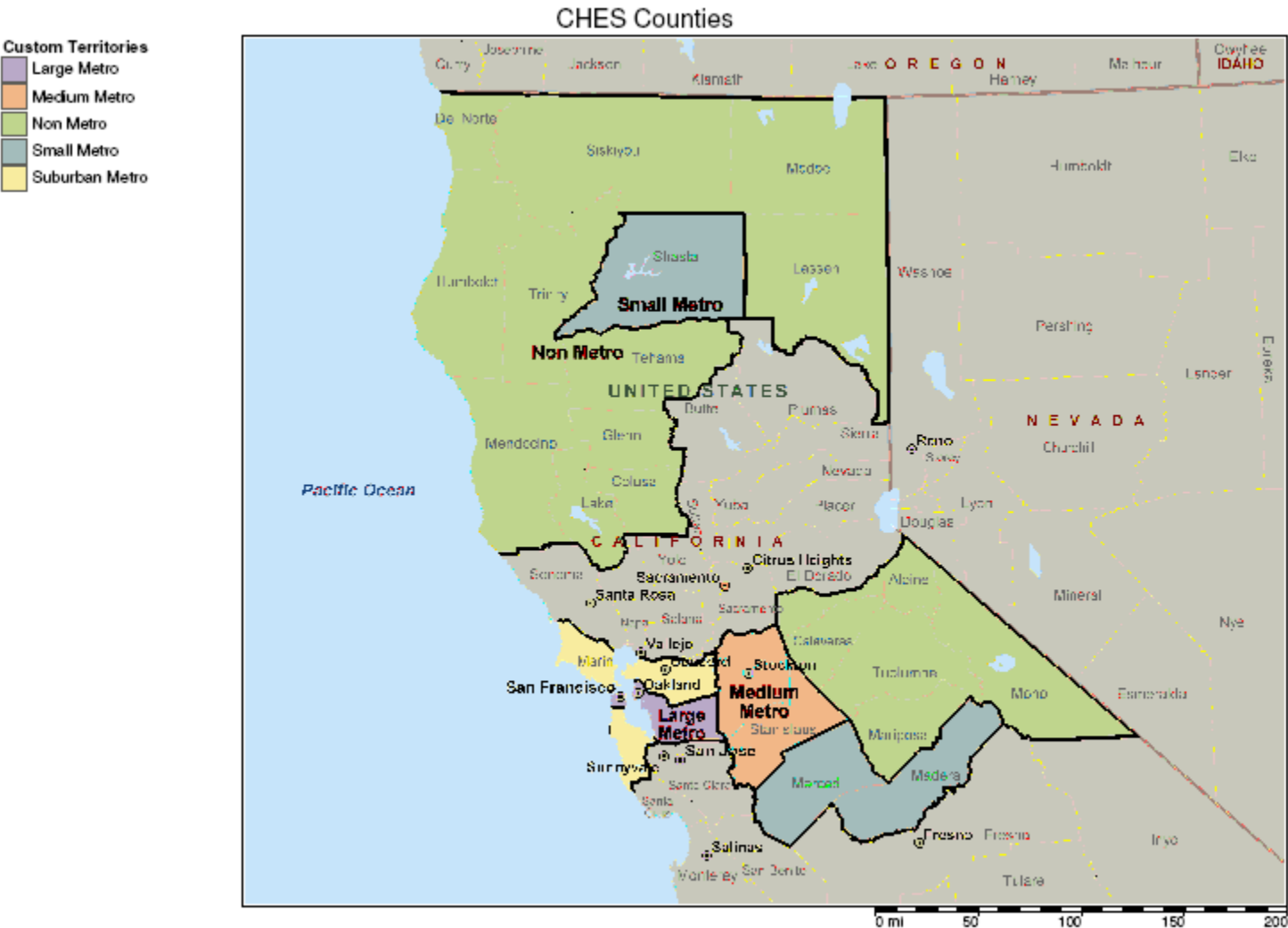
	<b>CHES</b>	<b>CHEBS California</b>	<b>CHEBS United States</b>
<i>Sampling</i>			
Dates Fielded	July 2005 to December 2006	April to July 2006	January to May 2006
Sampling Criteria	<ul style="list-style-type: none"> <li>• Private sector firms</li> <li>• 5 or more employees at the establishment</li> </ul>	<ul style="list-style-type: none"> <li>• Private sector firms</li> <li>• 3 or more employees at the establishment</li> </ul>	<ul style="list-style-type: none"> <li>• Private and public sector firms</li> <li>• 3 or more employees at the establishment</li> </ul>
Sampling Frame	InfoUSA, via Genesys Marketing Systems	Dun and Bradstreet	Dun and Bradstreet
Sampling Design	Stratified random sampling within 27 Northern California counties	Stratified random sampling of California firms	Stratified random sampling with an attempt made to contact firms that participated in the prior year
Stratification Criteria	<ul style="list-style-type: none"> <li>• <i>County</i>: proportionate to the number of firms operating in the county</li> <li>• <i>Firm size</i>: half with 51+ employees and half with ≤ 50 employees</li> </ul>	Firm size: 3-199 and 200+	Firm size: 3-199 and 200+
<i>Surveying</i>			
Response Rate	67.3%	Not Available	48%
Question on health benefit offer	“Does your firm offer health benefits?” (firms define health benefits)	Based on HRET	“Does your company offer or contribute to a health insurance program as a benefit to your employees?”
Inclusivity of Plans	Includes union only plans	Excludes union only plans	Excludes union only plans
Number of Surveys	1,427 (includes 17 (1.2%) with 3-4 employees)	802	3,159
<i>Weighting</i>	Based on industry and firm size and 2003 County Business Pattern data for California and U.S. firms	<i>First Stage</i> : Private sector from U.S. Census 2003 Statistics of U.S. Business <i>Second Stage</i> : Adjust for nonresponse	<i>First Stage</i> : Private sector from U.S. Census 2003 Statistics of U.S. Business, and public sector firms from 2002 Census of Governments <i>Second Stage</i> : Adjust for nonresponse
<i>Technical Information</i>			
Conducted by	HIRE Center	National Research, LLC.	National Research, LLC.
Funders	W.E. Upjohn Institution for Employment Research	California Health Care Foundation and Center for Studying Health System Change	Kaiser Family Foundation and Health Research and Educational Trust
Technical Methods Report	<a href="http://www.hire.csueastbay.edu/hire/discpap/abstracts/R07-01-01.pdf">www.hire.csueastbay.edu/hire/discpap/abstracts/R07-01-01.pdf</a>	<a href="http://www.chcf.org/documents/insurance/EmployerBenefitsSurvey06.pdf">http://www.chcf.org/documents/insurance/EmployerBenefitsSurvey06.pdf</a>	<a href="http://www.hret.org/hret/publications/2006_ehbs.html">http://www.hret.org/hret/publications/2006_ehbs.html</a>

**Table 13: Percentage of Firms Offering Health Benefits**

Size	United States		California		Unweighted	
	HRET	CHES Weighted for U.S	CHEBS	CHES Weighted for CA	CHES Respondents	CHES Non Respondents
3-9	48	72.5	62	73.2	71.6	70.1
10-49 (50)	76	81.0	80	81.9	87.8	74.7
50-199 (299)	92	97.0	94	97.4	96.4	92.0
(300)200-999	99	100.0	97	100.0	100.0	100.0
1000+	100	100.0	99	100.0	100.0	100.0
All firms	61	79.6	71	80.5	87.3	79.0

**Table Notes:** Data are from the *California Health and Employment Surveys* (CHES), Claxton, Gil, Finder, DiJulio, Hawkes, Pickreign, and Gabel (2006) for the Health Research and Educational Trust (HRET) and Eibner, Kapur and Marquis (2006) for the *California Health Employment Benefit Surveys* (CHEBS). CHES data numbers are computed on the sample of firms that fully completed the survey. Numbers in parenthesis are the delimiters in the CHES data. All data are weighted except where noted.

Appendix Figure 1: A Geographic Portrait of the Area



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**Appendix 1: CHES Survey Instrument**  
**California Health and Employer Surveys**

*Hello. My name is <\_\_\_\_\_> and I am calling from the HIRE Center at Cal State, East Bay. The Upjohn Institute has funded us to conduct **academic** research on benefits offered to workers in Northern California firms. I have just a few questions I would like to ask you. Are you the person with knowledge about benefits and jobs in your firm? (If not, could I talk with someone like the Business Manager or Human Resources Officer that could answer these questions?) The questions will only take about 10 to 15 minutes and all information will be strictly confidential. Do you have some time now **to help us out** with our research? Your participation is strictly voluntary and you can terminate the survey process at any point. Neither you nor your firm will be identified in any reporting of data. Any responses given will be aggregated for reporting purposes only.*

<b>TIME:</b> (military)	Began:	End:	<b>Date:</b>
<b>Surveyor:</b>			
<b>County:</b>			

*First, I'd like to verify your contact information so we can thank you for participating in our survey.*

<b>Phone Number:</b>		SIC Code (If Blank ask what firm does):
<b>Firm Name:</b>		
<b>Address:</b>	Street:	City, State, and Zip Code:
<b>Respondent:</b>		
<b>Position:</b>		

*Screening Questions: I'd like to ask you a couple questions to see if you fit into our sampling frame.*

Sc1: Are you a for-profit or nonprofit company? (Check which.)	<input type="checkbox"/> For profit	<input type="checkbox"/> Government (federal, state, city, county)	<input type="checkbox"/> Other: (verify eligibility before proceeding)
	<input type="checkbox"/> Nonprofit (501(c) (3))	<b>END SURVEY</b>	
Sc2: How many workers are there <b>at THIS location</b> ?	<input type="checkbox"/> 1-4 (END SURVEY)	<input type="checkbox"/> 20-50	<input type="checkbox"/> 100-299
	<input type="checkbox"/> 5-9	<input type="checkbox"/> 51-99	<input type="checkbox"/> 300-499
	<input type="checkbox"/> 10-19		<input type="checkbox"/> 500-999
			<input type="checkbox"/> 1,000+
Sc3: Does your firm operate at more than one location?	<input type="checkbox"/> Yes	<input type="checkbox"/> No ( <b>Start Survey</b> )	
Sc3A: Are the locations?	<input type="checkbox"/> Multinational	<input type="checkbox"/> Regional (Western US)	<input type="checkbox"/> Local (Northern CA)
	<input type="checkbox"/> National	<input type="checkbox"/> California	<input type="checkbox"/> Other:
Sc3B: Are benefits set at the central location or at your location?	<input type="checkbox"/> Central Location	<input type="checkbox"/> R Location	<input type="checkbox"/> R location is central
			<input type="checkbox"/> Other (specify):
Sc3C: How many workers are <b>at ALL locations</b> ? (Include all workers including part time/full time, temporary/permanent, that are paid by the firm.)	<input type="checkbox"/> 1-4 (END SURVEY)	<input type="checkbox"/> 20-50	<input type="checkbox"/> 300-499
	<input type="checkbox"/> 5-9	<input type="checkbox"/> 51-99	<input type="checkbox"/> 500-999
	<input type="checkbox"/> 10-19	<input type="checkbox"/> 100-299	<input type="checkbox"/> 1000-1999
			<input type="checkbox"/> 2000-4999
			<input type="checkbox"/> 5000-9999
			<input type="checkbox"/> 10,000+

Verify need before proceeding	<input type="checkbox"/> Small (5-50)	<input type="checkbox"/> Large (51+)
<b>Type firm:</b> (base on who sets benefits)		



**Section A: Benefits.** We would like to ask you some questions about the benefits you **offer** workers beyond those mandated by the government. Please answer yes if your firm offers the benefit or no if it does not.

<b>Does your firm offer workers?</b>			
1. Paid vacation	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
2. Paid holidays	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
3. Paid sick leave	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
4. Flexible hours	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
5. Shift differentials or premium pay (include dangerous, dirty and hazard pay)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
6. Non-production bonuses (e.g., lump-sum payments, referral bonuses)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
7. Severance pay (where needed)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
8. Supplemental unemployment plans	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
9. Life insurance	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
10. Long-term disability insurance	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
11. Defined benefit retirement	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
12. Defined contribution retirement	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
13. Retiree health coverage (including Supplemental Health Insurance)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
13a. (If yes), does the plan cover workers under age 65?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
14. Formal job training (e.g., classes)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
15. Financial assistance for education	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
16. Financial assistance for child care	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
17. Cafeteria plans in benefit selection (aka Section 125 plans)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
17a. (If yes), is health insurance an option under your cafeteria plan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
18. Does your firm offer health benefits?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
18a. (If yes) Are seasonal/temporary workers eligible for health benefits?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
18b. (If DK), can I talk to someone that knows about health benefits? (Continue only with a person knowledgeable about health benefits.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK (END SURVEY)
19. Vision insurance (apart from the health insurance plan)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
20. Dental insurance (apart from the health insurance plan)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
21. Mental health/substance abuse (outpatient or inpatient, include EAP—Employee Assistance Plans) (apart from the health insurance plan)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
22. Long-term health care (e.g., nursing home care) (apart from the health insurance plan)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
23. Are all workers offered the same benefits?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
23a. (If no), what are the differences (e.g., skilled craftsman have long-term disability, professional staff have flexible hours)?			
24. Have benefits <b>other than the health plan</b> , changed in the last year?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
24a. (If yes), how they have changed (e.g., decreased overtime, increased employer payment for pension)?			

**Section B: No Health Benefits. Ask only if firms do not offer health benefits (Q18 is NO).**

25. Has your firm offered health insurance in the past five years?	<input type="checkbox"/> Yes (Go to Q25B)	<input type="checkbox"/> No (Go to Q25A)	<input type="checkbox"/> DK (Go to Q25A)
25a. (If no or DK), Firms not offering health insurance to workers may be affected by rising health care costs. How do you think your firm might have been affected by rising health care costs? (Go to Q26)			
<input type="checkbox"/> No Affect			
25b. (If yes), why did your firm drop its coverage? (READ and check ALL that apply.)			
<input type="checkbox"/> Coverage too expensive/ cost too much	<input type="checkbox"/> Workers had other coverage	<input type="checkbox"/> No need for company to offer it	<input type="checkbox"/> Business not doing well
<input type="checkbox"/> Too few workers signed up/ did not want	<input type="checkbox"/> Could no longer afford coverage	<input type="checkbox"/> Economy	<input type="checkbox"/> Other:
26. How likely is it that you will offer health insurance in the next two years?	<input type="checkbox"/> Very likely	<input type="checkbox"/> Somewhat likely	<input type="checkbox"/> Not likely
27. Has your firm shopped for health insurance in the past year?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK

*We are interested in knowing why your firm does not offer health insurance. On a scale where 1 is not at all important and 5 is very important, please say why your firm does NOT offer health insurance to its workers.*

	Not at all important		Very important			
	1	2	3	4	5	<input type="checkbox"/> DK
28. Premiums were too high	1	2	3	4	5	<input type="checkbox"/> DK
29. Worker turnover is too high	1	2	3	4	5	<input type="checkbox"/> DK
30. Workers are generally covered under another plan (e.g., spouse or parent)	1	2	3	4	5	<input type="checkbox"/> DK
31. The firm can attract good workers without offering health insurance	1	2	3	4	5	<input type="checkbox"/> DK
32. The firm is too small or new	1	2	3	4	5	<input type="checkbox"/> DK
33. The firm has (or had) a seriously ill worker	1	2	3	4	5	<input type="checkbox"/> DK
34. Setting up a plan is too complicated and time consuming	1	2	3	4	5	<input type="checkbox"/> DK
35. Revenue is too uncertain to commit to a plan	1	2	3	4	5	<input type="checkbox"/> DK
36. Business cannot afford it	1	2	3	4	5	<input type="checkbox"/> DK
37. Workers cannot afford it	1	2	3	4	5	<input type="checkbox"/> DK
38. Workers are healthy and do not need it	1	2	3	4	5	<input type="checkbox"/> DK
39. Workers prefer wages and/or other benefits	1	2	3	4	5	<input type="checkbox"/> DK
40. Don't need to offer a health insurance plan to recruit and retain good workers	1	2	3	4	5	<input type="checkbox"/> DK
41. Workers are temporary, part-time, or worker turnover is high	1	2	3	4	5	<input type="checkbox"/> DK
42. Don't know where to go for information on starting a health insurance plan	1	2	3	4	5	<input type="checkbox"/> DK
43. What are other reasons for your not offering health insurance:						<input type="checkbox"/> none

*Now I'd like to ask you some questions on the impact NOT offering health insurance has on your workforce. On a scale where 1 is virtually no impact and 5 is a very large impact, please rate the following:*

	Virtually No Impact			Very Large Impact		
	1	2	3	4	5	<input type="checkbox"/> DK
44. Worker recruitment	1	2	3	4	5	<input type="checkbox"/> DK
45. Worker retention (turnover)	1	2	3	4	5	<input type="checkbox"/> DK
46. Worker attitude and performance	1	2	3	4	5	<input type="checkbox"/> DK
47. The health of your workers	1	2	3	4	5	<input type="checkbox"/> DK
48. Absenteeism	1	2	3	4	5	<input type="checkbox"/> DK
49. The overall success of your business	1	2	3	4	5	<input type="checkbox"/> DK

**Go to Q 82, Section E, Page 5**

**Section C: Health Care Costs. Ask only if firms offer health benefits (Q18 is YES).**

*Because health care costs have risen in the past few years, we are interested in getting your impressions of what your firm has done in the past 3-5 years about escalating health care costs. We would like you to answer yes to our question if you think the action we mention is one your firm has taken and no if it has not.*

<b>In response to rising health care costs, did your firm decrease or eliminate...</b>		
50. Nonhealth benefits (e.g., pensions, vacations)	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
51. Health insurance coverage (e.g., services covered like pharmaceuticals)	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
52. Vision insurance	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
53. Dental insurance	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
54. Other health-related coverage (e.g., substance abuse, mental health)	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
55. Number of health plans offered to workers	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
56. Types of health plans offered to workers (e.g., PPO to HMO)	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
<b>In response to rising health care costs, did your firm...</b>		
57. Change health insurance carriers (e.g., from Blue Shield to Health Net)	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
58. Start a health reimbursement arrangement (i.e., HRA)	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
59. Start a flexible spending account for workers' health care expenses (i.e., FSA)	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
60. Move to a high deductible health insurance plan (catastrophic coverage only, aka HDHP)	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
61. Contribute to a worker's health savings account (i.e., HSA, medical savings account, MSA)	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
<b>In response to rising health care costs, did your firm increase the...</b>		
62. Amount or percent of the premium the worker pays for their own health coverage (i.e., premium paid by worker)	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
63. Amount or percent of the premium the worker pays for health coverage for other family members	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
64. Copayment or coinsurance under health coverage (e.g., pharmaceuticals, office visit)	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
<b>Health care costs can impact different things other than health benefits. In response to rising health care costs, did your firm...</b>		
65. Increase its prices (or reduce its services)	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
66. Give fewer raises or reduce wages	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
67. Reduce its workforce (i.e., the number of workers)	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
68. Increase the hours a week a worker must work to receive health benefits	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
69. Increase the length of time a worker is with the firm before receiving benefits	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK
70. Use more workers not eligible for health benefits, for example use more part time, temporary, or outsourced workers or increase hours or number of workers.	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> DK

**Section D: Health Insurance. Ask only if firms offer health benefits (Q18 is YES).**

*We would now like to ask some specific questions about the health insurance you offer to your workers.*

71. Does your firm purchase insurance from a private insurer or are you self insured or use a MEWA? (Check which. If none ask how to you purchase your health benefits)			
<input type="radio"/> Self insured	<input type="radio"/> Multiple Employer Welfare Association (MEWA) (e.g., Cooperative or alliance, Business coalition, Employer/Welfare Association, Trade or Professional Association)	<input type="radio"/> Other:	
<input type="radio"/> Private market (broker)			
72. How many different health care plans do you offer workers?			# <input type="checkbox"/> DK
73. We would like to know what kinds of plan(s) you offer workers? Do you offer... (If yes, ask how many.)			
<input type="radio"/> Conventional (includes indemnity) # _____	<input type="radio"/> Health Maintenance Organization (HMO) # _____	<input type="radio"/> Preferred Provider Organization (PPO) # _____	<input type="radio"/> Point-of-Service (POS)/or Hybrid plan # _____
<input type="radio"/> Other: _____			
<b>Surveyor Note: Numbers in Q72 MUST EQUAL all numbers added together in Q73.</b>			
74. We are interested in knowing about the health care plan most workers select. What is the name of the carrier?			
<input type="checkbox"/> Kaiser	<input type="checkbox"/> Aetna	<input type="checkbox"/> Blue Cross	<input type="checkbox"/> Blue Shield
<input type="checkbox"/> Catholic Health Care	<input type="checkbox"/> Health Net	<input type="checkbox"/> United Health Care	<input type="checkbox"/> Other:
75. Is the plan a... <input type="checkbox"/> Conventional <input type="checkbox"/> HMO <input type="checkbox"/> PPO <input type="checkbox"/> POS/ Hybrid <input type="checkbox"/> Other:			
75a. (If more than one plan), Is this the low cost (to worker) health care plan? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK <input type="checkbox"/> NA			
			<i>If Change, What was the percent change in past year?</i>
		<b>How has it changed in past year?</b>	
76. How many months must new workers wait before they can enroll in health benefits?	months	<input type="checkbox"/> No Change <input type="checkbox"/> Increased <input type="checkbox"/> DK <input type="checkbox"/> Decreased	%
76a. Comments:			
77. How many hours a week must workers work before they can enroll in health benefits?	hours	<input type="checkbox"/> No Change <input type="checkbox"/> Increased <input type="checkbox"/> DK <input type="checkbox"/> Decreased	%
77a. Comments:			
78. What is the premium the firm pays <TYPICAL PLAN> for the single worker? (Surveyor: Note time period: month, year, etc.)	\$ per	<input type="checkbox"/> No Change <input type="checkbox"/> Increased <input type="checkbox"/> DK <input type="checkbox"/> Decreased	%
78a. Comments:			
79. What is the amount the worker contributes to health insurance premiums for coverage for the single worker?	% or \$	<input type="checkbox"/> No Change <input type="checkbox"/> Increased <input type="checkbox"/> DK <input type="checkbox"/> Decreased	%
79a. Comments:			
80. What is the co-payment or coinsurance workers pay for a physician office visit in <TYPICAL PLAN>?	% or \$	<input type="checkbox"/> No Change <input type="checkbox"/> Increased <input type="checkbox"/> DK <input type="checkbox"/> Decreased	%
80a. Comments:			
81. What is the co-payment or coinsurance workers pay for pharmaceuticals in <TYPICAL PLAN>?	% or \$	<input type="checkbox"/> No Change <input type="checkbox"/> Increased <input type="checkbox"/> DK <input type="checkbox"/> Decreased	%
81a. Comments:			

**Section E: Firm Characteristics: Ask of everyone.** *Let's switch gears for a minute. We would like to know a bit more about your firm.*

82. In the past year, <b>has</b> your firm's workforce (at location) . . .	<input type="checkbox"/> Increased	<input type="checkbox"/> Decreased	<input type="checkbox"/> Stayed same
83. In next five years, <b>will</b> your workforce (at location) . . . (i.e., what are your expectations about future growth?)	<input type="checkbox"/> Increase	<input type="checkbox"/> Decrease	<input type="checkbox"/> Stay same
84. About how many years has your firm been in business (NOT just at this location)?	<input type="checkbox"/> Less than 3 years	<input type="checkbox"/> 3-5 year <input type="checkbox"/> 6-10 years	<input type="checkbox"/> 11-20 years <input type="checkbox"/> > 20 years

**Ask Q 85 to Q 91 if firm is "small" (50 or fewer workers).**

85. Do you purchase your health insurance through Pac Advantage?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> DK
--	------------------------------	-----------------------------	-----------------------------

We would like to know a little bit about the demographics of your workforce. **Can you please tell me what percent of your workforce is...**

86. Female?	<input type="checkbox"/> 0-33%	<input type="checkbox"/> 34-66%	<input type="checkbox"/> 67-100%	<input type="checkbox"/> DK
87. 25 or under?	<input type="checkbox"/> 0-33%	<input type="checkbox"/> 34-66%	<input type="checkbox"/> 67-100%	<input type="checkbox"/> DK
88. 55-64?	<input type="checkbox"/> 0-33%	<input type="checkbox"/> 34-66%	<input type="checkbox"/> 67-100%	<input type="checkbox"/> DK
89. Married?	<input type="checkbox"/> 0-33%	<input type="checkbox"/> 34-66%	<input type="checkbox"/> 67-100%	<input type="checkbox"/> DK
90. How many dependents, on average, does a worker have, including their spouse?				#
91. In the past year, how has the demographic composition of workers changed (age, dependents and gender)?				<input type="checkbox"/> No Change

**Section F: Workforce Composition. Ask of everyone.** Finally, we would like to ask a few questions about the different types of positions you have. We are particularly interested in learning about positions requiring different levels of education and work experience. In answering these questions, we would like you to think about ALL the positions in this firm at this location and to classify them by the education and training level required of workers when they start the job.

	<b>Entry-Level Position</b>	<b>Mid-Level Position</b>	<b>High-Level Position</b>
	<i>(no more than a high school education and no more than one year of work experience)</i>	<i>(some college and/or some work experience (maybe 1-3 years))</i>	<i>(at least a college degree and/or extensive work experience)</i>
92. What percentage of ALL workers are in <entry, mid, or high-level> positions? Please include anyone working on site such as temp help and contract workers. <i>(If 0%, do not ask Q about that position.)</i>	% <input type="checkbox"/> 0	% <input type="checkbox"/> 0	% <input type="checkbox"/> 0
93. If Q92 < 100% does the firm have another category of position with a large number of workers?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
93a. What are the education and work experience requirements for this position?			
94. In the past year, how has the percentage of workers in <entry, mid, or high-level> positions changed?	<input type="checkbox"/> Increased <input type="checkbox"/> Same <input type="checkbox"/> Decreased <input type="checkbox"/> DK	<input type="checkbox"/> Increased <input type="checkbox"/> Same <input type="checkbox"/> Decreased <input type="checkbox"/> DK	<input type="checkbox"/> Increased <input type="checkbox"/> Same <input type="checkbox"/> Decreased <input type="checkbox"/> DK
95. Of ALL workers in <entry, mid, or high-level>, what percent are part time, temporary, paid interns, consultants, outsourced, or contract workers? (part time are those not eligible for health benefits)	<input type="checkbox"/> 0% <input type="checkbox"/> 67-100% <input type="checkbox"/> 1-33% <input type="checkbox"/> DK <input type="checkbox"/> 34-66%	<input type="checkbox"/> 0% <input type="checkbox"/> 67-100% <input type="checkbox"/> 1-33% <input type="checkbox"/> DK <input type="checkbox"/> 34-66%	<input type="checkbox"/> 0% <input type="checkbox"/> 67-100% <input type="checkbox"/> 1-33% <input type="checkbox"/> DK <input type="checkbox"/> 34-66%
96. In the past year, how has the percentage of part time, temporary, consultants, outsourced, or contract workers in <entry, mid, or high-level> positions changed?	<input type="checkbox"/> Increased <input type="checkbox"/> Same <input type="checkbox"/> Decreased <input type="checkbox"/> DK	<input type="checkbox"/> Increased <input type="checkbox"/> Same <input type="checkbox"/> Decreased <input type="checkbox"/> DK	<input type="checkbox"/> Increased <input type="checkbox"/> Same <input type="checkbox"/> Decreased <input type="checkbox"/> DK
96a. <i>(If increased or decreased)</i> , which areas changed? <i>(Surveyor Note: "outs" are consultants, outsourced, or contract workers.)</i>	<input type="checkbox"/> Part time <input type="checkbox"/> "Outs" <input type="checkbox"/> Temps <input type="checkbox"/> DK	<input type="checkbox"/> Part time <input type="checkbox"/> "Outs" <input type="checkbox"/> Temps <input type="checkbox"/> DK	<input type="checkbox"/> Part time <input type="checkbox"/> "Outs" <input type="checkbox"/> Temps <input type="checkbox"/> DK

We are almost done...To help us find out about more specific information about the types of workers in positions at different levels, we would like to ask a few questions about one specific job at each level. For this, we would like you to think about the typical job that someone holds at each level. By typical job we mean the one that most workers hold.

	Entry-Level Position <input type="checkbox"/> No positions	Mid-Level Position <input type="checkbox"/> No positions	High-Level Position <input type="checkbox"/> No positions
<b>For Coder:</b> Occupational Coding			
97. What is the job title of the <b>typical</b> job in <entry, mid, or high-level> position for workers employed by this firm (at this location)?	<input type="checkbox"/> N/A	<input type="checkbox"/> N/A	<input type="checkbox"/> N/A
98. Describe the duties of someone in <JOB TITLE>. (if job title doesn't describe duties)	<input type="checkbox"/> N/A	<input type="checkbox"/> N/A	<input type="checkbox"/> N/A
99. What percent of <entry, mid, or high-level> workers are <JOB TITLE>?	<input type="checkbox"/> 0-33% <input type="checkbox"/> 34-66%	<input type="checkbox"/> 67-100% <input type="checkbox"/> DK	<input type="checkbox"/> 0-33% <input type="checkbox"/> 34-66%
100. How easy is it for you to attract workers with skills needed in <JOB TITLE>?	<input type="checkbox"/> Very easy <input type="checkbox"/> A little easy	<input type="checkbox"/> A little hard <input type="checkbox"/> Very hard	<input type="checkbox"/> Very easy <input type="checkbox"/> A little easy
101. How easy is it for you to keep workers in <JOB TITLE>?	<input type="checkbox"/> Very easy <input type="checkbox"/> A little easy	<input type="checkbox"/> A little hard <input type="checkbox"/> Very hard	<input type="checkbox"/> Very easy <input type="checkbox"/> A little easy
102. What is the average wage in <JOB TITLE>? refused_____	\$_____per_____ (e.g., \$9.85 per hour)	\$_____per_____ (e.g., \$9.85 per hour)	\$_____per_____ (e.g., \$9.85 per hour)
103. Are wages in <JOB TITLE> covered by collective bargaining?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK
104. Can workers in <JOB TITLE> get things like commissions or tips to augment their wage?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DK
105. In the past year, how have wages in <JOB TITLE> changed?	<input type="checkbox"/> Increased <input type="checkbox"/> Decreased	<input type="checkbox"/> Same <input type="checkbox"/> DK	<input type="checkbox"/> Increased <input type="checkbox"/> Decreased
105a. (If increase or decrease), by what percent did wages change in the past year?	% <input type="checkbox"/> DK	% <input type="checkbox"/> DK	% <input type="checkbox"/> DK

**Thank you very much for completing this survey. Surveyor Note:** Add any comments here and continue on back.

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