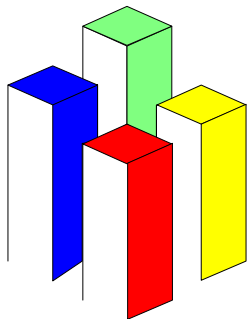


*Attitudes and Opinions of Small  
Businesses in Alabama, Nebraska  
and Washington Towards  
Helping Employees Gain Access  
to Public Benefit Programs*

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# Introduction



# Introduction

## A. Objective of Study

The principal objective of this study was to assess the attitudes and opinions of small businesses (fewer than 50 employees) towards helping their employees gain access to selected public benefit programs. Specific objectives included the following:

- Average number and range of wages of hourly wage employees.
- Average number and range of salaries of salaried employees.
- Benefits currently provided to hourly wage employees.
- Average percentage of the cost of benefits paid by the employees.
- Opinion on low wage employees enrolling in public benefit programs.
- Awareness of selected public benefit programs.
- Number of employees currently enrolled in selected programs.
- Level of support for employees using public benefit programs.
- Likelihood of distributing information on public benefit programs to employees.
- Likelihood of assisting employees in completing paperwork to apply for public benefits.
- Likelihood of responding to a request for income verification for an employee related to their benefit application.

## B. Research Methodology and Sample

The sample for this study consisted of a random selection of small businesses operating in industries paying relatively low wages in Alabama, Nebraska and Washington. These businesses were identified in all three states by industry classification codes (i.e. NAICS codes). The sample frame for this study consisted of firms in industries where the average wages were less than \$25,000 annually. In order to be included in the sample frame the annual wages had to be less than \$25,000 for at least two of the three states that participated in the study. (See Appendix for list of the industries which represented the sample frame for this study). One hundred surveys were completed for each of the three states. With a sample size of 100, the margin of error for individual state is +/- 10 percent.

Alabama	100
Nebraska	100
Washington	100

Page 1





The questionnaire used in this study was developed jointly by Southeast Research and the Appleseed Foundation. A pretest of the questionnaire was conducted prior to starting the actual survey. The data for this study were collected between January 23rd and February 2nd, 2006.

### **C. Data Analysis**

The base used in calculating total percentages for each individual market included in the study is 100. However, caution should be exercised when interpreting percentages that are calculated on relatively small bases (i.e. on cross tabulations). In some instances, totals may not add up to 100% due to rounding. Additionally, the study's findings reflect only those businesses that are represented by the NAICS codes actually included as part of the sample frame.

### **D. Presentation of Major Findings of Study**

While the detailed findings of this study are in Section III (Tabular Data), the Executive Summary (Section II) represents a condensation of the major research findings. These findings are presented in both graphical and in narrative form.





# Executive Summary

**On average, the companies surveyed  
in the three states employed less than  
ten hourly wage employees each.**

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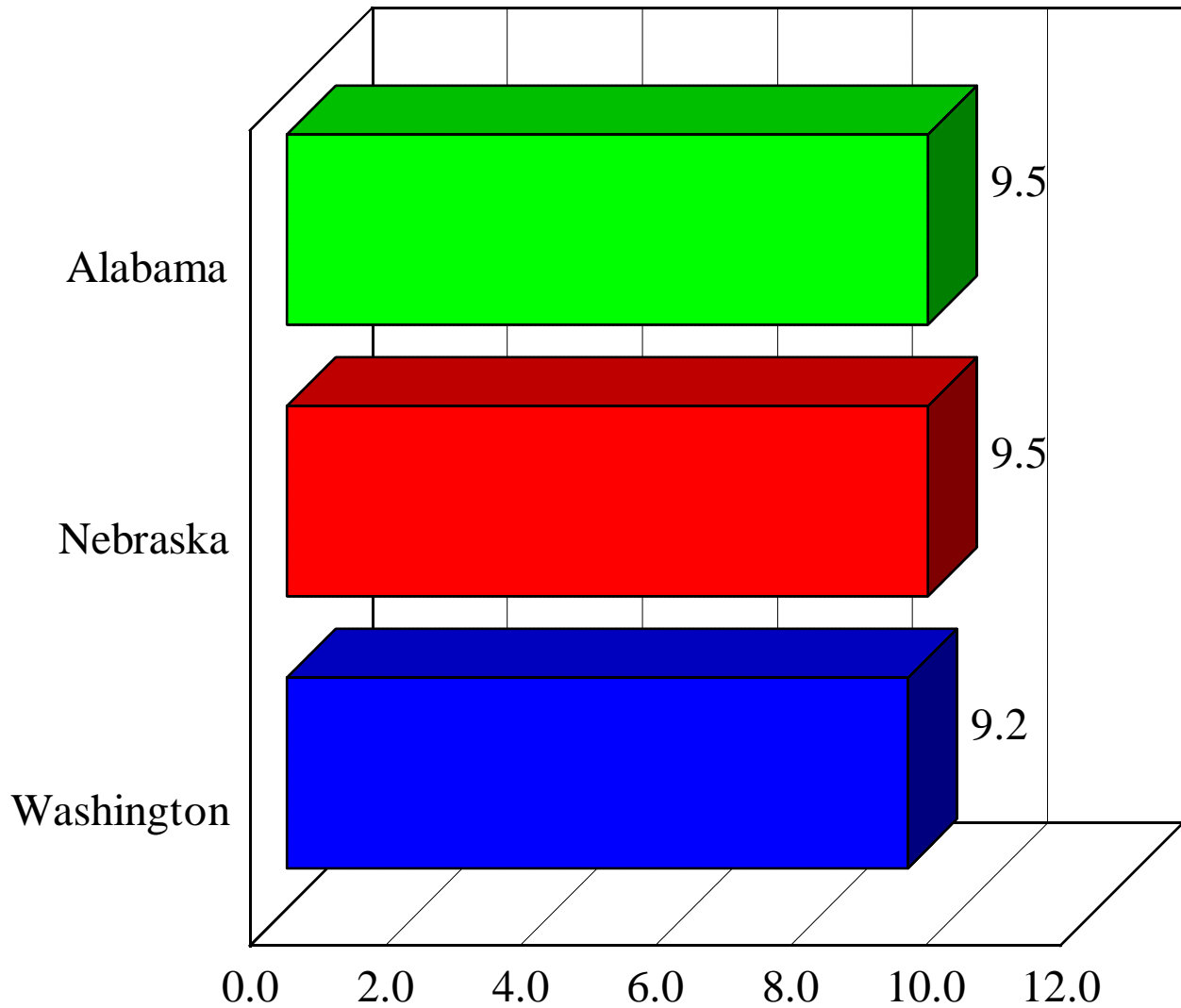
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# Chart 1

## Average Number of Hourly Wage Employees

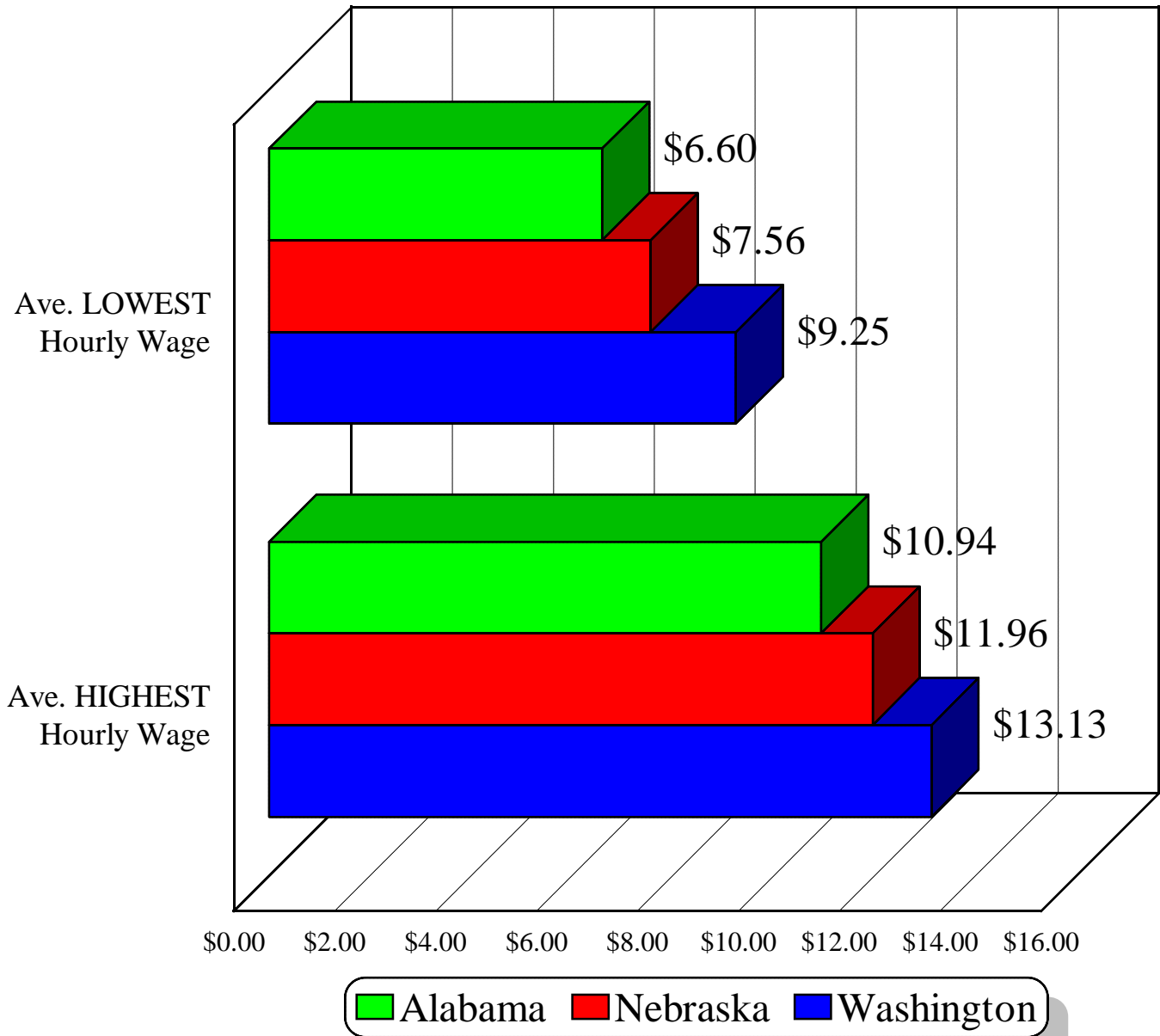


**The lowest paid hourly workers employed by companies in the three states earned from \$6.60 per hour (Alabama) to \$9.25 per hour (Washington). The highest paid hourly wage earners were paid from \$10.94 per hour (Alabama) to \$13.13 per hour (Washington).**



# Chart 2

## Rate of Hourly Wages Paid to Employees

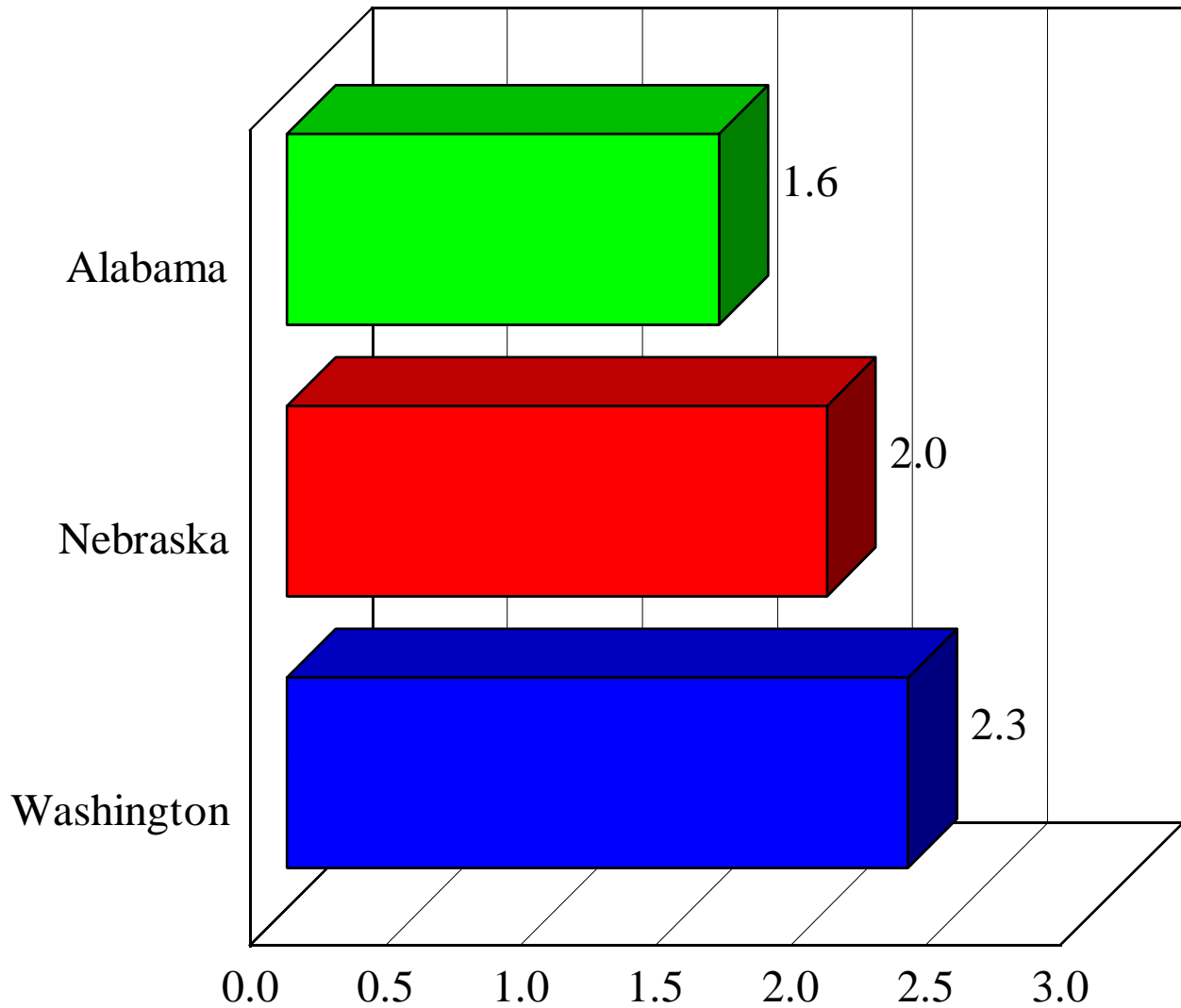


**All of the companies surveyed in the three states employed a relatively small number (an average of approximately 2 per company) of salaried personnel.**



# Chart 3

## Average Number of Salaried Employees

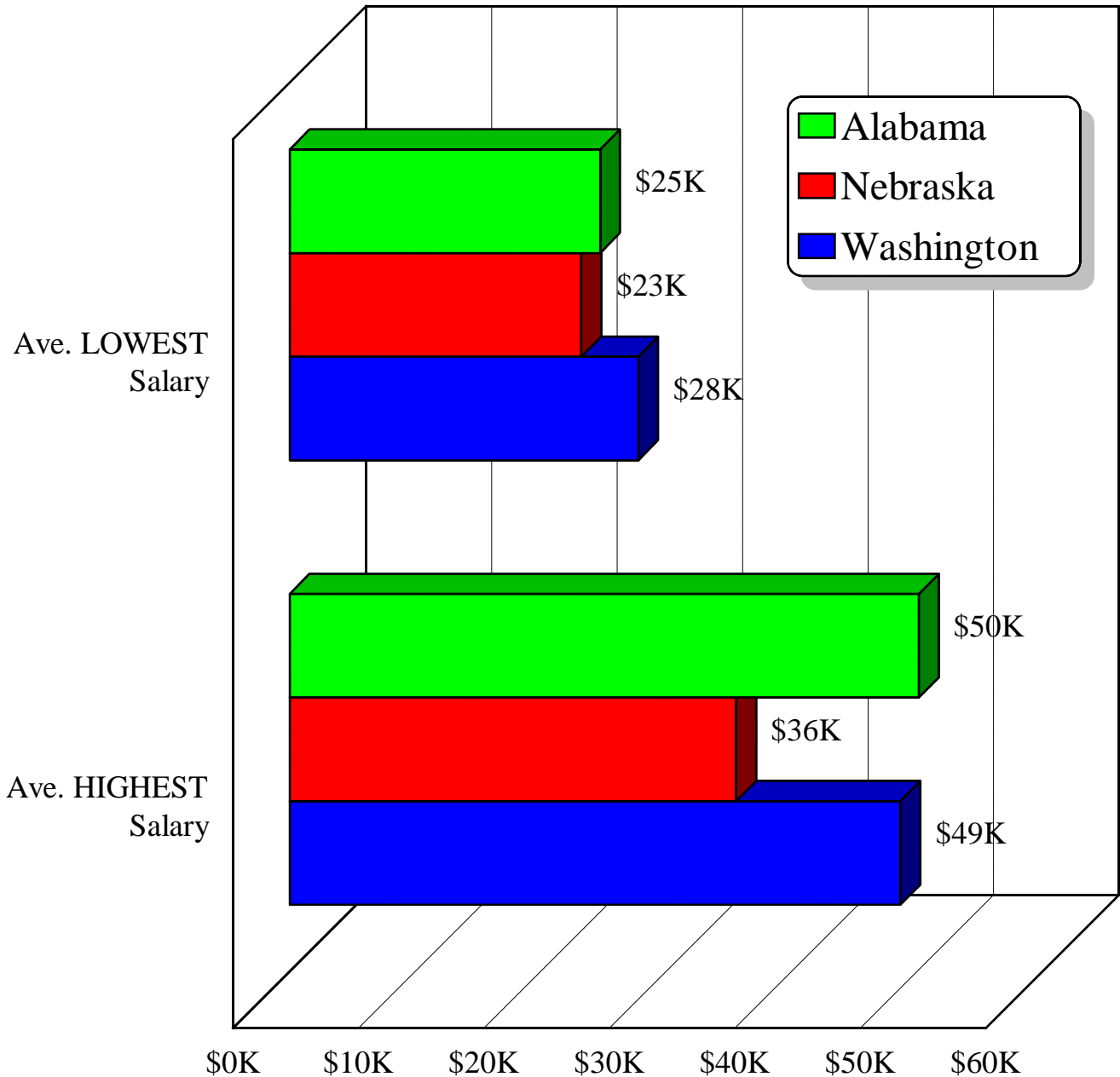


**The lowest paid salaried employees of all companies represented in this study earned approximately \$25,000 annually while the highest paid salaried workers were paid from \$36,000 (Nebraska) to approximately \$50,000 (Alabama and Washington).**



# Chart 4

## Range of Salaries Paid to Employees



**Among the Alabama companies surveyed, 63 percent indicated that they did not offer employees any of the eight benefits included in the survey (see Chart 5 opposite page). However, small business in Alabama were more apt to provide employees with health insurance, dental insurance and 401(k) plans vs. companies in the other states. Close to six out of ten small businesses in Washington did not provide employees with any of the eight benefits studied while slightly over one-half (52%) of the businesses in Nebraska did not provide any of the employee benefits.**



# Chart 5

## Benefits Currently Provided to Hourly Wage Employees

Benefits	Alabama	Nebraska	Washington
None/No Answer*	63%	52%	59%
Health Insurance	37%	31%	33%
Dental Insurance	18%	8%	15%
401(k)/Retirement Plan	17%	8%	11%
Life Insurance	7%	9%	7%
Vacation Pay	0%	12%	7%
Disability Insurance	1%	5%	4%
Child Care Assistance	1%	3%	1%
Sick Pay	0%	5%	4%

\* The findings reflect responses to the above list of benefits. Some companies may offer employee benefits not shown on the list.

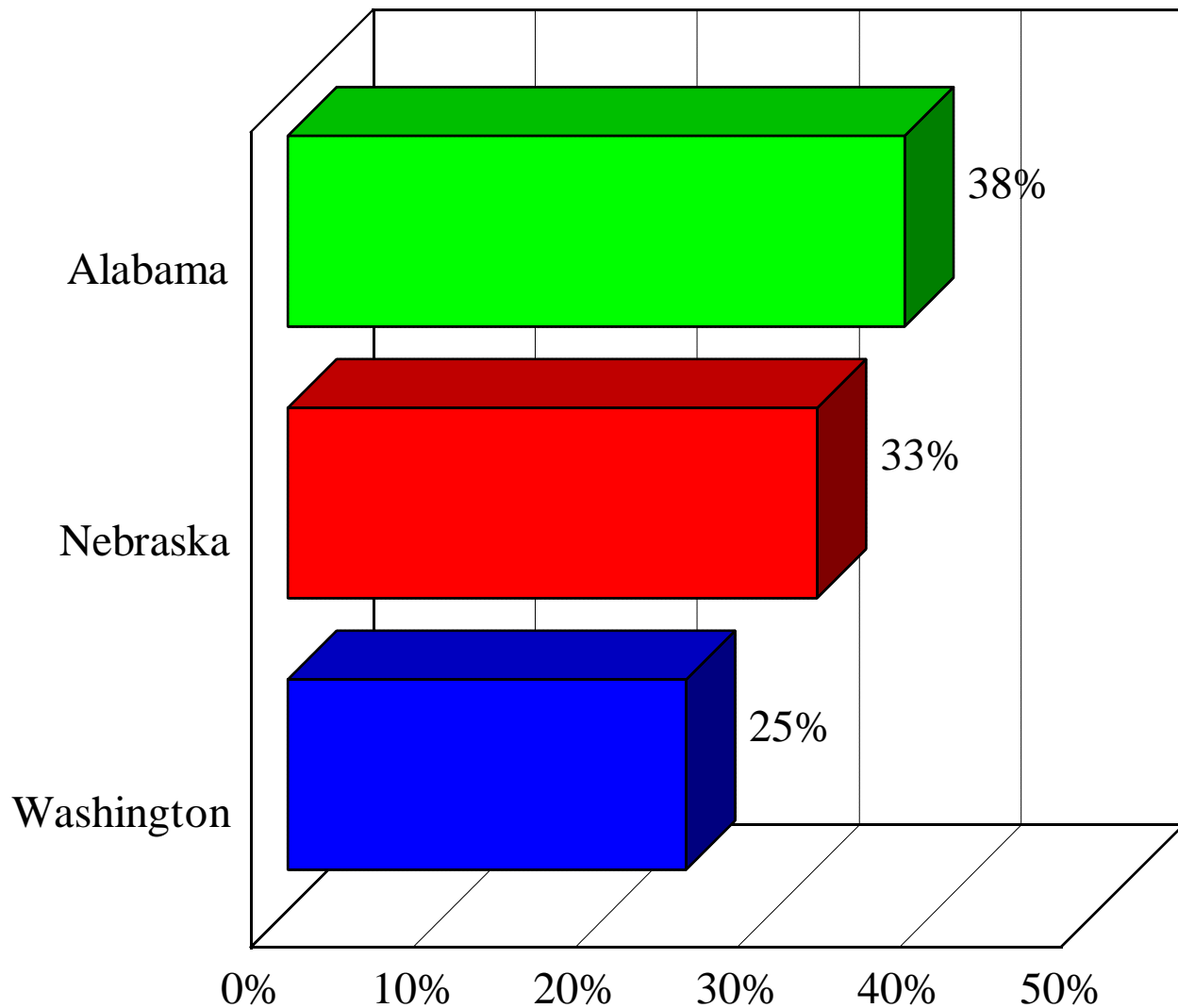


**On average, workers in Alabama pay close to forty percent (38%) of the cost associated with benefits they obtain through employment. Nebraska workers pay one-third of the cost of their benefits while Washington workers pay the smallest (25%) proportion of the cost associated with their benefits.**



# Chart 6

## Percentage of Benefit Cost Paid by Employee (Average Proportion)

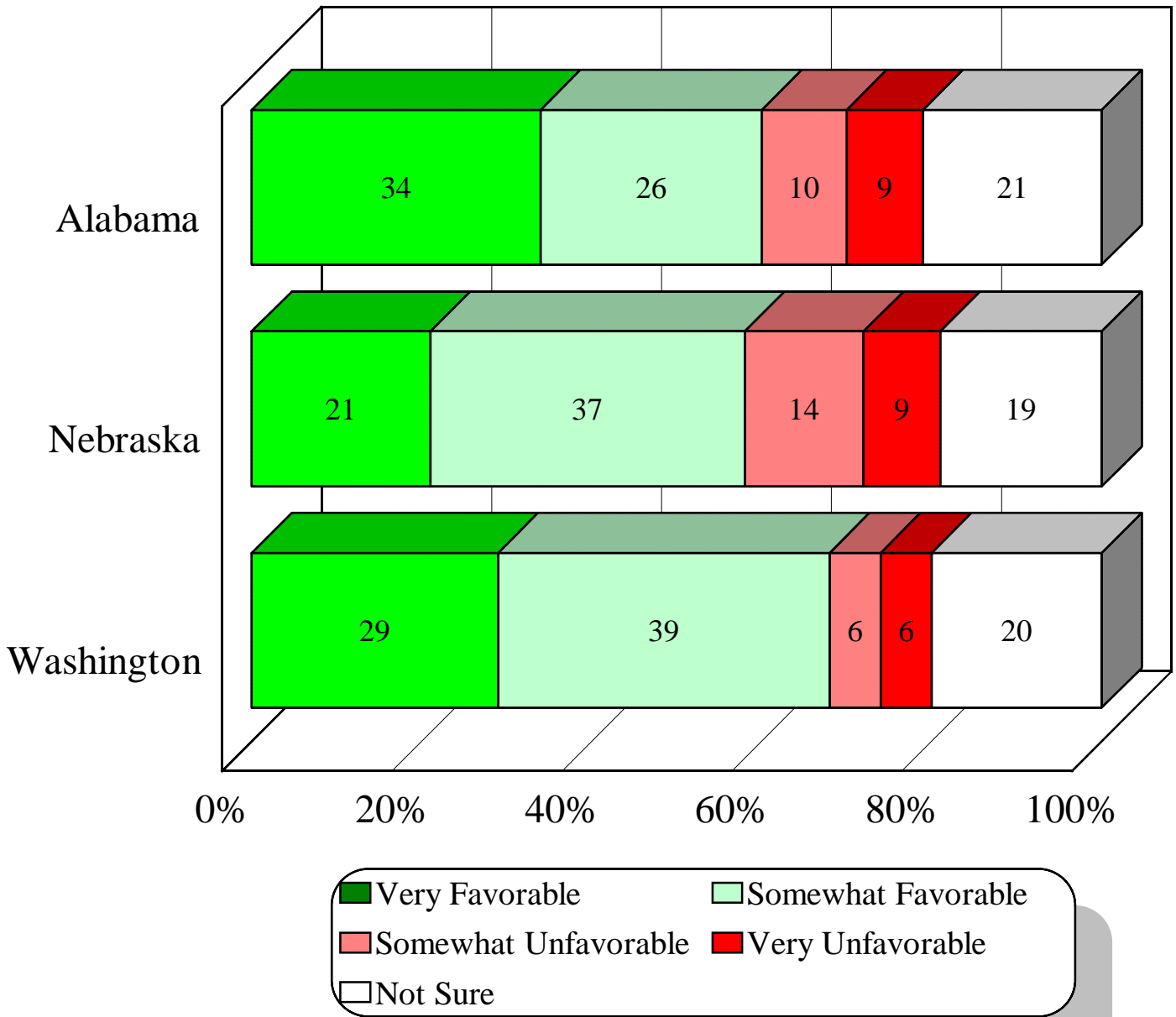


**Slightly more than sixty percent of the small businesses surveyed in the three states have a favorable opinion of their low wage workers enrolling in programs to receive government provided benefits. However, approximately one-fifth of the companies in Alabama and Nebraska have an unfavorable opinion of workers receiving government provided benefits.**



# Chart 7

## Opinions on Low Wage Employees Enrolling in Programs to Receive Benefits, Credits and Subsidies from the Government



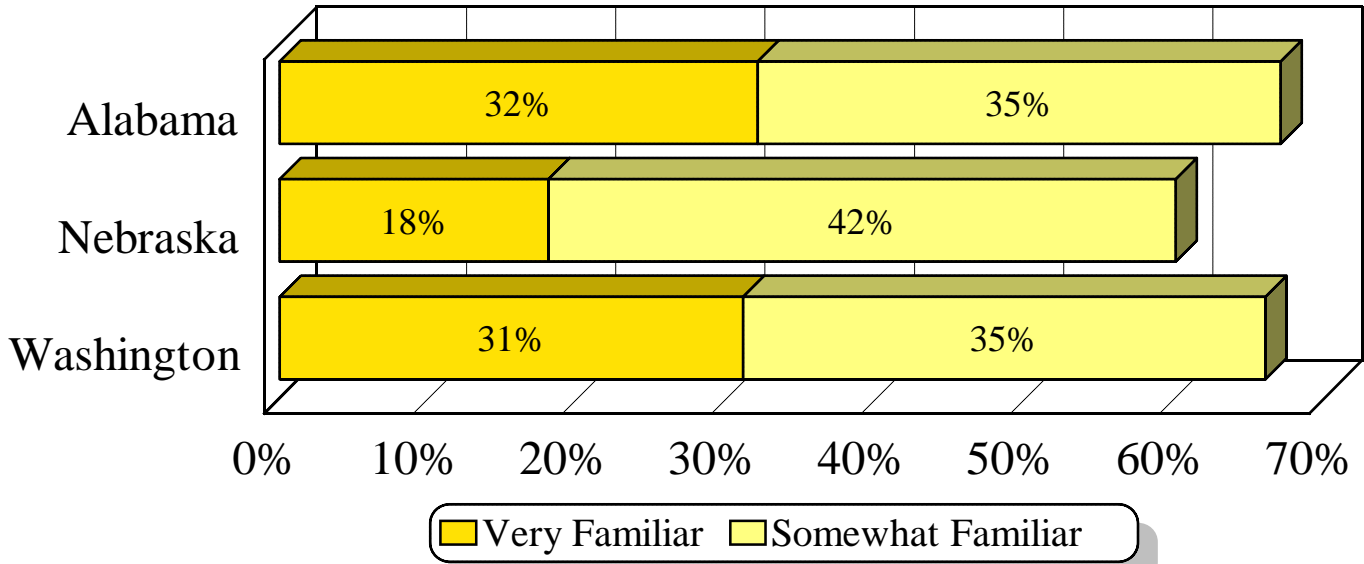
**Small business in Alabama tend to be slightly more aware of government provided benefits for low wage employees vs. businesses in the other two states. Overall awareness of the benefit programs was highest for earned income tax credits and food stamps vs. the other government provided benefit programs. (see Charts 8A and 8B).**



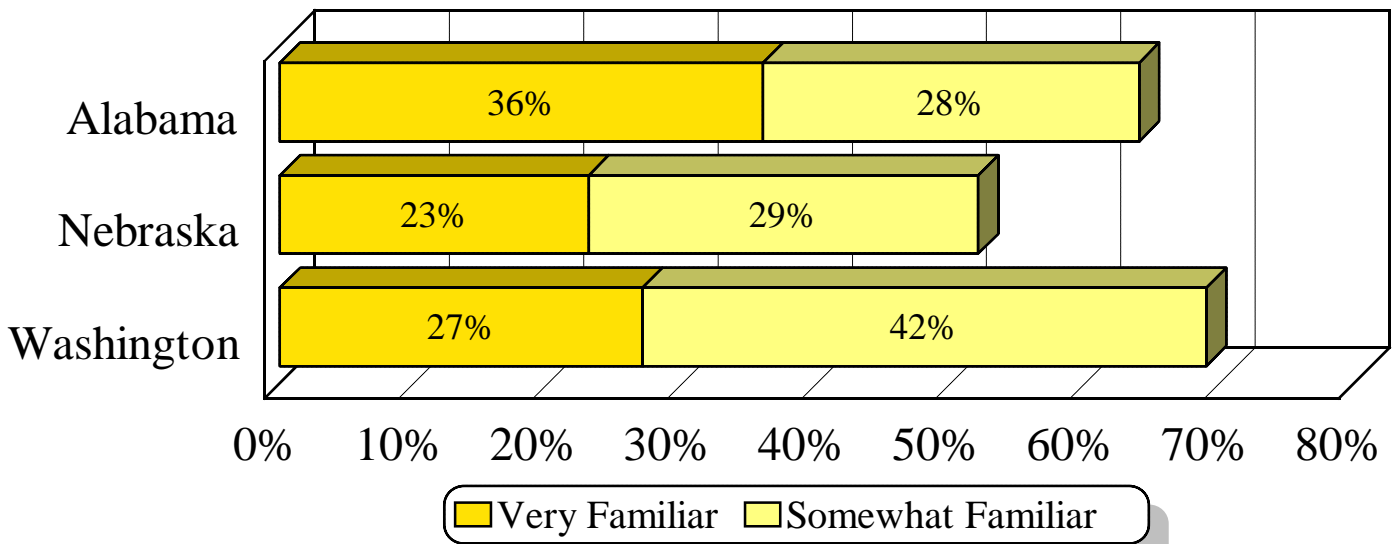
# Chart 8A

## Awareness of Selected Benefit Programs Available to Low Wage Employees

### Earned Income Tax Credit



### Food Stamps

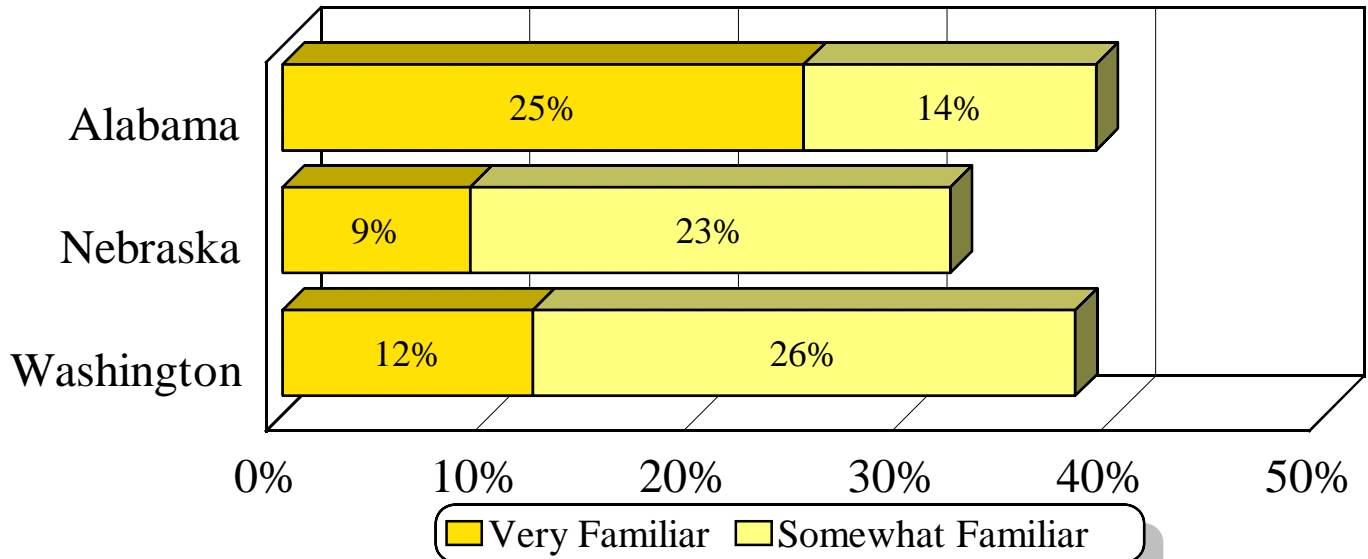




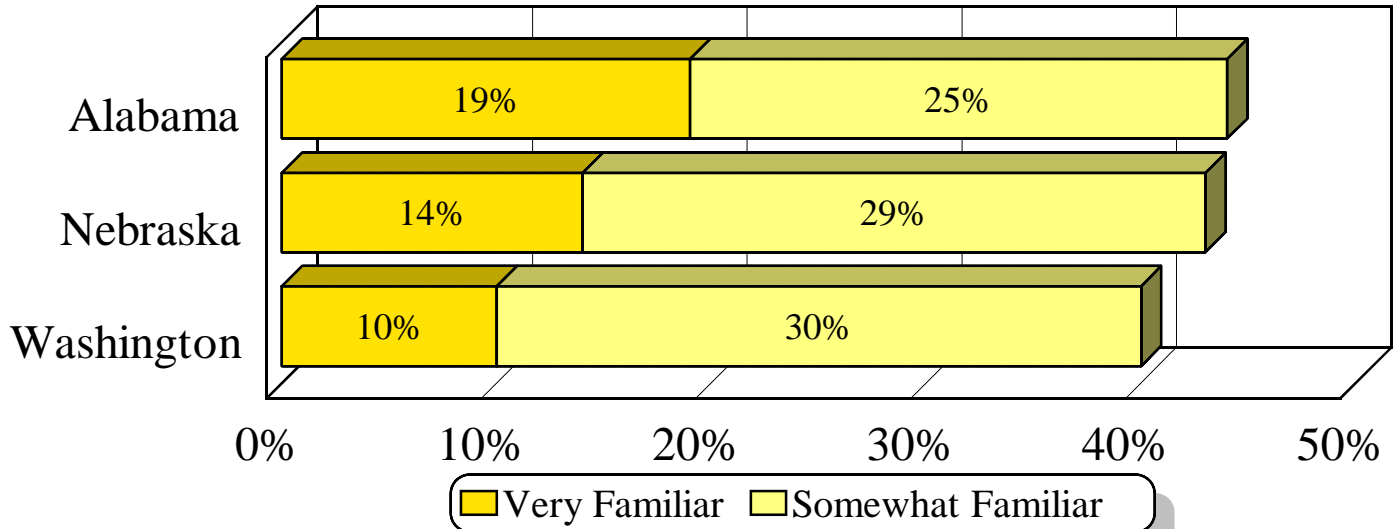
# Chart 8B

## Awareness of Selected Benefit Programs Available to Low Wage Employees

### Child Care Subsidies



### Medicaid/S-CHIP Health Insurance



# Earned Income Tax Credit Program\*

**Alabama - Slightly over one-fifth (22%) of the small businesses in Alabama have employees who are participating in the EITC program and among those companies reporting that some of their workers are in this program, most stated they have from 1-3 employees participating.**

**Nebraska - Sixteen percent of the Nebraska companies participating in this study have at least one worker who is benefiting from the EITC program.**

**Washington - Slightly under one-fifth (18%) of the small businesses surveyed in Washington have workers who are benefiting from the EITC program.**

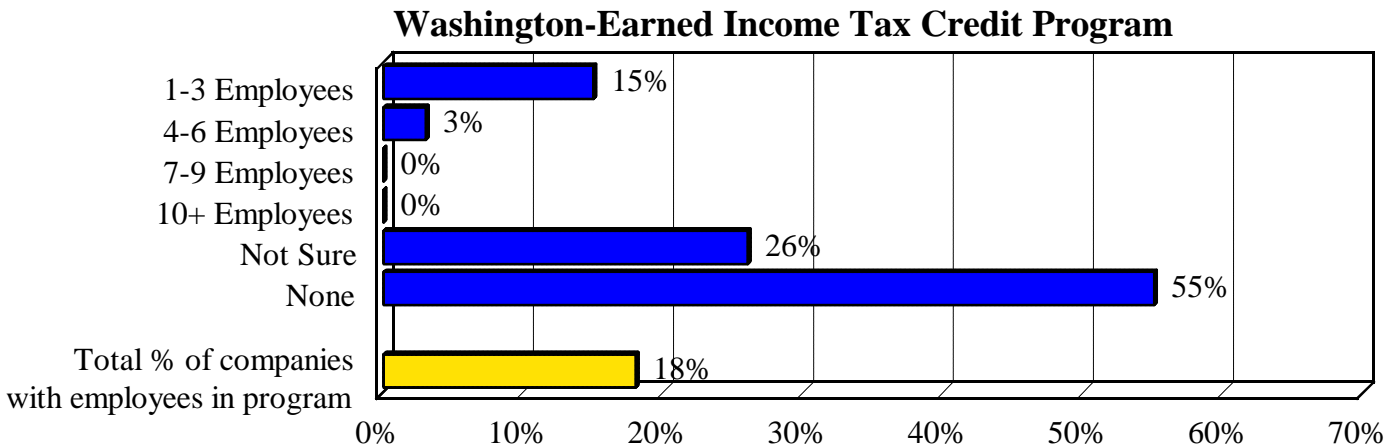
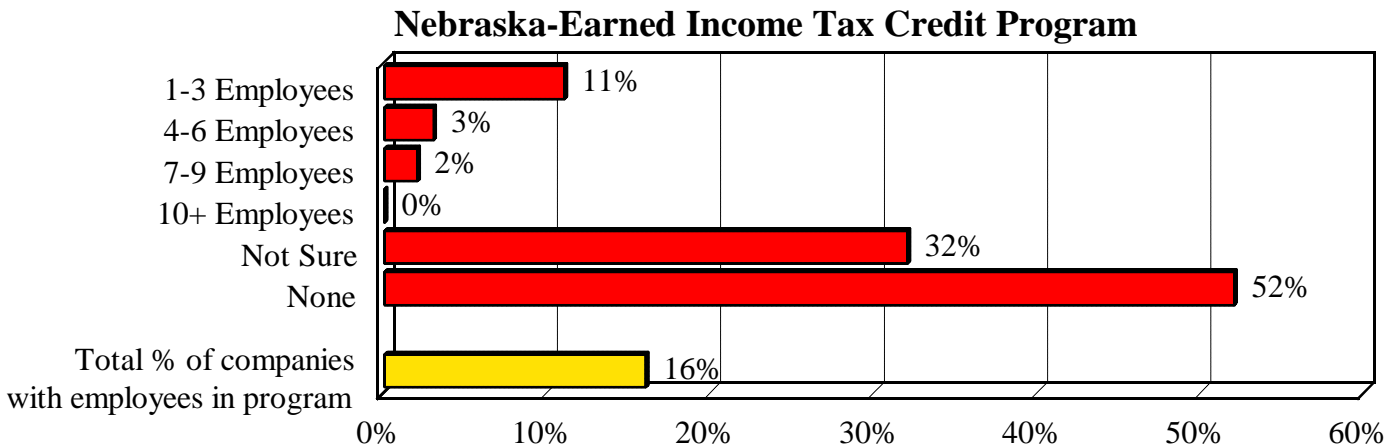
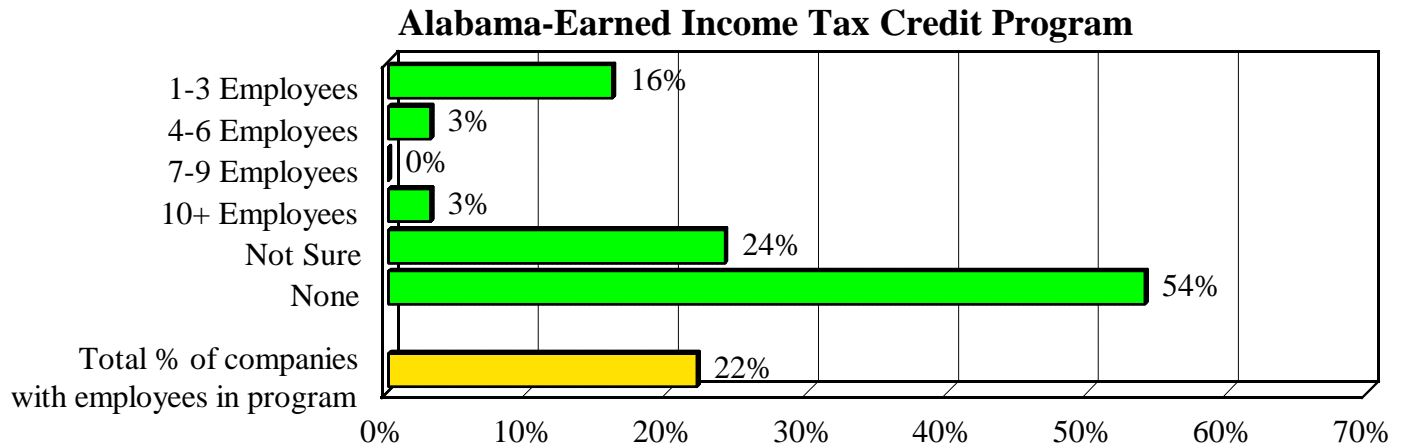
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\*Since a sizable portion of the companies included in this study did not know whether or not they had employees benefiting from these programs the participating rates are likely slightly understated.



# Chart 9A

## Number of Employees Currently Enrolled in Selected Benefit Programs



# Food Stamp Program\*

**Alabama** - Twenty six percent of the small businesses in Alabama reported that some of their employees were receiving food stamps. Most (22%) of the companies who have workers receiving food stamps noted that from 1-3 of their workers were in this program. Over half of the Alabama companies stated that none of their workers were in this program while one-fifth were uncertain that any of their employees were receiving food stamps.

**Nebraska** - Just seven percent of the small businesses in Nebraska reported that any of their employees were participating in the food stamp program. Seven out of ten companies stated that none of their workers were receiving food stamps while over one-fifth (22%) did not know whether their workers were in the food stamp program.

**Washington** - Only eleven percent of the small businesses in the state of Washington noted that some of their employees were in the Food Stamps program. Close to ninety percent of the businesses either reported that none of their workers were receiving food stamps or they did not know whether their employees were in the program or not.

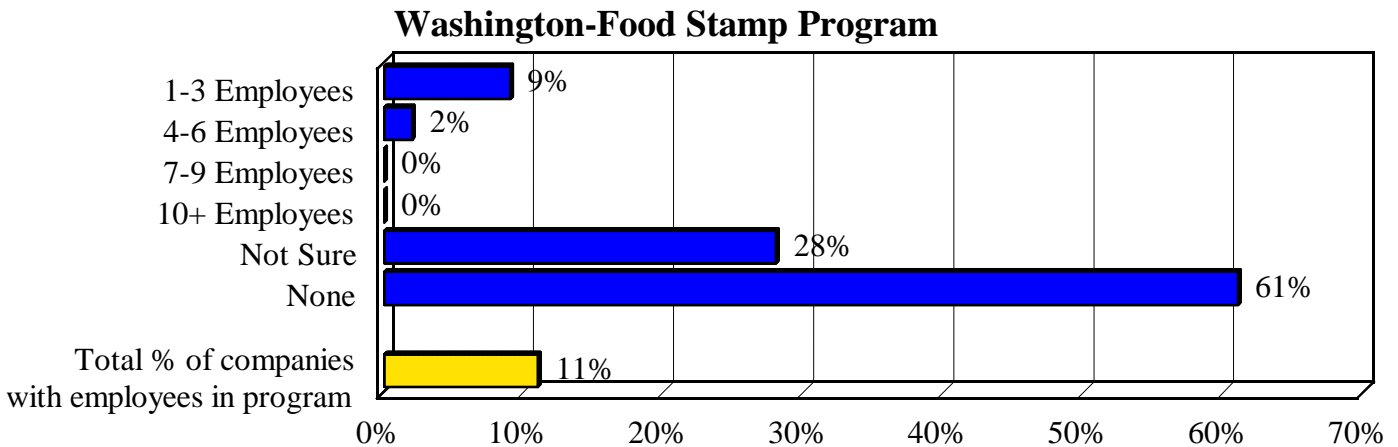
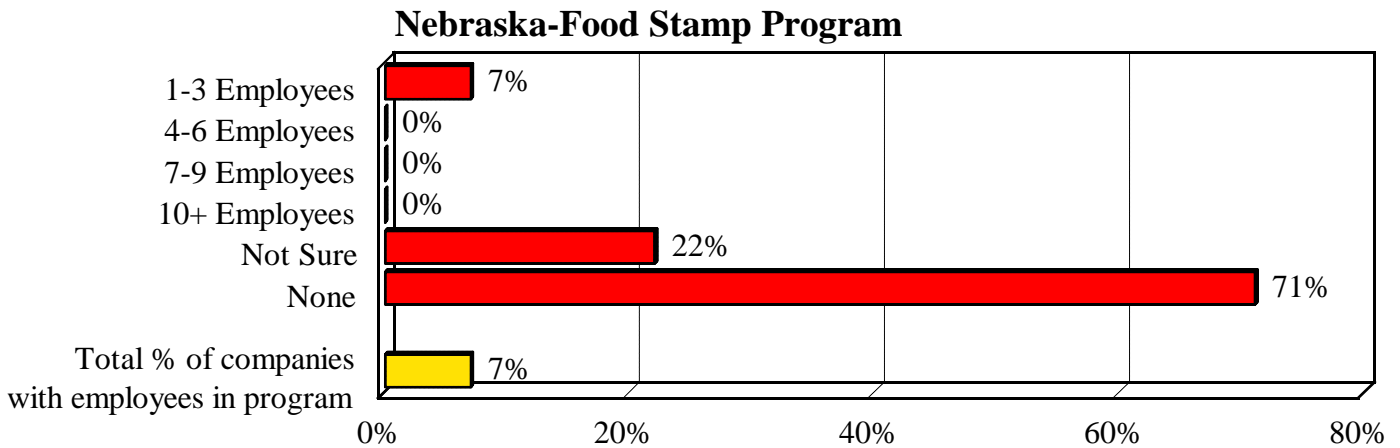
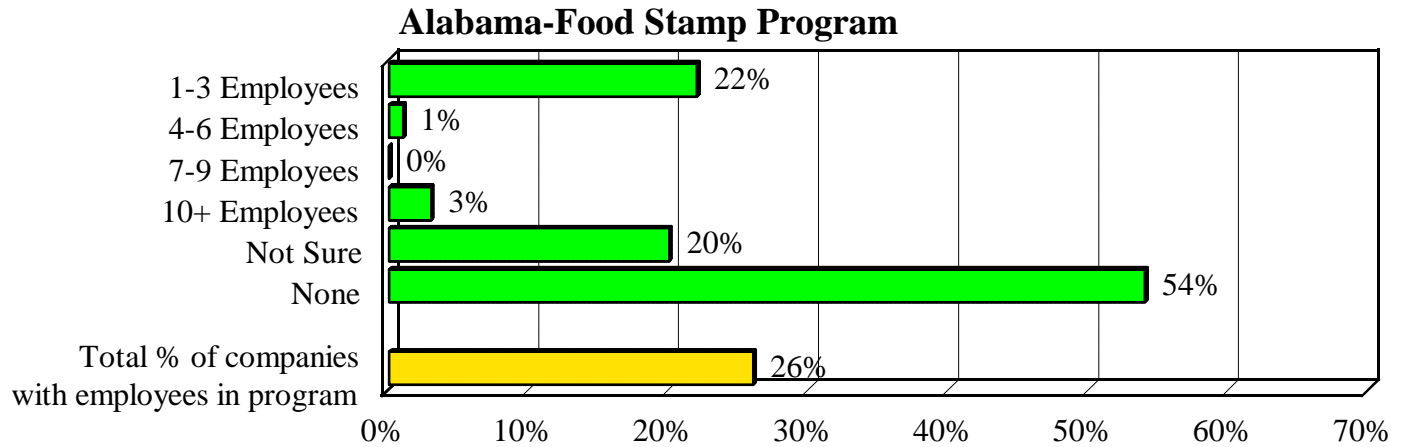
\*Since a sizable portion of the companies included in this study did not know whether or not they had employees benefiting from these programs the participating rates are likely slightly understated.

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# Chart 9B

## Number of Employees Currently Enrolled in Selected Benefit Programs



# Child Care Subsidies Program\*

**Alabama** - Two thirds of the small businesses surveyed in Alabama stated that none of their employees are participating in the child care subsidies program while an additional 20% noted that they did not know whether any of their workers were involved with this program. All totaled, fourteen percent reported that they had employees who were participating in the child care subsidies program.

**Nebraska** - Thirteen percent of the small businesses surveyed in Nebraska have employees who are participating in the child care subsidies program. And, among this group most have from 1-3 workers involved with this particular program.

**Washington** - Slightly more than ten percent (12%) of the Washington small businesses have employees who are participating in the child care subsidies program. All of these companies have under four employees involved in the program.

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\*Since a sizable portion of the companies included in this study did not know whether or not they had employees benefiting from these programs the participating rates are likely slightly understated.

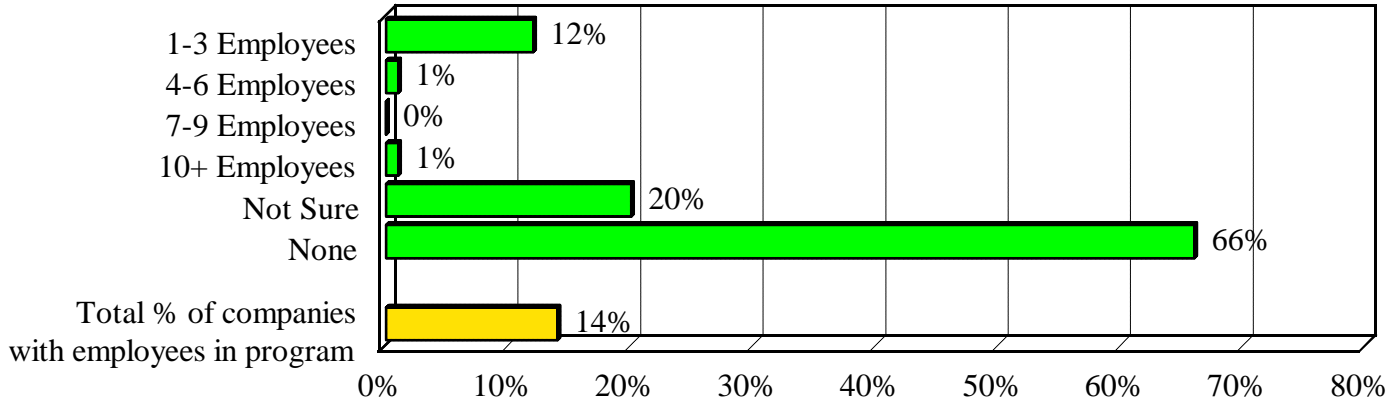
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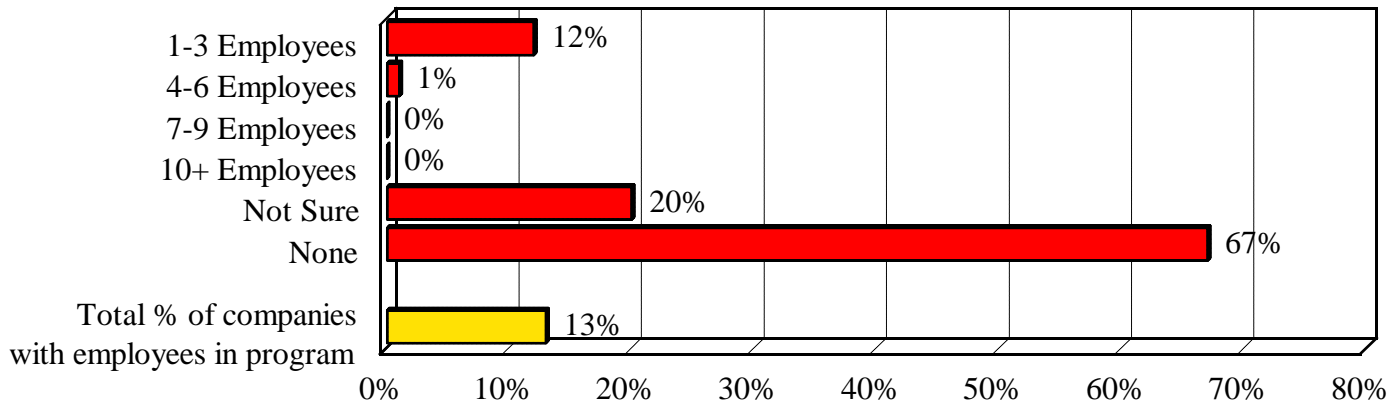
# Chart 9C

## Number of Employees Currently Enrolled in Selected Benefit Programs

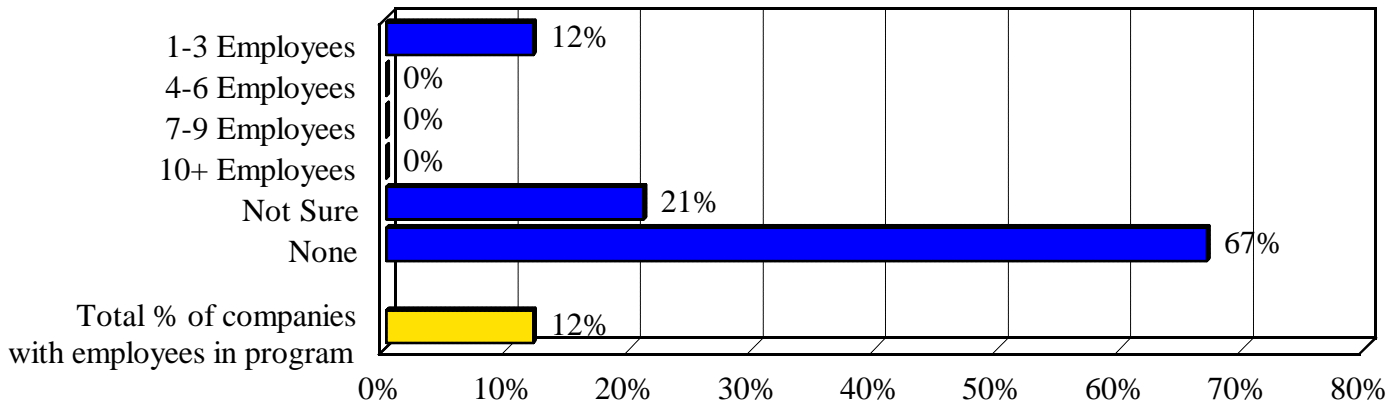
### Alabama-Child Care Subsidies Program



### Nebraska-Child Care Subsidies Program



### Washington-Child Care Subsidies Program



# Medicaid / S - CHIP Program\*

**Alabama** - Slightly less than one-fifth (17%) of the small businesses in Alabama have employees who are benefiting from the Medicaid / S-CHIP program. The big majority of these companies have from 1-3 employees in the program.

**Nebraska** - Among the small businesses surveyed in Nebraska, just thirteen percent have knowledge that any of their employees are enrolled in the Medicaid / S-CHIP program. Most of the companies with employees in this program reported that from 1-3 of their workers have signed up for the program.

**Washington** - A very low five percent of the small businesses in Washington have employees who are enrolled in the Medicaid / S-CHIP health care program. This enrollment incidence basis is significantly less than the other two states.

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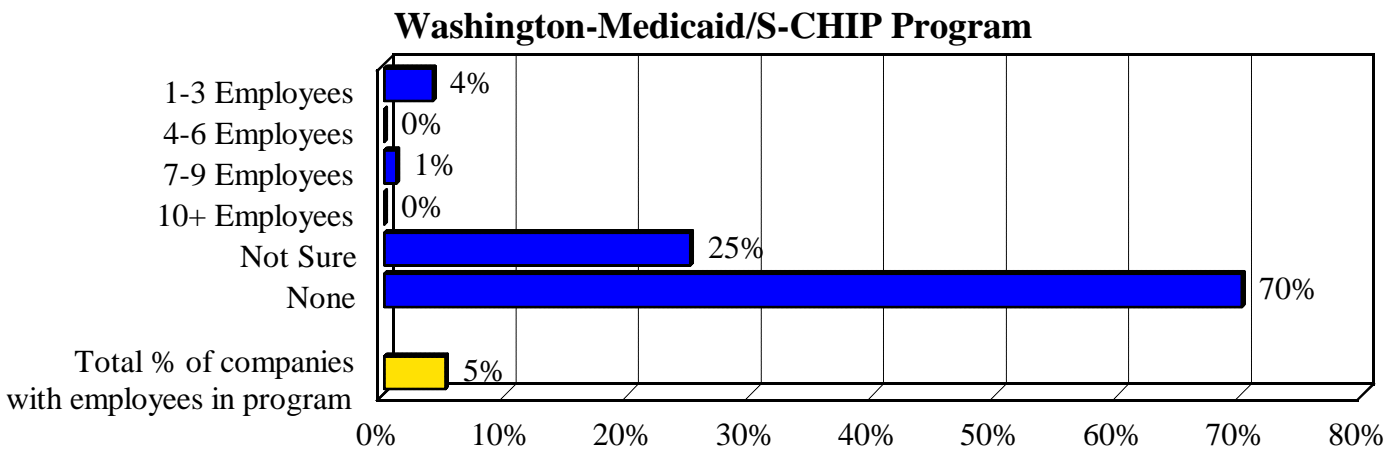
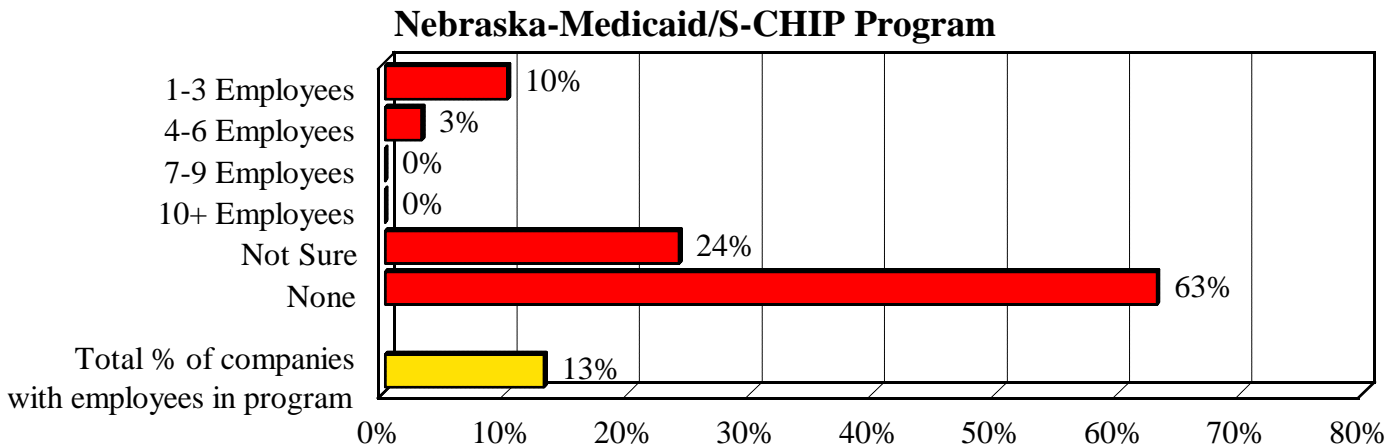
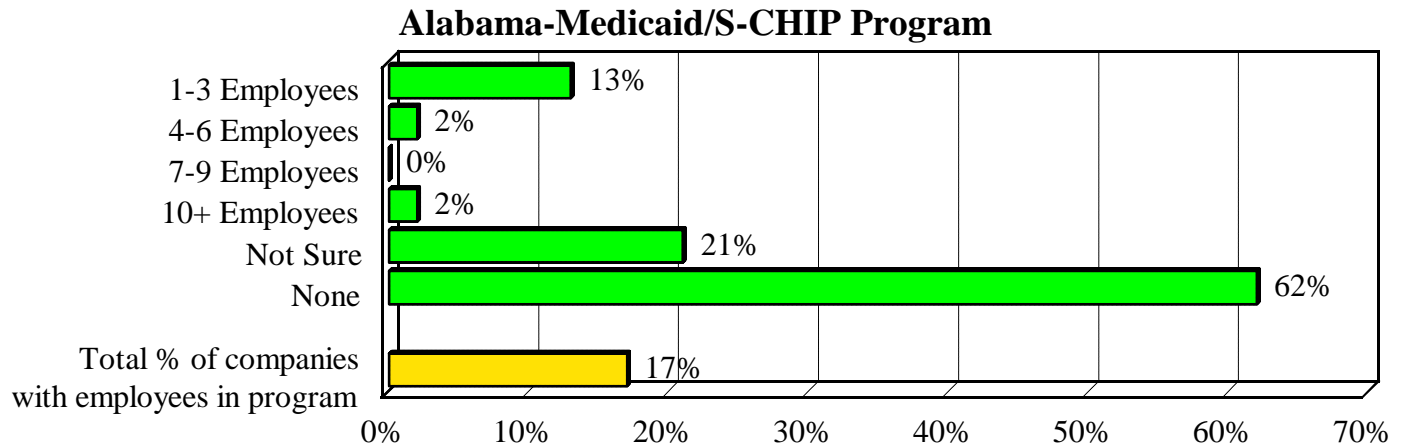
\*Since a sizable portion of the companies included in this study did not know whether or not they had employees benefiting from these programs the participating rates are likely slightly understated.

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# Chart 9D

## Number of Employees Currently Enrolled in Selected Benefit Programs

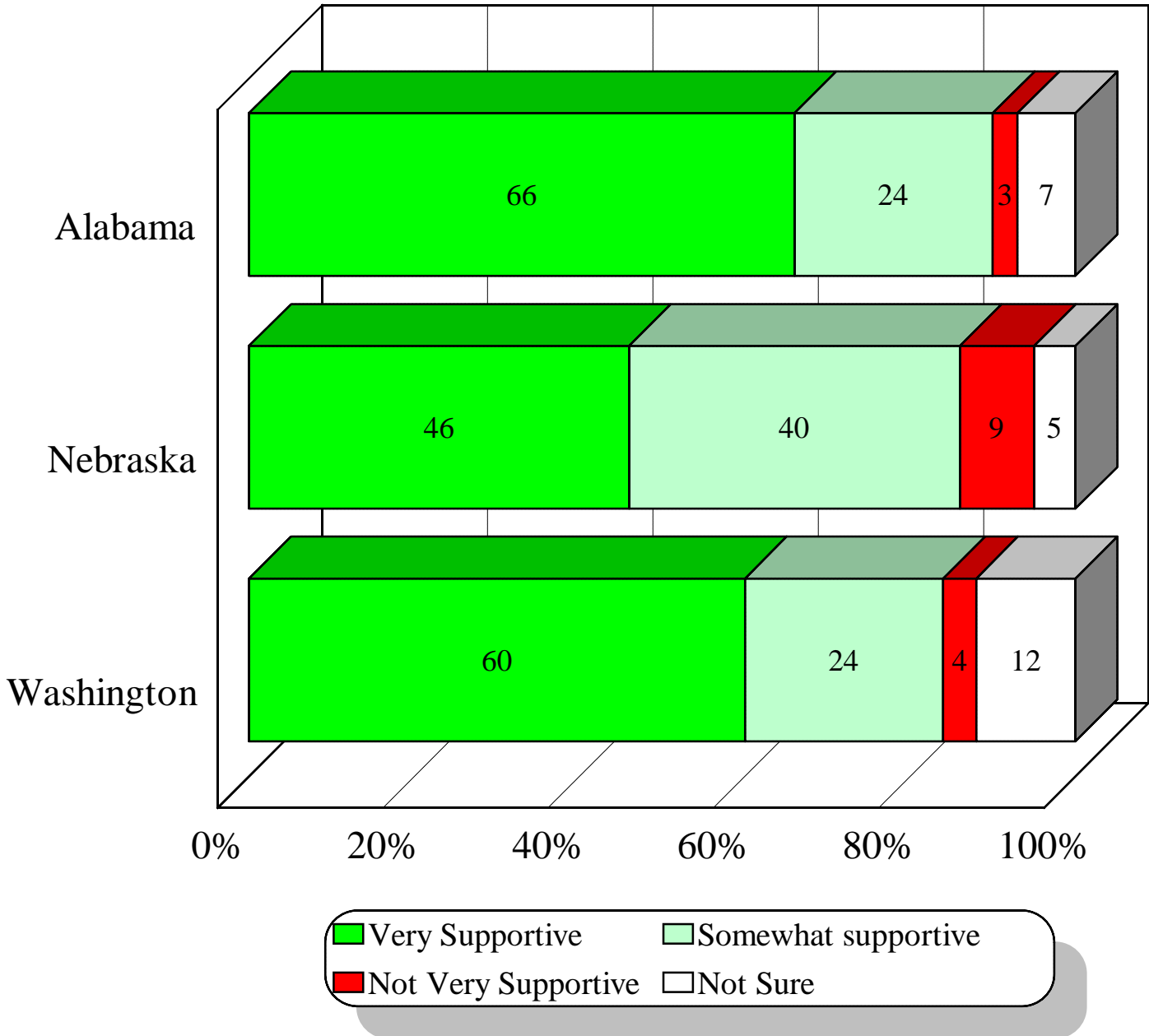


**A large majority of the small businesses who participated in the study are supportive of their employees obtaining government provided benefits which they may qualify for.**



# Chart 10

## Level of Support Businesses Would Give Employees Who Are Eligible for Selected Government Benefit Programs



**Only a small proportion of the companies are not likely to be supportive of their workers receiving government provided benefits which they may be qualified to receive.**

**The principal reason for not being supportive of their employees receiving these benefits included:**

**We pay them enough.  
Employees should do this on their own.  
Don't know how employees could do it.**



# Chart 11

## Reasons Companies Would NOT be Supportive of Their Employees Participating in Selected Government Sponsored Benefit Programs

### Alabama (n=3)

Take advantage of government programs  
We pay them enough  
Non-profit company

### Nebraska (n=9)

Company too small  
Government has enough debt already  
We pay them enough  
Up to employees/Employees should do it on their own  
Don't know how employees could do it  
Don't believe in government subsidies  
People who use these benefits take advantage of it

### Washington (n=4)

Don't know how employees could do it  
We pay them enough  
Up to the government  
Up to employees/Employees should do it on their own

\* Includes only respondents who indicated they would not be supportive of employees using government programs.

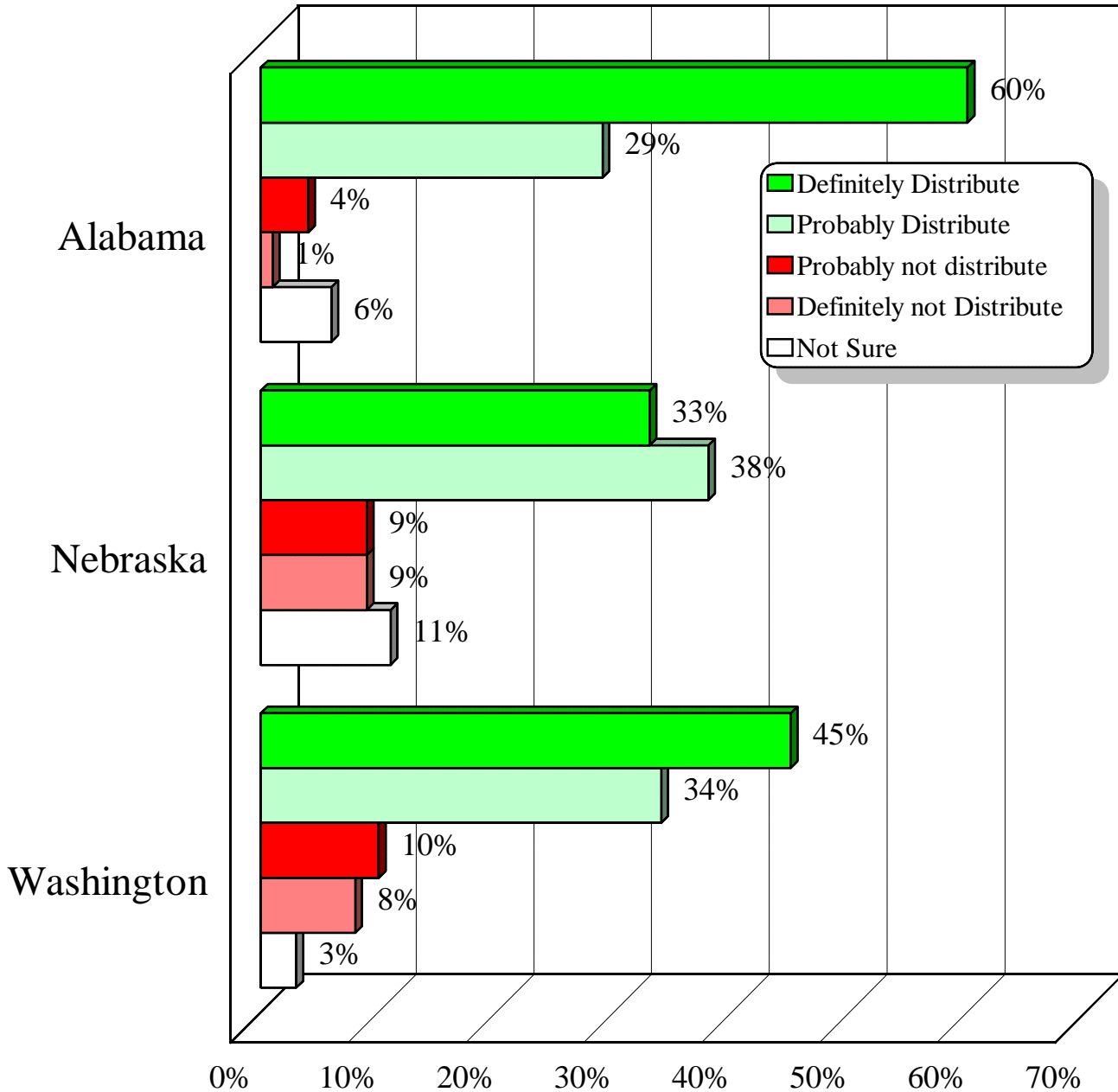


**A large majority of the small businesses in the three states indicated they will distribute information sent to them which describes the eligibility requirements for selected public benefit programs.**



# Chart 12

## Likelihood of Companies Distributing Information Pertaining to Public Benefit Programs to Their Employees



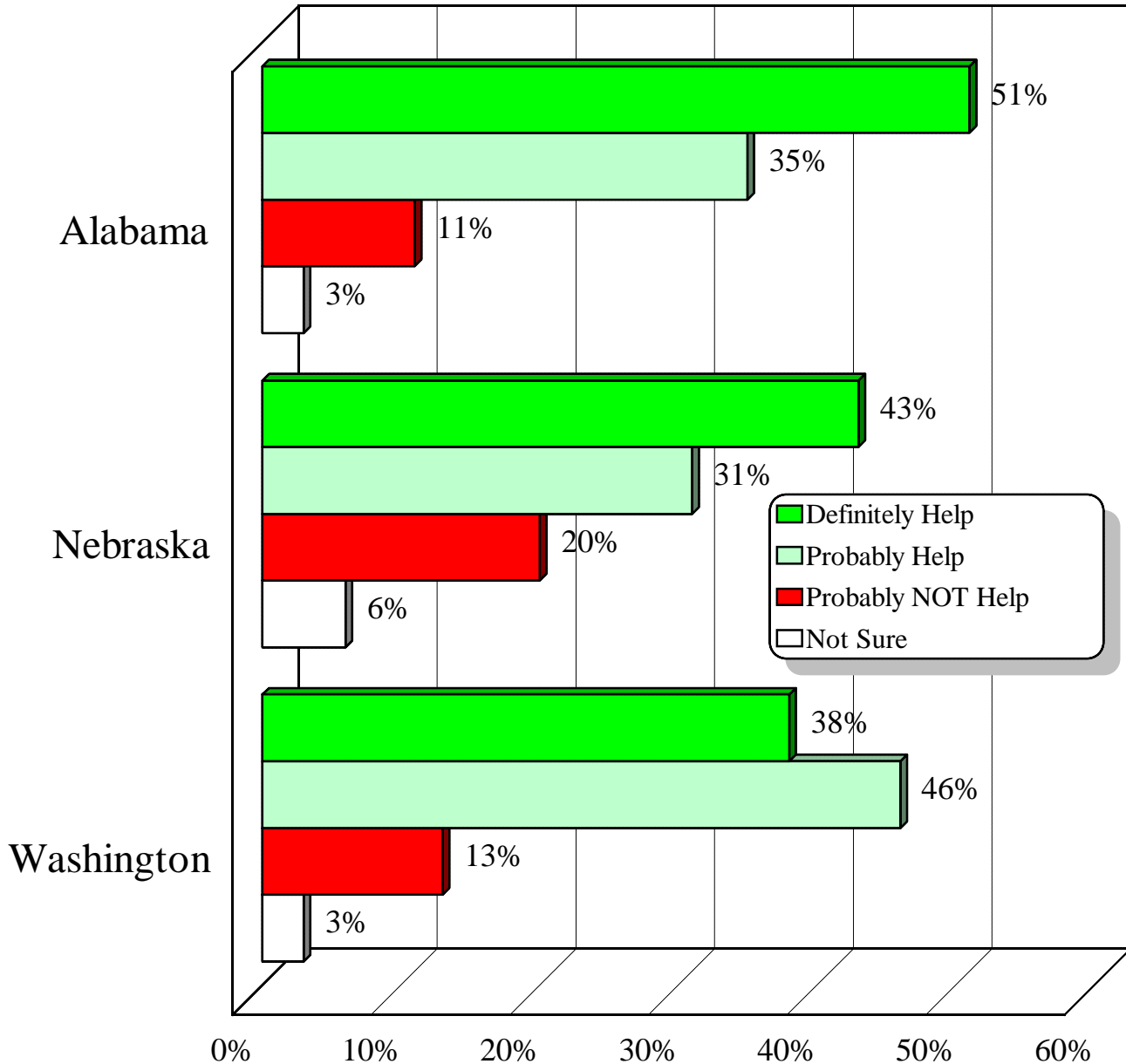
**Eighty-six percent of the Alabama small businesses indicated they will assist their employees with the paperwork associated with applying for public benefit programs.**

**The proportion of companies willing to help their employees with the paperwork was 84% in Washington and 74% in Nebraska. Significantly, one-fifth of the Nebraska businesses stated they would not help their employees file for public benefits.**



# Chart 13

## Likelihood of Companies Providing Assistance with Paperwork When Employees Apply for Public Benefits



**The major reasons for not helping employees with the paperwork for obtaining public assistance were:**

**Don't have the time/resources to help. Employees would have to figure it out themselves.**

**Wouldn't provide that information to employees.**

**Paid too much for government benefits.**



# Chart 14

## Reasons Companies Would Likely NOT Assist Employees With Completing Paperwork to Apply for Public Assistance

### Alabama (n=11)

Don't have time/resources  
Employees would have to figure it out themselves  
No one is eligible  
Government's responsibility to guide them

### Nebraska (n=20)

Don't have time/resources  
Employees would have to figure it out themselves  
Don't know how to do it  
Owner/Company does not care  
Paid too much for government benefits  
No one is eligible  
Wouldn't provide that information to employees

### Washington (n=13)

Don't have time/resources  
Employees would have to figure it out themselves  
Paid too much for government benefits  
Handed out through another organization  
Wouldn't provide that information to employees

\* Includes only respondents who indicated they would not likely assist employees with applying for government benefits.

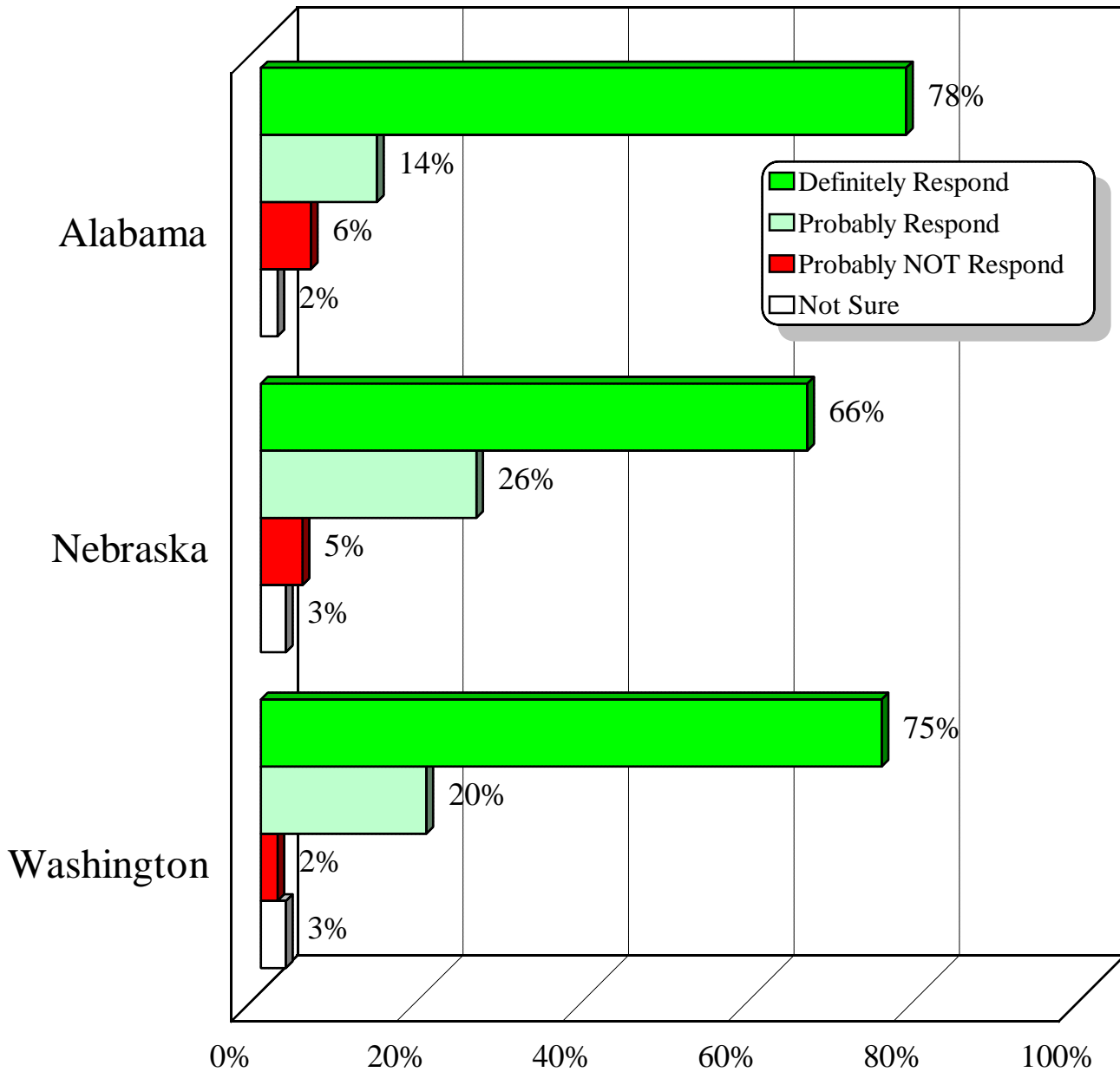


**Only a very small percentage of small businesses would not respond to a request to verify income of employees who might be applying for public benefits.**



# Chart 15

## Likelihood of Employers Responding to a Request to Verify Income of Employees Applying for Public Benefits



**Among the small number of companies who would not respond to a request to verify the income of employees applying for public benefits, most noted that "employees can respond themselves".**



# Chart 16

## Reasons Companies Would Likely NOT Respond to a Request to Verify Income of Employees Applying for Public Benefits

### Alabama (n=6)

Employees can respond themselves  
Depends on the situation  
Don't have time/resources

### Nebraska (n=5)

Don't give out that type of information/Privacy Act  
Don't know how to respond

### Washington (n=2)

Would not do it unless a court ordered  
Employees can respond themselves

\* Includes only respondents who indicated they would not likely respond to a request from federal or state agencies to verify income of employees.





# Tabular Data

**Table 1-A**  
**Average Number of Hourly Wage Employees at this Location**

	Alabama	Nebraska	Washington	TOTAL
Average number of hourly wage employees	9.5	9.5	9.2	9.4

**Table 2-A**  
**Range of Hourly Wages Paid to Employees at this Location**

	Alabama	Nebraska	Washington	TOTAL
Average Lowest Hourly Wage	\$6.60	\$7.56	\$9.25	\$7.84
Average Highest Hourly Wage	\$10.94	\$11.96	\$13.13	\$12.04

**Table 3-A**  
**Average Number of Salaried Employees at this Location**

	Alabama	Nebraska	Washington	TOTAL
Average number of salaried employees	1.6	2.0	2.3	2.0

**Table 4-A**  
**Range of Salaries Paid to Employees at this Location**

	Alabama	Nebraska	Washington	TOTAL
Average Lowest Salary	\$24,735.75	\$23,231.51	\$27,793.86	\$25,079.17
Average Highest Salary	\$50,145.70	\$35,587.75	\$48,680.48	\$44,214.16

**Table 5-A**  
**Benefits Currently Provided to Hourly Wage Employees**

	Alabama	Nebraska	Washington	TOTAL
BENEFTIS Health Insurance	37.0%	31.0%	33.0%	33.7%
Dental Insurance	18.0%	8.0%	15.0%	13.7%
401(k)/Retirement Plan	17.0%	8.0%	11.0%	12.0%
Child Care Assistance	1.0%	3.0%	1.0%	1.7%
Life Insurance	7.0%	9.0%	7.0%	7.7%
Disability Insurance	1.0%	5.0%	4.0%	3.3%
Vacation pay		12.0%	7.0%	6.3%
Sick pay		5.0%	4.0%	3.0%
Other	1.0%	11.0%	6.0%	6.0%
None/NA	63.0%	52.0%	59.0%	58.0%

**Table 6-A**  
**Average Percentage of the Cost of Benefits Paid by Employee**

	Alabama	Nebraska	Washington	TOTAL
Average percentage of benefits paid by employee	38.1%	32.7%	24.6%	31.5%

**Table 7-A**  
**As you may know, some low wage employees qualify for various benefits, credit, and subsidies from the government. Is your opinion of workers enrolling in these programs very favorable, somewhat favorable, somewhat unfavorable, or very unfavorable?**

		Alabama	Nebraska	Washington	TOTAL
OPINION OF WORKERS	Very favorable	34.0%	21.0%	29.0%	28.0%
	Somewhat favorable	26.0%	37.0%	39.0%	34.0%
	Somewhat unfavorable	10.0%	14.0%	6.0%	10.0%
	Very unfavorable	9.0%	9.0%	6.0%	8.0%
	Not Sure	21.0%	19.0%	20.0%	20.0%
TOTAL	n =	100	100	100	300
	% of Total	33.3%	33.3%	33.3%	100.0%

**Table 8-A**

**Next, I'd like to know which of these programs for low wage workers you are familiar with. As I read a list just indicate whether you are very familiar with these programs, somewhat familiar, or not very familiar with them. Would you say that you are very familiar, somewhat familiar, or not very familiar with \_\_\_\_\_?**

		Alabama	Nebraska	Washington	TOTAL
EARNED INCOME TAX CREDIT	Very familiar	32.0%	18.0%	31.0%	27.0%
	Somewhat familiar	35.0%	42.0%	35.0%	37.3%
	Not familiar	33.0%	40.0%	33.0%	35.3%
	Not Sure			1.0%	.3%
FOOD STAMPS	Very familiar	36.0%	23.0%	27.0%	28.7%
	Somewhat familiar	28.0%	29.0%	42.0%	33.0%
	Not familiar	36.0%	48.0%	31.0%	38.3%
CHILD CARE SUBSIDIES	Very familiar	25.0%	9.0%	12.0%	15.3%
	Somewhat familiar	14.0%	23.0%	26.0%	21.0%
	Not familiar	60.0%	68.0%	62.0%	63.3%
	Not Sure	1.0%			.3%
MEDICAID/S-CHIP HEALTH INSURANCE	Very familiar	19.0%	14.0%	10.0%	14.3%
	Somewhat familiar	25.0%	29.0%	30.0%	28.0%
	Not familiar	55.0%	57.0%	60.0%	57.3%
	Not Sure	1.0%			.3%
TOTAL	n =	100	100	100	300
	% of Total	33.3%	33.3%	33.3%	100.0%

**Table 9-A**  
**Estimate Number of Employees Currently Enrolled in the**  
**Earned Income Tax Credit Program**

		Alabama		Nebraska		Washington		TOTAL	
		n =	%	n =	%	n =	%	n =	%
NUMBER OF EMPLOYEES	None	54	54.0%	52	52.0%	55	55.0%	161	53.7%
	1	5	5.0%	4	4.0%	9	9.0%	18	6.0%
	2	4	4.0%	5	5.0%	4	4.0%	13	4.3%
	3	7	7.0%	2	2.0%	2	2.0%	11	3.7%
	4			2	2.0%			2	.7%
	5	2	2.0%					2	.7%
	6	1	1.0%	1	1.0%			2	.7%
	7			1	1.0%			1	.3%
	8					3	3.0%	3	1.0%
	9			1	1.0%			1	.3%
	10 or more	3	3.0%			1	1.0%	4	1.3%
	Not Sure	24	24.0%	32	32.0%	26	26.0%	82	27.3%
TOTAL		100	100.0%	100	100.0%	100	100.0%	300	100.0%

**Table 9-B**  
**Estimate Number of Employees Currently Enrolled in the**  
**Food Stamps Program**

		Alabama		Nebraska		Washington		TOTAL	
		n =	%	n =	%	n =	%	n =	%
NUMBER OF EMPLOYEES	None	54	54.0%	71	71.0%	61	61.0%	186	62.0%
	1	10	10.0%	1	1.0%	7	7.0%	18	6.0%
	2	9	9.0%	4	4.0%	1	1.0%	14	4.7%
	3	3	3.0%	2	2.0%	1	1.0%	6	2.0%
	4					1	1.0%	1	.3%
	5	1	1.0%			1	1.0%	2	.7%
	10 or more	3	3.0%					3	1.0%
		Not Sure	20	20.0%	22	22.0%	28	28.0%	70
TOTAL		100	100.0%	100	100.0%	100	100.0%	300	100.0%

**Table 9-C**  
**Estimate Number of Employees Currently Enrolled in the**  
**Child Care Subsidies Program**

		Alabama		Nebraska		Washington		TOTAL	
		n =	%	n =	%	n =	%	n =	%
NUMBER OF EMPLOYEES	None	66	66.0%	67	67.0%	67	67.0%	200	66.7%
	1	8	8.0%	8	8.0%	11	11.0%	27	9.0%
	2	1	1.0%	3	3.0%	1	1.0%	5	1.7%
	3	3	3.0%	1	1.0%			4	1.3%
	4			1	1.0%			1	.3%
	6	1	1.0%					1	.3%
	10	1	1.0%					1	.3%
	Not Sure	20	20.0%	20	20.0%	21	21.0%	61	20.3%
	TOTAL	100	100.0%	100	100.0%	100	100.0%	300	100.0%

**Table 9-D**  
**Estimate Number of Employees Currently Enrolled in the**  
**Medicaid/S-CHIP Program**

		Alabama		Nebraska		Washington		TOTAL	
		n =	%	n =	%	n =	%	n =	%
NUMBER OF EMPLOYEES	None	62	62.0%	63	63.0%	70	70.0%	195	65.0%
	1	6	6.0%	3	3.0%	3	3.0%	12	4.0%
	2	5	5.0%	3	3.0%	1	1.0%	9	3.0%
	3	2	2.0%	4	4.0%			6	2.0%
	4	1	1.0%	2	2.0%			3	1.0%
	5			1	1.0%			1	.3%
	6	1	1.0%					1	.3%
	9					1	1.0%	1	.3%
	10 or more	2	2.0%					2	.7%
	Not Sure	21	21.0%	24	24.0%	25	25.0%	70	23.3%
TOTAL	100	100.0%	100	100.0%	100	100.0%	300	100.0%	

**Table 10-A**  
**If you had employees who were eligible for some of the programs**  
**we've talked about, how supportive would your company be of your**  
**employees using them? Would your company be very supportive,**  
**somewhat supportive, or not very supportive?**

		Alabama	Nebraska	Washington	TOTAL
SUPPORTIVE OF EMPLOYEES	Very supportive	66.0%	46.0%	60.0%	57.3%
	Somewhat supportive	24.0%	40.0%	24.0%	29.3%
	Not very supportive	3.0%	9.0%	4.0%	5.3%
	Not Sure	7.0%	5.0%	12.0%	8.0%
TOTAL	n =	100	100	100	300
	% of Total	33.3%	33.3%	33.3%	100.0%

**Table 11-A**  
**Why would you not be supportive of your employees participating in some of the government sponsored benefit programs?**

	Alabama	Nebraska	Washington	TOTAL
REASONS				
Take advantage of government programs	33.3%			6.3%
We pay them enough	33.3%	11.1%	25.0%	18.8%
Non-profit company	33.3%			6.3%
Government has enough debt already		22.2%		12.5%
Up to government			25.0%	6.3%
Up to employees/ employees should do it on their own		11.1%	25.0%	12.5%
Don't know how employees could do it		11.1%	50.0%	18.8%
Don't believe in government subsidies		11.1%		6.3%
People who use these benefits take advantage of it		11.1%		6.3%
Company too small		33.3%		18.8%
Not Sure		11.1%		6.3%

*\* Totals may exceed 100% due to multiple responses.*

*\*\* Includes only respondents who indicated they would not be supportive of employees using government programs.*

**Table 12-A**  
**If a packet of information covering the eligibility requirements for some public benefit programs was mailed to your office, would you say that you would definitely distribute them to your employees, probably distribute them, probably not distribute them, or definitely not distribute them to your employees?**

	Alabama	Nebraska	Washington	TOTAL
DISTRIBUTE				
PACKET				
Definitely distribute	60.0%	33.0%	45.0%	46.0%
Probably distribute	29.0%	38.0%	34.0%	33.7%
Probably not distribute	4.0%	9.0%	10.0%	7.7%
Definitely not distribute	1.0%	9.0%	8.0%	6.0%
Not Sure	6.0%	11.0%	3.0%	6.7%
TOTAL				
n =	100	100	100	300
% of Total	33.3%	33.3%	33.3%	100.0%

**Table 13-A**

**What is the likelihood that someone at your company would assist your employees in completing the necessary paperwork to apply for some public benefits? Would you say that your company would definitely help your employees with the paperwork, probably help them, or probably not help them?**

		Alabama	Nebraska	Washington	TOTAL
ASSIST EMPLOYEES	Definitely help	51.0%	43.0%	38.0%	44.0%
	Probably help	35.0%	31.0%	46.0%	37.3%
	Probably not help	11.0%	20.0%	13.0%	14.7%
	Not Sure	3.0%	6.0%	3.0%	4.0%
TOTAL	n =	100	100	100	300
	% of Total	33.3%	33.3%	33.3%	100.0%

**Table 14-A**

**Why would you likely not assist your employees with completing the paperwork necessary for them to apply for public assistance?**

		Alabama	Nebraska	Washington	TOTAL
REASONS	Don't have time/resources	36.4%	30.0%	30.8%	31.8%
	No one is eligible	9.1%	5.0%		4.5%
	Government's responsibility to guide them	9.1%			2.3%
	Employees would have to figure it out themselves	27.3%	20.0%	7.7%	18.2%
	Don't know how to do it		10.0%		4.5%
	Paid too much for government benefits		10.0%	7.7%	6.8%
	Handed out through another organization			7.7%	2.3%
	Wouldn't provide that information to employees		5.0%	7.7%	4.5%
	Owner/ company doesn't care		10.0%		4.5%
	Other		10.0%	30.8%	13.6%
	Not Sure	18.2%	5.0%	7.7%	9.1%

*\* Totals may exceed 100% due to multiple responses.*

*\*\* Includes only respondents who indicated they would not likely assist employees with applying for government benefits.*

**Table 15-A**

**If you got a request from a federal or state agency asking you to verify the income of an employee related to their application for benefits, would you say that your company would definitely respond to that request, probably respond, or probably not respond and give the requested information?**

		Alabama	Nebraska	Washington	TOTAL
RESPOND TO REQUEST	Definitely respond	78.0%	66.0%	75.0%	73.0%
	Probably respond	14.0%	26.0%	20.0%	20.0%
	Probably not respond	6.0%	5.0%	2.0%	4.3%
	Not Sure	2.0%	3.0%	3.0%	2.7%
TOTAL	n =	100	100	100	300
	% of Total	33.3%	33.3%	33.3%	100.0%

**Table 16-A**

**Why would you not likely respond?**

		Alabama	Nebraska	Washington	TOTAL
REASONS	Employees can respond themselves	66.7%		50.0%	38.5%
	Depends on situation	33.3%			15.4%
	Don't have time/resources	16.7%			7.7%
	Don't know how to respond		20.0%		7.7%
	Would not do it unless a court ordered			50.0%	7.7%
	Don't give out that type of information/ Privacy Act		60.0%		23.1%
	Other		20.0%		7.7%

*\* Totals may exceed 100% due to multiple responses.*

*\*\* Includes only respondents who indicated they would not likely to a request from federal or state agency.*



# Questionnaire

06/01/20 13:59

4: INT01

**PRESS ENTER TO CONTINUE**

Hello, this is Si calling from Southeast Research in North Carolina. We're working with a non-profit agency to study the utilization of government benefits available to low wage employees in [STATE] and I have just a few questions please. I promise we're not selling anything. Are you the company representative who would be most familiar with employee benefits?

- Successful connection.....OK D => Q1 (1/74)
- No answer.....01 => END
- Busy.....02 => END
- Disconnected.....03 => END
- Answering machine.....05 => END
- Fax Machine.....06 => END
- Already Completed Survey.....09 => END
- Language Problem.....11 => END
- New Phone Number.....12
- Call Back.....CB => CB
- Refused.....RE => END
- Disqualified (Never Been Member).....D1 => END

<<INT01 >>

5: TEL1

ENTER THE CORRECT PHONE NUMBER AND SCHEDULE CALL BACK. (1/76)

<<TEL1 >>

6: Q1

First, may I have your name and title please? (1/86)

Enter Name/Title.....1 DO

<<O\_Q1 >>

06/01/20 14:17

7: Q2

First, how many hourly wage employees do you have at this location? These would be employees paid on a per hour rate. (1/87)

- \$R 1 50
- None.....97 => Q4
- More than 50.....98
- Refused.....99

<<Q2 >>

06/01/20 14:16

8: INT02

=> +1 if Q2<98

That completes our questions. Thank you for your time. (1/89)

Disqualified (employees).....D2 D => END

<<INT02 >>

06/01/20 14:15

9: Q3A

What is the range of hourly wage rates paid by your company - from lowest to highest? First, tell me the lowest hourly wage paid to your employees. (1/91)

\$R.2 Refused.....99999

<<Q3A >>

06/01/20 14:18

10: Q3B

What is the highest hourly wage paid to your employees. (1/96)

\$R.2 Refused.....99999

<<Q3B >>

06/01/20 14:20

11: Q4

How many salaried employees do you have at this location? (1/101)

- \$R 1 50
- None.....97 => Q6
- More than 50.....98
- Refused.....99

<<Q4 >>

06/01/20 14:22

12: Q5A

What is the range of yearly salaries rates paid by your company - from lowest to highest? First, tell me the lowest salary rate paid to your employees. (1/103)

\$R Refused.....999999

<<Q5A >>

06/01/20 14:23

13: Q5B

What is the highest salary paid to your employees. (1/109)

\$R Refused.....999999

<<Q5B >>

06/01/20 14:29

14: Q6

What benefits do you currently provide to your hourly wage employees? (1/115 - 117 - 119 - 121)

- Health Insurance.....01
- Dental Insurance.....02
- 401(k)/Retirement Plan.....03
- Child Care Assistance.....04
- Other (specify).....97 O
- None.....98
- Not Sure.....99

<<O\_Q6 >>

06/01/20 14:47

15: Q6A

=> +1 if Q6^=01

What percentage, if any, of the cost of HEALTH INSURANCE is paid by the employees? (1/123)

- \$R 0 100
- All/100%.....997
- None.....998
- Not Sure.....999

<<Q6A >>

06/01/20 14:50

**16: Q6B**

=> +1 if Q6^=02

What percentage, if any, of the cost of DENTAL INSURANCE is paid by the employees? (1/126)

- \$R 0 100
- All/100% ..... 997
- None ..... 998
- Not Sure ..... 999

<<Q6B >>

06/01/20 14:50

**17: Q6C**

=> +1 if Q6^=03

What percentage, if any, of the cost of 401(k)/Retirement Plan is paid by the employees? (1/129)

- \$R 0 100
- All/100% ..... 997
- None ..... 998
- Not Sure ..... 999

<<Q6C >>

06/01/20 14:51

**18: Q6D**

=> +1 if Q6^=04

What percentage, if any, of the cost of CHILDCARE ASSISTANCE is paid by the employees? (1/132)

- \$R 0 100
- All/100% ..... 997
- None ..... 998
- Not Sure ..... 999

<<Q6D >>

06/01/20 15:03

**19: Q7**

As you may know, some low wage employees qualify for various benefits, credit, and subsidies from the government. Is your opinion of workers enrolling in these programs very favorable, somewhat favorable, somewhat unfavorable, or very unfavorable? (1/135)

- Very favorable ..... 1
- Somewhat favorable ..... 2
- Somewhat unfavorable ..... 3
- Very unfavorable ..... 4
- Not Sure ..... 5

<<Q7 >>

06/01/20 15:06

**20: Q8A**

Next, I'd like to know which of these programs for low wage workers you are familiar with. As I read a list just indicate whether you are very familiar with these programs, somewhat familiar, or not very familiar with them. Would you say that you are very familiar, somewhat familiar, or not very familiar with the EARNED INCOME TAX CREDIT program? (1/136)

- Very familiar ..... 1
- Somewhat familiar ..... 2
- Not familiar ..... 3
- Not Sure ..... 4

<<Q8A >>

06/01/20 15:07

**21: Q8B**

Would you say that you are very familiar, somewhat familiar, or not very familiar with the FOOD STAMPS program? (1/137)

- Very familiar ..... 1
- Somewhat familiar ..... 2
- Not familiar ..... 3
- Not Sure ..... 4

<<Q8B >>

06/01/20 15:07

**22: Q8C**

Would you say that you are very familiar, somewhat familiar, or not very familiar with the CHILD CARE SUBSIDIES program? (1/138)

- Very familiar ..... 1
- Somewhat familiar ..... 2
- Not familiar ..... 3
- Not Sure ..... 4

<<Q8C >>

06/01/20 15:08

**23: Q8D**

Would you say that you are very familiar, somewhat familiar, or not very familiar with the MEDICAID/S-CHIP HEALTH INSURANCE program? (1/139)

- Very familiar ..... 1
- Somewhat familiar ..... 2
- Not familiar ..... 3
- Not Sure ..... 4

<<Q8D >>

06/01/20 15:10

**24: Q9A**

To your knowledge, how many of your employees are currently enrolled in the EARNED INCOME TAX CREDIT program? (1/140)

- \$R 0 50
- None ..... 98
- Not Sure ..... 99

<<Q9A >>

06/01/20 15:10

**25: Q9B**

How many of your employees are currently enrolled in the FOOD STAMPS program? (1/142)

- \$R 0 50
- None ..... 98
- Not Sure ..... 99

<<Q9B >>

06/01/20 15:11

**26: Q9C**

How many of your employees are currently enrolled in the CHILD CARE SUBSIDIES program? (1/144)

- \$R 0 50
- None ..... 98
- Not Sure ..... 99

<<Q9C >>

06/01/20 15:11

**27:** **Q9D**  
 How many of your employees are currently enrolled in the MEDICAID/S-CHIP HEALTH INSURANCE program?  
 (1/146)  
 \$R 0 50  
 None.....98  
 Not Sure.....99  
 «Q9D »

06/01/20 15:36  
**28:** **Q10**  
 If you had employees who were eligible for some of the programs we've talked about, how supportive would your company be of your employees using them? Would your company be very supportive, somewhat supportive, or not very supportive?  
 (1/148)  
 Very supportive.....1 => Q11  
 Somewhat supportive.....2 => Q11  
 Not very supportive.....3  
 Not Sure.....4 => Q11  
 «Q10 »

06/01/20 15:15  
**29:** **Q10A**  
 Why would you not be supportive of your employees participating in some of the government sponsored benefit programs?  
 (1/149 - 151 - 153)  
 Enter Response.....01 DO  
 .....  
 .....  
 Not Sure.....99  
 «Q10A\_01 »

06/01/20 15:37  
**30:** **Q11**  
 If a packet of information covering the eligibility requirements for some public benefit programs was mailed to your office, would you say that you would definitely distribute them to your employees, probably distribute them, probably not distribute them, or definitely not distribute them to your employees?  
 (1/155)  
 Definitely distribute .....1  
 Probably distribute .....2  
 Probably not distribute.....3  
 Definitely not distribute .....4  
 Not Sure.....5  
 «Q11 »

06/01/20 15:22  
**31:** **Q12**  
 What is the likelihood that someone at your company would assist your employees in completing the necessary paperwork to apply for some public benefits? Would you say that your company would definitely help your employees with the paperwork, probably help them, or probably not help them?  
 (1/156)  
 Definitely help.....1 => Q13  
 Probably help.....2 => Q13  
 Probably not help .....3  
 Not Sure.....4 => Q13  
 «Q12 »

06/01/20 15:23  
**32:** **Q12A**  
 Why would you likely not assist your employees with completing the paperwork necessary for them to apply for public assistance?  
 (1/157 - 159 - 161)  
 Enter Response.....01 DO  
 .....  
 .....  
 Not Sure.....99  
 «O\_Q12A »

06/01/20 15:25  
**33:** **Q13**  
 If you got a request from a federal or state agency asking you to verify the income of an employee related to their application for benefits, would you say that your company would definitely respond to that request, probably respond, or probably not respond and give the requested information?  
 (1/163)  
 Definitely respond .....1 => Q14  
 Probably respond .....2 => Q14  
 Probably not respond.....3  
 Not Sure.....4 => Q14  
 «Q13 »

06/01/20 15:26  
**34:** **Q13A**  
 Why would you not likely respond?  
 (1/164 - 166 - 168)  
 Enter Response .....01 DO  
 .....  
 .....  
 Not Sure.....99  
 «Q13A\_01 »

06/01/20 15:26  
**35:** **Q14**  
**OBSERVE AND RECORD:**  
 (1/170)  
 Male .....1  
 Female .....2  
 «Q14 »



# NAICS Codes

## Industry Groups Comprising Sample Frame For Study

NAICS Codes	Industry
111998	All other misc crop farming
111140	Wheat Farming
111150	Corn Farming
111419	Other Food Crops grown under cover
111421	Nursery and tree production
111422	Floriculture production
111940	Hay Farming
112111	Beef cattle ranching and farming
112120	Dairy cattle and milk production
112210	Hog and pig farming
112920	Horses and other equine production
112990	All other animal production
114210	Hunting and trapping
115114	Other post harvest crop activities
115210	Support activities for animal production
238171	Residential siding contractors
238321	Residential painting contractors
311330	Confectionery mfg from purchased chocolates
311615	Poultry processing
311811	Retail bakeries
311991	Perishable prepared food mfg
312113	Ice manufacturing
312130	Wineries
314121	Curtain and drapery mills
315211	Men's cut and sew apparel contractors
315212	Women's cut and sew apparel contractors
315233	Women's dress mfg
315299	All other cut and sew apparel manufacturing
315999	All other accessory and apparel manufacturing
321920	Wood container and pallet mfg
337122	Nonupholstered wood household furniture
424520	Livestock merchant wholesalers
424930	Nursery and floral merchant wholesalers
442299	All other home furnishing stores
443111	Household appliance stores
443130	Camera and photographic supplies stores
444110	Home centers
444130	Hardware stores
444220	Nursery, garden and farm supply stores
445110	Supermarkets and other grocery stores
445120	Convenience stores
445210	Meat markets
445230	Fruit and vegetable markets
445292	Confectionery and nut stores
445299	All other specialty food stores
445310	Beer, Wine and Liquor stores
446120	Cosmetic and beauty supply stores
446191	Food, health and supplement stores
447110	Gasoline stations and convenience stores

Source: 2003 Annual Quarterly Census of Employment and Wages US Industry (6 digit) data for Alabama, Nebraska and Washington. US Department of Labor, Bureau of Statistics.

## Industry Groups Comprising Sample Frame For Study

447190	Other gasoline stations
448110	Men's clothing stores
448120	Women's clothing stores
448130	Children's and infants' clothing stores
448140	Family clothing stores
448150	Clothing accessories stores
448190	Other clothing stores
448210	Shoe stores
448310	Jewelry stores
448320	Luggage and leather goods stores
451110	Sporting good stores
451120	Hobby, toy and game stores
451130	Sweing, needlework and piece good stores
451140	Musical instrument and supplies stores
451211	Book Stores
451220	Prerecorded tape, CD and record stores
452111	Department stores, except discount
452112	Discount department stores
452910	Warehouse clubs and superstores
452990	All other general merchandise stores
453110	Florists
453220	Gift, novelty and souvenir stores
453310	Used merchandise stores
453910	Pet and pet supply stores
453920	Art dealers
453998	Store retailers not specified elsewhere
485310	Taxi service
485320	Limousine service
485410	School and employee bus transportation
485510	Charter bus industry
485991	Special needs transportation
488991	Packing and crating
492210	Local messengers and local delivery
512131	Motion picture theatres,except drive-in
512132	Drive in motion picture theatres
519120	Libraries and archives
531110	Lessors of residential buildings
531190	Lessors of other real estate property
531311	Residential property managers
532220	Formal wear and costume rental
532230	Video tape and disc rental
541213	Tax preparation service
541890	Other services related to advertising
541921	Photography studios, portrait
541940	Veterinary services
561421	Telephone answering services
561431	Private mail centers
561612	security guards and patrol services
561720	Janitorial services
561730	Landscaping services

Source: 2003 Annual Quarterly Census of Employment and Wages US Industry (6 digit) data for Alabama, Nebraska and Washington. US Department of Labor, Bureau of Statistics.

## Industry Groups Comprising Sample Frame For Study

561740	Carpet and upholstery cleaning services
561790	Other services to buildings and dwellings
561990	All other support services
611511	Cosmetology and barber schools
611610	Fine arts schools
611620	Sports and recreation instruction
611691	Exam preparation and tutoring
611692	Automobile driving schools
621310	Office of chiropractors
621610	Home health care services
621910	Ambulance services
623110	Nursing care facilities
623210	Residential mental retardation facilities
623220	Residential mental and substances abuse
623311	Continuing care retirement communities
623312	Homes for the elderly
624110	Child and youth services
624120	Services for the elderly and disabled
624190	Other individual and family services
624221	Temporary shelters
624229	Other community housing services
624310	Vocational rehab services
624410	Child day care services
711110	Theatre companies and dinner theatres
711130	Musical groups and artists
713120	Amusement arcades
711190	Other performing arts companies
711219	Other spectator sports
711310	Promoters with facilities
713120	Amusement arcades
713210	Casinos, except casino hotels
713290	Other gambling industries
713910	Golf courses and country clubs
713930	Marinas
713940	Fitness and recreational sports centers
713950	Bowling centers
713990	All other amusement and recreation industry
721110	Hotel and motels, except casino hotels
721191	Bed-and-breakfast inns
721199	All other traveler accommodations
721214	Recreational and vacations camps
721310	Rooming and boarding houses
722110	Full service restaurants
722211	Limited service restaurants
722212	Cafeterias
722213	Snack and nonalcoholic beverage bars
722310	Food service contractors
722320	Caterers
722410	Drinking places, alcoholic beverages
811191	Automotive oil change and lubrication shops

Source: 2003 Annual Quarterly Census of Employment and Wages US Industry (6 digit) data for Alabama, Nebraska and Washington. US Department of Labor, Bureau of Statistics.

## Industry Groups Comprising Sample Frame For Study

811192	Car washes
811211	Consumer electronic repair and maintenance
811411	Home and garden equipment repair
811420	Reupholstery and furniture repair
811430	Footwear and leather good repair
812111	Barber shops
812112	Beauty salons
812113	Nail salons
812191	Diet and weight reducing centers
812199	Other personal care services
812220	Cemeteries and crematories
812310	Coin-operated laundries and drycleaners
812320	Drycleaning and laundry services
812910	Pet care, except veterinary services
812922	One-hour photofinishing
812930	Parking lot and garages
813410	Civic and social organizations
813990	Other similar organizations

Source: 2003 Annual Quarterly Census of Employment and Wages US Industry (6 digit) data for Alabama, Nebraska and Washington. US Department of Labor, Bureau of Statistics.