

## 2010 “Getting Paid In America” Survey Results

### 1. The average\* cost of family health insurance provided by employers was \$13,375 in 2009. How much did the cost of health insurance increase in 2009?

\*According to a 2009 Kaiser Family Foundation and Health Research & Educational Trust survey.

2%.....	2328.....	7.36%
9%.....	11658.....	36.83%
5%.....	8256.....	26.09%
7%.....	9408.....	29.73%

### 2. What's more important to you, better health benefits or higher wages?

Better health benefits.....	13480.....	42.59%
Higher wages.....	18170.....	57.41%

### 3. How did you spend the extra money added to your paycheck in 2009 by President Obama's economic stimulus plan?

Paid bills.....	19345.....	61.12%
Saved it.....	5088.....	16.08%
Paid down/off credit card or other debt....	5955.....	18.82%
Made a big purchase (\$200 and up).....	1262.....	3.99%

### 4. Which of these notorious celebrities do you think should earn a smaller paycheck, Tiger Woods or Jesse James?

Tiger Woods.....	17055.....	53.89%
Jesse James.....	11672.....	36.88%
Don't know either.....	2923.....	9.24%

### 5. How difficult would it be to meet your current financial obligations, if your next paycheck were delayed for a week?

Very difficult .....	11858.....	37.47%
Somewhat difficult.....	10815.....	34.17%
Not very difficult.....	5240.....	16.56%
Not at all difficult.....	3623.....	11.45%
Don't know.....	114.....	0.36%

### 6. How do you receive your pay?

Direct Deposit.....	30233.....	95.52%
Payroll Card.....	108.....	0.34%
Paper Paycheck.....	1309.....	4.14%

**7. How would you feel if your company no longer gave you a paper pay statement but instead provided a breakdown of your paycheck through an online portal?**

Would like it .....	338	25.66%
Inconvenienced/unhappy.....	397	30.33%
Wouldn't matter.....	500	38.20%
Company already does it, and I like it.....	59	4.51%
Company already does it, and I dislike it.....	15	1.15%

**8. How would you feel if your company paid you by depositing your payment to a "payroll card" (a card that acts like a debit card) instead of paying you by direct deposit or with a paper check?**

Would like it .....	1620	5.14%
Inconvenienced/unhappy .....	24025	76.17%
Wouldn't matter .....	5897	18.70%

**9. How certain are you that your payroll withholding and the net amount of your paycheck are correct each payday?**

Very certain.....	18458	58.32%
Somewhat certain.....	9580	30.27%
Not very certain.....	1848	5.84%
Not at all certain.....	1063	3.36%
Don't know.....	701	2.21%

**10. Unemployment benefit funds in 35 states and U.S. territories have been depleted\*. Some states, like Vermont, are considering imposing a new payroll tax on employees to help fix the problem. Are you for or against a payroll tax on employees to help increase state unemployment benefit funds?**

\*According to the U.S. Department of Labor's Employment and Training Administration.

For.....	2938	9.28%
Against.....	21712	68.60%
Not sure.....	7000	22.12%

**11. Do you participate in a medical Flexible Spending Account (FSA) provided by your company?**

Yes.....	14269	45.08%
No, my company doesn't offer it.....	4311	13.62%
No, my company offers it, but I do not participate.....	13070	41.30%

**12. Beginning in 2013, contributions to all medical Flexible Spending Accounts (FSA) will be limited to \$2,500 per year. Did you contribute more than \$2,500 last year to your medical Flexible Spending Account (FSA)?**

Yes.....	2858.....	20.03%
No.....	11241.....	78.78%
Don't know.....	170.....	1.19%

**13. How often do you receive your pay?**

Weekly.....	2306.....	7.29%
Biweekly.....	21732.....	68.66%
Monthly.....	1463.....	4.62%
Semimonthly.....	5958.....	18.82%
Other.....	191.....	0.60%

**14. The IRS announced the average tax refund in 2009 was \$2,940. Do you prefer getting a large tax refund at the end of the year or would you rather have the refund as an extra \$113\* in each paycheck throughout the year?**

\*Calculation based on biweekly payroll.

Large tax refund.....	14845.....	46.90%
More money each paycheck.....	14955.....	47.25%
Didn't know I had an option.....	1850.....	5.85%

**15. Why do you prefer a large tax refund over getting paid more money in each paycheck?**

I can use it to make a big purchase (more than \$200).....	2908.....	19.59%
I can use it to pay down/off credit card or other debt.....	4516.....	30.42%
I can use it to boost my retirement savings.....	603.....	4.06%
I can use it for a vacation.....	2676.....	18.03%
I can use it to boost my emergency savings.....	3403.....	22.92%
Not sure.....	739.....	4.98%

**16. How confident are you that your employer adequately protects your vital personal information from data breaches/identity theft? This includes data such as the amount of your salary/wages, social security number, and direct deposit bank account number.**

Very confident.....	15491.....	48.94%
Somewhat confident.....	12873.....	40.67%
Not very confident.....	1978.....	6.25%
Not at all confident.....	667.....	2.11%
Don't know.....	641.....	2.03%

**17. Did you receive a raise in the last 12 months?**

Yes, I received a raise. ....	18289.....	57.79%
No, I did not receive a raise.....	11651.....	36.81%
No, I received a pay decrease. ....	1254.....	3.96%
No, I lost my job.....	456.....	1.44%

**18. How did you hear about this survey?**

Co-worker/friend.....	13098.....	41.38%
Magazine advertisement.....	158.....	0.50%
Newspaper advertisement.....	62.....	0.20%
Online advertisement (banner ad) .....	3005.....	9.49%
Radio.....	29.....	0.09%
Television.....	15.....	0.05%
Through my communications with the American Payroll Association.....	15283.....	48.29%

**19. Your gender:**

Female.....	24500.....	77.41%
Male.....	7150.....	22.59%

**20. Your age:**

18-34.....	7075.....	22.35%
35-54.....	18330.....	57.91%
55-65.....	5804.....	18.34%
Over 65.....	441.....	1.39%

**21. Family status:**

Married/partnered with children.....	16020.....	50.62%
Married/partnered without children.....	5436.....	17.18%
Single with children.....	4496.....	14.21%
Single without children.....	5698.....	18.00%

**22. Your employment status:**

Contract worker.....	542.....	1.71%
Employed full-time.....	29694.....	93.82%
Employed part-time (30 hours or less per week) .....	1033.....	3.26%
Self-employed.....	381.....	1.20%

**23. Size of the company that you work for:**

Less than 100 employees.....	3267.....	10.32%
100-499 employees.....	5429.....	17.15%
500-999 employees.....	3058.....	9.66%
1,000-4,999 employees.....	7851.....	24.81%
5,000-9,999 employees.....	3542.....	11.19%
10,000 or more employees.....	6690.....	21.14%
I don't know.....	1813.....	5.73%

**24. Your current position in your company:**

Executive/senior management.....	1137.....	3.59%
Middle management/supervisor.....	9236.....	29.18%
Non-management.....	19446.....	61.44%
Owner/partner.....	291.....	0.92%
Production worker.....	1540.....	4.87%

**25. Your industry/profession:**

Accounts Payable.....	342.....	1.08%
Agriculture.....	73.....	0.23%
Automotive.....	198.....	0.63%
Broadcasting/Cable.....	122.....	0.39%
Construction.....	361.....	1.14%
Education.....	1225.....	3.87%
Entertainment.....	140.....	0.44%
Finance.....	2305.....	7.28%
Food service.....	303.....	0.96%
Government.....	1301.....	4.11%
Health care.....	2681.....	8.47%
Other services.....	943.....	2.98%
Payroll or human resources.....	5442.....	17.19%
Insurance.....	1913.....	6.04%
Internet services.....	193.....	0.61%
Legal services.....	250.....	0.79%
Manufacturing.....	1484.....	4.69%
Publishing.....	73.....	0.23%
Retail.....	625.....	1.97%
Telecommunications.....	381.....	1.52%
Transportation.....	330.....	1.36%
Travel.....	180.....	0.72%
Utilities.....	931.....	4.03%
Other.....	2386.....	9.61%
Not Selected.....	7468.....	23.60%

**26. Your annual income:**

Less than \$15,000.....	550.....	1.74%
\$15,000-\$30,000.....	3403.....	10.75%
\$30,001-\$50,000.....	11942.....	37.73%
\$50,001-\$75,000.....	9268.....	29.28%
\$75,001-\$100,000.....	4113.....	13.00%
\$100,001-\$150,000.....	1881.....	5.94%
More than \$150,000.....	493.....	1.56%

**27. Are you a member of the American Payroll Association?**

Yes.....	6960.....	21.99%
No.....	19027.....	60.12%
Don't know.....	5663.....	17.89%