



Hillsdale Housing Commission

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2005 Michigan PHA Staff Wage and Benefits Survey

For Small PHAs

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Study Background

In October 2000 the Hillsdale Housing Commission requested that a study be conducted to determine whether local staff salaries and benefits were comparable to those of other similarly-sized public housing agencies (PHAs) throughout the State of Michigan. Staff from other PHAs attending a Michigan Housing Director's Association (MHDA) conference also expressed interest in the compilation and analysis of this data. Hillsdale Housing Commission staff agreed to prepare a survey form, perform a formal wage study and furnish a copy of the study to all survey respondents. Respondents were assured that wage and benefit survey data would be kept confidential within the confines of the study.

Following publication of the 2000 study, several PHAs requested that the study be conducted on a periodic basis, preferably every five years. Several PHAs also requested that additional information be included in the next study. Hillsdale Housing Commission staff agreed to expand the original survey form as requested and conduct a wage rate survey on a five year rotational basis.

Survey Details

A survey form was sent via first-class mail to fifty-seven (57) Housing Commissions listed on HUD's Web site of Michigan Housing Commissions. The survey form was sent to all Michigan PHAs that had one hundred (100) or fewer public housing units, and/or less than two hundred (200) total units. The mailing also included a brief letter explaining the purpose of the study as well as a self-addressed, stamped envelope for the survey's return.

Of the 57 PHAs queried, 38 (67%) returned a completed or partially completed survey form. Several survey forms received were incomplete or contained information inconsistent with the intent of the study. In such cases the researcher contacted the responding Housing Commission for clarification or completion. When responses were unavailable or not forthcoming, the researcher eliminated the reported data from aggregate totals. Unfortunately, this included sixteen (16) of the received survey forms, or nearly thirty percent (30%) of the total. This survey is therefore based on data received from the remaining twenty-two (22) PHAs. Because of the low number of responses for some survey items, statistically valid sample data is unavailable in certain areas, noted in the body of the report.

PHA Size and Survey Distribution

In order to present fair wage and benefit data, survey distribution was limited to: 1. PHAs with 100 or less public housing units and, 2. PHAs with less than 200 total units, regardless of program. PHAs with more than 200 total units were rejected from the survey because such PHAs tended to have more bureaucratic organizational structures and did not meet the definitions specified by the Hillsdale Housing Commission and similarly-sized PHAs. However, data contained in the completed survey report may still be found useful to those PHAs.

Survey Omissions

Paid Holidays

The distributed survey form included fields for reporting vacation and sick time accrual for each PHA position. The researcher did not include number of observed paid holidays in the survey, through an oversight.

Tenure/Bonus/Additional Wage Data

The researcher intended to compile data regarding additional wages that PHAs provided through tenure/bonus/etc. programs, common through many municipalities and therefore observed by PHAs. Unfortunately, reported payments were so varied that establishing a common basis for comparison was not possible. The completed report therefore lists whether additional wages are scheduled, but does not list associated amounts, which varied too widely from PHA to PHA. The reader is cautioned to consider that many PHAs include additional wages that this report does not reflect, although actual salary and benefit calculations are presented accurately.

Survey Data

Survey Statistics		
Survey Responses		
	Number	Percent
Surveys Sent:	57	100%
Surveys Returned:	38	67%
Surveys Rejected:	16	28%
Surveys included in Study:	22	58%
PHA Statistics (PHAs included in Study)		
Public Housing Units:	1,474	
Section 8 Units:	326	
Other Units:	62	
Total Units:	1,862	
Employee Statistics		
Administrative Employees:	41	
Maintenance Employees:	40	
Total Employees:	81	
Wage Comparability Study with Municipality		
	17	77%
Other Housing Programs		
	2	9%
Payroll Preparation		
Municipally Prepared:	8	36%
Payroll Service:	1	5%
Payroll Software:	3	14%
Payroll Manually Prepared:	5	23%
Payroll Other/Unspecified:	5	23%
Total Payroll:	22	100%
Municipally-Provided Benefits		
	17	77%

Survey Highlights

1. A large percentage (28%) of returned surveys were rejected from inclusion into the study due to incomplete or inapplicable information. Nearly one-third of the PHAs surveyed did not return a completed survey form.
2. More than two-thirds of survey respondents reported that the PHA has completed some type of wage comparability study with the local municipality or other public bodies,

ensuring consistency with local prevailing wage rates (required by the PHAs Annual Contributions Contract (ACC) and statute).

3. Very few PHAs (only 10%) reported that they were involved in a Continuum of Care, CDBG, or other non-ACC funded housing program, despite federal encouragement.
4. As requested following publication of the 2000 study, the 2005 study gathered statistics regarding the method PHAs used to prepare payroll (a potentially time-consuming task). No clear majority of preference existed among survey respondents, however, although the largest percentage of PHAs report that payroll is prepared by their municipality.
5. More than two-thirds of survey respondents report that the PHA is able to purchase benefits (health, dental, life insurance, etc.) through the municipality under which the PHA operates. However, a small portion of respondents report differences between benefits that municipal employees receive and those that the PHA observes.

Executive Director

Executive Director				
General Position Statistics				
	Number	Percent		
PHAs with Executive Director	22	100%		
Position Statistics	Full-Time Statistics		Part-Time Statistics	
	Number	Percent	Number	Percent
Number of Executive Directors:	20	91%	2	9%
Employment Contracts:	3	15%	0	0%
Average Years Service:	9		9	
PHM, COS or Other Certification:	18	90%	1	50%
Average Hours Per Week:	39		31	
Salaries				
Median Salary:	\$38,500		\$29,760	
Average Salary:	\$39,137		\$29,760	
Salaried Position:	20	100%	2	100%
Tenure/Bonus/Additional Wages:	9	45%	0	0%
Total Dwelling Units:	1,721		144	
Total Salaries:	<u>\$782,731</u>		<u>\$59,520</u>	
Annual Salary per Dwelling Unit:	\$454.81		\$413.33	
Vacation Days (Average)				
After <u>1 Years:</u>	<u>8.5 Days</u>		<u>1 Years:</u>	<u>8.75 Days</u>
After <u>3 Years:</u>	<u>13.6 Days</u>		<u>4.5 Years:</u>	<u>14.6 Days</u>
After <u>7.6 Years:</u>	<u>17.9 Days</u>		<u>8 Years:</u>	<u>23.6 Days</u>
Sick Days				
Average Sick Days per Year:	12		8.5	
Medical Insurance Coverage				
Medical Coverage Available:	19	95%	1	50%
Employee Premium Co-Pay:	2	10%	0	0%
Dental Insurance Coverage				
Dental Coverage Available:	18	90%	0	0%
Employee Premium Co-Pay:	2	10%	0	0%
Vision Insurance Coverage				
Vision Coverage Available:	15	75%	0	0%
Employee Premium Co-Pay:	1	5%	0	0%
Short-Term Disability Coverage				
Short-Term Coverage Available:	8	40%	0	0%
Employee-Paid Premiums:	1	5%	0	0%
Long-Term Disability Coverage				
Long-Term Coverage Available:	6	30%	0	0%
Employee Premium Co-Pay:	0	0%	0	0%
Insurance Waiver				
Insurance Waiver Available:	9	45%	0	0%
Spouse/Family Benefits				
Spouse/Family Benefits Available:	17	85%	1	50%
Spouse/Family Benefits Difference:	3	15%	0	0%
Refusal of Paid Benefits				
Employee May Refuse Benefits:	15	75%	1	50%
Must Document Other Coverage:	5	25%	0	0%
Pension				
Pension Plan Available:	13	65%	0	0%
Pension - Employee % (average):	6%		0%	
Pension - Employer % (average):	7%		0%	
Pension - Vesting Years (average):	6.8		0	

Executive Director Survey Highlights

1. Although all (100%) of survey respondents report that the PHA has an Executive Director, only two part-time Directors responded with sufficient data for inclusion into final statistics. Part-time position statistics were included in the table above for comparison purposes, but the information should not be considered statistically significant and part-time Directors may wish to conduct a separate study to determine income and benefit comparability figures.
2. 86% of the survey respondents report that the Executive Directors has obtained some type of official certification, either PHM, COS, or through another program.
3. 100% of the survey respondents reported that the Executive Director's position was salaried.
4. Nearly half of the survey respondents reported that the Executive Director receives tenure and/or longevity payments. Therefore, actual salaries are slightly higher than the amounts listed.
5. Although the average salary is listed in the table above, it is included only in the interest of thoroughness. The reader is cautioned to use the median salary – not the average – for comparison purposes.
6. PHAs with approximately 50 total housing units and above typically employed a full-time Executive Director working an average of 39 hours per week. Those with less than 50 total housing units generally employed a part-time Executive Director working an average of 31 hours per week.
7. Nearly all of the Executive Directors listed reported some sort of comprehensive medical insurance coverage, usually provided through the municipality. However, other types of coverage availability varied widely, with short- and long-term disability insurance the least common.

Section 8/Housing Choice Voucher Administrator

Researchers intended to include statistics for Section 8/Housing Choice Voucher Administrators in this survey. Unfortunately, no statistically valid sample data was returned and therefore the position is not included in this report. It should also be noted that several responding PHAs indicated that Section 8/HCV administration is performed as a routine part of the Executive Director's duties and no additional position was therefore necessary.

The lack of the inclusion of this data in this report should not be interpreted to indicate that no PHAs employ persons in this position. Instead, please note that PHAs with this position did not respond in enough detail to include the data in the report. Therefore, PHAs with this position may wish to conduct an additional study to determine median salaries and benefits.

Secretary/Administrative Assistant

Secretary/Admin Asst				
General Position Statistics				
	Number	Percent		
PHAs with Secretary/Admin Asst	16	73%		
Position Statistics	Full-Time Statistics		Part-Time Statistics	
	Number	Percent	Number	Percent
Number of Secretary/Admin Assts:	10	45%	6	27%
Employment Contracts:	0	0%	0	0%
Average Years Service:	8		3	
PHM, COS or Other Certification:	3	15%	1	17%
Average Hours Per Week:	38		20	
Salaries				
Median Salary:	\$24,159		\$10,660	
Average Salary:	\$24,241		\$11,564	
Salaried Position:	2	20%	0	0%
Tenure/Bonus/Additional Wages:	4	40%	0	0%
Total Dwelling Units:	1,023		444	
Total Salaries:	<u>\$242,412</u>		<u>\$69,384</u>	
Annual Salary per Dwelling Unit:	\$236.96		\$156.27	
Vacation Days (Average)				
After	<u>1.0</u>	<u>8.2</u> Days	<u>0.67</u> Years	<u>5</u> Days
After	<u>3.1</u>	<u>13.3</u> Days	<u>2.3</u> Years	<u>8.3</u> Days
After	<u>8.6</u>	<u>16.9</u> Days	<u>5</u> Years	<u>11.7</u> Days
Sick Days				
Average Sick Days per Year:	14		6	
Medical Insurance Coverage				
Medical Coverage Available:	9	90%	0	0%
Employee Premium Co-Pay:	2	20%	0	0%
Dental Insurance Coverage				
Dental Coverage Available:	8	80%	0	0%
Employee Premium Co-Pay:	2	20%	0	0%
Vision Insurance Coverage				
Vision Coverage Available:	7	70%	0	0%
Employee Premium Co-Pay:	2	20%	0	0%
Short-Term Disability Coverage				
Short-Term Coverage Available:	4	40%	0	0%
Employee-Paid Premiums:	0	0%	0	0%
Long-Term Disability Coverage				
Long-Term Coverage Available:	3	30%	0	0%
Employee Premium Co-Pay:	0	0%	0	0%
Insurance Waiver				
Insurance Waiver Available:	5	50%	0	0%
Spouse/Family Benefits				
Spouse/Family Benefits Available:	6	60%	0	0%
Spouse/Family Benefits Difference:	1	10%	0	0%
Refusal of Paid Benefits				
Employee May Refuse Benefits:	6	60%	0	0%
Must Document Other Coverage:	4	40%	0	0%
Pension				
Pension Plan Available:	8	80%	0	0%
Pension - Employee % (average):	2%		0%	
Pension - Employer % (average):	7%		0%	
Pension - Vesting Years (average):	6.1		0	

Secretary/Administrative Assistant Survey Highlights

1. Nearly three-quarters of the respondents reported that a Secretary/Administrative Assistant was employed at the PHA.

(Author's note: this survey does not make a distinction between "Secretary," and "Administrative Assistant," since many of the duties have merged – out of necessity – since publication of the 1998 Housing Reform Act. Although most PHAs have changed job titles, some still refer to the position as "Secretary," although it is commonly understood that the job is no longer primarily clerical at most small PHAs.)

2. Only a small percentage of Secretaries/Administrative Assistants have obtained a PHM, COS or other certification, although informal comments indicated that the employee in this position performs occupancy duties at most small PHAs.
3. Although the average salary is listed in the table above, it is included only in the interest of thoroughness. The reader is cautioned to use the median salary – not the average – for comparison purposes.

Lead Maintenance Person

Lead Maintenance Person					
General Position Statistics					
		Number	Percent		
PHAs with Lead Maintenance Person		22	100%		
Position Statistics					
		Full-Time Statistics		Part-Time Statistics	
		Number	Percent	Number	Percent
Number of Lead Maintenance Persons:		21	95%	<i>No statistically valid sample data</i>	
Employment Contracts:		0	0%		
Average Years Service:		10			
Average Hours Per Week:		40			
Salaries					
Median Salary:		\$30,638			
Average Salary:		\$31,669			
Salaried Position:		2	10%		
Tenure/Bonus/Additional Wages:		8	36%		
Total Dwelling Units:		1,810			
Total Salaries:		<u>\$665,048</u>			
Annual Salary per Dwelling Unit:		<u>\$367.43</u>			
Vacation Days (Average)					
After	1.0	7.5 Days			
After	3.3	12.7 Days			
After	7.8	17.0 Days			
Sick Days					
Average Sick Days per Year:		12			
Medical Insurance Coverage					
Medical Coverage Available:		20	95%		
Employee Premium Co-Pay:		2	10%		
Dental Insurance Coverage					
Dental Coverage Available:		18	86%		
Employee Premium Co-Pay:		3	14%		
Vision Insurance Coverage					
Vision Coverage Available:		15	71%		
Employee Premium Co-Pay:		2	10%		
Short-Term Disability Coverage					
Short-Term Coverage Available:		7	33%		
Employee-Paid Premiums:		0	0%		
Long-Term Disability Coverage					
Long-Term Coverage Available:		6	29%		
Employee Premium Co-Pay:		0	0%		
Insurance Waiver					
Insurance Waiver Available:		10	48%		
Spouse/Family Benefits					
Spouse/Family Benefits Available:		18	86%		
Spouse/Family Benefits Difference:		2	10%		
Refusal of Paid Benefits					
Employee May Refuse Benefits:		14	67%		
Must Document Other Coverage:		5	24%		
Pension					
Pension Plan Available:		13	62%		
Pension - Employee % (average):		2%			
Pension - Employer % (average):		6%			
Pension - Vesting Years (average):		6.6			

Lead Maintenance Person Survey Highlights

1. Since minimum wage rates for maintenance staff are determined by the Department of Labor (DOL) by statute, the reader is cautioned to use the figures listed above only as a general reference, and to follow instructions from the DOL for determining acceptable wage rates for maintenance staff.
2. All (100%) survey respondents reported that the PHA employed a Lead Maintenance Person. Only one of the respondents reported that the Lead Maintenance Person was employed part time and therefore the part-time data is not included in the survey as it was not statistically valid.
3. None of the survey respondents reported that the Lead Maintenance Person was employed through an employment contract.
4. Although the average salary is listed in the table above, it is included only in the interest of thoroughness. The reader is cautioned to use the median salary – not the average – for comparison purposes.
5. Nearly all of the reporting PHAs listed reported some sort of comprehensive medical insurance coverage for the Lead Maintenance Person, usually provided through the municipality. However, other types of coverage availability varied widely, with short- and long-term disability insurance the least common.

2nd Maintenance Person

2nd Maintenance Person				
General Position Statistics				
	Number	Percent		
PHAs with 2nd Maintenance Person	14	64%		
Position Statistics	Full-Time Statistics		Part-Time Statistics	
	Number	Percent	Number	Percent
Number of 2nd Maintenance Persons:	7	32%	7	32%
Employment Contracts:	0	0%	0	0%
Average Years Service:	8		4	
Average Hours Per Week:	39		23	
Salaries				
Median Salary:	\$25,917		\$14,261	
Average Salary:	\$26,556		\$13,507	
Salaried Position:	1	5%	0	0%
Tenure/Bonus/Additional Wages:	3	15%	0	0%
Total Dwelling Units:	796		506	
Total Salaries:	<u>\$185,891</u>		<u>\$81,045</u>	
Annual Salary per Dwelling Unit:	<u>\$233.53</u>		<u>\$160.17</u>	
Vacation Days (Average)				
After 1.0	8.1 Days		0.6 Years	5 Days
After 4.1	13.3 Days		2.5 Years	8.8 Days
After 8.6	17.7 Days		5 Years	12.5 Days
Sick Days				
Average Sick Days per Year:	11		5.75	
Medical Insurance Coverage				
Medical Coverage Available:	7	100%	0	0%
Employee Premium Co-Pay:	1	14%	0	0%
Dental Insurance Coverage				
Dental Coverage Available:	5	71%	0	0%
Employee Premium Co-Pay:	2	29%	0	0%
Vision Insurance Coverage				
Vision Coverage Available:	6	86%	0	0%
Employee Premium Co-Pay:	2	29%	0	0%
Short-Term Disability Coverage				
Short-Term Coverage Available:	3	43%	0	0%
Employee-Paid Premiums:	0	0%	0	0%
Long-Term Disability Coverage				
Long-Term Coverage Available:	2	29%	0	0%
Employee Premium Co-Pay:	0	0%	0	0%
Insurance Waiver				
Insurance Waiver Available:	5	71%	0	0%
Spouse/Family Benefits				
Spouse/Family Benefits Available:	6	86%	0	0%
Spouse/Family Benefits Difference:	2	29%	0	0%
Refusal of Paid Benefits				
Employee May Refuse Benefits:	5	71%	0	0%
Must Document Other Coverage:	3	43%	0	0%
Pension				
Pension Plan Available:	7	100%	0	0%
Pension - Employee % (average):	1%		0%	
Pension - Employer % (average):	8%		0%	
Pension - Vesting Years (average):	6.6		0	

2nd Maintenance Person Survey Highlights

1. Since minimum wage rates for maintenance staff are determined by the Department of Labor (DOL) by statute, the reader is cautioned to use the figures listed above only as a general reference, and to follow instructions from the DOL for determining wage rates for maintenance staff.
2. More than half of the survey respondents reported that the PHA employed a Second Maintenance Person. Half of those PHAs with this position reported that the Second Maintenance Person was a full-time position, and half reported that this position was part-time.
3. None of the survey respondents reported that the Second Maintenance Person was employed through an employment contract.
4. Although the average salary is listed in the table above, it is included only in the interest of thoroughness. The reader is cautioned to use the median salary – not the average – for comparison purposes.
5. All of the PHAs employing a full-time Second Maintenance Person report that comprehensive medical insurance and other coverage is available for this position. However, other types of coverage availability varied widely, with short- and long-term disability insurance the least common.
6. None of the PHAs employing a part-time Second Maintenance Person report that benefits were available for this position.

Housekeeper/General Labor

Housekeeping/General Maint				
General Position Statistics				
	Number	Percent		
PHAs with Housekeeping/General Maint	6	27%		
Position Statistics	Full-Time Statistics		Part-Time Statistics	
	Number	Percent	Number	Percent
Number of Housekeeping/General Maints:	2	9%	4	18%
Employment Contracts:	0	0%	0	0%
Average Years Service:	5		2	
Average Hours Per Week:	40		22	
Salaries				
Median Salary:	\$26,520		\$9,599	
Average Salary:	\$26,556		\$10,057	
Salaried Position:	0	0%	0	0%
Tenure/Bonus/Additional Wages:	1	17%	1	25%
Total Dwelling Units:	249		365	
Total Salaries:	<u>\$53,040</u>		<u>\$30,170</u>	
Annual Salary per Dwelling Unit:	\$213.01		\$82.66	
Vacation Days (Average)				
After	1.0	7.5 Days	<u>0 Years</u>	<u>0 Days</u>
After	2.5	12.5 Days	<u>0 Years</u>	<u>0 Days</u>
After	7.5	17.5 Days	<u>0 Years</u>	<u>0 Days</u>
Sick Days				
Average Sick Days per Year:	12		0	
Medical Insurance Coverage				
Medical Coverage Available:	2	100%	0	0%
Employee Premium Co-Pay:	0	0%	0	0%
Dental Insurance Coverage				
Dental Coverage Available:	0	0%	0	0%
Employee Premium Co-Pay:	0	0%	0	0%
Vision Insurance Coverage				
Vision Coverage Available:	1	50%	0	0%
Employee Premium Co-Pay:	0	0%	0	0%
Short-Term Disability Coverage				
Short-Term Coverage Available:	1	50%	0	0%
Employee-Paid Premiums:	0	0%	0	0%
Long-Term Disability Coverage				
Long-Term Coverage Available:	0	0%	0	0%
Employee Premium Co-Pay:	0	0%	0	0%
Insurance Waiver				
Insurance Waiver Available:	1	50%	0	0%
Spouse/Family Benefits				
Spouse/Family Benefits Available:	1	50%	0	0%
Spouse/Family Benefits Difference:	0	0%	0	0%
Refusal of Paid Benefits				
Employee May Refuse Benefits:	1	50%	0	0%
Must Document Other Coverage:	0	0%	0	0%
Pension				
Pension Plan Available:	2	100%	0	0%
Pension - Employee % (average):	0%		0%	
Pension - Employer % (average):	7%		0%	
Pension - Vesting Years (average):	2.0		0	

Housekeeping/General Labor Wage Survey Highlights

1. Since minimum wage rates for maintenance staff are determined by the Department of Labor (DOL) by statute, the reader is cautioned to use the figures listed above only as a general reference, and to follow instructions from the DOL for determining wage rates for maintenance staff.
2. Only one-quarter of the PHA survey respondents reported employment of a Housekeeper/General Laborer. Several respondents reported that housekeeping was performed as a routine part of maintenance staff duties.
3. Although the average salary is listed in the table above, it is included only in the interest of thoroughness. The reader is cautioned to use the median salary – not the average – for comparison purposes.

Monitor/Caretaker

Monitor/Caretaker		
General Position Statistics		
	Number	Percent
PHAs with Monitor/Caretaker	5	23%
Monitor Benefits		
	Number	Percent
Free Apartment:	0	0%
Average Annual Stipend:	\$1,373	
Total Dwelling Units:	593	
Total Annual Stipends:	<u>\$5,490</u>	
Annual Stipend/Dwelling Unit:	\$9	
Saff Benefits:	0	0

Monitor/Caretaker Wage Survey Highlights

1. Only one-quarter of survey respondents reported that the PHA employed an on-site Monitor/Caretaker to handle after-hours emergencies.
2. None of the survey respondents reported that the Monitor/Caretaker received free housing for performing services.
3. The average stipend for performing Monitor/Caretaker services was \$1,373, or slightly more than \$100 per month.
4. None of the survey respondents reported that the Monitor/Caretaker position qualified for benefits (health insurance, life, disability, etc.) available to other PHA employees..

After-Hours Emergencies

After-Hours Emergencies		
General Statistics		
	Number	Percent
PHAs responding:	18	82%
After-Hours Message Delivery		
	Number	Percent
Cell Phone:	9	50%
Pager:	1	5%
Other:	10	45%

After-Hours Emergency Survey Highlights

1. Nearly all of the survey respondents reported that a PHA staff member responded to after-hours emergencies.
2. Half of those responding reported that they received notice of after-hours emergencies through cell phone service.

3. A surprisingly high percentage of survey respondents reported receipt of notice of an after-hours emergency directly through home telephone lines; a rarity among larger PHAs.

General Survey Observations/Informal Recommendations

1. Salaries for all positions increased only slightly compared to those reported in the 2000 survey. The increase among all positions was far less than anticipated based on national cost-of-living increases (roughly 3% per year according to many sources). It has been this author's observation that a large number of PHAs have experienced a turnover in employees between publication of the 2000 study and the 2005 study. Therefore, slower salary growth may be as a result of employee turnover.
2. Very few PHA positions were facilitated by an employment contract. Considering that such contracts are relatively common among larger PHAs, researchers anticipated a much higher percentage.
3. Although medical insurance coverage was common among full-time staff members, other types of coverage were not. Specifically, short- and long-term disability insurance coverage was relatively rare, though premiums for these policies were typically very inexpensive. It is this author's opinion that offering such coverage, especially new coverage, to employees may increase employee's perception of job value by adding a measure of comfort in case of temporary illness, while costing the PHA little.
4. Only a small percentage of PHA employees pay a portion of any of offered insurance premiums, considered rare in certain other sectors of government and in the business world. Due to dramatic increases in premiums, many organizations not only require covered employees to remit a portion of premiums, many also require co-payments for medical or other services rendered. PHAs may wish to consider implementing a co-payment system for medical and other premiums as a cost-saving measure, especially if the municipality under which the PHA operates has such a system in place.
5. A fairly large percentage of PHA respondents reported that employees were eligible for a portion of premiums, should employees elect not to receive offered insurance coverage (referred to as an "Insurance Waiver" in the body of the report.) However, many PHAs who offer this benefit do not require proof of other coverage when authorizing an insurance waiver, a common practice with many other governmental offices and businesses, in an attempt to protect the employee against potential catastrophic illness (and therefore a potential loss to the PHA).