

November/December 2009

# Trendlines

*Perspectives on Utah's Economy*

## healthcare in utah

Health Spending—an  
Ever Larger Slice of the Pie  
*Economic News pg. 8*

Healthcare Jobs with the  
Best Employment Outlook  
*Economic Insight pg. 10*

Department of Workforce Services



# Trendlines

Utah Department of Workforce Services

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# jobs.utah.gov

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# We're Getting Close

*It will be a while before the nation's (and Utah's) production capacity and labor force are pushed back to a level where additional workers, en masse, are needed to raise the nation's output.*

Although employment numbers are still falling, there are indications arising to suggest that the Utah employment slide is close to finding its bottom. One factor is that numbers cannot move down at an accelerating rate indefinitely. They eventually reach a point where a downward run loses its negative momentum. Sometimes the momentum breaker is an improvement in the economy itself, as job hiring picks up. Other times, as is probably the current case, the improvement comes with time and simple mathematics.

The year-over percentage of job growth (or loss) is calculated by comparing the most recent employment number to that of one year ago. As we move forward in time, the year-prior reference date will begin to capture the steep employment losses of the recession. Consequently, while Utah is still experiencing job losses, those job losses will be fewer in comparison to those experienced during the height of the recession. Therefore, the rate of employment decline will begin to moderate.

Still, job gains in a recession-busting quantity are also not just around the corner. IHC Global Insights, a Massachusetts-based economic think tank and consulting firm, estimates that the United States is only using 65 percent of its production capacity. If so, that is an historic low in the post World War II environment. That means there is plenty of room for the nation to kick its production into a higher gear without a corresponding need to kick up its number of new workers.

There is much evidence that the nation's existing workforce is not utilized to its full potential. Extensive furloughs and full-time workers working less than full-time hours suggest the economy needs to fully use those who are currently employed more than it needs to add more workers to the nation's payrolls.

This is also true for the Utah economy. It will be a while before the nation's (and Utah's) production capacity and labor force are pushed back to a level where additional workers, en masse, are needed to raise the nation's output. 📍

## Did You Know...

- Construction crews began heavy work to build the six-mile light-rail track that will connect downtown to the Salt Lake City International Airport. <http://www.deseretnews.com/article/705327416/Work-begins-on-airport-TRAX-line.html>
- Utah is using state money and federal stimulus funds to leverage long-term research projects with a commercial potential. [http://www.sltrib.com/news/ci\\_13286420](http://www.sltrib.com/news/ci_13286420)
- University of Utah researchers have secured more than \$7 million in federal money to explore ways to make geothermal wells more productive. [http://www.sltrib.com/business/ci\\_13293581](http://www.sltrib.com/business/ci_13293581)

Using Local Employment Dynamics Data to

# Better Understand the Healthcare Industry

As a data geek, I love to wax rhapsodic about Local Employment Dynamics (LED) data. This melding of statistics by the U.S. Census Bureau provides industry-level demographic information never before available for data-geek consumption. This LED data reveals important insights about Utah's recession-resistant healthcare/social services industry.

Before we get started, let's talk about the inevitable "caveats." Typically, Department of Workforce Services healthcare/social service data includes only privately-owned establishments. However, for the purposes of this article, we'll be looking at the characteristics of all healthcare/social services industry jobs—both private and public. Except... federal data is excluded. The Census Bureau has yet to obtain the pertinent information it needs from the federal government (go figure). Employment numbers are 2008 averages. Other figures represent the most recent four quarters ending with the third quarter of 2008. All figures represent the most current data available.

share of teenagers working in the healthcare/social services sector. However, perhaps the most striking characteristic of the data occurs in the gender breakdown. Statewide, men account for 54 percent of total employment. However, in the healthcare/social services industries, men account for a minor 28 percent share. Yes, women heavily dominate this industry's employment.

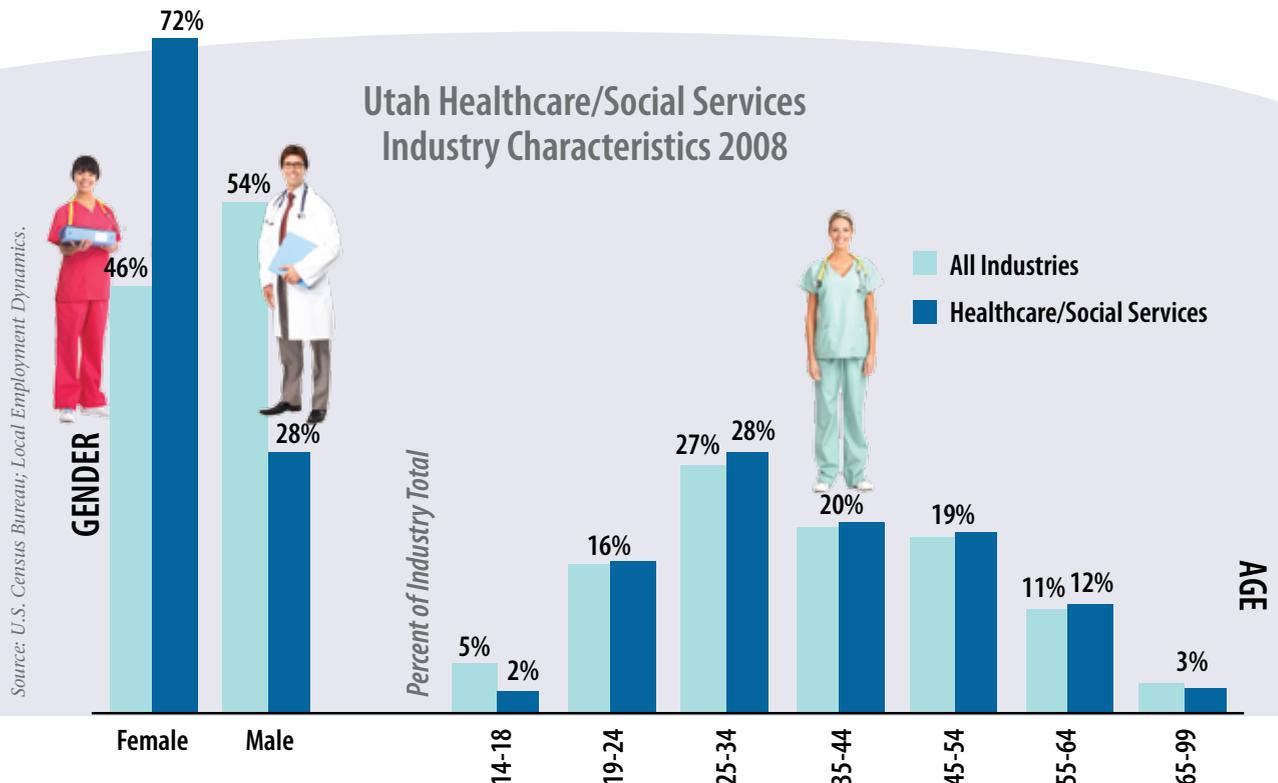
## Wage Gap

In addition, the difference between male and female wages is huge. For men, the average monthly wage measures almost \$5,300. Women post an average monthly wage of just more than \$2,400. In other words, on average women make 45 percent of men's wages in the healthcare/social services industry. The comparable statewide figure measures 56 percent. Part of the difference in wages may be due to the fact that women typically work fewer hours than do men. However, most of the gap undoubtedly reflects the clustering of women in lower-paid occupations and the clustering of men in higher-paid occupations. In general, healthcare/social services workers make slightly less than workers in all industries combined.

To learn more about the healthcare/social services industry: <http://lehd.did.census.gov/led/datatools/qwiapp.html>

## War of the Sexes

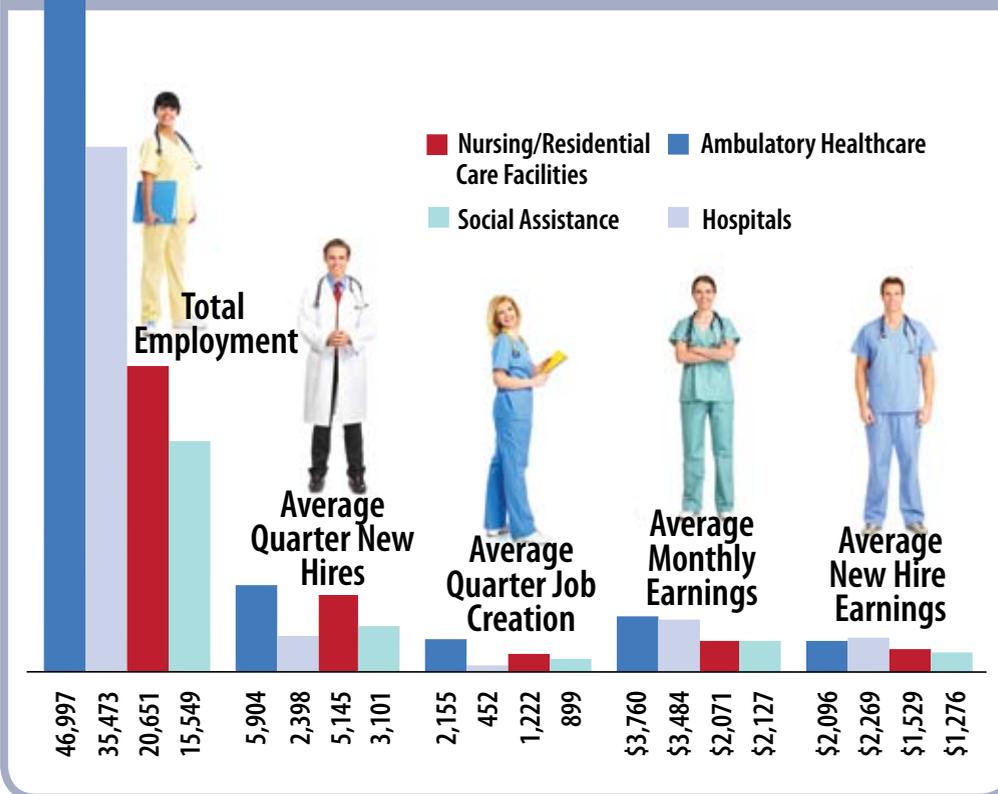
The age distribution of the healthcare/social services industry tracks very closely with the overall age structure in the labor market. The main difference appears in the slightly smaller





## Utah Healthcare/Social Services Industry Employment

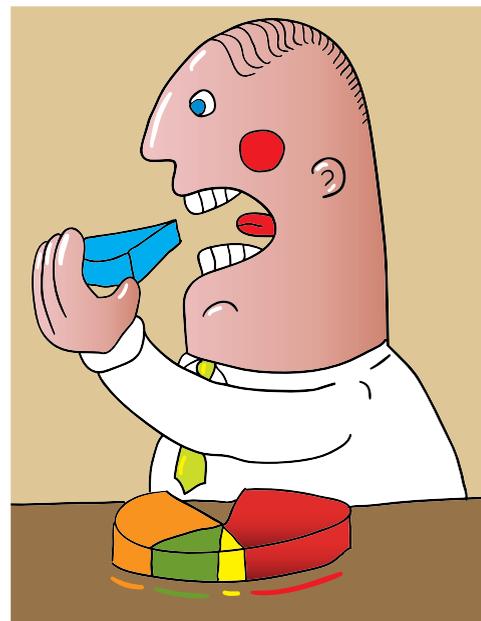
Four-Quarter Average ending Third Quarter 2008



Source: U.S. Census Bureau; Local Employment Dynamics.

- Workers in ambulatory healthcare services (doctors/dentists offices, clinics, etc.) show the highest average wages, while hospitals display the highest new-hire wages.
- Ambulatory healthcare services created the most new jobs and generated the most new 2008 hires of any healthcare/social services subsector. This subsector also showed the largest total employment.
- Nursing/residential care facilities showed the highest turnover rate while hospitals showed the lowest turnover.

# Health Spending— an Ever Larger Slice of the Pie



Individually and collectively by businesses and government, an ever-increasing proportion of our total consumption goes toward healthcare. The most widely used measure for the total dollar value of all goods and services produced in the U.S. economy is Gross Domestic Product (GDP). In 1960 healthcare accounted for 5.2 percent of GDP. The proportion of national production going to healthcare has steadily increased over almost 50 years to reach an estimated 16.6 percent of GDP in 2008.

Analysts who have studied the underlying causes of this dramatic growth in healthcare spending in recent decades cite the following reasons: New medical technologies and services are constantly emerging and becoming widely used. The major advances in medical science allow practitioners to diagnose and treat illnesses in ways that were not previously possible. Many healthcare innovations require costly new drugs, equipment and skills.

New treatments also increase costs as they are rapidly adopted by an expanding number of patients. Of course, some technological advances do reduce spending, but overall, medical technology and clinical practices have overwhelmingly increased costs.

Over time, as our wealth increases, people naturally allocate more of their spending to healthcare. The demand for medical care tends to rise as real (inflation adjusted) family income increases. This result manifests itself in the increased use of insurance coverage in recent decades and the greater demand by consumers for healthcare goods and services to improve the quality and longevity of their lives.

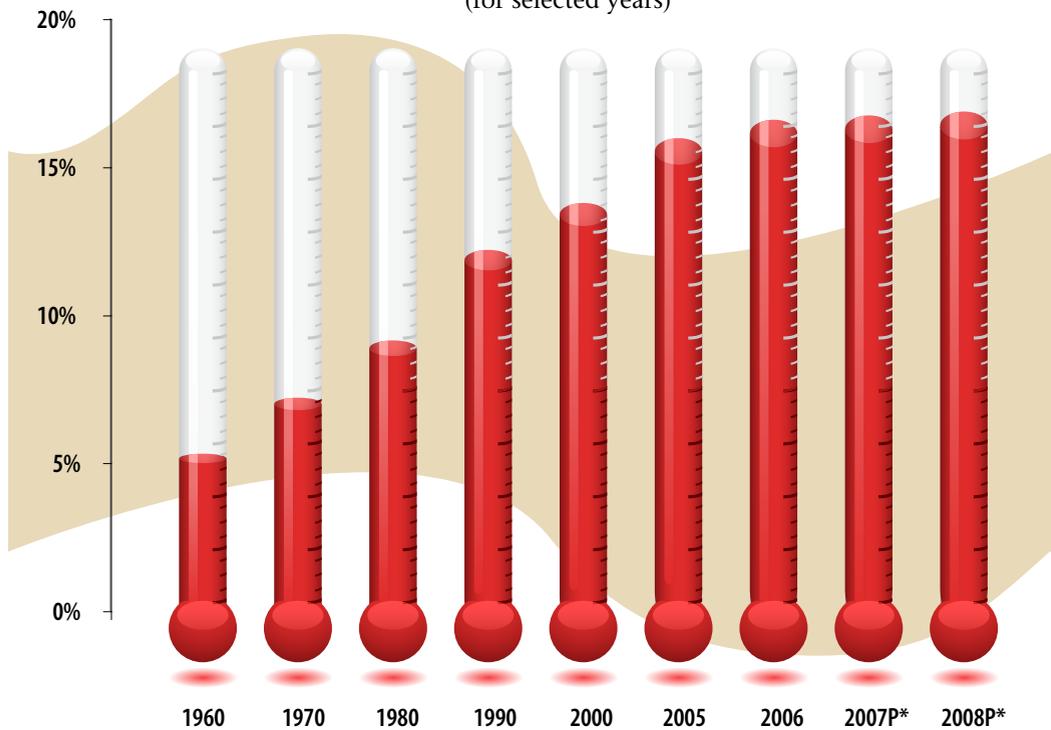
With the growth of insurance coverage, as evidenced by a substantial reduction in out-of-pocket healthcare spending, more medical services are used than would otherwise be demanded if the costs were more directly borne by the consumer.

Another important source of medical spending growth is the aging of the population. As one ages, the demand for medical intervention increases. With the post World War II baby boom generation moving into their senior years, the demand for medical treatments and services will increase significantly.

Another way to look at the increase in healthcare spending is to compare overall consumer price inflation to medical price inflation (as measured by the consumer price index). From 1960 to 2008, medical inflation has been 2.24 times the overall increase in consumer prices.

It is interesting to note that the United States is the only modern industrialized country that does not provide some kind of healthcare coverage for all its citizens. Yet in 2007, out of the 30 most industrialized countries, the U.S. spent 16 percent of its GDP on healthcare, while no other country spent more than 11 percent. ●

## U.S. Health Spending as a share of Gross Domestic Product (for selected years)



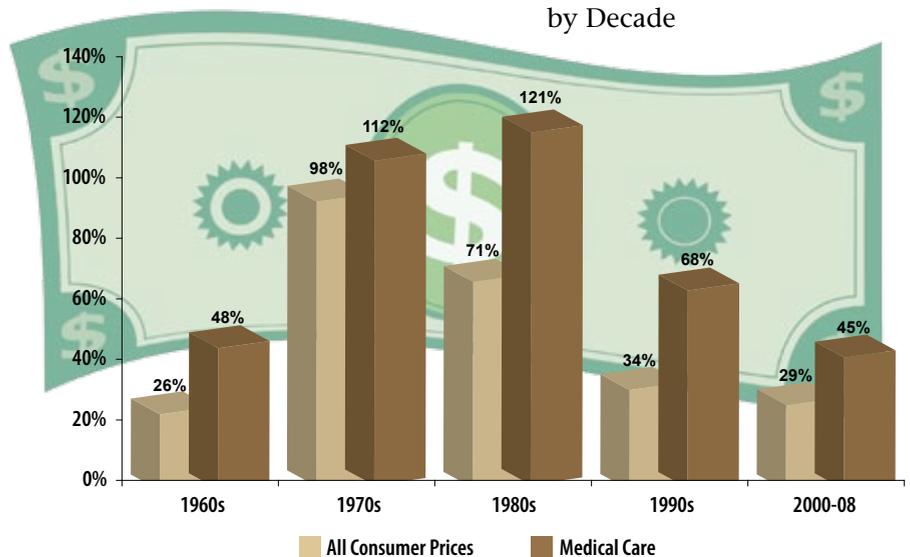
*As our wealth increases, we usually divvy out more of our spending on healthcare.*

P\* = projections

Source: Centers of Medicare and Medicaid Services (CMS), Office of the Actuary.

## Percent Change in U.S. Consumer Prices by Decade

*Medical inflation has been over two times the overall increase in consumer prices.*



Source: U.S. Bureau of Labor Statistics.

Which Healthcare Occupations Have

# the Best Employment Outlook?

*Untangling the Projections Data*



**T**he recent economic downturn proves one very important point. While the healthcare industry may not be recession-proof, it is certainly recession-resistant. It is the one major industry in Utah that continues to create additional job opportunities despite recession. Moreover, healthcare occupations will continue to provide some of the best employment opportunities in the years ahead.

But, how do you sort through our projections data to determine which occupations offer the best employment outlook? You can examine growth rates or projected openings. Keep in mind that openings result both from growth and replacement of individuals who have left the occupation. Both these indicators have their merits. However, we suggest you consider the number of projected openings first, then look at the growth rate.

## *The Best Figure. . .*

Here's why: Our most recent 10-year projections (through 2016) show physician assistants with a high growth rate—more than 5 percent per year. Registered nurses are projected to display an average annual growth rate of 4 percent. But, consider this: projections show almost 1,000 openings for nurses per year compared to only 40 for physician assistants.

Which occupation provides the most opportunity for employment suc-

cess? It's registered nurses. In other words, don't be deceived by a high growth rate. In small occupations, rapid growth may still result in few job openings.

In Utah, the registered nurse occupation is projected to produce (by far) the highest number of openings between 2006 and 2016. The next four occupations with large numbers of openings (nursing aides/orderlies, home health aides, medical assistants, dental assistants) fall in the "healthcare support" category.

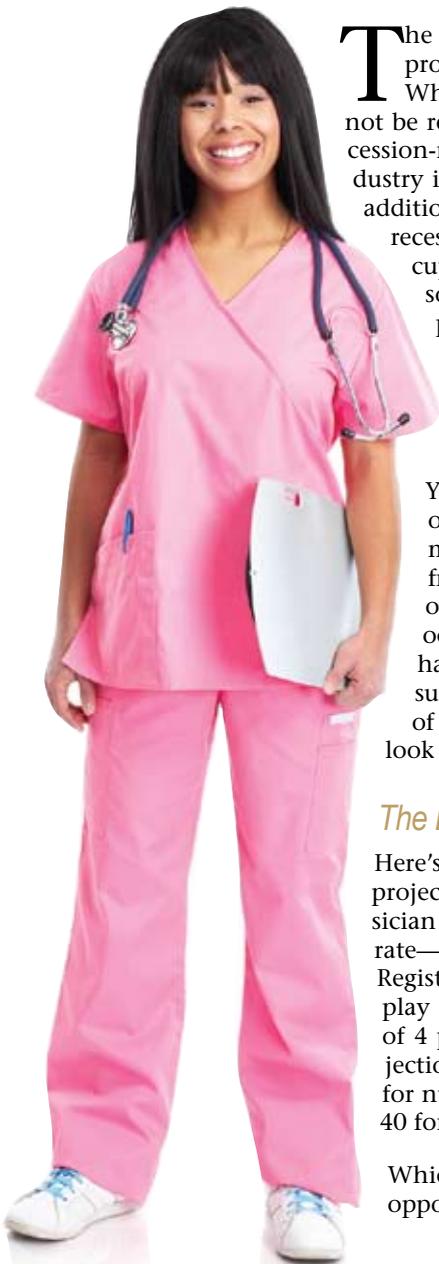
These occupations are the least skilled of the total healthcare group. More technically oriented occupations with large numbers of openings include pharmacy technicians, licensed practical nurses, medical records technicians and dental hygienists. Higher-skilled healthcare occupations in demand include physicians (of all specialties), dentists, and pharmacists (along with registered nurses).

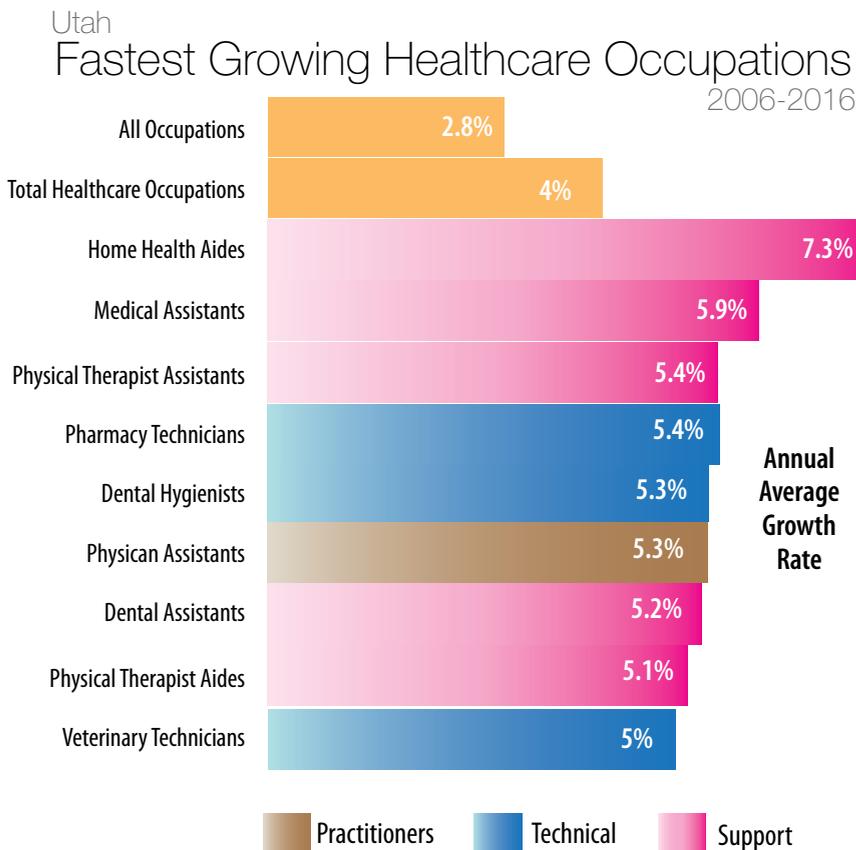
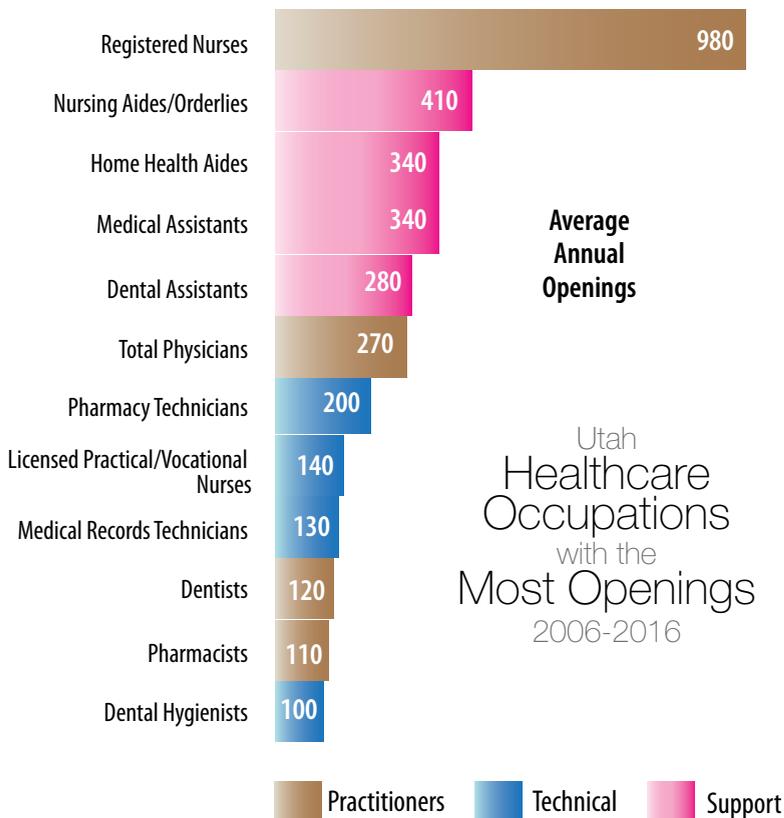
## *Nice to Know. . .*

Of course, growth rates are helpful in knowing which occupations are expanding rapidly. On average, healthcare occupations are expected to expand at a 4 percent annual rate—noticeably higher than the 2.8 percent rate for all occupations. Interestingly enough, of the nine fastest-growing healthcare occupations, five fall in the lower-skilled support category, three are technical occupations, and only one—physician assistant—hails from the highly skilled "practitioner" category.

## *It's in the Stars*

Finally, we have one last way to look at occupations. Star ratings combine employment outlook (based on both openings and growth rate) and wages to rank occupations. Five-star occupations have the best employment outlook and the best wages of occupations in their particular training level. The healthcare occupations at the right received a five-star rating. ●





Source: Utah Department of Workforce Services.

## Five-star Healthcare Occupations



- Cardiovascular Technologists and Technicians
- Dental Hygienists
- Dentists, General
- Family and General Practitioners
- Occupational Therapist Assistants
- Pharmacists
- Pharmacy Technicians
- Physical Therapists
- Physician Assistants
- Registered Nurses
- Respiratory Therapists

For more information about the employment outlook for various occupations:  
<http://jobs.utah.gov/opencms/wi/occi.html>



# Is the Recession Easing Up?

*A recession losing its grip does not mean a recession gone*

There is much talk in the media that the recession is beginning to loosen its grip on the nation's economy. It is still too early to definitively say the recession is easing, but the fact that there are currently conflicting signals about the economy in the various statistics is probably a signal in and of itself that the recession is losing its grip.

Historically, when one follows the cycle of a recession, in the initial and developing stages there are basically no economic variables sending any type of positive signal. It is quite clear that all things are negative. But once a recession approaches or even reaches its eventual bottom, history shows the economic signals become mixed. Some begin pointing up; others keep pointing down. That appears to be the current message from the national economic landscape.

The housing market was both a starting point and a major casualty of this recession. Yet, recent data suggests that the worst for this industry is now behind us. Sales of both new and existing homes are beginning to rise once again, and the home-price slide seems to have stabilized.

Another factor is the second-quarter performance of the Gross Domestic Product (GDP). Though it still produced a fourth quarter in a row of declining GDP, the decline was not as deep as anticipated. Most analysts are expecting a positive GDP number for the third quarter of 2009. Business inventories are way down and appear to need replenishing.

In fact, this inventory shortfall is the main variable driving many economic analysts to assume that there will be GDP growth in the second half of 2009.

Then there are the signals from the down side. Unemployment claims are still high, though trending downward. Job losses are still being counted on a monthly basis by the Bureau of Labor Statistics, and the unemployment rate is still trending higher and expected to keep going higher.

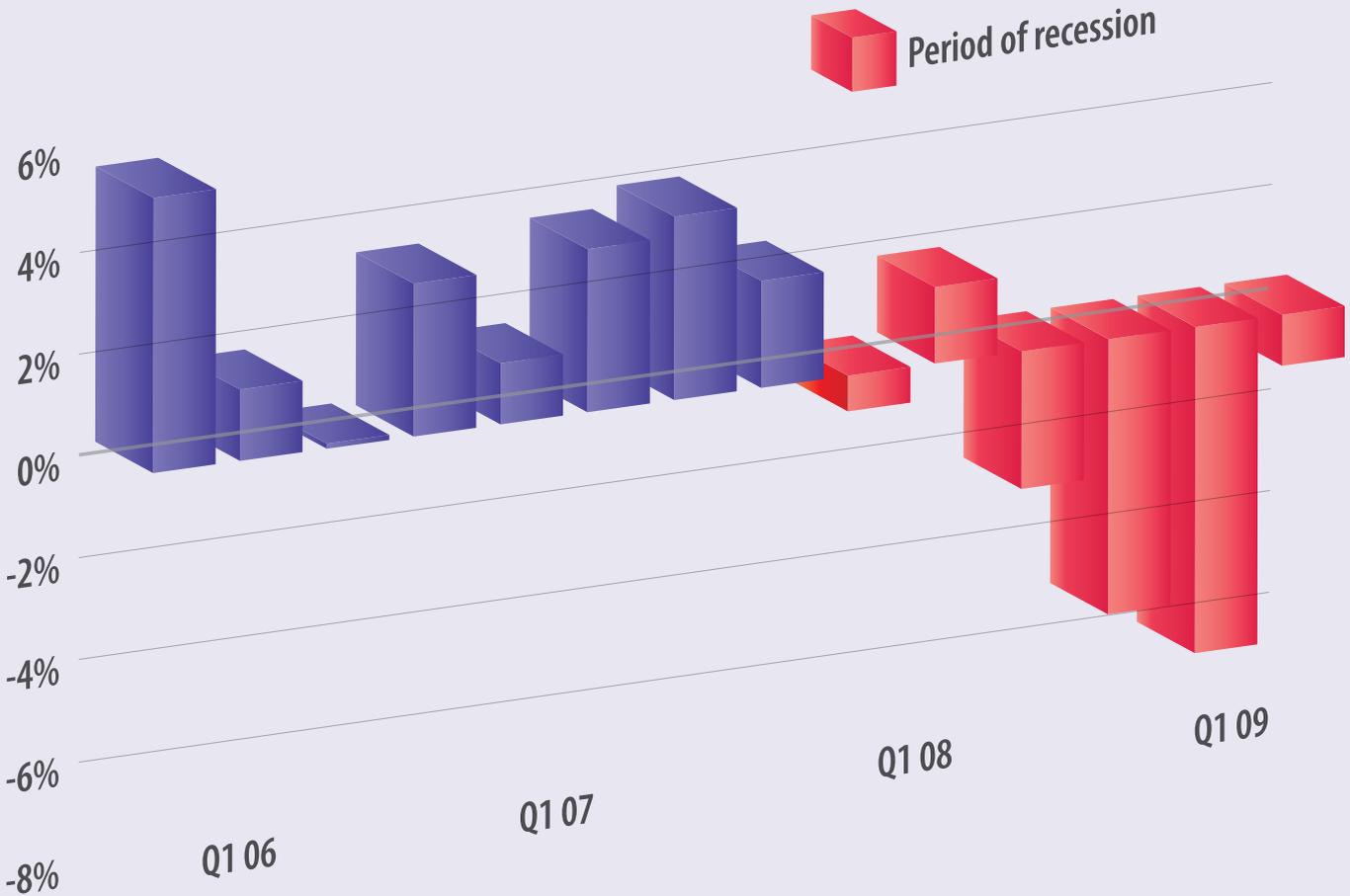
In a recession, unemployment will actually be one of the last indicators to shift from negative to positive. This has also been observed in past recessions. Particularly deep recessions, like this one, produce many discouraged workers—those who have lost a job and have also given up looking for a new job. Therefore, they are not officially counted as unemployed. But when many of these idle laborers sense that the economy is improving and that they may now be able to find a job, they become active again in the labor force. When they do, they become classified as unemployed. So this actually causes the unemployment rate to rise even further, putting a final spike on that variable's long recessionary rise.

The recession does appear to be losing its grip. But does that mean the recession is over? It's tempting to say that it is, but a recession losing its grip does not have to mean a recession gone. If nothing else, though, loosening its grip is the first step in the right direction. ●



# U.S. Gross Domestic Product

Percent Change from Preceding Quarter\*



Source: U.S. Bureau of Economic Analysis \* Chain-weighted 2005 dollars

## What is Healthcare?

# The Industry

About one in ten Utah workers is employed in healthcare. Where do these healthcare workers work? The broad industry sector of healthcare is divided up into four sub-industries. Most people think if you are in healthcare, you work at a hospital. Not so. Only about 27 percent, or 30,900, of all 114,400 Utah healthcare industry jobs, are in hospitals. Did you know there are different hospital types? Most hospitals are “general medical and surgical” but nearly 4,000 workers are employed in psychiatric and substance abuse facilities, and there are a number of rehabilitation and transitional care hospitals as well.

The largest healthcare sub-industry sector is “ambulatory healthcare services.” It accounts for 40 percent of total healthcare workers, or 46,100. These are the doctors offices in clinics, outpatient care centers, laboratories, home health care, and others. In Utah, nearly 4,900 establishments were active in this sub-sector. Most of these offices are small in terms of employment.

Another 21,300 employees work in the sub-sector of “nursing and residential care facilities.” In 2008, nearly 500 of these establishments were active around the state.

The last sub-sector is social assistance. It includes individual and family services, vocational rehabilitation services, emergency and other relief services, and childcare services. Combined, about 14 percent of total healthcare workers, or 16,100, are employed in this industry that has about 960 firms.

### Is healthcare a growing industry?

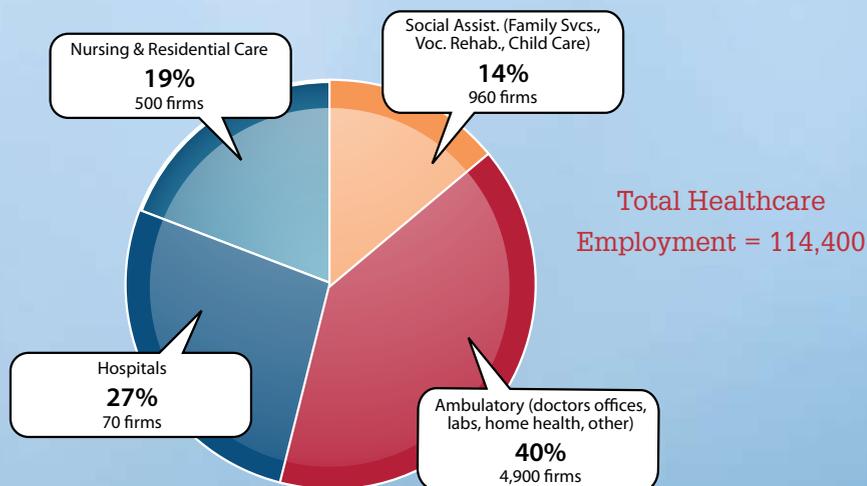
Yes, and it is largely the only industry growing at this time. Healthcare is generally recession-resistant, not recession-proof. Still, the industry continues to grow even in light of the shrinking broader economy. In 2008, employment in healthcare grew by an annual rate of 5.3 percent. Compared to Utah’s overall total growth rate of 0.1 percent, that’s growth at light speed. As population grows and baby boomers age (the first baby boomers reach age 65 in 2011), the demand for healthcare continues to increase. Regardless of the method of healthcare reform that is currently being implemented, people will still need healthcare services.

### Healthcare Wages—Across a Wide Spectrum, Big Bucks and Small Cents

Wages in healthcare span the range from the highest of all occupations in the state to some of the lowest wages. There is a direct relationship between education and earnings. Those at the top of the earning list are the medical professionals that include physicians, surgeons and dentists—those professions that require extensive training and professional licensure. Also included in the top earnings are medical and health managers. Most of the high-level occupations in this group had annual earnings in excess of \$100,000.

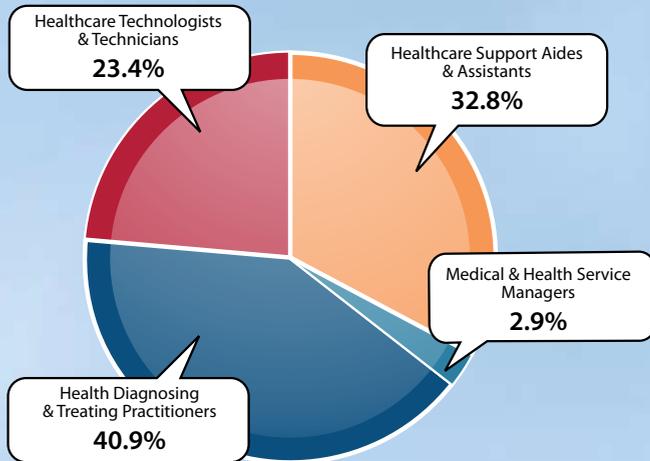
*continued on page 16*

### Utah Healthcare Industry Sub-Sectors as a Percent of Total Healthcare Employment & Number of Firms in 2008



Source: Utah Department of Workforce Services, Workforce Information.

## Utah Healthcare Occupational Employment\*



Total Healthcare Occupational  
Employment = 85,230

*\*2006 employment estimate.  
Source: Utah Department of Workforce Services, Workforce Information.*



Utah Healthcare Occupations	2008 Median Wages
<b>Health Diagnosing and Treating Practitioners</b>	
Audiologists	\$55,470
Chiropractors	52,270
Dentists, General	101,780
Dietitians and Nutritionists	45,870
Medical and Health Service Managers*	80,880
Occupational Therapists	63,150
Optometrists	101,730
Pediatricians, General	165,480
Pharmacists	104,840
Physical Therapists	65,240
Physician Assistants	87,300
Psychiatrists	131,700
Radiation Therapists	70,170
Recreational Therapists	34,300
Registered Nurses	56,640
Respiratory Therapists	53,580
Speech-Language Pathologists	55,860
Veterinarians	71,010
<b>Health Technologists and Technicians</b>	
Cardiovascular Technologists and Technicians	\$49,840
Dental Hygienists	65,860
Diagnostic Medical Sonographers	59,020
Dietetic Technicians	23,370
Emergency Medical Technicians and Paramedics	28,440
Licensed Practical and Licensed Vocational Nurses	37,290
Medical and Clinical Laboratory Technicians	28,320
Medical and Clinical Laboratory Technologists	50,580
Medical Records and Health Information Technicians	27,370
Nuclear Medicine Technologists	62,410
Opticians, Dispensing	30,530
Pharmacy Technicians	30,230
Radiologic Technologists and Technicians	43,760
Respiratory Therapy Technicians	36,910
Surgical Technologists	33,370
Veterinary Technologists and Technicians	23,670
<b>Healthcare Support Occupations</b>	
Dental Assistants	\$26,610
Home Health Aides	20,490
Massage Therapists	27,850
Medical Assistants	25,430
Medical Transcriptionists	30,750
Nursing Aides, Orderlies, and Attendants	21,590
Occupational Therapist Aides	21,140
Occupational Therapist Assistants	43,240
Physical Therapist Aides	18,510
Physical Therapist Assistants	38,320
Veterinary Assistants and Laboratory Animal Caretakers	19,060

\*Managers are classified in another category but included with the professional for convenience.

continued from page 14

The next group of healthcare occupations includes the technologists and technicians. These job titles reported median wages from \$23,000 to about \$65,000. There is a mix of training requirements for the technologists and technicians that assist the practitioners. Some require very little training and some must have a bachelor's degree and be licensed. These 15 occupations include cardiovascular technologists and technicians, LPNs, lab technologists and technicians, nuclear medicine technologists, opticians, radiologic technologists and technicians, and others.

Healthcare workers that support the above two groups are the aides and assistants. They work in the following healthcare areas: dental, home health, medical (assistants), transcriptionists, nurse aides, occupational therapy, physical therapy, and others. Typically, assistants earn more than aides. Wages in these support titles typically earn \$20,000 to \$30,000 per year, but some, like the occupational assistants and physical therapy assistants, make around \$40,000.

**Industry With a Future**

Healthcare will become an even more important industry as America's population ages and needs more health-related attention. People are not only working longer but living longer. This industry will provide great career opportunities for that segment of the workforce interested in serving in healthcare. ⓘ

For more information on the healthcare industry in Utah see the industry fact sheet on line: <http://jobs.utah.gov/openencms/wi/statewide/ifsheets/healthcare.pdf>

**UtahFutures.org**  
Career Information System



*Plan and manage your career from  
grade school to retirement!*

There's A New  
Education and Career  
Planning System in Town:

# UtahFutures.org

**A**re you thinking of entering the workforce for the first time in many years? Are you tired of your job and need a change? Have you lost your job and want to do something different? Do you want to be involved in the career development process with your child?

If you answered "yes" to any of these questions, it would be worth your time to visit [UtahFutures.org](http://UtahFutures.org) where you can:

- Create online portfolios where information of interest can be stored including, exploration tools, personal reflections, plans, and education and work histories.
- Take assessments that can help you identify your interests, aptitudes, skills and work preferences. The results of your assessment are linked to training and career information, which can guide you through career pathways.
- Find information about specific jobs including duties, requirements, outlook, wages, skills, and preparation requirements. You can see real world interviews, occupational videos and job-specific links to Utah training information. There are helpful hints and information for organizing and conducting a job search, and for keeping and excelling in your job.
- Check out the internet links to web sites for colleges, online applications, professional associations, licensing organizations, apprenticeships, JOBcentral, and other resources that expand research and planning opportunities.
- Generate a course plan based on career and educational goals. The plan can include classes for 9<sup>th</sup> through 12<sup>th</sup> grades plus two years of postsecondary education.
- Use the information entered in your education and work histories to generate a professional resume.
- Research postsecondary education opportunities, from associate to professional degrees based on your career goals, and links to schools offering these programs.
- View detailed information about U.S. colleges and universities including admission requirements, tuition, and programs of study for all accredited, public and private two- and four-year colleges and universities.
- Find major sources of financial aid for college and specific information on more than \$550 million in grants and scholarships.
- Investigate careers in the military, military work life, and education and training opportunities.
- Use the Employer Locator to search for employers across the U.S. that are most likely to hire for specific occupations. It provides the employer's name, address, telephone number, and size.
- Assist your child with his/her career exploration. You and your child can access the portfolio he/she created at school, take assessments, look at the Reality Check feature (how much will his/her lifestyle cost?), and investigate different occupations together.

Utahfutures.org can help Utah citizens plan and manage their careers from grade school to retirement. 



# PHARMACIST: ON DUTY

**W**hat do O. Henry, Benedict Arnold, Sir Isaac Newton, Hubert Humphrey and Ned Flanders have in common? If you guessed that they were all pharmacists at one time—you're correct! A pharmacist, as defined in the Standard Occupational Classification Manual, is one who dispenses drugs prescribed by health practitioners and provides information to patients about medications and their uses. They may advise physicians and other health practitioners on the selection, dosage, interactions, and side effects of medications.

In early nineteenth century America, pharmacy was a trade, not a profession, and entering the field was through apprenticeship programs. Pharmacists were experts in chemistry and botany with knowledge not only of wine-making, but perfumes, essential oils and soda fountain syrups. Most took pride in producing their own medicine rather than purchasing them from manufacturers who were scarce in number and had a reputation for poor products. Many of the current drug companies were founded by pharmacists from that era.

Prior to 1992, a bachelor of science in pharmacy was adequate education. After that year, all U.S. schools and colleges of pharmacy went to the Doctor of Pharmacy as the only degree offered. It requires six years of study: two in



*There is a strong employment outlook and higher-than-average wages for pharmacists.*

pre-pharmacy and four in professional pharmacy studies. To practice in any state, a pharmacist must be licensed.

About 62 percent of pharmacists practice in community pharmacies, either independently owned or chain drug-stores, grocery or department store or mass merchandisers. About 20 percent work in hospitals and the remainder are employed by home healthcare, pharmaceutical manufacturers, health insurance companies, public health-care services, college faculty, and the military, to name a few.

Pharmacist is deemed a five-star job in Utah, which means that it requires a bachelor's degree or higher, has a strong employment outlook and higher-than-average wages.

Today, pharmacists are assisted in their duties by pharmacy technicians and pharmacy aides. Technicians, who are also licensed and under the direct supervision of a pharmacist, may measure, mix, count, label and record amounts and dosages of medications. Administrative duties include maintaining patients' records, preparing insurance claim forms, and taking inventories. The duties vary depending on state rules and regulations. Most are trained on the job and most states have put a limit on how many technicians can be employed per pharmacist. The pharmacist is required to check the technician's work before it is dispensed. Pharmacy technician in Utah is also a five- star job.

Pharmacy aides usually provide administrative support, such as answering phones, cashiering, stocking shelves, etc. In some states technician and aide duties overlap; in others they are clearly delineated. A high school diploma and on-the-job training is usually the minimum requirement in this field. In Utah, pharmacy aide is a one-star job, meaning that it has a limited employment outlook and low wages.

Remember the earlier mention of soda fountain syrups? In the 19<sup>th</sup> century, it was common for pharmacists to sell mineral water, believed to have healing powers. They often mixed bark, nuts, berries and herbs in it to improve the taste and efficacy. After it was discovered that mineral water bubbled because of carbon dioxide content, a method was developed to carbonate mineral water. From that beginning, Pepsi Cola®, Vernor's Ginger Ale®, Coca Cola® and Dr. Pepper® were all developed by pharmacists. 🍹

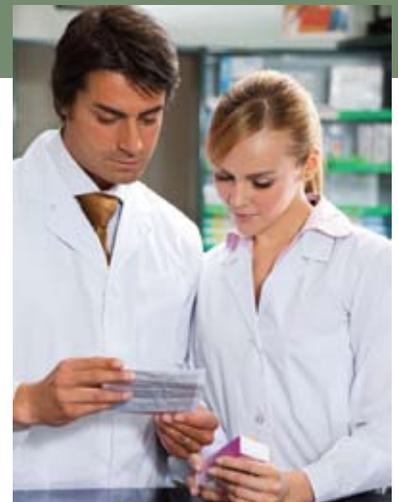
*For more information, see:*

- [www.swsbm.com](http://www.swsbm.com)
- <http://jobs.utah.gov>
- <http://www.swsbm.com/homepage/>
- <http://jobs.utah.gov/jsp/wi/utalmis/gotoOccinfo.do>
- <http://jobs.utah.gov/opencms/wi/pubs/licensedoccup/>

## wages

	Annual Median	
	Utah	United States
Pharmacist	\$104,840	\$106,410
Pharmacy Technician	\$ 30,230	\$ 27,710
Pharmacy Aide	\$ 20,350	\$ 20,100

*Data from Utah Department of Workforce Services, May, 2008*



# Utah Health Exchange



## Advantages for employees:

- Individual control and choice
- Pay with pre-tax dollars
- Plan portability
- Premium aggregation

## Advantages for employers:

- Simplified benefits management
- Predictable and controllable costs
- Preservation of tax benefits
- Expanded health care coverage options for employees

Offering affordable health insurance benefits is an increasingly difficult proposition for Utah's small businesses. Small businesses generally pay more for their health insurance coverage while having fewer plan options available. The Utah Health Exchange was created to reverse that equation. In the Exchange, employers will be able to designate a defined contribution—a specified dollar amount—to be contributed toward a health insurance plan selected by the employee, also via the Exchange. Defined contribution arrangements offer a number of advantages to both employees and employers.

The Utah Health Exchange gives employers expanded opportunities. Defined contribution plans simplify the management of a company's health benefit options. By enrolling in a defined contribution plan via the Exchange, the only decision an employer has to make is how much to contribute towards each employee's health benefit. Employers will no longer be responsible to choose between multiple plans, insurance companies, and provider networks. Furthermore, by making a defined contribution rather than choosing a company-wide health plan, employers can predict and contain health benefit costs from year to year.

A defined contribution plan also allows employers to continue to offer the tax benefits of an employer-sponsored plan. Employees can pay their portion of their health premium with pre-tax dollars, which reduces the employee's taxable income and also reduces the employer's FICA obligations.

The Exchange will help Utah's small businesses control their costs while offering expanded health coverage options to their employees. Enrolling in a defined contribution plan via the

Exchange allows employers to offer greatly expanded health plan options to their employees. Employees will use the Exchange to compare plans and providers and select the option best tailored to their individual needs; no more one-size-fits-all benefits packages.

Advantages for employers are equally as attractive. In defined contribution arrangements, employees, not employers, can compare and select the health plan that works best for their individual needs and circumstances via the Exchange. Employees may also pay their premium contribution with pre-tax dollars, thus reducing their tax liability. Certain plans available via the Exchange may also allow pre-tax contributions to a health savings account (HSA) which is then individually owned by the employee.

The Exchange also allows for plan portability, so employees can keep their coverage even if they change jobs, providing that both employers participate in a defined contribution plan.

Finally, the Exchange allows employees to aggregate premium contributions from multiple sources. The Exchange facilitates paying plan premiums from the defined contribution of the employer, the contribution of the employee, and other possible contributions from a second employer, a spouse's employer, etc.

Until spring of 2010 the UHE is closed for new applicants while the system is being beta tested to verify all components work in a timely manner for those companies who have already registered. Following the completion of the system tests the site will re-open to new applicants. Small businesses can log on to the system and request notification when the exchange reopens for enrollments. ①

# Iron County

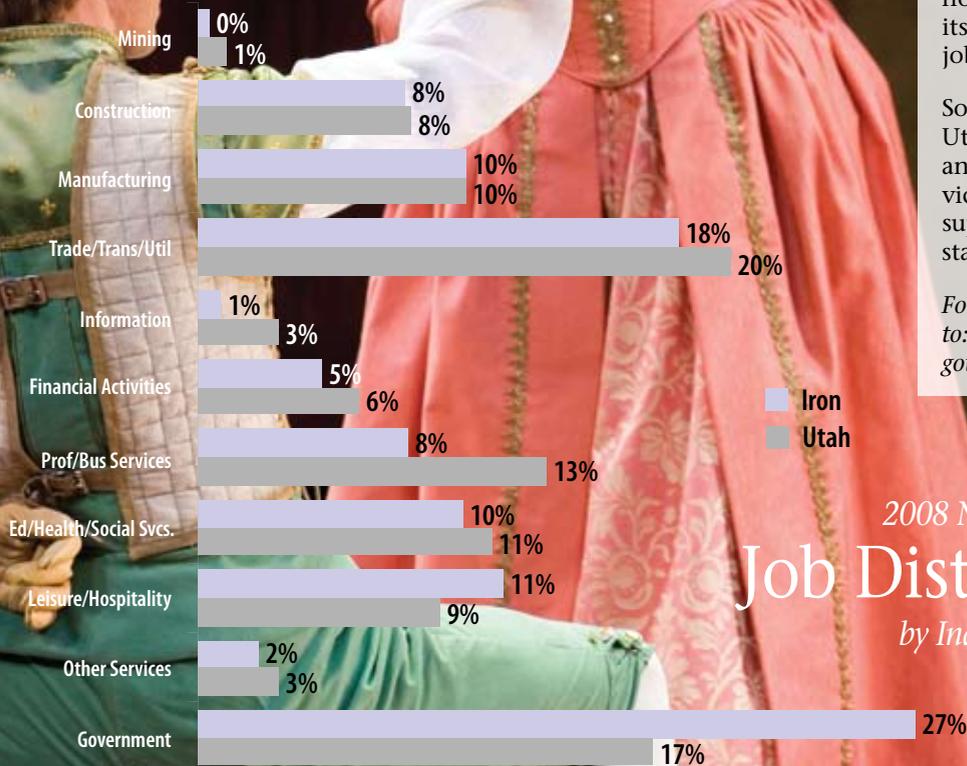
*The Two Gentlemen of Verona*  
Justin Matthew Gordon (left) as  
Valentine, Carly Germany as  
Sylvia, and Timothy Pyles as  
Turio in the Utah Shakespearean  
Festival's 2008 production of *The  
Two Gentlemen of Verona*.  
(Photo by Karl Hugh. Copyright Utah  
Shakespearean Festival 2008.)

Iron County is often overshadowed by its larger and flashier neighbor to the south. However, the county certainly deserves economic attention in its own right. For most of this decade, Iron has consistently ranked among Utah's fastest-growing counties.

Manufacturing plays a particularly important role in providing jobs in Iron County and maintains the same share of total employment as in the state as a whole. That's an unusual situation for a nonurban county. This dependence can work to the county's detriment since a downturn typically hits manufacturing hard. During the current recession, Iron County has had to deal the double-whammy of a housing bubble collapse and the loss of its "bread and butter" manufacturing jobs as well.

Southern Utah University (the site of Utah's Shakespearean Festival) plays an important role in the economy providing jobs, an abundant student labor supply, and a backdrop for one of the state's premier cultural events.

For more information on Iron County, go to: <http://jobs.utah.gov/jsp/wi/utalmis/gotoCounties.do>



## 2008 Nonfarm Job Distribution by Industry\*

\*Does NOT include covered agriculture. Source: Utah Department of Workforce Services.

# Netting a Job on the Internet



Finding a job requires a multi-pronged attack. Just one of the tools in your job-search arsenal is the internet. But, perhaps you're not a web surfer and don't know "ftp" from "html."

## Why even bother with the internet?

- **It's there 24/7.** It's available anytime: weekends, holidays, the dead of night (when the kids are finally in bed)—anytime.
- **No Limits.** You can search for jobs in your own hometown or in Cameroon.
- **Demonstrate Your Leading-Edge Skills.** Finding an opportunity on-line or researching on the internet before an interview demonstrates you have some technical skills.
  - **Explore Alternatives You Haven't Considered.** Not quite sure what you really want to be "when you grow up?" Self-assessment tools, occupational exploration, training-program information are all online.
- **It's Where the Jobs Are.** Many companies require electronic resumé and find applicants exclusively online.

## Getting Started

The biggest problem with the internet is the vast quantity of information. It may seem like too much information. Keep in mind that the internet is a tool, and like all tools, it is only as good as the skill of the user.

Learning to use the internet productively (like most things) takes time and effort. Don't be overwhelmed! Ask a friend or librarian (or your kid) for help, if you need it.



Before you start your internet job search, you might want to ask yourself a few questions that will help you narrow your employment search.

- **What kind of work do you want to do?** Come up with general occupations that interest you—not specific job titles. Often you will need to search for job duties rather than job titles—many businesses use their own unique job titles.
- **Who do you want to work for?** Are you interested only in certain industries? Do you want to work for a large employer? Do you have a specific employer in mind?
- **Where do you want to work?** Will you move anywhere for the right job or do you want to work in Enterprise, Utah?

### Finding the Right Sites

The right site for you will depend on how you answered the questions listed above. For example, large international sites are probably not your choice if you're looking for a job in rural Utah. Here are some other things to consider about each site:

- Is it easy to use?
- Do they keep your identity confidential?
- Can you search with precision?
- Are the job listings dated so you know when they were added?
- How often is it updated?
- Who runs the service?
- Do you know someone who uses this service?
- If they charge a fee, is it worth it?

Of course, we think the best place to start is the no-charge Utah Department of Workforce Services web site: [jobs.utah.gov](http://jobs.utah.gov). Just go to the web site and click on "Find a Job." You can also use our online directory of Utah businesses to find employers in an industry/area that typically employs your particular occupation: [jobs.utah.gov/jsp/firmfind](http://jobs.utah.gov/jsp/firmfind).

Here are just a few links to get you started on that internet job search:

- Utah Dept. of Workforce Services  
[jobs.utah.gov](http://jobs.utah.gov)
- Other State Job Banks  
[www.ajb.org](http://www.ajb.org)
- Federal Government Jobs  
[jobs.utah.gov/jobs/fedjobs.asp](http://jobs.utah.gov/jobs/fedjobs.asp)
- State Government Jobs  
[statejobs.utah.gov](http://statejobs.utah.gov)
- Career Builder  
[www.careerbuilder.com](http://www.careerbuilder.com)
- Hot Jobs (Yahoo)  
[hotjobs.yahoo.com](http://hotjobs.yahoo.com)
- Monster  
[monster.com](http://monster.com)
- Job Central  
[www.directemployers.com](http://www.directemployers.com)
- Employment Guide  
[www.employmentguide.com](http://www.employmentguide.com)
- Care Givers Job Clearing House  
[www.carecareers.net](http://www.carecareers.net)
- Get a Job  
[www.getajob.com](http://www.getajob.com)
- Job Hunt  
[www.job-hunt.org](http://www.job-hunt.org)
- Salt Lake City Help Wanted  
[www.saltlakecityhelpwanted.com/home/89.htm](http://www.saltlakecityhelpwanted.com/home/89.htm)
- Southern Utah Help Wanted  
[southernutahhelpwanted.com/home/15.htm](http://southernutahhelpwanted.com/home/15.htm)



# Hospital Wages:

## A Rural/Urban Comparison

Hospitals rely upon a large pool of workers from a highly diverse group of occupations. Naturally, with the wide variety of occupations found within any hospital, wages will vary considerably from worker to worker. To keep things simple, we will examine the average annual wage for all hospital workers within groups of counties during 2008.

The distinction between rural and urban counties can sometimes be fuzzy. A county may have a relatively large city in one area while the rest of the county is very sparsely populated. A good example is Vernal in Uintah County. Instead of using the traditional rural/urban distinction, the wages of hospital workers were calculated for groups of counties on the basis of population density or population per square mile.

Not all counties in Utah have hospitals. Daggett, Emery, Morgan, Piute, Summit, and Wayne counties were not included because they did not have hospitals in 2008. The 23 counties with hospitals were separated into four groups according to population per square mile, where the most rural counties have the lowest population density and the most urban counties have the highest population density. As the chart reveals, hospital wages progressively increase as the population per square mile increases. The average annual hospital wage is \$34,096 in the most rural counties, while hospital workers in the most urban counties receive an average wage of \$45,589.

Why are hospital wages lower in rural areas? Part of the explanation may lie with the size of hospitals. Labor economists have long recognized that workers in larger establishments tend to receive higher wages than workers in smaller establishments. Only the largest hospitals are able to acquire and efficiently use the

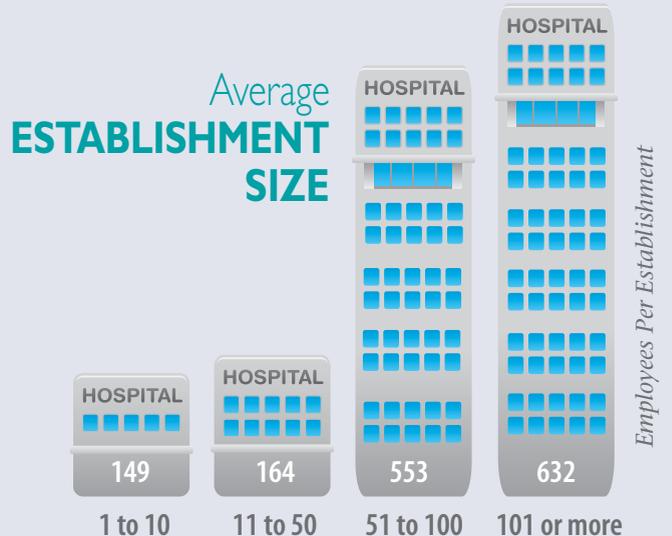
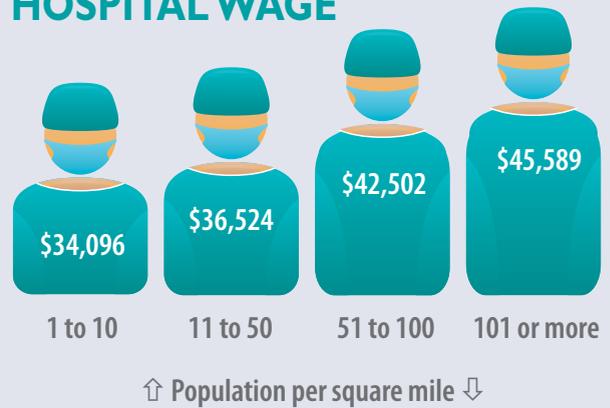
most advanced medical technologies. Moreover, large hospitals are in a better position to effectively utilize a wide array of specialists. Both of these facts can help account for the differences in wages between large and small hospitals. It shouldn't be surprising that hospitals in rural counties tend to be smaller than those in urban counties. Measuring the size of hospitals as the average number of workers per establishment, a look at the data shows that the average size of hospitals increases as we move from the most rural to most urban counties. The two upward trends in wages and establishment size are statistically related and suggest that the employer size/wage relationship holds for hospitals in Utah.

While it may be unwelcome news to rural hospital workers that their wages are lower on average as compared with urban hospital workers, the rural/urban wage gap may not persist indefinitely. Utah is currently the fastest growing state in the nation, with many rural counties exhibiting high population growth rates. As the population increases in these rural counties, the rising demand for hospital services should translate into the expansion of existing hospitals or the construction of new, larger facilities. If the employer size/wage relationship holds true, the rural/urban wage gap can be expected to narrow in the future. 📍



Population Per Square Mile	Counties
1 to 10	Beaver, Box Elder, Duchesne, Garfield, Grand, Juab, Kane, Millard, Rich, San Juan, Tooele, and Uintah
11 to 50	Carbon, Iron, Sanpete, Sevier, and Wasatch
51 to 100	Cache and Washington
101 or more	Davis, Salt Lake, Utah, and Weber

### Average Annual HOSPITAL WAGE



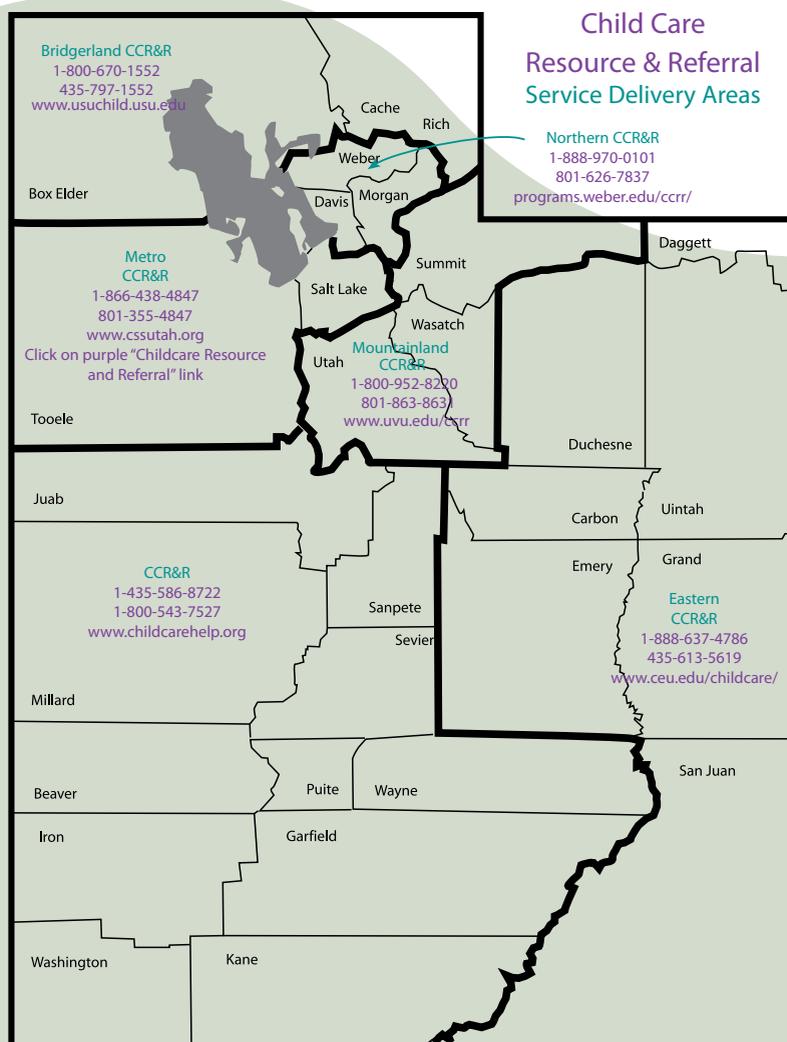
Source: Utah Department of Workforce Services

# Unemployed? Need help with child care payments while job searching?

Contact your local CCR&R and ask about the **Kids In Care Program**

Child Care Resource & Referral agencies offer the following services to parents:

- free referrals for child care, tailored to meet your family's specific child care needs
- free information on child care programs in your area
- free information on how to choose quality child care



<http://jobs.utah.gov/opencms/occ/occ2/ccrandrcontact.html>

just  
the  
facts...

**September 2009  
Unemployment Rates**

Utah Unemployment Rate	6.2 %
U.S. Unemployment Rate	9.8 %
Utah Nonfarm Jobs (000s)	1,210.1
U.S. Nonfarm Jobs (000s)	131,306.0

**Changes From Last  
Year**

Up	2.8 points
Up	3.6 points
Down	4.1 %
Down	4.2 %

**August 2009 Consumer Price  
Index Rates**

U.S. Consumer Price Index	215.8
U.S. Producer Price Index	174.3

Down	1.5%
Down	4.3%

*Source: Utah Department of Workforce Services*

**August 2009  
Seasonally Adjusted  
Unemployment Rates**

Beaver	4.6 %
Box Elder	5.8 %
Cache	4.3 %
Carbon	7.0 %
Daggett	3.3 %
Davis	5.4 %
Duchesne	7.2 %
Emery	6.3%
Garfield	7.2 %
Grand	6.8 %
Iron	6.7 %
Juab	7.3 %
Kane	5.1 %
Millard	4.2 %
Morgan	5.0 %
Piute	4.6 %
Rich	3.7 %
Salt Lake	5.9 %
San Juan	9.7 %
Sanpete	6.1 %
Sevier	5.9 %
Summit	5.7 %
Tooele	6.4 %
Uintah	7.0 %
Utah	5.5%
Wasatch	6.5 %
Washington	7.7 %
Wayne	5.6 %
Weber	6.8%

Watch for these features in our  
**Next Issue:**

**Theme:**  
A Look Forward and Back

**County Highlight:**  
Garfield



**Occupation:**  
Police Officer

Utah Department of Workforce Services  
Workforce Development and Information Division  
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What is the job outlook?

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