



# More than Dollars & Cents...

Compensation for employment is more than just what shows up on your paycheck. Employer-provided healthcare benefits, vacation days, sick leave and retirement contributions, along with monetary payments, comprise what is sometimes referred to as “total compensation.”

To identify and assess the benefit component of total compensation in the national and regional labor markets, the Bureau of Labor Statistics (BLS) conducts the National Compensation Survey (NCS). To ascertain NCS data, BLS surveyed approximately 18,000 establishments in March of 2009. The NCS sampling frame includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.

The 2009 NCS found that 74 percent of all workers had access to some kind of employer-provided medical benefit plan. Of those workers, 76 percent participated in the plan, meaning that 56 percent of all workers participated in an employer-provided medical benefit

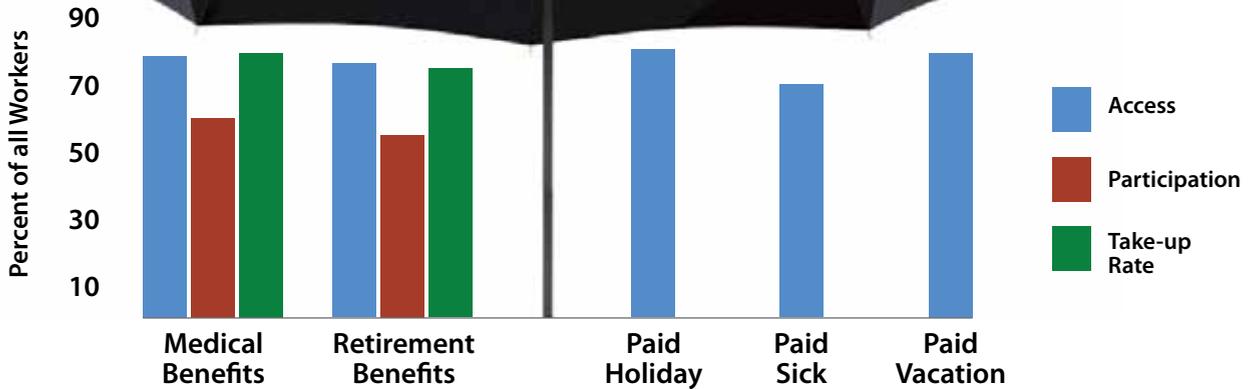
plan. The average monthly employer-paid premium for single coverage medical benefits was \$338.32. For family coverage, the average monthly employer-paid premium was \$758.65. While not all employer-provided medical benefit plans required an employee contribution, of the plans that did, the average monthly employee contribution for single coverage was \$89.86 and for family coverage it was \$347.93.

Other national benefit incidence uncovered by the NCS included retirement benefits (71 percent of all workers had access to an employer-provided plan, 80 percent of those workers enrolled, leaving 57 percent of all workers participating in an employer-provided retirement plan), paid holidays (76 percent of all workers had access), paid sick leave (66 percent of all workers had access) and paid vacation (75 percent of all workers had access).

Unfortunately, Utah-specific benefit data is difficult to come by. The NCS disaggregates the nation into nine regions for which benefit data is published, and Utah is grouped in an eight-state area called the Mountain Region which also includes Montana, Idaho, Wyoming, Nevada, Colorado, Arizona and New Mexico. Typically, workers in the Mountain Region have slightly lower access to employer-provided medical, retirement and paid leave benefits when compared to the nation.

The Fourth Quarter 2009 State of Utah Job Vacancy Study, which is conducted by the Department of Workforce Services, does not estimate employer-provided benefit

## National Access, Participation & Take-up\* Rates for Select Benefits



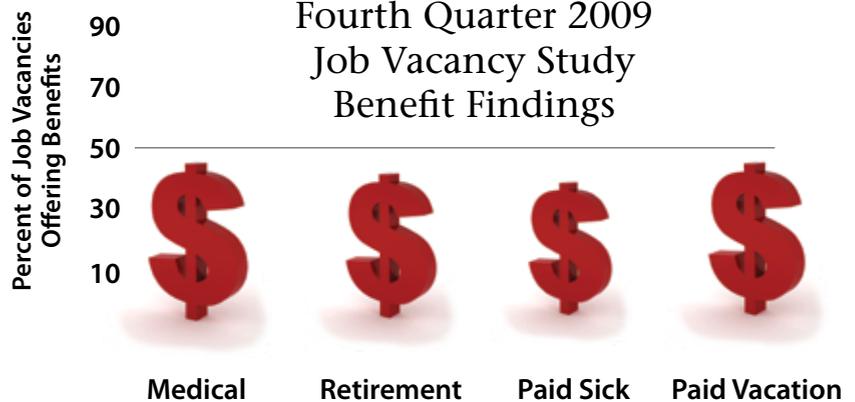
\*The take-up rate is the percentage of workers with access to a plan who participate in the plan. National Compensation Survey: Employee Benefits in the United States, Bureau of Labor Statistics, March 2009

data for the entire workforce, but it does provide a glimpse of what the benefit situation is like for job openings in metropolitan<sup>1</sup> Utah. The 2009 JVS found that 46 percent of metro job openings offered medical benefits, 43 percent offered retirement benefits, 40 percent offered paid sick leave and 47 percent offered a paid vacation benefit. These numbers are considerably lower than the NCS benefit access estimates. Some of the gap can be attributed to the different units of measure that the NCS and JVS employ (NCS measures workers and JVS measures job openings). However, the most likely explanation is that nearly 50 percent of the job openings in metro Utah were for part-time employment, whereas only 12 percent of total employment is part-time, and part-time jobs are less likely to offer benefits. ①

For more information on the NCS or JVS visit <http://www.bls.gov/eci/> and <http://jobs.utah.gov/wi/pubs/jvs/>.

<sup>1</sup> The Job Vacancy Study defined Metropolitan Utah as Weber, Morgan, Davis, Tooele, Salt Lake, Summit, Utah, Wasatch and Juab counties.

## Fourth Quarter 2009 Job Vacancy Study Benefit Findings



Fourth Quarter 2009 Job Vacancy Study, Utah's Department of Workforce Services, May 2010

*Utah workers have slightly lower access to employer-provided medical, retirement and paid leave benefits when compared to the nation.*