

Insurance and Retirement Benefits in the Salt Lake City-Ogden, UT, and Toledo, OH, Construction Industries

Surveys of the construction industry in Salt Lake City-Ogden, UT, and Toledo, OH, show considerable variation in the incidence and costs of insurance and retirement benefits. Higher-skilled occupations and higher degrees of unionization generally resulted in higher rates of incidence and employer costs.

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The Bureau of Labor Statistics (BLS) and the Employment Standards Administration (ESA), agencies of the U.S. Department of Labor, agreed to have BLS conduct four surveys of the construction industry between April 1998 and May 1999. These surveys were intended to determine the feasibility of collecting data on employer costs for employee compensation for blue-collar occupations in local areas. They also were designed to assist ESA in determining prevailing wages and benefits for construction workers employed on federally funded projects.

This article discusses the insurance and retirement results of the final two test surveys conducted in the Salt Lake City-Ogden, UT, and Toledo, OH,¹ Metropolitan Statistical Areas (MSAs). An article reviewing the results of retirement benefits in the construction industry in Jacksonville, FL, and Tucson, AZ, was published earlier.²

Survey design

The surveys covered all private construction establishments in the two MSAs. The list of establishments (sampling frame) from which the survey sample was selected was developed

from State unemployment insurance reports. Sampling frames were developed for June 1997 for Salt Lake City-Ogden and March 1998 for Toledo, the most recent reference months available at the time of sample selection.

The sample of establishments was drawn by first stratifying the sampling frame by the following five construction categories within the Standard Industrial Classification (SIC) system:

- General contractors (residential building)
- General contractors (nonresidential building)
- Highway and street construction
- Heavy construction, except highway and street

This is the latest in a series of articles analyzing the results of four surveys of the construction industry in the Jacksonville, FL; Tucson, AZ; Salt Lake City-Ogden, UT; and Toledo, OH, Metropolitan Statistical Areas. Earlier articles have analyzed earnings results in the four areas and retirement benefits in Jacksonville and Tucson.

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- Special trade contractors

Establishments were selected within each category with a probability proportionate to employment size (that is, the larger an establishment's employment, the greater its chance of selection). Weights were applied to each sampled establishment so that all establishments would be represented.

The survey of Salt Lake City-Ogden was conducted between October 1998 and February 1999, and the Toledo survey took place between April and July 1999. BLS field economists collected data primarily through personal visits to employers. The Salt Lake City-Ogden survey sampled 450 establishments with 14,547 workers to represent the 5,186 establishments and 44,624 workers estimated to be in the MSAs construction industry. Similarly, 450 establishments with 7,821 workers were studied to represent the 1,383 establishments and 15,487 workers estimated to be in the construction industry in Toledo.³

BLS economists randomly selected occupations (each with a probability of selection proportional to employment) from a complete list of the establishment's nonsupervisory blue-collar occupations. The selected occupations were then classified into 185 detailed occupations,⁴ which were aggregated into four major occupational groups (MOGs):

- Precision production, craft, and repair
- Machine operators, assemblers, and inspectors
- Transportation and material moving
- Handlers, equipment cleaners, helpers, and laborers

Once the occupation was classified, various characteristics of the occupation were identified, including full- or part-time work schedule, union or non-union status, and time or incentive pay basis.

Sample weights were calculated for

each establishment and occupation so that survey estimates would represent total employment in the sampling frame. These weights reflected the relative size of the establishment within the survey and the relative size of the occupation within the establishment. Weights were used to aggregate the individual establishments and occupations into the various data series. If a sampled establishment did not provide data, the weights of responding sampled establishments in the same industry classification were adjusted to account for the missing data.

Determining access, participation, and costs

Workers with access to a benefit included only those who currently have, or eventually will be eligible for, the benefit. An employer may establish a length of service or age requirement that the employee must satisfy to qualify for the benefit. In other instances, employees may decline to participate in a benefit plan, such as health insurance, because they must contribute to the cost of the plan. In all these cases in which a benefit is made available to an occupation, all employees in the occupation were considered to have access to the benefit.

Workers considered to be participating in a benefit were those who were enrolled in a plan, having met any eligibility requirements. The employer made contributions on behalf of participating employees.

Costs for insurance and retirement benefits are presented on a cents-per-hour-worked basis. To accomplish this, all benefit data were converted to an annual cost per participant and divided by the annual hours worked. For example, a health insurance premium paid on a quarterly basis was multiplied by 4 to arrive at an annual cost-per-participant. To calculate annual hours worked, leave hours are subtracted from straight-time and overtime hours. The result was the cost of health insurance per hour worked.

Health insurance example. Consider a case in which all 10 employees in an

occupation have access to a health plan, but 5 of the employees elect not to participate in the plan because it requires an employee contribution. In this case, 100 percent of all the workers have access to health insurance, but only 50 percent participate. The employer's share of the premium is \$120 per participant per month. The annualized cost per participant is the monthly premium (\$120) multiplied by 12 months (\$1,440 per year).

The work schedule for the occupation is normally 8 hours per day, 40 hours per week. However, during 12 weeks of summer, an additional 10 hours per week are worked, for a total of 2,200 hours for the year. To arrive at the annual number of hours worked, leave hours and hours not worked must be subtracted. For example, the occupation averages 10 days off for vacation, 5 days for holidays, and 5 sick leave days. In addition, because of bad weather, an additional 5 days also are lost during the year. The total of non-working hours is 200 hours. The total hours worked for the occupation is 2,000 per year (2,200 minus 200).

The cost for health insurance is \$1,440 divided by 2,000 hours, or \$0.72 per hour worked per participant.

Life insurance, short-term disability, and long-term disability

Life insurance, short-term disability, and long-term disability are relatively inexpensive benefits that provide payments in the event of illness, injury, or death. The availability of these benefits varied considerably in the two survey areas, but costs per participant to employers typically ranged from \$0.02 to less than \$0.20 per hour worked.

Life insurance provides cash to beneficiaries in the event of an employee's death or dismemberment. Access to a life insurance plan was offered to 42 percent of nonsupervisory blue-collar workers in Salt Lake City-Ogden and to 76 percent of comparable workers in Toledo. (See table 1.) The disparity in participation between the two metropolitan areas was even greater, with nearly three-fourths of the workers in Toledo versus fewer than one-third in

Salt Lake City-Ogden participating in a plan. Costs per participant in Toledo were twice those in Salt Lake City-Ogden (\$0.12 versus \$0.06 per hour worked.)

Short-term disability (STD) provides pay for a number of weeks (usually 26) to employees who are temporarily unable to work due to a nonwork-related accident or illness. Access to STD was available to more than two-thirds of the workers in Toledo, compared with fewer than one-seventh of the workers in Salt Lake City-Ogden. (See table 2.) All but 1 percent of the workers with access participated in STD plans in both metropolitan areas. The costs of STD benefits were comparable in both areas and among most occupations, ranging from \$0.03 to \$0.09 per hour worked.

Long-term disability (LTD) provides partial salary continuation to employees who are unable to work for extended periods due to illness or injury. LTD plans were offered to a very small percentage of workers in both areas—12 percent in Salt Lake City-Ogden and only 1 percent in Toledo. (See table 3.) Nearly all workers offered the benefit participated, with costs ranging from \$0.04 to \$0.14 per hour worked.

Health insurance

Health insurance provides preventive and protective health care services to employees and their families. Included in health care plans are medical, major medical, dental, vision, and prescriptive drug benefits. Access to health insurance was widespread in both Salt Lake City-Ogden (72 percent) and Toledo (89 percent.) (See table 4.) However, participation rates differed considerably, with fewer than one-half of the workers participating in a plan in Salt Lake City-Ogden, compared with more than four-fifths in Toledo. The cost per participant of health insurance also varied considerably between the two metropolitan areas, with costs per participant in Toledo (\$2.67 per hour) nearly double those in Salt Lake City-Ogden (\$1.35).

The differences in participation and employer costs for health insurance are

affected both by eligibility requirements and by any required employee contributions. For example, in Salt Lake City-Ogden, fewer than half of handlers, equipment cleaners, helpers, and laborers with access to health insurance participated. In many cases, employees did not meet the eligibility requirement because of the high worker turnover rate in these occupations. In other instances, the requirement of employee contributions lowered the rates of participation.

In Salt Lake City-Ogden, costs per participant for individual occupations ranged from under \$1.00 per hour worked for plasterers and concrete and terrazzo finishers to \$2.15 per hour worked for plumbers, pipefitters, and steamfitters, and sheetmetal workers. In Toledo, costs per participant for individual occupations ranged from \$1.53 per hour for construction trades helpers to \$3.84 per hour for structural metal workers.

Defined benefit plans

Defined benefit plans provide employees with a specified retirement benefit, typically based on salary and length of service. Access to defined benefit retirement plans varied considerably between the two metropolitan areas. In Salt Lake City-Ogden, only 16 percent had access versus 63 percent in Toledo. (See table 5.) Nearly all workers with access participated in a plan. Most defined benefit plans are fully funded by the employer. The cost per participant was \$1.65 and \$2.32 per hour worked in Salt Lake City-Ogden and Toledo, respectively.

The incidence and costs varied considerably among the occupations. In Salt Lake City-Ogden, a populous trade such as painters had no access to defined benefit plans. Costs ranged from \$0.83 per hour worked for construction laborers to \$2.72 for plumbers, pipefitters, and steamfitters. In Toledo, more than 90 percent of brickmasons and stonemasons, their apprentices, and operating engineers participated in a defined benefit plan. Costs per hour ranged from \$0.45 for electrician appren-

tices to \$4.52 for sheetmetal workers.

Defined contribution plans

Defined contribution plans provide an explicit method of determining employer contributions for retirement, with individual accounts established for each employee. Monetary benefits at retirement are a function of employer contributions, employee contributions, and the return on the investment of contributions. Access to defined contribution plans was provided to a little more than one-third of workers in Salt Lake City-Ogden and one-half of workers in Toledo. In Salt Lake City-Ogden, virtually all of the workers with access to a defined benefit plan participated, compared with fewer than one-half of their counterparts with access to a defined benefit plan. Rates of participation in defined contribution plans were higher in Toledo (nearly 90 percent), but were still below those of defined benefit plans. Lower rates of participation in defined contribution plans can be attributed to the method of financing, which may require employee contributions in order for employers to provide any funding. (See table 6.)

Among individual occupations in Salt Lake City-Ogden, only carpenter apprentices had a majority of workers who were participating in a plan. In Toledo, a great disparity in access was found. Brickmasons and stonemasons (and their apprentices) and plasterers had no access to defined contribution plans. On the other hand, more than 9 of 10 electricians and plumbers, pipefitters, and steamfitters had access to and participated in plans.

Costs per participant varied considerably among individual occupations. In Salt Lake City-Ogden, costs per hour were lowest for construction trades helpers (\$0.41) and construction laborers (\$0.36) and highest for structural metal workers (\$1.27). In Toledo, costs per hour ranged from \$0.29 for sheetmetal workers, \$0.30 for sheetmetal duct installers, and \$0.35 for sheetmetal apprentices, to \$3.58 for plumbers, pipefitters, and steamfitters and \$3.92 for their apprentices.

Differences among union and nonunion workers⁵

Union workers⁶ in both metropolitan statistical areas (MSAs) had higher rates of participation for health insurance than did their nonunion counterparts, with employer contribution rates approximately double for union workers. (See table 7.) Nearly all union workers in both areas participated in a health insurance plan, versus only 4 in 10 nonunion workers in Salt Lake City-Ogden and 5 in 10 nonunion workers in Toledo. In many instances, nonunion workers were in plans that required employee contributions in order to receive the benefit. Costs per participant were \$2.08 and \$1.05 for union and nonunion workers, respectively, in Salt Lake City-Ogden, and \$3.03 and \$1.44 for comparable workers in Toledo.

Among the occupations allowing a comparison, the difference in participation rates was narrowest between union and nonunion electricians (100 percent of union workers versus 75 percent of nonunion workers), and

widest among laborers (98 percent of union workers versus 24 percent of nonunion workers). Costs per participant were higher for union workers.

Participation in defined benefit retirement plans was found almost exclusively among union workers. In both metropolitan areas, more than 90 percent of union workers participated in such plans, compared with fewer than 3 percent of nonunion workers. (See table 8.) For example, in Salt Lake City-Ogden, all union carpenters and electricians participated while no comparable nonunion workers participated.

More nonunion workers participated in defined contribution than in defined benefit plans; however, union workers still participated at nearly twice the rate for nonunion workers in both metropolitan areas. (See table 9.) The cost per participant was higher for union than for nonunion workers. In Salt Lake City-Ogden, costs per hour were \$0.95 and \$0.65 for union and nonunion workers, respectively. In Toledo, comparable costs were \$2.62 and \$0.77.

Summary

The results of the two construction surveys provide an interesting look at two different labor markets. At the time of the survey, Salt Lake City-Ogden was undergoing a tremendous building boom, triggered in large part by preparations for the Winter Olympic games. The labor force in Salt Lake City was a little over double that of Toledo.⁷ However, the number of nonsupervisory blue-collar workers in construction in Salt Lake City-Ogden (26,876) was nearly triple that of Toledo (9,733). (See table 10.)

The union and nonunion composition of the labor force within the two metropolitan areas differed. Union workers comprised only 14 percent of workers in Salt Lake City-Ogden, compared with nearly two-thirds of workers in Toledo. This difference is reflected in the benefits that are offered to employees—particularly defined benefit plans, which typically are offered to a higher percentage of union workers than of nonunion workers.

¹ Detailed information is available in *Salt Lake City-Ogden, UT, Wages and Benefits, Construction Industry Test Survey, November 1998*, Bulletin 2510-3 (Bureau of Labor Statistics, June 1999); and *Toledo, OH, Wages and Benefits, Construction Industry Test Survey, May 1999*, Bulletin 2510-4 (Bureau of Labor Statistics, October 1999).

² Two earlier articles summarized the results of the Jacksonville, FL, and Tucson, AZ, surveys. See Robert W. Van Giezen, "Test Surveys of the Construction Industry," *Compensation and Working Conditions*, Summer 1999, pp. 8-14, and Hilery Z. Simpson, "Retirement Benefits in the Jacksonville, FL and Tucson, AZ Construction Industries," pp. 15-18 of the same issue. An article also summa-

rized the earnings results from the Salt Lake City-Ogden, UT, and Toledo, OH, surveys. See Robert W. Van Giezen, "BLS Completes Test Surveys of the Construction Industry," *Compensation and Working Conditions*, Spring 2000, pp. 21-27. Also see the publications, *Jacksonville, FL, Wages and Benefits, Construction Industry Test Survey, April 1998*, Bulletin 2510-1 (Bureau of Labor Statistics, October 1998); and *Tucson, AZ, Wages and Benefits, Construction Industry Test Survey, May 1998*, Bulletin 2510-3 (Bureau of Labor Statistics, October 1998).

³ For more information, see *Salt Lake City-Ogden Test Survey*, p. 22; and *Toledo Test Survey*, p. 22.

⁴ Blue-collar supervisors, included in the

surveys of Jacksonville and Tucson, were excluded from the list of occupations studied in the Salt Lake City-Ogden and Toledo surveys.

⁵ Benefit data for union and nonunion workers have not previously been published.

⁶ Union workers are those whose wages are determined through collective bargaining.

⁷ In May 1999, the civilian labor force in the Toledo, OH, metropolitan area numbered 323,600 (*Employment and Earnings* (Bureau of Labor Statistics), August 1999, p. 133). In November 1998, the civilian labor force in the Salt Lake City-Ogden metropolitan area numbered 706,600 (*Employment and Earnings*, January 1999, p. 137).

TABLE 1. Life insurance:¹ Access, participation, and employer costs² for nonsupervisory blue-collar occupations, Salt Lake City-Ogden, UT, and Toledo, OH, November 1998-May 1999

Occupation ³	Salt Lake City-Ogden, UT ⁴			Toledo, OH ⁴		
	Percent with access ⁵	Percent participating	Cost per participant	Percent with access	Percent participating	Cost per participant
All nonsupervisory blue-collar workers	42 (1)	32	\$0.06	76	73	\$0.12
Precision production, craft, and repair	44 (1)	34	.07	77	74	.14
Construction trades	41 (1)	31	.07	76	73	.14
Brickmasons and stonemasons	-	-	-	93	93	.13
Brickmason and stonemason apprentices	-	-	-	100	100	.13
Tile setters, hard and soft	24	24	.07	-	-	-
Carpenters	42 (2)	32	.07	66	64	.07
Carpenter apprentices	94	81	.06	51	51	.10
Drywall installers	29	14	.04	-	-	-
Electricians	37 (2)	36	.09	100	98	.16
Electrician apprentices	25 (1)	19	.08	95	95	.17
Painters	-	-	-	53	53	.13
Plasterers	42	28	.02	89	89	-
Plumbers, pipefitters, and steamfitters	72	66	.10	97	96	.20
Plumber, pipefitter, and steamfitter apprentices ..	55	38	.06	92	91	.21
Concrete and terrazzo finishers	34 (9)	19	.02	87	76	.11
Insulation workers	50	46	-	77	69	.12
Paving, surfacing, and tamping equipment operators	69	69	-	-	-	-
Roofers	22	14	-	52	46	.12
Sheetmetal duct installers	100	100	.10	100	97	.13
Structural metal workers	46	38	.10	11	4	-
Construction trades, n.e.c.	54	24	-	70	61	.09
Other precision production, craft, and repair	63 (3)	53	.06	82	79	.12
Heavy equipment mechanics	78	56	-	91	91	.08
Heating, air conditioning, and refrigeration mechanics	59 (5)	46	.05	59	51	.12
Sheetmetal workers	95	95	.11	86	86	.14
Sheetmetal apprentices	-	-	-	100	98	.14
Machine operators, assemblers, and inspectors	11	11	-	64	59	-
Welders and cutters	6	6	-	-	-	-
Transportation and material moving	58 (1)	46	.03	86	84	.07
Truck drivers	57	43	.03	56	54	.05
Operating engineers	64	56	.04	98	98	.07
Excavating and loading machine operators	52 (2)	39	.03	99	93	.07
Grader, dozer, and scraper operators	64	61	-	-	-	-
Handlers, equipment cleaners, helpers, and laborers ..	35 (2)	23	.07	68	64	.08
Helpers, mechanics and repairers	36 (8)	25	-	-	-	-
Helpers, construction trades	31	24	.12	40	31	.10
Construction laborers	36 (2)	22	.03	77	75	.08

¹ Life insurance provides cash to beneficiaries in the event of employee death or dismemberment. The purpose of the benefit is to help beneficiaries pay for burial expenses and to replace lost income resulting from death or dismemberment. The benefit is commonly distributed as a lump-sum cash payment but it can also be distributed as an annuity.

² The percent of employees with access to life insurance are those employees in an occupation who currently have, or eventually will be eligible for, the benefit. This includes employees who have not yet met an eligibility requirement or who do not make required contributions. Participation in a life insurance plan is the percentage of all employees who have met the eligibility requirements, who are enrolled in a plan, and on whose behalf the employer is making a contribution. The employer's cost for the benefit is the cents per hour worked per participant, calculated by deter-

mining the annual cost per participant and dividing by the annual hours worked.

³ A classification system including about 185 individual occupations is used to cover all nonsupervisory blue-collar workers in construction industries. Individual occupations are classified into 1 of 4 major occupational groups.

⁴ The Salt Lake City-Ogden, UT, Metropolitan Statistical Area (MSA) includes Davis, Salt Lake, and Weber Counties. The Toledo, OH, MSA includes Fulton, Lucas, and Wood Counties.

⁵ The number in parentheses is the percent of workers for whom access data were not determinable.

NOTE: Dash indicates that no data were reported or that data did not meet publication criteria. Overall occupational groups may include data for categories not shown separately. n.e.c. means "not elsewhere classified."

TABLE 2. Short-term disability benefits:¹ Access, participation, and employer costs² for nonsupervisory blue-collar occupations, Salt Lake City-Ogden, UT, and Toledo, OH, November 1998-May 1999

Occupation ³	Salt Lake City-Ogden, UT ⁴			Toledo, OH ⁴		
	Percent with access ⁵	Percent participating	Cost per participant	Percent with access ⁵	Percent participating	Cost per participant
All nonsupervisory blue-collar workers	14 (1)	13	\$0.04	68 (6)	67	\$0.05
Precision production, craft, and repair	15 (1)	14	.03	71	71	.05
Construction trades	13 (1)	12	.03	73	72	.05
Brickmasons and stonemasons	0	0	-	93	93	.05
Brickmason and stonemason apprentices	-	-	-	100	100	.05
Tile setters, hard and soft	0	0	-	-	-	-
Carpenters	15 (1)	14	.03	56	56	.04
Carpenter apprentices	46	46	-	51	51	.03
Drywall installers	29	14	.04	-	-	-
Electricians	27 (2)	27	.03	88	88	.05
Electrician apprentices	9 (1)	9	-	90	90	.05
Painters	0	0	-	47	47	.04
Plasterers	0	0	-	89	89	-
Plumbers, pipefitters, and steamfitters	46	43	.03	86	86	.06
Plumber, pipefitter, and steamfitter apprentices .	21	14	.04	89	89	.06
Concrete and terrazzo finishers	1 (2)	1	-	63	63	.05
Insulation workers	21	21	-	69	69	.03
Paving, surfacing, and tamping equipment operators	0	0	-	-	-	-
Roofers	0	0	-	44	40	.04
Sheetmetal duct installers	82	82	-	90	87	.04
Structural metal workers	12	12	-	100	93	.06
Construction trades, n.e.c.	0	0	-	35	34	-
Other precision production, craft, and repair	31 (3)	28	.03	59	59	.04
Heavy equipment mechanics	19	18	-	49	49	-
Heating, air conditioning, and refrigeration mechanics	25 (5)	21	-	18	18	.05
Sheetmetal workers	78	78	-	76	76	.04
Sheetmetal apprentices	-	-	-	100	98	.04
Machine operators, assemblers, and inspectors	0	0	-	38	38	-
Welders and cutters	0	0	-	-	-	-
Transportation and material moving	17	17	.05	74 (1)	73	.08
Truck drivers	21	20	-	35 (3)	33	.08
Operating engineers	34	34	-	96	96	.09
Excavating and loading machine operators	5	5	-	83 (2)	82	.08
Grader, dozer, and scraper operators	56	53	-	-	-	-
Handlers, equipment cleaners, helpers, and laborers .	9 (1)	9	.05	54 (6)	54	.05
Helpers, mechanics and repairers	30 (8)	30	-	-	-	-
Helpers, construction trades	12	11	.05	24	24	.06
Construction laborers	7 (1)	7	.04	63 (6)	63	.05

¹ Short-term disability (STD) provides full, partial, or a combination of full and partial pay to employees who are unable to work because of a nonwork-related accident or illness. The duration of short-term disability benefits is a fixed number of weeks, usually 26, and benefits are provided on a per-disability basis.

² The percent of employees with access to short-term disability are those employees in an occupation who currently have, or eventually will be eligible for, the benefit. This includes employees who have not yet met an eligibility requirement or who do not make required contributions. Participation in short-term disability is the percentage of all employees who have met the eligibility requirements, who are enrolled in a plan, and on whose behalf the employer is making a contribution. The employer's cost for the benefit is the cents per hour worked per participant, calculated by determining the annual cost per participant and dividing by the annual

hours worked.

³ A classification system including about 185 individual occupations is used to cover all nonsupervisory blue-collar workers in construction industries. Individual occupations are classified into 1 of 4 major occupational groups.

⁴ The Salt Lake City-Ogden, UT, Metropolitan Statistical Area (MSA) includes Davis, Salt Lake, and Weber Counties. The Toledo, OH, MSA includes Fulton, Lucas, and Wood Counties.

⁵ The number in parentheses is the percent of workers for whom access data were not determinable.

⁶ Less than 0.5 percent.

NOTE: Dash indicates that no data were reported or that data did not meet publication criteria. Overall occupational groups may include data for categories not shown separately. n.e.c. means "not elsewhere classified."

TABLE 3. Long-term disability benefits:¹ Access, participation, and employer costs² for nonsupervisory blue-collar occupations, Salt Lake City-Ogden, UT, and Toledo, OH, November 1998-May 1999

Occupation ³	Salt Lake City-Ogden, UT ⁴			Toledo, OH ⁴		
	Percent with access ⁵	Percent participating	Cost per participant	Percent with access	Percent participating	Cost per participant
All nonsupervisory blue-collar workers	12 (1)	11	\$0.07	1	1	\$0.06
Precision production, craft, and repair	14 (1)	13	.06	2	2	.06
Construction trades	13 (1)	12	.06	2	2	.06
Brickmasons and stonemasons	0	0	-	0	0	-
Brickmason and stonemason apprentices	-	-	-	0	0	-
Tile setters, hard and soft	0	0	-	-	-	-
Carpenters	13 (1)	13	.04	0	0	-
Carpenter apprentices	15	15	-	0	0	-
Drywall installers	0	0	-	-	-	-
Electricians	23 (2)	23	-	6	6	-
Electrician apprentices	8 (1)	8	-	0	0	-
Painters	0	0	-	0	0	-
Plasterers	0	0	-	0	0	-
Plumbers, pipefitters, and steamfitters	46	43	.08	1	1	-
Plumber, pipefitter, and steamfitter apprentices ..	19	12	-	5	5	-
Concrete and terrazzo finishers	0 (2)	0	-	0	0	-
Insulation workers	19	19	-	0	0	-
Paving, surfacing, and tamping equipment operators	0	0	-	-	-	-
Roofers	0	0	-	0	0	-
Sheetmetal duct installers	14	14	-	0	0	-
Structural metal workers	12	12	-	11	4	-
Construction trades, n.e.c.	6	5	-	13	12	-
Other precision production, craft, and repair	26 (3)	25	.05	0	0	-
Heavy equipment mechanics	0	0	-	0	0	-
Heating, air conditioning, and refrigeration mechanics	22 (5)	20	-	0	0	-
Sheetmetal workers	78	78	-	0	0	-
Sheetmetal apprentices	-	-	-	0	0	-
Machine operators, assemblers, and inspectors	0	0	-	0	0	-
Welders and cutters	0	0	-	-	-	-
Transportation and material moving	5	5	.13	0	0	-
Truck drivers	3	2	-	0	0	-
Operating engineers	13	13	-	0	0	-
Excavating and loading machine operators	5	5	-	0	0	-
Grader, dozer, and scraper operators	4	4	-	-	-	-
Handlers, equipment cleaners, helpers, and laborers ..	8 (1)	7	.12	0	0	-
Helpers, mechanics and repairers	30 (8)	30	-	-	-	-
Helpers, construction trades	14	12	.14	0	0	-
Construction laborers	5 (1)	4	.11	0	0	-

¹ Long-term disability (LTD) provides salary continuation to employees who, due to illness or injury, are unable to work for an extended period. LTD benefit payments begin after a predetermined period of disability (generally 3 or 6 months). Payments are made until the end of the disability, the employee's retirement age, or for a specified number of months, depending on the employee's age at the time of the disability. In most instances, LTD payments equal a percent of predisability earnings. The illness/injury does not have to be job related.

² The percent of employees with access to long-term disability are those employees in an occupation who currently have, or eventually will be eligible for, the benefit. This includes employees who have not yet met an eligibility requirement or who do not make required contributions. Participation in long-term disability is the percentage of all employees who have met the eligibility requirements, who are enrolled in a plan, and on whose behalf the employer is making a contribution. The employer's cost for the benefit

is the cents per hour worked per participant, calculated by determining the annual cost per participant and dividing by the annual hours worked.

³ A classification system including about 185 individual occupations is used to cover all nonsupervisory blue-collar workers in construction industries. Individual occupations are classified into 1 of 4 major occupational groups.

⁴ The Salt Lake City-Ogden, UT, Metropolitan Statistical Area (MSA) includes Davis, Salt Lake, and Weber Counties. The Toledo, OH, MSA includes Fulton, Lucas, and Wood Counties.

⁵ The number in parentheses is the percent of workers for whom access data were not determinable.

NOTE: Dash indicates that no data were reported or that data did not meet publication criteria. Overall occupational groups may include data for categories not shown separately. n.e.c. means "not elsewhere classified."

TABLE 4. Health insurance:¹ Access, participation, and employer costs² for nonsupervisory blue-collar occupations, Salt Lake City-Ogden, UT, and Toledo, OH, November 1998-May 1999

Occupation ³	Salt Lake City-Ogden, UT ⁴			Toledo, OH ⁴		
	Percent with access ⁵	Percent participating	Cost per participant	Percent with access	Percent participating	Cost per participant
All nonsupervisory blue-collar workers	72 (1)	47	\$1.35	89	83	\$2.67
Precision production, craft, and repair	73 (1)	50	1.40	90	85	2.81
Construction trades	71 (1)	49	1.39	89	84	2.89
Brickmasons and stonemasons	42	10	-	93	93	2.86
Brickmason and stonemason apprentices	-	-	-	100	100	2.82
Tile setters, hard and soft	60	39	-	-	-	-
Carpenters	68 (1)	49	1.20	80	75	1.84
Carpenter apprentices	100	86	1.63	53	51	2.07
Drywall installers	42	18	1.13	-	-	-
Electricians	94 (2)	83	1.66	100	97	3.39
Electrician apprentices	88 (1)	58	1.22	97	97	3.37
Painters	21	4	-	68	61	2.45
Plasterers	48	28	.88	89	89	-
Plumbers, pipefitters, and steamfitters	94	82	2.15	100	98	3.71
Plumber, pipefitter, and steamfitter apprentices	70	46	1.31	100	97	3.75
Concrete and terrazzo finishers	59 (7)	33	.98	98	82	2.46
Insulation workers	100	71	1.20	77	62	2.55
Paving, surfacing, and tamping equipment operators	81	73	-	-	-	-
Roofers	61	40	1.62	84	60	2.20
Sheetmetal duct installers	100	100	1.80	100	97	2.38
Structural metal workers	91	58	1.55	100	93	3.84
Construction trades, n.e.c.	74	31	.99	93	73	1.55
Other precision production, craft, and repair	90 (3)	63	1.48	99	95	2.25
Heavy equipment mechanics	96	62	1.31	100	90	2.84
Heating, air conditioning, and refrigeration mechanics	88 (5)	53	1.27	99	90	1.84
Sheetmetal workers	100	99	2.09	100	100	2.48
Sheetmetal apprentices	-	-	-	100	98	2.74
Machine operators, assemblers, and inspectors	80	72	1.07	100	76	1.84
Welders and cutters	81	71	-	-	-	-
Transportation and material moving	86 (1)	59	1.31	96	92	3.08
Truck drivers	82	55	1.30	87	75	2.31
Operating engineers	100	81	1.54	100	99	3.44
Excavating and loading machine operators	84 (2)	56	1.12	99	96	2.98
Grader, dozer, and scraper operators	86	54	-	-	-	-
Handlers, equipment cleaners, helpers, and laborers	63 (2)	31	1.18	78	71	1.82
Helpers, mechanics and repairers	48 (8)	21	-	-	-	-
Helpers, construction trades	57	30	1.21	56	45	1.53
Construction laborers	66 (2)	31	1.17	83	77	1.86

¹ Health insurance provides preventive and protective health care services to employees and their families. Included are medical and major medical plans, as well as dental, vision, and prescription drug benefits. Plans may be financed through a private carrier, union fund, or may be self funded.

² The percent of employees with access to health insurance are those employees in an occupation who currently have, or eventually will be eligible for, the benefit. This includes employees who have not yet met an eligibility requirement or who do not make required contributions. Participation in a health insurance plan is the percentage of all employees who have met the eligibility requirements, who are enrolled in a plan, and on whose behalf the employer is making a contribution. The employer's cost for the benefit is the cents per hour worked per participant, calculated by determining the annual cost per participant and dividing by the

annual hours worked.

³ A classification system including about 185 individual occupations is used to cover all nonsupervisory blue-collar workers in construction industries. Individual occupations are classified into 1 of 4 major occupational groups.

⁴ The Salt Lake City-Ogden, UT, Metropolitan Statistical Area (MSA) includes Davis, Salt Lake, and Weber Counties. The Toledo, OH, MSA includes Fulton, Lucas, and Wood Counties.

⁵ The number in parentheses is the percent of workers for whom access data were not determinable.

NOTE: Dash indicates that no data were reported or that data did not meet publication criteria. Overall occupational groups may include data for categories not shown separately. n.e.c. means "not elsewhere classified."

TABLE 5. Defined benefit retirement:¹ Access, participation, and employer costs² for nonsupervisory blue-collar occupations, Salt Lake City-Ogden, UT, and Toledo, OH, November 1998-May 1999

Occupation ³	Salt Lake City-Ogden, UT ⁴			Toledo, OH ⁴		
	Percent with access ⁵	Percent participating	Cost per participant	Percent with access	Percent participating	Cost per participant
All nonsupervisory blue-collar workers	16 (1)	15	\$1.65	63	63	\$2.32
Precision production, craft, and repair	18 (1)	17	1.68	65	65	2.44
Construction trades	18 (1)	17	1.61	66	66	2.34
Brickmasons and stonemasons	7	7	-	93	93	3.32
Brickmason and stonemason apprentices	0	-	-	100	100	3.35
Tile setters, hard and soft	0	0	-	-	-	-
Carpenters	17 (1)	17	1.02	54	54	2.30
Carpenter apprentices	58	58	-	46	46	2.21
Drywall installers	8	3	-	-	-	-
Electricians	32 (2)	32	1.46	80	80	.91
Electrician apprentices	11 (1)	9	-	40	40	.45
Painters	0	0	-	47	47	3.41
Plasterers	13	11	-	89	89	-
Plumbers, pipefitters, and steamfitters	53	50	2.72	85	85	2.19
Plumber, pipefitter, and steamfitter apprentices	10	8	-	85	85	2.23
Concrete and terrazzo finishers	8 (7)	8	-	48	48	1.44
Insulation workers	21	21	-	48	48	-
Paving, surfacing, and tamping equipment operators	0	0	-	-	-	-
Roofers	25	23	.87	40	33	1.00
Sheetmetal duct installers	73	73	-	60	59	-
Structural metal workers	30	30	1.85	89	89	3.57
Construction trades, n.e.c.	0	0	-	40	40	1.73
Other precision production, craft, and repair	19 (3)	19	2.12	57	57	3.39
Heavy equipment mechanics	19	15	-	49	49	-
Heating, air conditioning, and refrigeration mechanics	3 (5)	3	-	16	16	2.08
Sheetmetal workers	96	96	2.12	76	76	4.52
Sheetmetal apprentices	-	-	-	55	55	-
Machine operators, assemblers, and inspectors	0	0	-	0	0	-
Welders and cutters	0	0	-	-	-	-
Transportation and material moving	20 (1)	18	1.73	70	69	2.60
Truck drivers	26	21	1.43	28	23	2.37
Operating engineers	34	34	-	96	96	2.64
Excavating and loading machine operators	7 (2)	7	-	74	74	2.58
Grader, dozer, and scraper operators	56	53	-	-	-	-
Handlers, equipment cleaners, helpers, and laborers	8 (2)	6	1.36	54	54	1.63
Helpers, mechanics and repairers	0 (8)	0	-	-	-	-
Helpers, construction trades	7	5	-	19	19	1.03
Construction laborers	9 (2)	8	.83	63	63	1.69

¹ Defined benefit retirement is a type of retirement plan that provides employees with a specified retirement benefit, generally monthly annuity payments. The benefit formula is predetermined and typically is based on salary and length of service. The employer contributions are usually not fixed; however, multiemployer plans have fixed employer contributions. Employers are obligated to provide enough funds to pay anticipated future benefits, including additional contributions to make up for any investment losses by the pension fund. Common provisions of defined benefit plans are coordination with Social Security payments, survivor annuities, disability retirement, and early retirement.

² The percent of employees with access to defined benefit retirement are those employees in an occupation who currently have, or eventually will be eligible for, the benefit. This includes employees who have not yet met an eligibility requirement or who do not make required contributions. Participation in a defined benefit plan is the percentage of all employees who have met the eligibility requirements, who are enrolled in a plan, and on whose

behalf the employer is making a contribution. The employer's cost for the benefit is the cents per hour worked per participant, calculated by determining the annual cost per participant and dividing by the annual hours worked.

³ A classification system including about 185 individual occupations is used to cover all nonsupervisory blue-collar workers in construction industries. Individual occupations are classified into 1 of 4 major occupational groups.

⁴ The Salt Lake City-Ogden, UT, Metropolitan Statistical Area (MSA) includes Davis, Salt Lake, and Weber Counties. The Toledo, OH, MSA includes Fulton, Lucas, and Wood Counties.

⁵ The number in parentheses is the percent of workers for whom access data were not determinable.

NOTE: Dash indicates that no data were reported or that data did not meet publication criteria. Overall occupational groups may include data for categories not shown separately. n.e.c. means "not elsewhere classified."

TABLE 6. Defined contribution retirement:¹ Access, participation, and employer costs² for nonsupervisory blue-collar occupations, Salt Lake City-Ogden, UT and Toledo, OH, November 1998-May 1999

Occupation ³	Salt Lake City-Ogden, UT ⁴			Toledo, OH ⁴		
	Percent with access ⁵	Percent participating	Cost per participant	Percent with access	Percent participating	Cost per participant
All nonsupervisory blue-collar workers	36 (2)	16	\$0.71	50	44	\$2.21
Precision production, craft, and repair	37 (2)	18	.79	65	60	2.33
Construction trades	34 (1)	17	.82	65	60	2.47
Brickmasons and stonemasons	44	16	-	0	0	-
Brickmason and stonemason apprentices	-	-	-	0	0	-
Tile setters, hard and soft	32	11	-	-	-	-
Carpenters	43 (2)	24	.54	64	61	2.16
Carpenter apprentices	100	88	.48	51	51	2.08
Drywall installers	3	1	-	-	-	-
Electricians	46 (2)	26	.78	95	92	2.28
Electrician apprentices	47 (1)	13	.81	66	58	1.61
Painters	15	12	-	18	5	-
Plasterers	9	2	-	0	0	-
Plumbers, pipefitters, and steamfitters	22	13	.70	92	91	3.58
Plumber, pipefitter, and steamfitter apprentices .	49	22	.69	81	73	3.92
Concrete and terrazzo finishers	10 (14)	4	-	74	72	2.99
Insulation workers	37	26	-	21	1	-
Paving, surfacing, and tamping equipment operators	29	15	-	-	-	-
Roofers	22	8	-	80	53	2.22
Sheetmetal duct installers	27	18	-	86	84	.30
Structural metal workers	78	48	1.27	89	89	2.25
Construction trades, n.e.c.	31	7	-	49	39	.88
Other precision production, craft, and repair	53 (3)	25	.62	65	60	1.19
Heavy equipment mechanics	68	34	-	33	29	-
Heating, air conditioning, and refrigeration mechanics	57 (5)	27	.45	83	71	.73
Sheetmetal workers	4	2	-	77	77	.29
Sheetmetal apprentices	-	-	-	67	62	.35
Machine operators, assemblers, and inspectors	57	31	-	40	19	-
Welders and cutters	60	30	-	-	-	-
Transportation and material moving	48 (2)	20	.66	21	12	.73
Truck drivers	44	14	.50	54	24	.61
Operating engineers	44	18	-	2	2	-
Excavating and loading machine operators	54 (4)	26	.67	18	16	-
Grader, dozer, and scraper operators	8	3	-	-	-	-
Handlers, equipment cleaners, helpers, and laborers .	30 (3)	8	.38	17	10	.70
Helpers, mechanics and repairers	43 (8)	8	-	-	-	-
Helpers, construction trades	28	7	.41	34	17	.60
Construction laborers	30 (3)	8	.36	11	6	.75

¹ Defined contribution retirement is a type of retirement plan with an explicit method of determining employer contributions. Individual accounts are established for each employee, with periodic employer and/or employee contributions and investment earnings. Monetary benefits at retirement are a function of employer contributions, employee contributions, and the return on the investment of employer and employee contributions. Employer contributions may come from the current operating funds or from company profits, but not from company stock. Contributions are invested in such vehicles as stocks, bonds, securities, and money market funds.

² The percent of employees with access to defined contribution retirement are those employees in an occupation who currently have, or eventually will be eligible for, the benefit. This includes employees who have not yet met an eligibility requirement or who do not make required contributions. Participation in a defined contribution plan is the percentage of all employees who have met the eligibility requirements, who are enrolled in a plan, and on whose

behalf the employer is making a contribution. The employer's cost for the benefit is the cents per hour worked per participant, calculated by determining the annual cost per participant and dividing by the annual hours worked.

³ A classification system including about 185 individual occupations is used to cover all nonsupervisory blue-collar workers in construction industries. Individual occupations are classified into 1 of 4 major occupational groups.

⁴ The Salt Lake City-Ogden, UT, Metropolitan Statistical Area (MSA) includes Davis, Salt Lake, and Weber Counties. The Toledo, OH, MSA includes Fulton, Lucas, and Wood Counties.

⁵ The number in parentheses is the percent of workers for whom access data were not determinable.

NOTE: Dash indicates that no data were reported or that data did not meet publication criteria. Overall occupational groups may include data for categories not shown separately. n.e.c. means "not elsewhere classified."

TABLE 7. Health insurance:¹ Participation and employer costs² for nonsupervisory blue-collar occupations in Salt Lake City-Ogden, UT, and Toledo, OH, by union affiliation, November 1998-May 1999

Occupation ³	Salt Lake City-Ogden, UT ⁴				Toledo, OH ⁴			
	Union ⁵		Nonunion		Union ⁵		Nonunion	
	Percent participating	Cost per participant	Percent participating	Cost per participant	Percent participating	Cost per participant	Percent participating	Cost per participant
All nonproduction blue-collar workers	98	\$2.08	38	\$1.05	99	\$3.03	52	\$1.44
Precision production, craft, and repair	97	2.15	41	1.05	99	3.16	53	1.38
Construction trades	97	2.14	39	1.02	99	3.22	48	1.33
Carpenters	100	1.80	39	.89	99	2.09	44	1.14
Electricians	100	2.45	75	1.15	100	3.63	76	1.39
Plumbers, pipefitters, and steamfitters	94	2.36	71	1.87	100	4.08	88	1.66
Other precision production, craft, and repair	100	2.20	55	1.21	99	2.66	89	1.66
Machine operators, assemblers and inspectors	-	-	72	1.07	-	-	76	1.84
Transportation and material moving	100	2.11	54	1.15	100	3.47	75	2.15
Handlers, equipment cleaners, helpers, and laborers ...	99	1.72	24	.95	99	2.11	38	1.02
Construction laborers	98	1.54	24	1.03	100	2.06	38	1.04

¹ Health insurance provides preventive and protective health care services to employees and their families. Included are medical and major medical plans, as well as dental, vision, and prescription drug benefits. Plans may be financed through a private carrier, union fund, or may be self-funded.

² Participation in a health insurance plan is the percentage of all employees who have met the eligibility requirements, who are enrolled in a plan, and on whose behalf the employer is making a contribution. The employer's cost for the benefit is the cents per hour worked per participant, calculated by determining the annual cost per participant and dividing by the annual hours worked.

³ A classification system including about 185 individual occupations is used to cover all nonsupervisory blue-collar workers in

construction industries. Individual occupations are classified into 1 of 4 major occupational groups.

⁴ The Salt Lake City-Ogden, UT, Metropolitan Statistical Area (MSA) includes Davis, Salt Lake, and Weber Counties. The Toledo, OH, MSA consists of Fulton, Lucas, and Wood Counties.

⁵ Union workers are workers whose wages are determined through collective bargaining.

NOTE: Dash indicates that no data were reported or that data did not meet publication criteria. Overall occupational groups may include data for categories not shown separately.

SOURCE: Unpublished data. U.S. Department of Labor, Bureau of Labor Statistics, Office of Compensation Levels and Trends.

TABLE 8. Defined benefit retirement:¹ Participation, and employer costs² for nonsupervisory blue-collar occupations in Salt Lake City-Ogden, UT, and Toledo, OH, by union affiliation, November 1998-May 1999

Occupation ³	Salt Lake City-Ogden, UT ⁴				Toledo, OH ⁴			
	Union ⁵		Nonunion		Union ⁵		Nonunion	
	Percent participating	Cost per participant	Percent participating	Cost per participant	Percent participating	Cost per participant	Percent participating	Cost per participant
All nonproduction blue-collar workers	92	\$1.70	2	\$1.25	95	\$2.32	3	\$2.14
Precision production, craft, and repair	98	1.74	2	1.01	93	2.44	3	2.67
Construction trades	97	1.67	1	-	93	2.33	3	2.67
Carpenters	100	1.01	0	-	97	2.30	0	-
Electricians	100	1.46	0	-	93	.91	0	-
Plumbers, pipefitters, and steamfitters	94	2.71	6	-	100	2.23	11	-
Other precision production, craft, and repair	100	2.18	2	-	93	3.39	0	-
Machine operators, assemblers and inspectors	-	-	0	-	-	-	0	-
Transportation and material moving	100	1.81	8	-	100	2.62	9	-
Handlers, equipment cleaners, helpers, and laborers ...	67	1.35	(⁶)	-	99	1.65	2	-
Construction laborers	83	.81	(⁶)	-	100	1.69	2	-

¹ Defined benefit retirement is a type of retirement plan that provides employees with a specified retirement benefit, generally monthly annuity payments. The benefit formula is predetermined and is typically based on salary and length of service. The employer's contributions are usually not fixed; however, multiemployer plans have fixed employer contributions. Employers are obligated to provide enough funds to pay anticipated future benefits, including additional contributions to make up for any investment losses by the pension fund. Common provisions of defined benefit plans are coordination with Social Security payments, survivor annuities, disability retirement, and early retirement.

² Participation in a defined benefit plan is the percentage of all employees who have met the eligibility requirements, who are enrolled in a plan, and on whose behalf the employer is making a contribution. The employer's cost for the benefit is the cents per hour worked per participant, calculated by determining the annual

cost per participant and dividing by the annual hours worked.

³ A classification system including about 185 individual occupations is used to cover all nonsupervisory blue-collar workers in construction industries. Individual occupations are classified into 1 of 4 major occupational groups.

⁴ The Salt Lake City-Ogden, UT, Metropolitan Statistical Area (MSA) includes Davis, Salt Lake, and Weber Counties. The Toledo, OH, MSA consists of Fulton, Lucas, and Wood Counties.

⁵ Union workers are workers whose wages are determined through collective bargaining.

⁶ Less than 0.5 percent.

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SOURCE: Unpublished data. U.S. Department of Labor, Bureau of Labor Statistics, Office of Compensation Levels and Trends.

TABLE 9. Defined contribution retirement:¹ Participation, and employer costs² for nonsupervisory blue-collar occupations in Salt Lake City-Ogden, UT, and Toledo, OH, by union affiliation, November 1998-May 1999

Occupation ³	Salt Lake City-Ogden, UT ⁴				Toledo, OH ⁴			
	Union ⁵		Nonunion		Union ⁵		Nonunion	
	Percent participating	Cost per participant	Percent participating	Cost per participant	Percent participating	Cost per participant	Percent participating	Cost per participant
All nonproduction blue-collar workers	24	\$0.95	14	\$0.65	53	\$2.62	27	\$0.77
Precision production, craft, and repair	29	.96	16	.72	73	2.64	31	.79
Construction trades	33	.96	14	.76	75	2.74	27	.84
Carpenters	15	.50	13	.59	99	2.26	11	1.01
Electricians	-	-	32	.67	98	2.45	57	.55
Plumbers, pipefitters, and steamfitters	0	-	27	.70	96	3.89	63	1.29
Other precision production, craft, and repair	6	-	29	.61	59	1.54	62	.66
Machine operators, assemblers and inspectors	-	-	31	-	-	-	19	-
Transportation and material moving	0	-	22	.66	(⁶)	-	34	.70
Handlers, equipment cleaners, helpers, and laborers ...	10	-	7	.31	4	-	15	.70
Construction laborers	16	-	7	.25	0	-	17	.75

¹ Defined contribution retirement is a type of retirement plan with an explicit method of determining employer contributions. Individual accounts are established for each employee, with periodic employer and/or employee contributions and investment earnings. Monetary benefits at retirement are a function of employer contributions, employee contributions, and the return on the investment of employer and employee contributions. Employer contributions may come from the current operating funds or from company profits, but not from company stock. Contributions are invested in such vehicles as stocks, bonds, securities, and money market funds.

² Participation in a defined contribution plan is the percentage of all employees who have met the eligibility requirements, who are enrolled in a plan, and on whose behalf the employer is making a contribution. The employer's cost for the benefit is the cents per hour worked per participant, calculated by determining the annual

cost per participant and dividing by the annual hours worked.

³ A classification system including about 185 individual occupations is used to cover all nonsupervisory blue-collar workers in construction industries. Individual occupations are classified into 1 of 4 major occupational groups.

⁴ The Salt Lake City-Ogden, UT, Metropolitan Statistical Area (MSA) includes Davis, Salt Lake, and Weber Counties. The Toledo, OH, MSA consists of Fulton, Lucas, and Wood Counties.

⁵ Union workers are workers whose wages are determined through collective bargaining.

⁶ Less than 0.5 percent.

NOTE: Dash indicates that no data were reported or that data did not meet publication criteria. Overall occupational groups may include data for categories not shown separately.

SOURCE: Unpublished data. U.S. Department of Labor, Bureau of Labor Statistics, Office of Compensation Levels and Trends.

TABLE 10. Number of nonsupervisory blue-collar workers in Salt Lake City-Ogden, UT, and Toledo, OH, by occupational group, November 1998-May 1999

Occupation ¹	Salt Lake City-Ogden, UT ²	Toledo, OH ²
	Number of workers ³	Number of workers ³
All nonsupervisory blue-collar workers	26,876	9,733
Precision production, craft, and repair occupations	17,462	6,562
Machine operators, assemblers, and inspectors	243	45
Transportation and material moving occupations	2,466	1,116
Handlers, equipment cleaners, helpers, and laborers	6,706	2,010

¹ A classification system including about 185 individual occupations is used to cover all nonsupervisory blue-collar workers in construction industries. Individual occupations are classified into 1 of 4 major occupational groups.

² The Salt Lake City-Ogden, UT, Metropolitan Statistical Area (MSA) includes Davis, Salt Lake, and

Weber Counties. The Toledo, OH, MSA includes Fulton, Lucas, and Wood Counties.

³ Workers include full- and part-time workers in private industry.

NOTE: Because of rounding, sums of individual items may not equal totals.