
Employment Benefits for Workers in the Making Connections Households

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This packet describes the employment benefits received by workers who live in five of the target neighborhoods participating in the Annie E. Casey Foundation's Making Connections Initiative. The Making Connections neighborhoods vary significantly in size and socioeconomic composition, but are all low income and predominantly minority.

Data were obtained from a survey of a representative sample of households in these neighborhoods. This survey is being used to measure changes over time in the well-being of families living in the Making Connections neighborhoods. The data reported here come from the second round of data collection (2005/2006) in the target neighborhoods of Denver, Des Moines, Indianapolis, San Antonio, and Seattle.

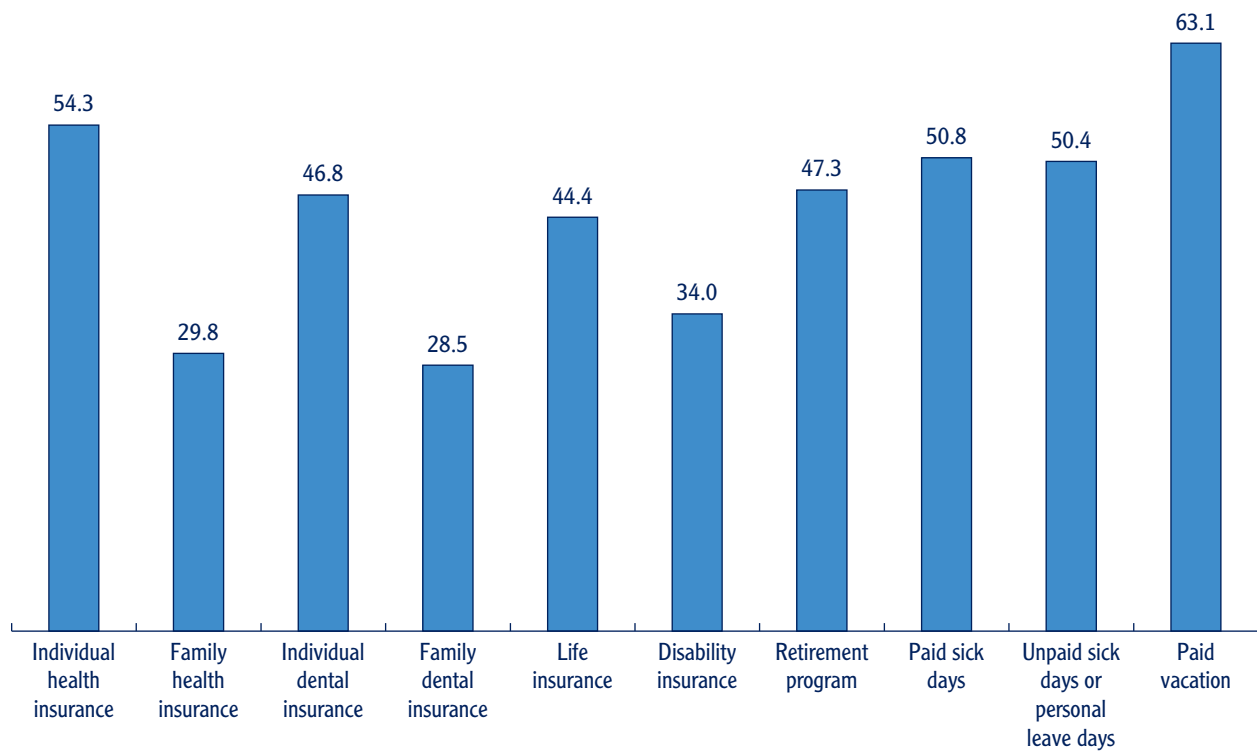
The survey was administered either in person or by telephone to a households living in a representative sample of addresses within the boundaries of each Making Connections neighborhood.¹ The Making Connections survey also followed sample families with children who lived in the target neighborhoods at the survey's first wave (2002/2003) and had moved by the second wave. The data reported here, however, are for the wave 2 cross-section of neighborhood residents and include both families with children and childless households.

The survey *respondent* is the person in the household who is most knowledgeable about a randomly selected focus child. If the respondent has a *spouse or partner* living in the household, several questions are asked about that individual's employment status and benefits as well. There are fewer responses for spouses or partners than respondents, and the spouses or partners are more likely to be men.

¹Sample sizes vary but are approximately 700 households per site.

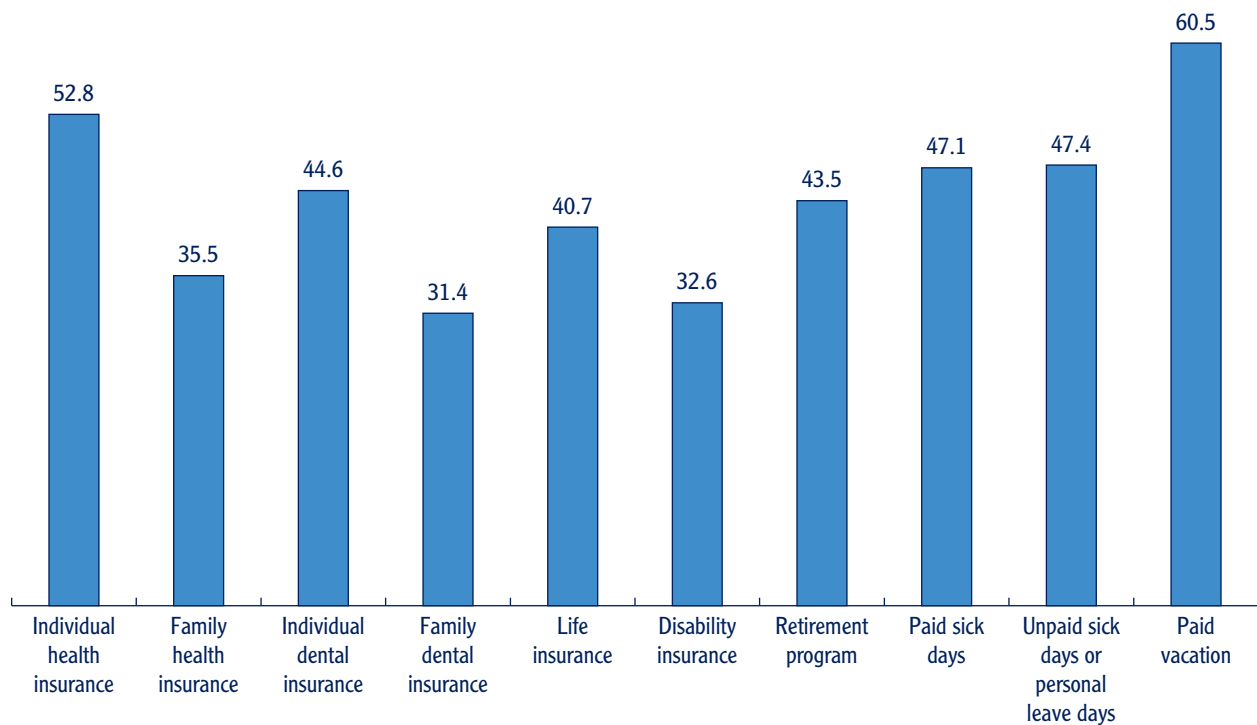
This analysis uses responses to the question: “Which of the following benefits do you (your spouse/partner) receive or get from your (his) job?” This question is only asked for respondents and spouses who report that they are working at the time of the survey. This package first presents pooled results (for all five sites), reporting the share of respondents receiving each type of benefit from work, and then reports variations across the sites for each benefit.

Figure 1. Share of Respondents with Job Benefits (percent of workers)



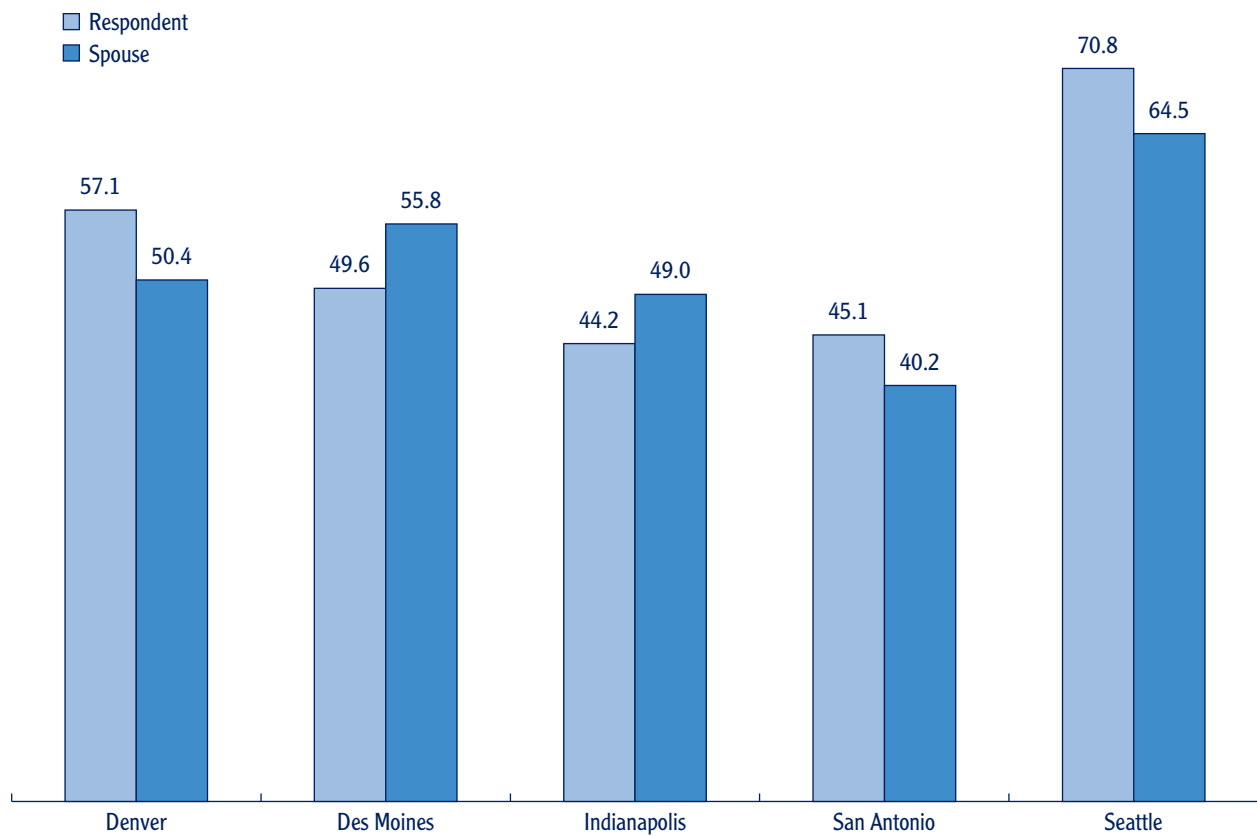
- Of the ten job benefits included in this analysis, the most prevalent among working respondents in the Making Connections sites is paid vacation (63.1%). Other benefits that more than half the working respondents receive are individual health insurance (54.3%), paid sick days (50.8%), and unpaid sick days or personal leave days (50.4%). Family dental insurance (28.5%) and family health insurance (29.8%) are both received by less than a third of respondents.

Figure 2. Share of Spouses with Job Benefits (percent of workers)



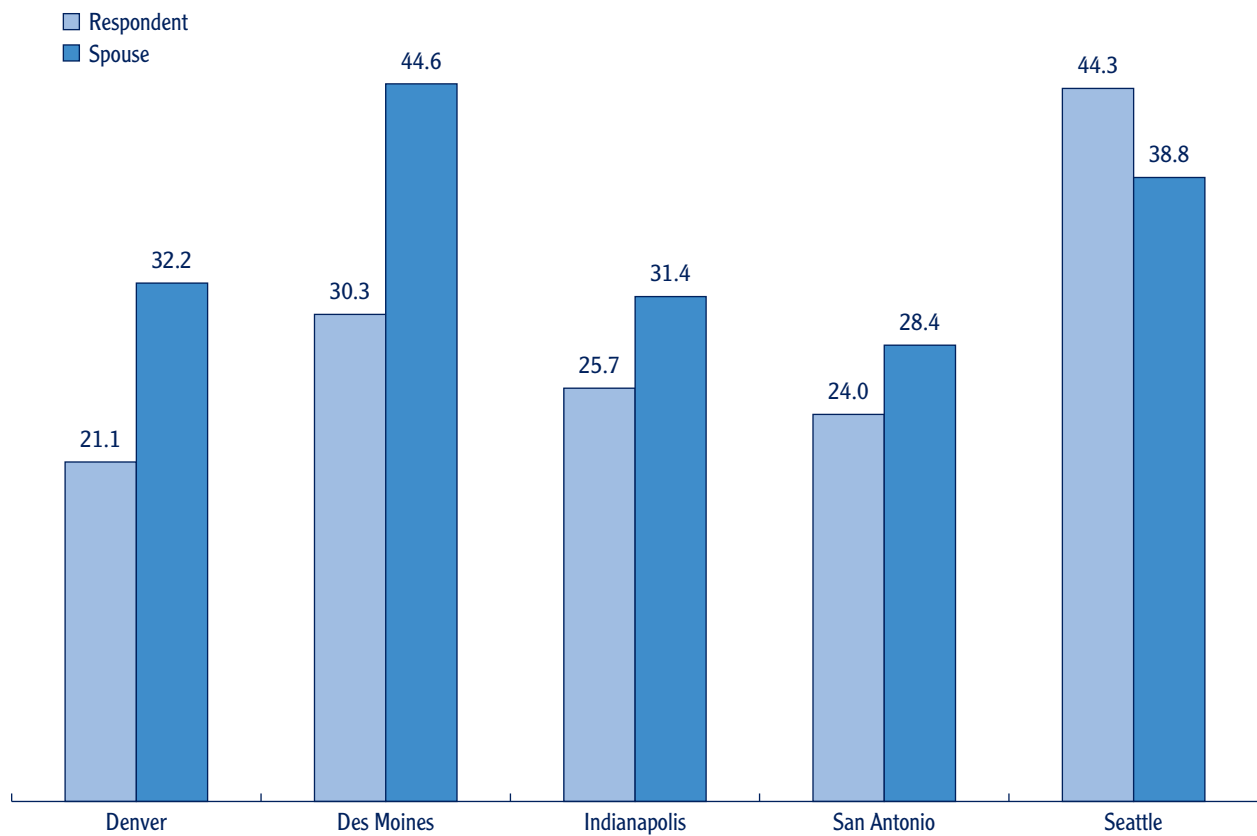
- Among the working spouses in the analysis, more than half receive paid vacation (60.5%) and individual health insurance (52.8%), and less than a third receive family dental insurance (31.4%) and disability insurance (32.6%).
- Eight of the ten benefits are more common among respondents than among spouses. Family health insurance and family dental insurance are more common among spouses.

Figure 3. Share of Workers with Employer-Provided Individual Health Insurance (percent)



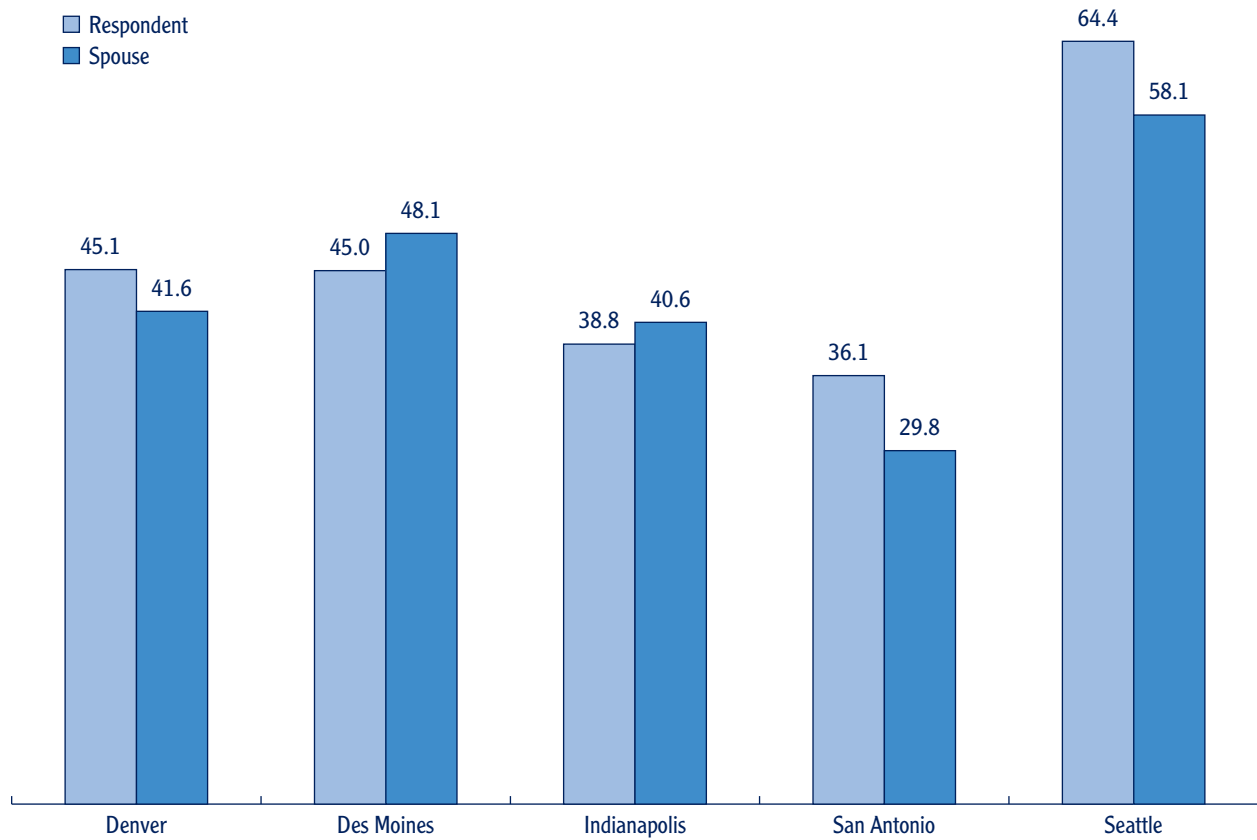
- Employer-provided individual health insurance is most common in Seattle, where 70.8 percent of working respondents and 64.5 percent of working spouses receive the benefit. For respondents, it is least common in Indianapolis (44.2%), whereas for spouses, it is least common in San Antonio (40.2%).
- Respondents receive individual health insurance at a higher rate than spouses in Denver, San Antonio, and Seattle.

Figure 4. Share of Workers with Employer-Provided Family Health Insurance (percent)



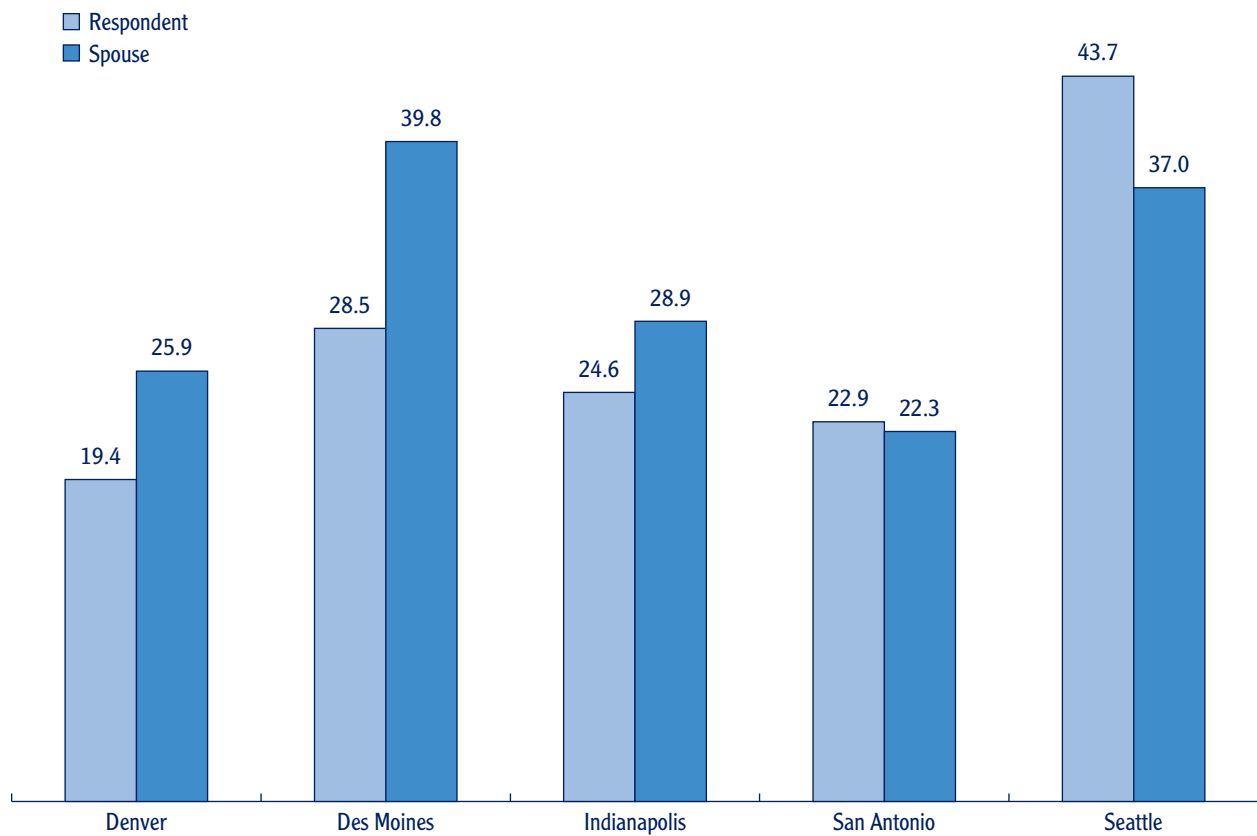
- The share of workers receiving employer-provided family health insurance is highest in Seattle for respondents (44.3%) and in Des Moines for spouses (44.6%). The share of workers receiving employer-provided family health insurance is lowest in Denver for respondents (21.1%) and in San Antonio for spouses (28.4%).
- There are notable differences in the rates at which respondents and spouses receive this benefit, with spouses receiving it at a higher rate in four cities, most notably Denver (32.2% versus 21.1%) and Des Moines (44.6% versus 30.3%).

Figure 5. Share of Workers with Employer-Provided Individual Dental Insurance (percent)



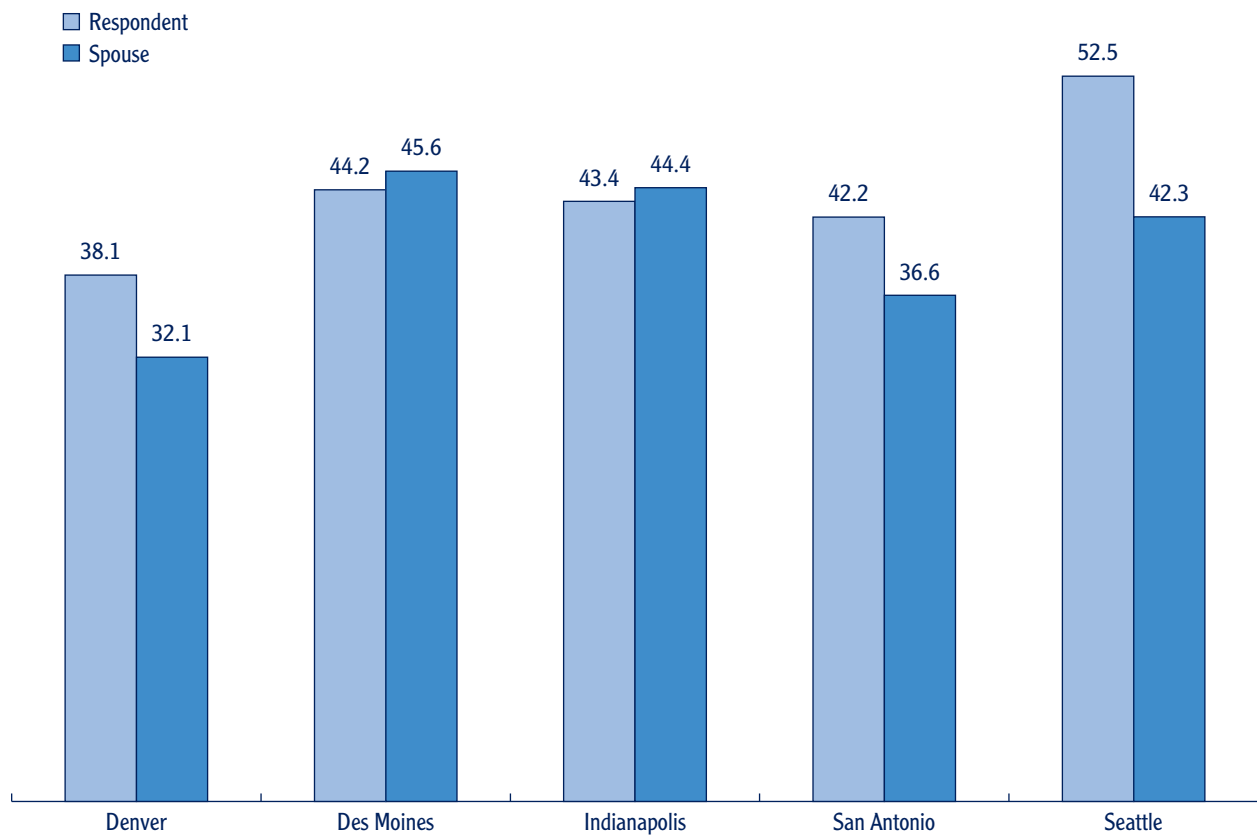
- Employer-provided individual dental insurance is most common in Seattle, where 64.4 percent of working respondents and 58.1 percent of working spouses receive the benefit. It is least common in San Antonio, where only 36.1 percent of working respondents and 29.8 percent of working spouses receive the benefit.
- Respondents receive individual dental insurance at higher rates than spouses in Denver, San Antonio, and Seattle.

Figure 6. Share of Workers with Employer-Provided Family Dental Insurance (percent)



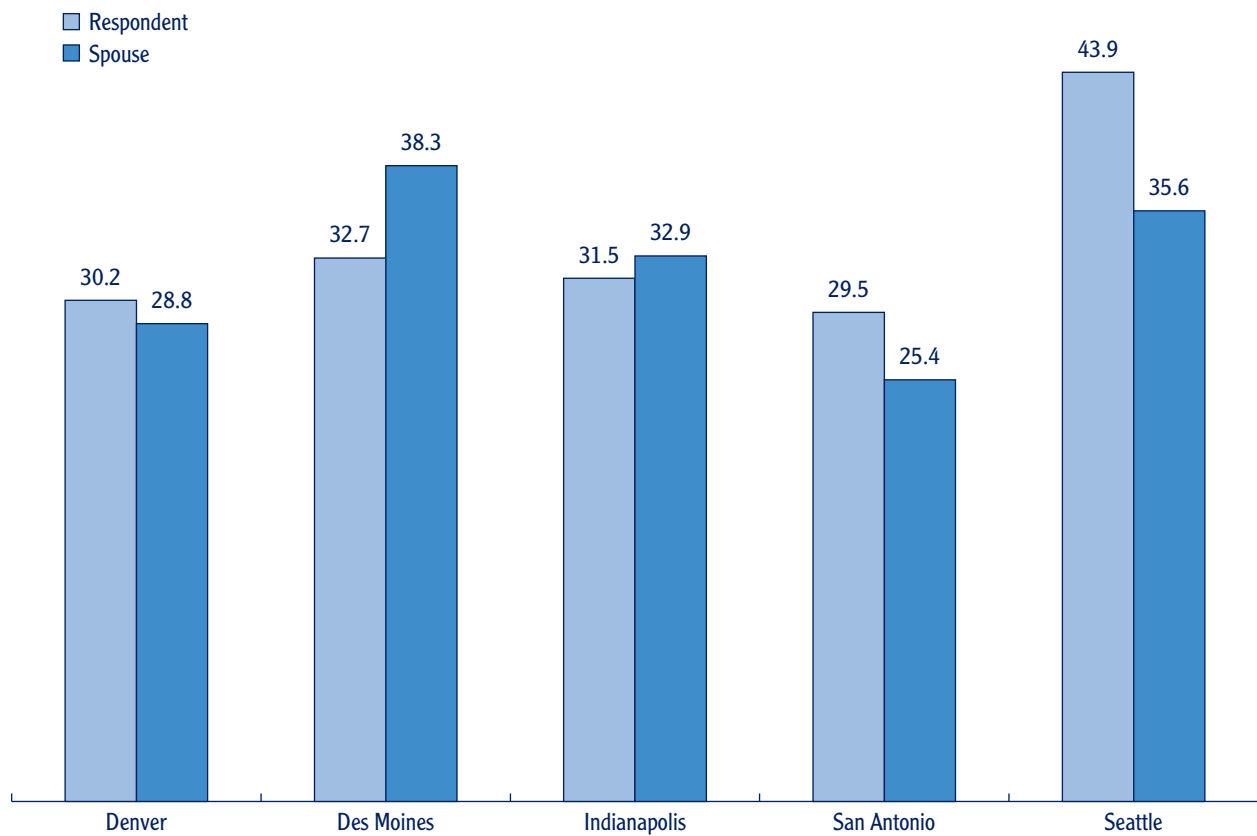
- The share of workers receiving employer-provided family dental insurance is highest in Seattle for respondents (43.7%) and in Des Moines for spouses (39.8%). The share of workers receiving employer-provided family dental insurance is lowest in Denver for respondents (19.4%) and in San Antonio for spouses (22.3%).
- There are notable differences in the rates at which respondents and spouses receive this benefit, with spouses receiving it at a higher rate in Denver, Des Moines, and Indianapolis, most noticeably in Des Moines (39.8% versus 28.5%).

Figure 7. Share of Workers with Employer-Provided Life Insurance (percent)



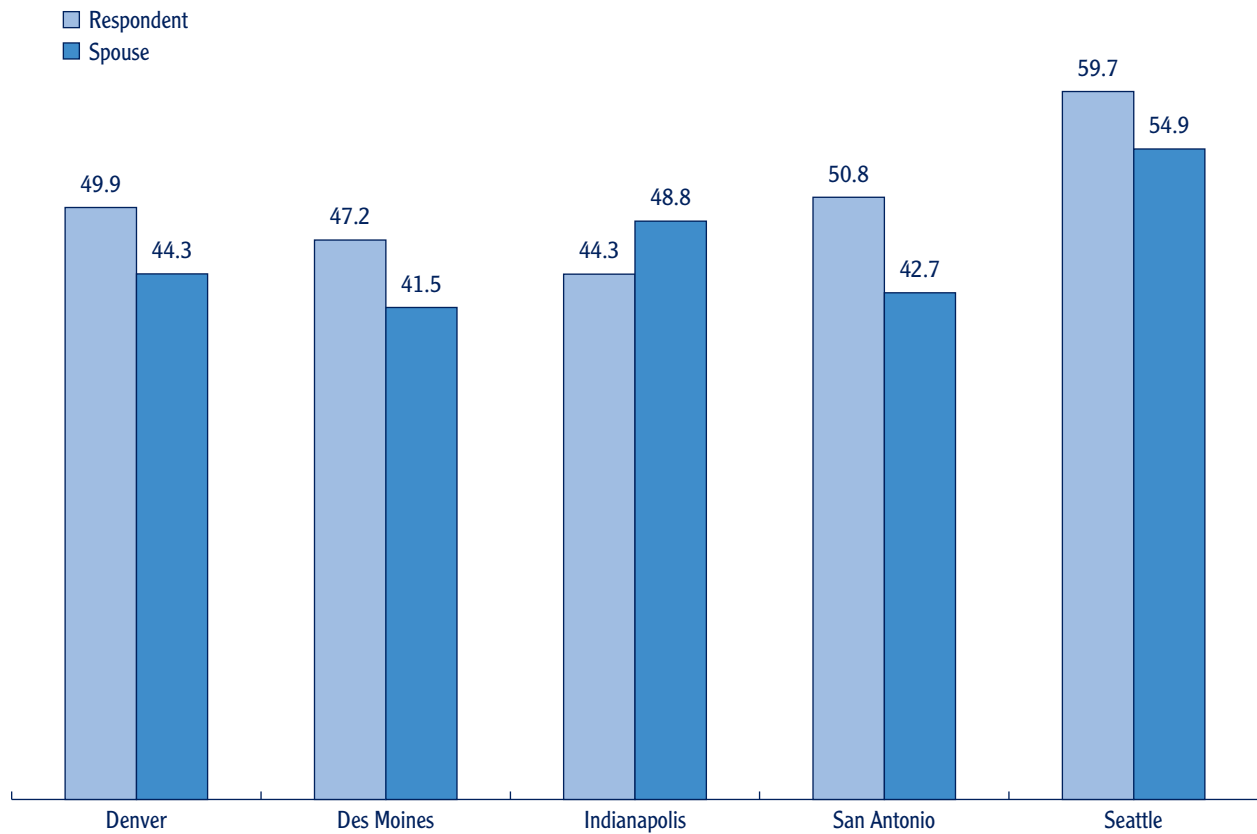
- The share of workers receiving employer-provided life insurance is highest in Seattle for respondents (52.5%) and in Des Moines for spouses (45.6%). The share of workers receiving employer-provided life insurance is lowest in Denver for both respondents (38.1%) and spouses (32.1%).
- There are differences in the rates at which respondents and spouses receive this benefit, with respondents receiving it at a higher rate in Denver, San Antonio, and Seattle, most noticeably in Seattle (52.5% versus 42.3%).

Figure 8. Share of Workers with Employer-Provided Long-Term Disability Health Insurance (percent)



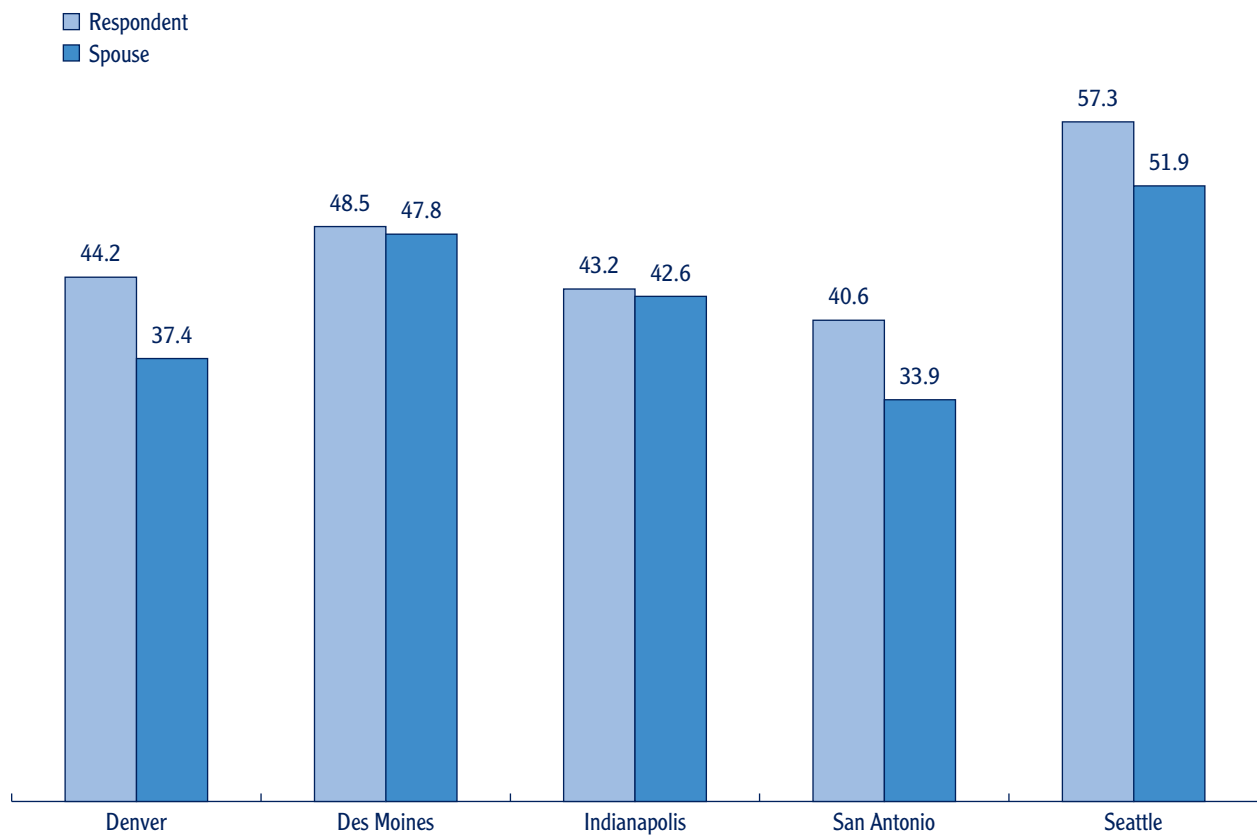
- The share of workers receiving employer-provided long-term disability insurance is highest in Seattle for respondents (43.9%) and in Des Moines for spouses (38.3%). The share of workers receiving employer-provided long-term disability insurance is lowest in San Antonio for respondents (29.5%) and spouses (25.4%).
- There are notable differences in the rates at which respondents and spouses receive this benefit, with respondents receiving it at a higher rate in Denver, San Antonio, and Seattle, most noticeably in Seattle (43.9% versus 35.6%).

Figure 9. Share of Workers with Paid Sick Days (percent)



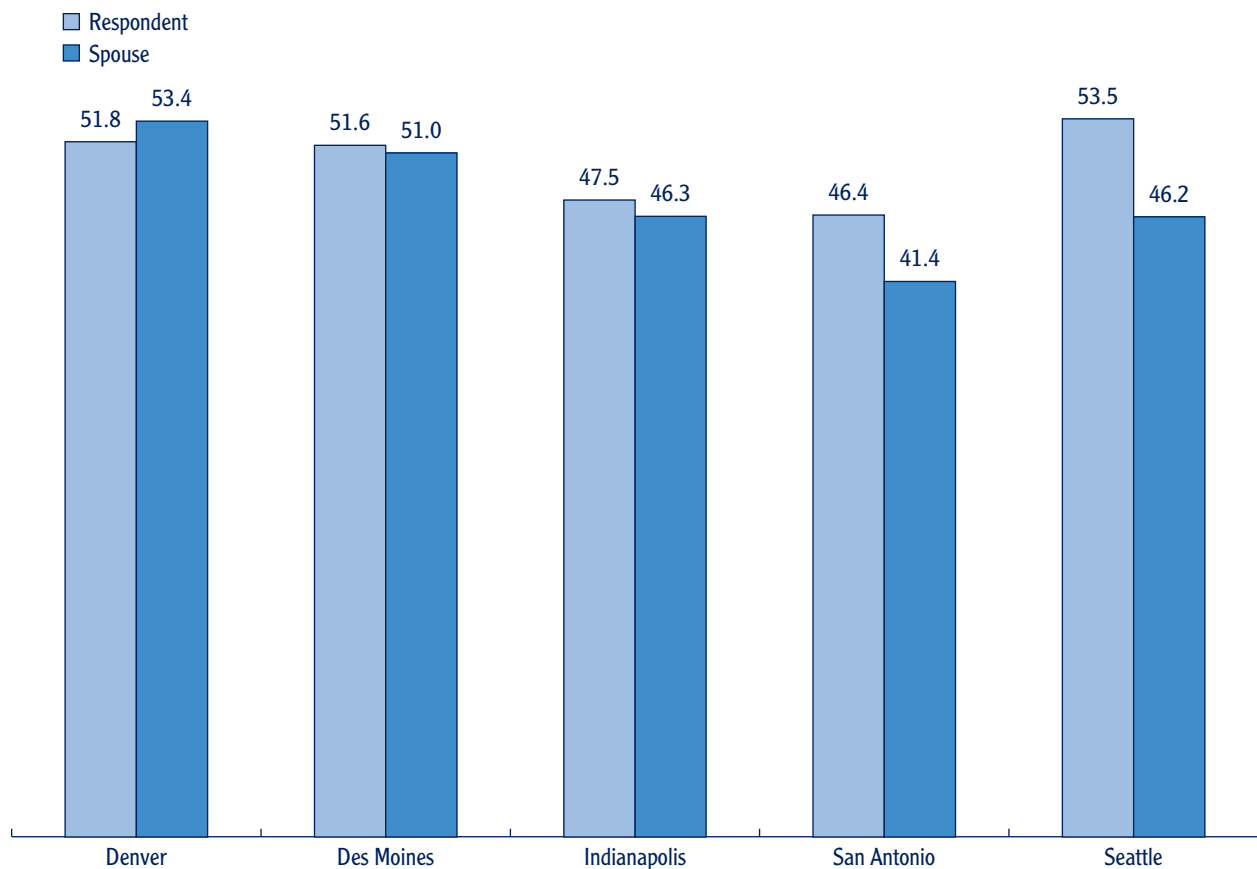
- The share of workers with paid sick days is highest in Seattle for both respondents (59.7%) and spouses (54.9%). The share of workers with paid sick days is lowest in Indianapolis for respondents (44.3%) and in Des Moines for spouses (41.5%).
- A larger share of respondents than spouses has paid sick days in Denver, Des Moines, San Antonio, and Seattle.

Figure 10. Share of Workers with Employer-Provided Retirement Program (percent)



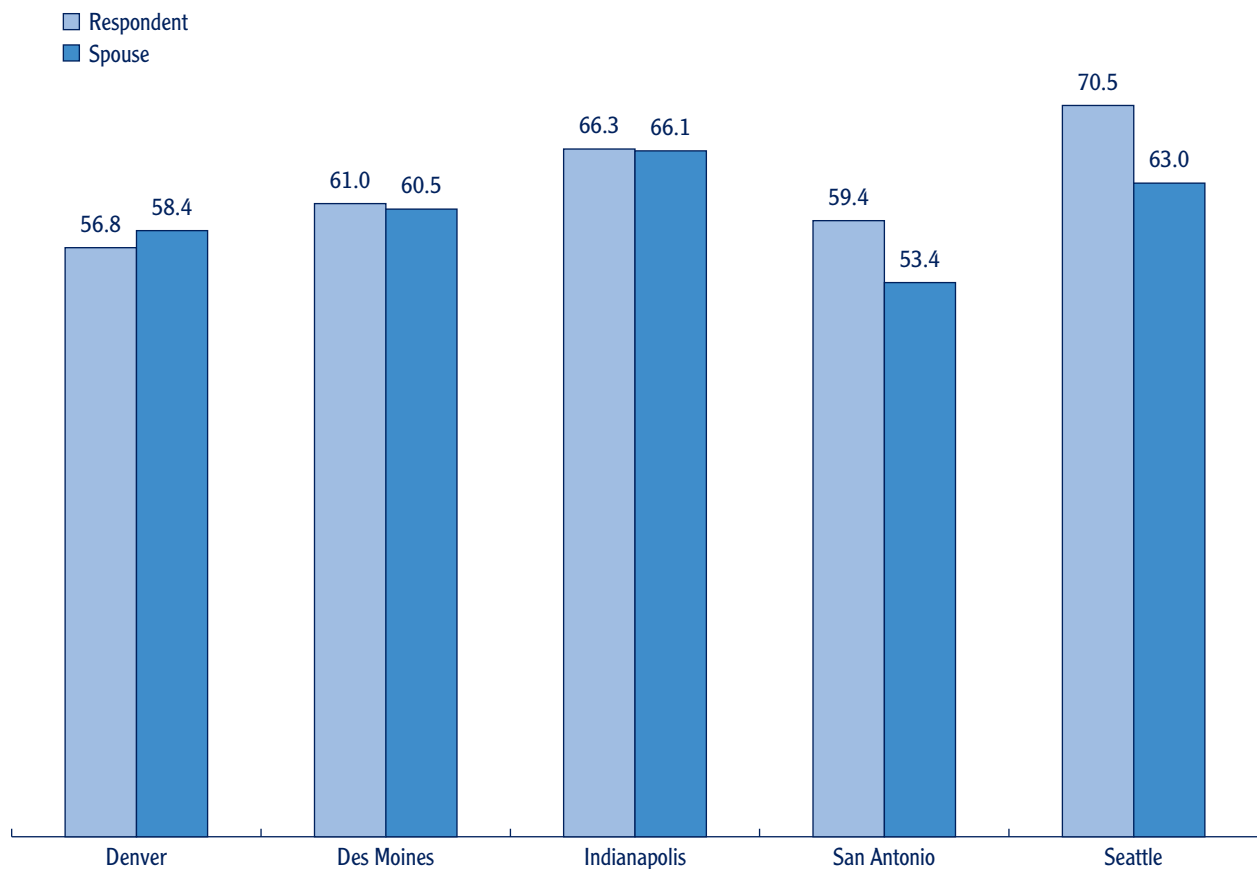
- Employer-provided retirement programs are most common in Seattle, where 57.3 percent of respondents and 51.9 percent of spouses receive the benefit. It is least common in San Antonio, where 40.6 percent of respondents and 33.9 percent of spouses receive the benefit.
- In all five cities, a larger share of respondents than spouses has an employer-provided retirement program.

Figure 11. Share of Workers with Unpaid Sick Days or Personal Leave Days (percent)



- The share of workers with unpaid sick days or personal leave days is highest in Seattle for respondents (53.5%) and in Denver for spouses (53.4%). The share of workers with unpaid sick days or personal leave days is lowest in San Antonio for both respondents (46.4%) and spouses (41.4%).
- The share of respondents with unpaid sick days or personal leave days is larger than that of spouses in Des Moines, Indianapolis, San Antonio, and Seattle, with the largest difference in Seattle (53.5% versus 46.2%).

Figure 12. Share of Workers with Paid Vacation (percent)



- The share of workers with paid vacation is highest in Seattle for respondents (70.5%) and in Indianapolis for spouses (66.1%). The share of workers with paid vacation is lowest in Denver for respondents (56.8%) and in San Antonio for spouses (53.4%).
- The share of respondents with paid vacation is larger than the share of spouses with paid vacation in Des Moines, Indianapolis, San Antonio, and Seattle, with the most noticeable difference in Seattle (70.5% versus 63.0%).