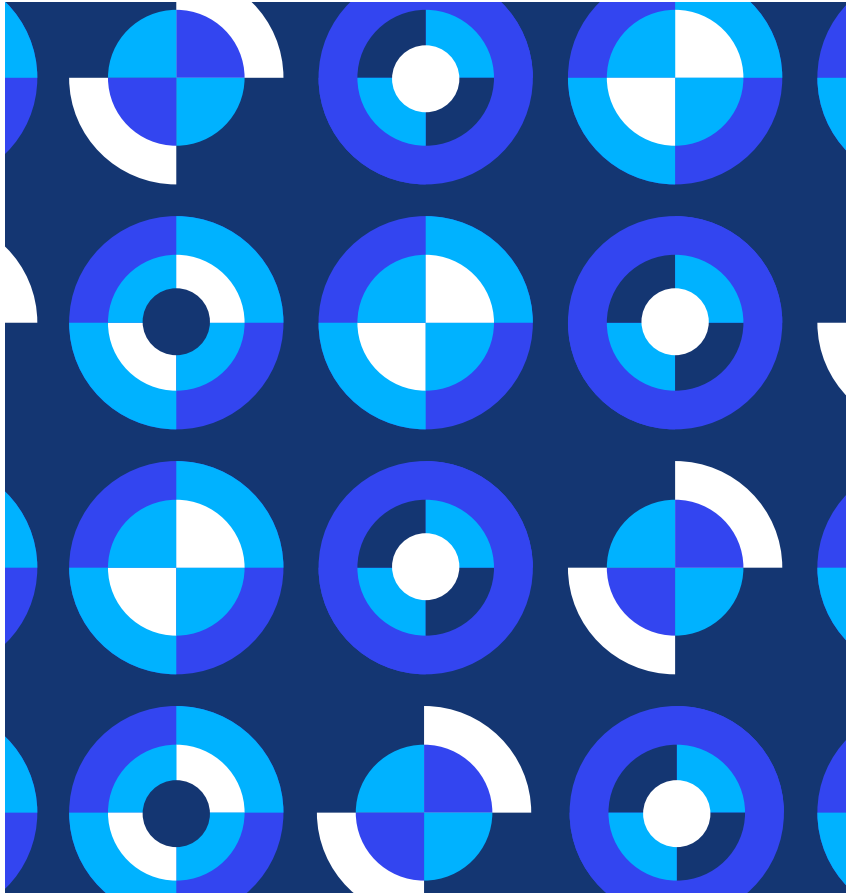


The True Cost of Employment



Do you know how much each of your employees is really costing your company?

The cost of employment doesn't stop with a worker's wage. Added expenses for employer tax contributions, insurance, benefits, recruiting, and ongoing management all add up.

In all, you can spend more than 60% of an employee's yearly wages simply to recruit and keep that worker on your team.

It seems like a lot, yet that calculation leaves out so many other factors including:

- Ongoing HR Management
- HR Software
- Time & Effort for Payroll
- And Much More

And the costs grow with turnover. Hourly workers have such high turnover rates that hiring one person isn't necessarily a long-term investment.

For example, retail positions have an average turnover of 60%.⁵

This means that to hire a 50-person workforce and stay fully staffed, a retail employer would have to conservatively hire 90 workers over the course of the year. Questioning the math here? Remember: even the replacements who are hired have potential for turnover.

The cost of recruitment alone for these 90 employees is staggering. As employers spend more than \$8,000 per employee, the total could be upwards of \$730,000.

Put together, these are the costs that can make employing your own workforce a significant strain on your bottom line.

Take a closer look at how the numbers actually add up.

The Cost of Employment in Illinois

[Click here to see other states Bluecrew does business in.](#)

To employ a worker making \$14 per hour for 1 year

Hourly Pay:	\$14.00
Total Yearly Pay:	\$29,120.00

Cost 1: Taxes

OASDI:	6.2%
Medicare:	1.45%
Federal Unemployment:	0.6%
State Unemployment:	3.66%

Cost 2: Insurance

Workers' Compensation:	1.85%
Short- and Long-Term Disability:	0.4%
Liability Insurance:	\$48.00

Cost 3: Benefits

Medical Insurance:	12.1%
Sick Days:	1.63%

Cost 4: Recruitment + Ongoing Management

Payroll:	\$328.28
Human Resources:	\$1,061.82
The Cost of Recruitment:	\$8,147.00

Takeaway

The real-life mark-up on recruiting and employing one \$14/hour employee for a year is **60.8% in Illinois**. In other words, you spend nearly **\$17,710** on taxes, insurance, benefits, recruiting and ongoing management in one year.

In comparison, here's what it looks like for one worker if you hire with Bluecrew:

Employment On Your Own

Total Yearly Pay (\$14/hour):	\$29,120
	+ \$3,468
Taxes:	+ \$703
Insurance:	+ \$3,998
Benefits:	+ \$8,147
Recruitment:	+ \$1,390
Ongoing Management:	
Total:	\$46,826

Employment with bluecrew

Total Yearly Pay (\$14/hour):	\$29,120
Bluecrew Rate:	+40% Mark-Up
	Included
Taxes:	Included
Insurance:	Included
Benefits:	Included
Recruitment:	Included
Ongoing Management:	
Total:	\$40,768

**Savings with Bluecrew:
\$6,058 per worker**

*This is a typical rate across the nation, but your company may receive a different quote based on your location, workers' comp rates, and the types of jobs you are hiring for. Please get in contact with a Bluecrew sales representative for your customized rate.

But you're not just employing one person, are you? When you look at these costs on a workforce scale, the numbers are even more jarring.

For a 50-person workforce for one year, you would pay an additional **\$302,900** to go through the headache of recruiting, screening, benefits administration, HR compliance, payroll and replacing turnover.

Is it worth the money?

If you're looking for peace of mind and long-term savings, learn more about how Bluecrew works at bluecrewjobs.com/employers.

Start hiring with Bluecrew



Find Your State

For a closer look at your potential savings, click on your state below. If you're curious about where we got our numbers, [check out our full explanation here.](#)



California



Colorado



Illinois



Minnesota



Missouri



Nevada



Texas



Washington



Washington, D.C.

The Cost of Employment in California

To employ a worker making \$14 per hour for 1 year

Hourly Pay:	\$14.00
Total Yearly Pay:	\$29,120.00

Cost 1: Taxes

OASDI:	6.2%
Medicare:	1.45%
Federal Unemployment:	0.6%
State Unemployment:	3.85%

Cost 2: Insurance

Workers' Compensation:	1.85%
Short- and Long-Term Disability:	0.4%
Liability Insurance:	\$48.00

Cost 3: Benefits

Medical Insurance:	12.1%
Sick Days:	1.63%

Cost 4: Recruitment + Ongoing Management

Payroll:	\$357.05
Human Resources:	\$1,154.88
The Cost of Recruitment:	\$8,147.00

Takeaway

The real-life mark-up on recruiting and employing one \$14/hour employee for a year is **61.41% in California**. In other words, you spend nearly **\$17,890** on taxes, insurance, benefits, recruiting and ongoing management in one year.

In comparison, here's what it looks like for one worker if you hire with Bluecrew:

Employment On Your Own

Total Yearly Pay (\$14/hour):	\$29,120
Taxes:	+ \$3,523
Insurance:	+ \$703
Benefits:	+ \$3,998
Recruitment:	+ \$8,147
Ongoing Management:	+ \$1,512
<hr/>	
Total:	\$47,003

Employment with bluecrew

Total Yearly Pay (\$14/hour):	\$29,120
Bluecrew Rate:	+40% Mark-Up
<hr/>	
Taxes:	Included
Insurance:	Included
Benefits:	Included
Recruitment:	Included
Ongoing Management:	Included
<hr/>	
Total:	\$40,768

Savings with Bluecrew: \$6,235 per worker

*This is a typical rate across the nation, but your company may receive a different quote based on your location, workers' comp rates, and the types of jobs you are hiring for. Please get in contact with a Bluecrew sales representative for your customized rate.

But you're not just employing one person, are you? When you look at these costs on a workforce scale, the numbers are even more jarring.

For a 50-person workforce for one year, you would pay an additional **\$311,771** to go through the headache of recruiting, screening, benefits administration, HR compliance, payroll and replacing turnover.

Is it worth the money?

If you're looking for peace of mind and long-term savings, learn more about how Bluecrew works at bluecrewjobs.com/employers.

Start hiring with Bluecrew



The Cost of Employment in Colorado

To employ a worker making \$14 per hour for 1 year

Hourly Pay:	\$14.00
Total Yearly Pay:	\$29,120.00

Cost 1: Taxes

OASDI:	6.2%
Medicare:	1.45%
Federal Unemployment:	0.6%
State Unemployment:	4.39%

Cost 2: Insurance

Workers' Compensation:	1.85%
Short- and Long-Term Disability:	0.4%
Liability Insurance:	\$48.00

Cost 3: Benefits

Medical Insurance:	12.1%
Sick Days:	1.63%

Cost 4: Recruitment + Ongoing Management

Payroll:	\$318.69
Human Resources:	\$1,030.81
The Cost of Recruitment:	\$8,147.00

Takeaway

The real-life mark-up on recruiting and employing one \$14/hour employee for a year is **61.40% in Colorado**. In other words, you spend nearly **\$17,880** on taxes, insurance, benefits, recruiting and ongoing management in one year.

In comparison, here's what it looks like for one worker if you hire with Bluecrew:

Employment On Your Own

Total Yearly Pay (\$14/hour):	\$29,120
Taxes:	+ \$3,681
Insurance:	+ \$703
Benefits:	+ \$3,998
Recruitment:	+ \$8,147
Ongoing Management:	+ \$1,350
<hr/>	
Total:	\$46,998

Employment with bluecrew

Total Yearly Pay (\$14/hour):	\$29,120
Bluecrew Rate:	+40% Mark-Up
<hr/>	
Taxes:	Included
Insurance:	Included
Benefits:	Included
Recruitment:	Included
Ongoing Management:	Included
<hr/>	
Total:	\$40,768

Savings with Bluecrew: \$6,230 per worker

*This is a typical rate across the nation, but your company may receive a different quote based on your location, workers' comp rates, and the types of jobs you are hiring for. Please get in contact with a Bluecrew sales representative for your customized rate.

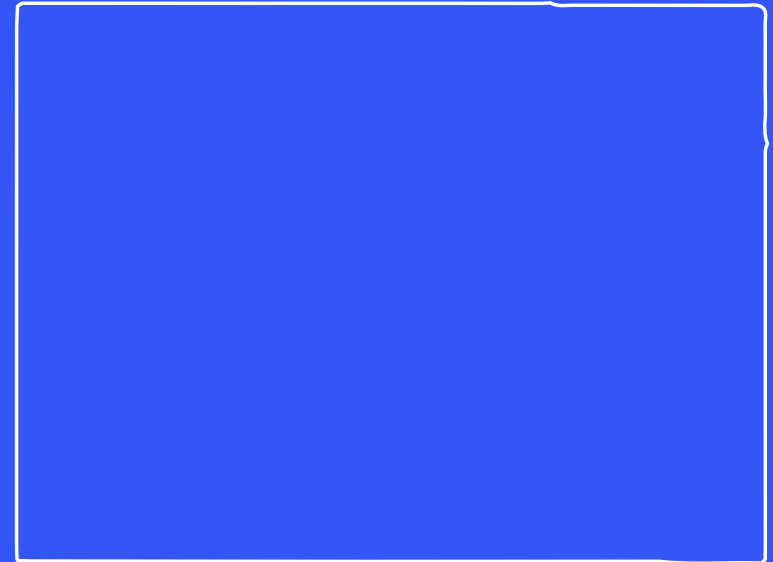
But you're not just employing one person, are you? When you look at these costs on a workforce scale, the numbers are even more jarring.

For a 50-person workforce for one year, you would pay an additional **\$311,500** to go through the headache of recruiting, screening, benefits administration, HR compliance, payroll and replacing turnover.

Is it worth the money?

If you're looking for peace of mind and long-term savings, learn more about how Bluecrew works at bluecrewjobs.com/employers.

Start hiring with Bluecrew



The Cost of Employment in Washington, D.C.

To employ a worker making \$14 per hour for 1 year

Hourly Pay:	\$14.00
Total Yearly Pay:	\$29,120.00

Cost 1: Taxes

OASDI:	6.2%
Medicare:	1.45%
Federal Unemployment:	0.6%
State Unemployment:	4.3%

Cost 2: Insurance

Workers' Compensation:	1.85%
Short- and Long-Term Disability:	0.4%
Liability Insurance:	\$48.00

Cost 3: Benefits

Medical Insurance:	12.1%
Sick Days:	1.63%

Cost 4: Recruitment + Ongoing Management

Payroll:	\$355.54
Human Resources:	\$1,150.02
The Cost of Recruitment:	\$8,147.00

Takeaway

The real-life mark-up on recruiting and employing one \$14/hour employee for a year is **61.84% in Washington, D.C.** In other words, you spend nearly **\$18,010** on taxes, insurance, benefits, recruiting and ongoing management in one year.

In comparison, here's what it looks like for one worker if you hire with Bluecrew:

Employment On Your Own

Total Yearly Pay (\$14/hour):	\$29,120
Taxes:	+ \$3,655
Insurance:	+ \$703
Benefits:	+ \$3,998
Recruitment:	+ \$8,147
Ongoing Management:	+ \$1,506
<hr/>	
Total:	\$47,128

Employment with bluecrew

Total Yearly Pay (\$14/hour):	\$29,120
Bluecrew Rate:	+40% Mark-Up
<hr/>	
Taxes:	Included
Insurance:	Included
Benefits:	Included
Recruitment:	Included
Ongoing Management:	Included
<hr/>	
Total:	\$40,768

Savings with Bluecrew: \$6,360 per worker

*This is a typical rate across the nation, but your company may receive a different quote based on your location, workers' comp rates, and the types of jobs you are hiring for. Please get in contact with a Bluecrew sales representative for your customized rate.

But you're not just employing one person, are you? When you look at these costs on a workforce scale, the numbers are even more jarring.

For a 50-person workforce for one year, you would pay an additional **\$318,000** to go through the headache of recruiting, screening, benefits administration, HR compliance, payroll and replacing turnover.

Is it worth the money?

If you're looking for peace of mind and long-term savings, learn more about how Bluecrew works at bluecrewjobs.com/employers.

Start hiring with Bluecrew



 bluecrew

The Cost of Employment in Minnesota

To employ a worker making \$14 per hour for 1 year

Hourly Pay:	\$14.00
Total Yearly Pay:	\$29,120.00

Cost 1: Taxes

OASDI:	6.2%
Medicare:	1.45%
Federal Unemployment:	0.6%
State Unemployment:	4.5%

Cost 2: Insurance

Workers' Compensation:	1.85%
Short- and Long-Term Disability:	0.4%
Liability Insurance:	\$48.00

Cost 3: Benefits

Medical Insurance:	12.1%
Sick Days:	1.63%

Cost 4: Recruitment + Ongoing Management

Payroll:	\$327.00
Human Resources:	\$1,057.69
The Cost of Recruitment:	\$8,147.00

Takeaway

The real-life mark-up on recruiting and employing one \$14/hour employee for a year is **61.63% in Minnesota**. In other words, you spend nearly **\$17,950** on taxes, insurance, benefits, recruiting and ongoing management in one year.

In comparison, here's what it looks like for one worker if you hire with Bluecrew:

Employment On Your Own

Total Yearly Pay (\$14/hour):	\$29,120
Taxes:	+ \$3,713
Insurance:	+ \$703
Benefits:	+ \$3,998
Recruitment:	+ \$8,147
Ongoing Management:	+ \$1,385
<hr/>	
Total:	\$47,065

Employment with bluecrew

Total Yearly Pay (\$14/hour):	\$29,120
Bluecrew Rate:	+40% Mark-Up
<hr/>	
Taxes:	Included
Insurance:	Included
Benefits:	Included
Recruitment:	Included
Ongoing Management:	Included
<hr/>	
Total:	\$40,768

Savings with Bluecrew: \$6,297 per worker

*This is a typical rate across the nation, but your company may receive a different quote based on your location, workers' comp rates, and the types of jobs you are hiring for. Please get in contact with a Bluecrew sales representative for your customized rate.

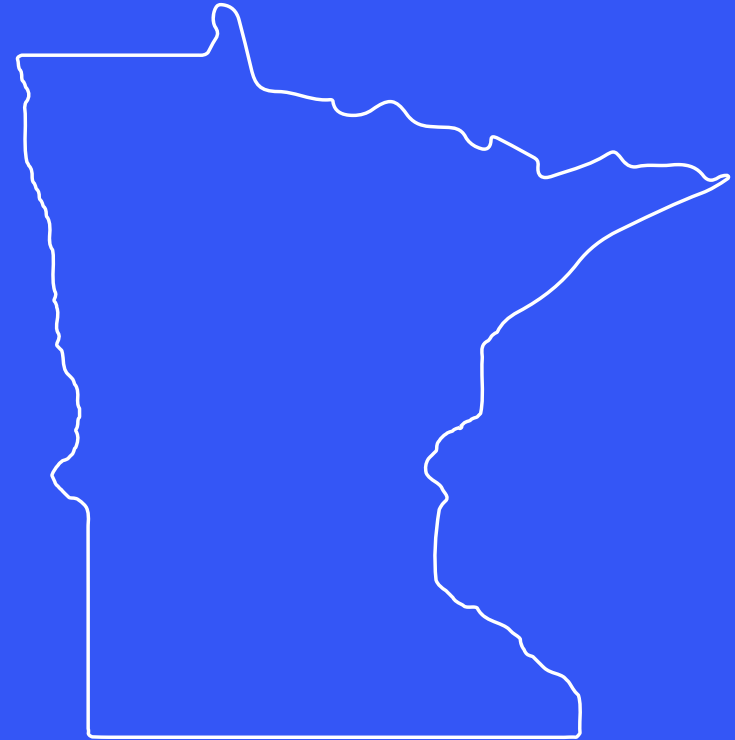
But you're not just employing one person, are you? When you look at these costs on a workforce scale, the numbers are even more jarring.

For a 50-person workforce for one year, you would pay an additional **\$314,850** to go through the headache of recruiting, screening, benefits administration, HR compliance, payroll and replacing turnover.

Is it worth the money?

If you're looking for peace of mind and long-term savings, learn more about how Bluecrew works at bluecrewjobs.com/employers.

Start hiring with Bluecrew



The Cost of Employment in Missouri

To employ a worker making \$14 per hour for 1 year

Hourly Pay:	\$14.00
Total Yearly Pay:	\$29,120.00

Cost 1: Taxes

OASDI:	6.2%
Medicare:	1.45%
Federal Unemployment:	0.6%
State Unemployment:	3%

Cost 2: Insurance

Workers' Compensation:	1.85%
Short- and Long-Term Disability:	0.4%
Liability Insurance:	\$48.00

Cost 3: Benefits

Medical Insurance:	12.1%
Sick Days:	1.63%

Cost 4: Recruitment + Ongoing Management

Payroll:	\$304.63
Human Resources:	\$985.32
The Cost of Recruitment:	\$8,147.00

Takeaway

The real-life mark-up on recruiting and employing one \$14/hour employee for a year is **59.8% in Missouri**. In other words, you spend nearly **\$17,420** on taxes, insurance, benefits, recruiting and ongoing management in one year.

In comparison, here's what it looks like for one worker if you hire with Bluecrew:

Employment On Your Own

Total Yearly Pay (\$14/hour):	\$29,120
Taxes:	+ \$3,276
Insurance:	+ \$703
Benefits:	+ \$3,998
Recruitment:	+ \$8,147
Ongoing Management:	+ \$1,290
Total:	\$46,534

Employment with bluecrew

Total Yearly Pay (\$14/hour):	\$29,120
Bluecrew Rate:	+40% Mark-Up
Taxes:	Included
Insurance:	Included
Benefits:	Included
Recruitment:	Included
Ongoing Management:	Included
Total:	\$40,768

Savings with Bluecrew: \$5,766 per worker

*This is a typical rate across the nation, but your company may receive a different quote based on your location, workers' comp rates, and the types of jobs you are hiring for. Please get in contact with a Bluecrew sales representative for your customized rate.

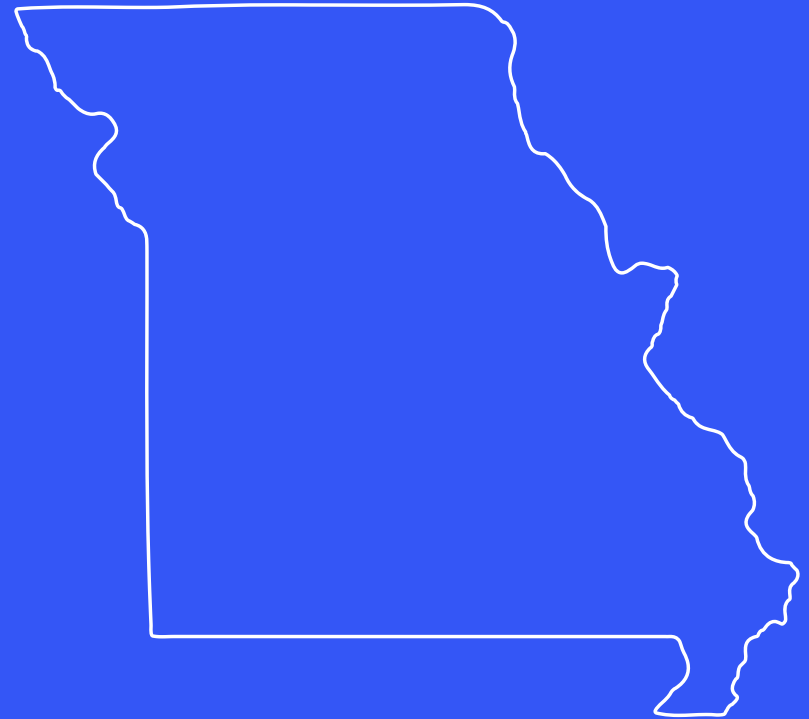
But you're not just employing one person, are you? When you look at these costs on a workforce scale, the numbers are even more jarring.

For a 50-person workforce for one year, you would pay an additional **\$288,300** to go through the headache of recruiting, screening, benefits administration, HR compliance, payroll and replacing turnover.

Is it worth the money?

If you're looking for peace of mind and long term savings, learn more about how Bluecrew works at bluecrewjobs.com/employers.

Start hiring with Bluecrew



The Cost of Employment in Nevada

To employ a worker making \$14 per hour for 1 year

Hourly Pay:	\$14.00
Total Yearly Pay:	\$29,120.00

Cost 1: Taxes

OASDI:	6.2%
Medicare:	1.45%
Federal Unemployment:	0.6%
State Unemployment:	2.83%

Cost 2: Insurance

Workers' Compensation:	1.85%
Short- and Long-Term Disability:	0.4%
Liability Insurance:	\$48.00

Cost 3: Benefits

Medical Insurance:	12.1%
Sick Days:	1.63%

Cost 4: Recruitment + Ongoing Management

Payroll:	\$327.64
Human Resources:	\$1,059.76
The Cost of Recruitment:	\$8,147.00

Takeaway

The real-life mark-up on recruiting and employing one \$14/hour employee for a year is **59.97% in Nevada**. In other words, you spend nearly **\$17,470** on taxes, insurance, benefits, recruiting and ongoing management in one year.

In comparison, here's what it looks like for one worker if you hire with Bluecrew:

Employment On Your Own

Total Yearly Pay (\$14/hour):	\$29,120
Taxes:	+ \$3,227
Insurance:	+ \$703
Benefits:	+ \$3,998
Recruitment:	+ \$8,147
Ongoing Management:	+ \$1,387
Total:	\$46,582

Employment with bluecrew

Total Yearly Pay (\$14/hour):	\$29,120
Bluecrew Rate:	+40% Mark-Up
Taxes:	Included
Insurance:	Included
Benefits:	Included
Recruitment:	Included
Ongoing Management:	Included
Total:	\$40,768

Savings with Bluecrew: \$5,814 per worker

*This is a typical rate across the nation, but your company may receive a different quote based on your location, workers' comp rates, and the types of jobs you are hiring for. Please get in contact with a Bluecrew sales representative for your customized rate.

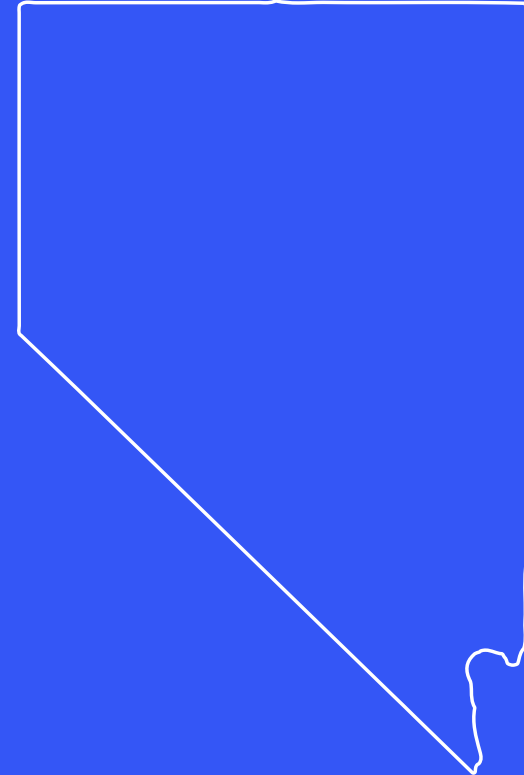
But you're not just employing one person, are you? When you look at these costs on a workforce scale, the numbers are even more jarring.

For a 50-person workforce for one year, you would pay an additional **\$290,700** to go through the headache of recruiting, screening, benefits administration, HR compliance, payroll and replacing turnover.

Is it worth the money?

If you're looking for peace of mind and long term savings, learn more about how Bluecrew works at bluecrewjobs.com/employers.

Start hiring with Bluecrew



The Cost of Employment in Texas

To employ a worker making \$14 per hour for 1 year

Hourly Pay:	\$14.00
Total Yearly Pay:	\$29,120.00

Cost 1: Taxes

OASDI:	6.2%
Medicare:	1.45%
Federal Unemployment:	0.6%
State Unemployment:	3.36%

Cost 2: Insurance

Workers' Compensation:	1.85%
Short- and Long-Term Disability:	0.4%
Liability Insurance:	\$48.00

Cost 3: Benefits

Medical Insurance:	12.1%
Sick Days:	1.63%

Cost 4: Recruitment + Ongoing Management

Payroll:	\$313.89
Human Resources:	\$1,015.27
The Cost of Recruitment:	\$8,147.00

Takeaway

The real-life mark-up on recruiting and employing one \$14/hour employee for a year is **60.3% in Texas**. In other words, you spend nearly **\$17,560** on taxes, insurance, benefits, recruiting and ongoing management in one year.

In comparison, here's what it looks like for one worker if you hire with Bluecrew:

Employment On Your Own

Total Yearly Pay (\$14/hour):	\$29,120
Taxes:	+ \$3,381
Insurance:	+ \$703
Benefits:	+ \$3,998
Recruitment:	+ \$8,147
Ongoing Management:	+ \$1,329
<hr/>	
Total:	\$46,678

Employment with bluecrew

Total Yearly Pay (\$14/hour):	\$29,120
Bluecrew Rate:	+40% Mark-Up
<hr/>	
Taxes:	Included
Insurance:	Included
Benefits:	Included
Recruitment:	Included
Ongoing Management:	Included
<hr/>	
Total:	\$40,768

Savings with Bluecrew: \$5,910 per worker

*This is a typical rate across the nation, but your company may receive a different quote based on your location, workers' comp rates, and the types of jobs you are hiring for. Please get in contact with a Bluecrew sales representative for your customized rate.

But you're not just employing one person, are you? When you look at these costs on a workforce scale, the numbers are even more jarring.

For a 50-person workforce for one year, you would pay an additional **\$295,500** to go through the headache of recruiting, screening, benefits administration, HR compliance, payroll and replacing turnover.

Is it worth the money?

If you're looking for peace of mind and long-term savings, learn more about how Bluecrew works at bluecrewjobs.com/employers.

Start hiring with Bluecrew



 bluecrew

The Cost of Employment in Washington

To employ a worker making \$14 per hour for 1 year

Hourly Pay:	\$14.00
Total Yearly Pay:	\$29,120.00

Cost 1: Taxes

OASDI:	6.2%
Medicare:	1.45%
Federal Unemployment:	0.6%
State Unemployment:	2.93%

Cost 2: Insurance

Workers' Compensation:	1.85%
Short- and Long-Term Disability:	0.4%
Liability Insurance:	\$48.00

Cost 3: Benefits

Medical Insurance:	12.1%
Sick Days:	1.63%

Cost 4: Recruitment + Ongoing Management

Payroll:	\$341.39
Human Resources:	\$1,104.22
The Cost of Recruitment:	\$8,147.00

Takeaway

The real-life mark-up on recruiting and employing one \$14/hour employee for a year is **60.27% in Washington**. In other words, you spend **\$17,550** on taxes, insurance, benefits, recruiting and ongoing management in one year.

In comparison, here's what it looks like for one worker if you hire with Bluecrew:

Employment On Your Own

Total Yearly Pay (\$14/hour):	\$29,120
Taxes:	+ \$3,256
Insurance:	+ \$703
Benefits:	+ \$3,998
Recruitment:	+ \$8,147
Ongoing Management:	+ \$1,446
<hr/>	
Total:	\$46,669

Employment with bluecrew

Total Yearly Pay (\$14/hour):	\$29,120
Bluecrew Rate:	+40% Mark-Up
<hr/>	
Taxes:	Included
Insurance:	Included
Benefits:	Included
Recruitment:	Included
Ongoing Management:	Included
<hr/>	
Total:	\$40,768

Savings with Bluecrew: \$5,901 per worker

*This is a typical rate across the nation, but your company may receive a different quote based on your location, workers' comp rates, and the types of jobs you are hiring for. Please get in contact with a Bluecrew sales representative for your customized rate.

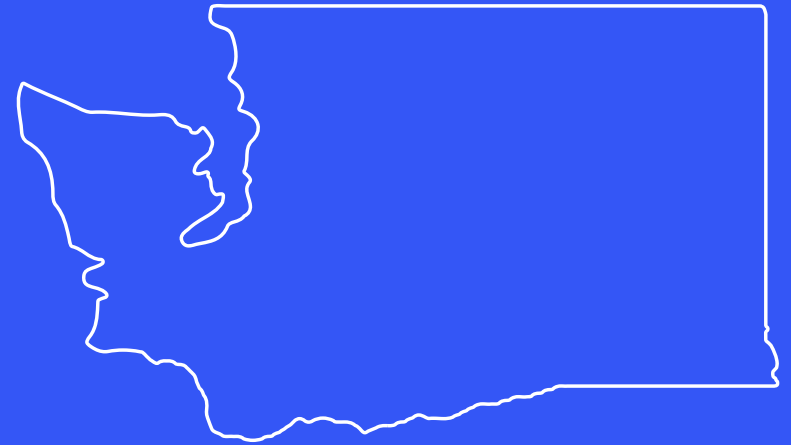
But you're not just employing one person, are you? When you look at these costs on a workforce scale, the numbers are even more jarring.

For a 50-person workforce for one year, you would pay an additional **\$295,050** to go through the headache of recruiting, screening, benefits administration, HR compliance, payroll and replacing turnover.

Is it worth the money?

If you're looking for peace of mind and long-term savings, learn more about how Bluecrew works at bluecrewjobs.com/employers.

Start hiring with Bluecrew



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If you're curious, here's how we got our numbers

Note: The sample math below is for the state of California. However, each state's math was done in the same way, and the citations are accurate for all states.

Hourly Pay:		\$14.00
Hours Per Week:	x	40
Weeks Per Year:	x	52
<hr/>		
Total Yearly Pay:		\$29,120.00

Cost 1: Taxes

OASDI (Social Security) and Medicare are fixed rates. Our use of the .6% Federal Unemployment Tax employer contribution is based on the assumption that employers receive the full 5.4% SUTA credit³ and that for hourly workers at this or a similar pay rate, we do not need to account for the \$7,000 cap. We elected to use the median of the employer tax rate range¹ for the State Unemployment Tax employer contribution.

OASDI:	+	6.2%
Medicare:	+	1.45%
Federal Unemployment:	+	0.6%
State Unemployment:	+	3.85%
<hr/>		
Total:		12.1%
Total Yearly Pay:	x	\$29,120.00
<hr/>		
Total Yearly Taxes:		\$3,523.52

Cost 2: Insurance

For insurance numbers, we focused on using effective averages that would apply to most employers. While your workers' compensation rates will depend on your workplace, we used 1.85% based on the national average paid of \$1.85 per \$100 in payroll.⁶ Short- and long-term disability numbers were based on average employer costs from the Bureau of Labor Statistics,² and liability insurance is presented as a yearly average fixed cost per employee.⁴

Workers' Compensation:	+	1.85%
Short + Long-Term Disability	+	0.4%
<hr/>		
Total:		2.25%
Total Yearly Pay:	x	\$29,120.00
<hr/>		
Total Yearly Taxes:		\$655.20
Liability Insurance:	+	\$48.00
<hr/>		
Total Yearly Insurance:		\$703.20

Cost 3: Benefits

Both the average for employer medical insurance costs and for sick day costs came from average national employer costs from the Bureau of Labor Statistics.²

Medical Insurance:		12.1%
Sick Days:	+	1.63%
<hr/>		
Total:		13.73%
Total Yearly Pay:	x	\$29,120.00
<hr/>		
Total Yearly Taxes:		\$3,998.18

Cost 4: Recruitment and Ongoing Management

Our cost of recruitment is a complex measurement of the time and effort it takes to recruit a single employee, as well as the opportunity cost of each vacancy depending on their wage.

[You can check out all of our calculations here.](#)

We calculated the additional cost of ongoing payroll and human resources activities based on the estimates that businesses require one Payroll Analyst per 200 employees and one Human Resources Manager per 100 employees. The numbers below are calculated based on the the average salary in California for those roles according to salary.com.

Payroll:	\$357.05
Human Resources:	+ \$1,154.88
The Cost of Recruitment: <small>(\$14/hour employee)</small>	+ \$8,146.60

Total:	\$9,658.53
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