

News

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EMPLOYEE BENEFITS IN THE UNITED STATES, MARCH 2009

While about 70 percent of workers in private industry had access to employer provided medical care benefits in March 2009, only 25 percent of the lowest wage earners – those with average hourly wages in the lowest 10 percent of all private industry wages – had such access, the Bureau of Labor Statistics of the U.S. Department of Labor reported today. By contrast, nearly all workers with hourly wages in the highest 10 percent of all private industry wages had access to medical care benefits. (See table 2.) A worker with access to medical care benefits is defined as having an employer-provided medical plan available for use, regardless of the worker's decision to enroll or participate in the plan. These data are from the National Compensation Survey (NCS), which provides comprehensive measures of occupation earnings, compensation cost trends, and incidence and provisions of employee benefit plans. Farm and private household workers, the self-employed, and Federal government workers are excluded from the survey.

The following are additional findings:

- Medical care benefits were available to 71 percent of private industry workers, compared with 88 percent among State and local government workers. About half of private industry workers participated in a plan, less than the 73 percent of State and local government workers. (See table 2.)
- Employers paid 82 percent of the cost of premiums for single coverage and 71 percent of the cost for family coverage, for workers participating in employer sponsored medical plans. The employer share for single coverage was greater in State and local government (90 percent) than in private industry (80 percent). For family coverage, the employer share of premiums was similar for private industry and State and local government, 70 and 73 percent, respectively. (See tables 3 and 4.)
- Among full-time State and local government workers, virtually all (99 percent) had access to retirement and medical care benefits. Of full-time workers in private industry, only 76 percent had access to retirement benefits and 86 percent to medical care. Part-time workers had less access to these benefits in both private industry and in State and local government; about 40 percent of part-time workers had access to retirement benefits and about 25 percent had access to medical care benefits. (See tables 1 and 2.)
- Sixty-seven percent of private industry employees had access to retirement benefits, compared with 90 percent of State and local government employees. Eighty-six percent of State and local government employees participated in a retirement plan, a significantly greater percentage than for private industry workers, at 51 percent. (See table 1.) The NCS has broadened the definition of access to retirement benefits. For more detail on this change, see the article in *Compensation and Working Conditions Online* at <http://www.bls.gov/opub/cwc/cm20081219ar01p1.htm>.

- Paid sick leave was available to approximately two-thirds of workers. Nearly 90 percent of State and local government workers had access, significantly greater than the approximately 60 percent of private industry workers. (See table 6.)

The incidence of employee benefits varied by worker characteristics and by establishment characteristics. For example, private industry workers in service occupations have less access to medical care benefits (46 percent) than private industry management, professional, and related workers (86 percent). Also, patterns of incidence varied between private industry and State and local government. State and local government workers in service occupations have less access to medical care than in management, professional, and related occupations (81 and 90 percent, respectively). The disparity between these two occupational groups is larger in private industry (46 and 86 percent, respectively).

Access to paid holidays and paid vacation leave was greater for professional and related workers in private industry (85 and 83 percent, respectively) than in State and local government (51 and 37 percent, respectively). This is due in part to the fact that in State and local government, teachers make up a larger percent of the professional and related occupations than in private industry. Teachers and other employees in educational services are commonly employed on the basis of 9-month contracts, and often do not receive formal paid holiday and vacation benefits. (See Technical Note for more information on this topic.)

More information can be obtained by calling (202) 691-6199, sending e-mail to NCSinfo@bls.gov, or by visiting the BLS Internet site, <http://www.bls.gov/ncs/home.htm>. Also, BLS Regional Information offices, which are listed on the Internet site, <http://www.bls.gov/bls/regncon.htm>, are available to answer questions.

More information will be published later this summer. Included will be March 2009 data for civilian, private industry, and State and local government workers on the incidence and provisions of health care benefits, retirement benefits, life insurance, short-term and long-term disability benefits, paid holidays and vacations, and other selected benefits. These results will be found on the BLS Web site <http://www.bls.gov/ncs/ebs>.

In addition, starting in the fall of 2009, new editions of *Program Perspectives* will be published, and these publications will feature the latest benefits data. *Program Perspectives* brings together employee benefits information from various National Compensation Survey publications into one convenient and easy-to-read publication. For the latest publication, see: <http://www.bls.gov/ncs/ebs>.

Table 1. Retirement benefits:¹ Access, participation, and take-up rates,² National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Civilian ³			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	71	57	80	67	51	77	90	86	95
Worker characteristics									
Management, professional, and related	83	75	89	80	69	87	92	87	95
Management, business, and financial	87	79	91	86	77	90	—	—	—
Professional and related	82	73	89	77	65	85	91	87	95
Teachers	85	81	94	—	—	—	91	88	96
Primary, secondary, and special education school teachers	92	88	96	—	—	—	97	94	97
Registered nurses	81	69	85	—	—	—	94	86	92
Service	51	34	67	45	26	57	84	79	95
Protective service	71	59	84	44	23	51	91	86	95
Sales and office	73	57	78	71	54	75	90	87	96
Sales and related	67	44	66	67	44	66	—	—	—
Office and administrative support	77	64	84	74	60	81	91	88	96
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	70	57	81	68	53	79	94	91	97
Installation, maintenance, and repair	67	53	79	64	49	76	—	—	—
Production, transportation, and material moving ...	74	61	83	72	59	81	—	—	—
Production	70	54	78	69	53	77	88	85	97
Transportation and material moving	70	57	80	70	56	80	—	—	—
Transportation and material moving	69	52	76	68	50	74	—	—	—
Full time	80	67	84	76	61	80	99	95	96
Part time	40	23	59	39	22	55	41	37	89
Union	92	87	95	87	82	94	97	94	96
Nonunion	67	51	77	65	48	74	84	79	95
Wage percentiles:⁴									
Lowest 10 percent	34	15	44	35	15	43	58	54	92
Lowest 25 percent	46	26	57	43	23	52	74	69	94
Second 25 percent	72	56	78	69	50	73	94	89	95
Third 25 percent	80	68	86	76	63	83	95	91	96
Highest 25 percent	88	81	91	84	75	89	97	94	96
Highest 10 percent	90	82	92	86	78	90	97	94	96

See footnotes at end of table.

Table 1. Retirement benefits:¹ Access, participation, and take-up rates,² National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Civilian ³			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	75	63	83	75	62	83	—	—	—
Service-providing industries	70	56	80	65	49	75	90	85	95
Education and health services	79	68	86	71	56	79	91	87	95
Educational services	88	83	94	75	63	84	91	87	96
Elementary and secondary schools	91	87	96	—	—	—	93	90	97
Junior colleges, colleges, and universities	87	79	91	88	78	88	86	79	92
Health care and social assistance	72	57	80	70	55	78	92	83	90
Hospitals	89	77	87	—	—	—	93	83	90
Public administration	89	85	96	—	—	—	89	85	96
1 to 99 workers	54	38	71	53	36	69	78	75	96
1 to 49 workers	49	35	70	48	33	69	72	68	95
50 to 99 workers	68	48	71	66	46	69	88	85	97
100 workers or more	85	73	86	83	68	82	91	87	95
100 to 499 workers	80	64	80	79	61	77	87	83	95
500 workers or more	90	81	91	88	77	88	93	89	95
Geographic areas									
New England	66	55	83	63	50	80	86	83	97
Middle Atlantic	72	62	86	69	58	84	92	86	94
East North Central	72	59	81	70	55	78	85	82	97
West North Central	73	60	81	70	55	79	89	81	91
South Atlantic	72	56	77	68	49	72	91	85	94
East South Central	73	56	77	69	49	71	90	86	96
West South Central	67	51	77	62	44	71	90	88	98
Mountain	69	55	80	66	50	76	89	86	97
Pacific	68	55	82	63	49	77	92	89	97

¹ Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or participate in at least one of these plan types.

² The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

³ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for

further explanation.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 2. Medical care benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	74	56	76	71	52	74	88	73	84
Worker characteristics									
Management, professional, and related	87	69	80	86	67	78	90	74	82
Management, business, and financial	94	76	81	94	76	81	—	—	—
Professional and related	84	67	79	82	63	77	89	73	82
Teachers	84	67	80	—	—	—	89	73	82
Primary, secondary, and special education school teachers	92	73	80	—	—	—	95	77	82
Registered nurses	78	60	77	—	—	—	92	73	79
Service	51	35	69	46	29	63	81	69	85
Protective service	75	60	80	56	36	65	89	77	87
Sales and office	73	53	72	72	51	70	88	75	84
Sales and related	63	41	65	63	41	65	—	—	—
Office and administrative support	79	59	75	78	57	73	89	75	84
Natural resources, construction, and maintenance	78	63	81	77	61	80	95	83	88
Construction, extraction, farming, fishing, and forestry	73	59	82	70	57	81	—	—	—
Installation, maintenance, and repair	85	68	80	84	66	79	—	—	—
Production, transportation, and material moving ...	77	59	76	77	58	76	83	70	84
Production	82	66	81	82	66	81	—	—	—
Transportation and material moving	72	52	71	72	51	71	—	—	—
Full time	88	68	77	86	65	75	99	83	84
Part time	24	14	58	24	13	56	27	19	71
Union	92	78	84	90	76	85	95	80	84
Nonunion	70	51	73	69	49	72	81	68	83
Wage percentiles: ³									
Lowest 10 percent	26	13	51	25	13	50	51	40	78
Lowest 25 percent	42	25	59	38	22	57	68	56	81
Second 25 percent	79	58	74	77	54	71	91	79	86
Third 25 percent	87	69	80	86	67	78	95	79	84
Highest 25 percent	92	74	81	89	72	81	97	80	83
Highest 10 percent	92	75	81	90	73	80	97	80	83

See footnotes at end of table.

Table 2. Medical care benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	85	70	82	85	70	82	—	—	—
Service-providing industries	71	53	74	68	48	71	88	73	83
Education and health services	80	61	76	75	53	71	89	73	82
Educational services	86	70	81	78	58	75	88	72	82
Elementary and secondary schools	88	70	80	—	—	—	89	72	81
Junior colleges, colleges, and universities	87	73	83	90	71	79	86	74	86
Health care and social assistance	76	55	72	74	53	71	91	76	83
Hospitals	88	69	79	—	—	—	94	76	81
Public administration	88	76	86	—	—	—	88	76	86
1 to 99 workers	60	43	72	59	42	72	75	64	86
1 to 49 workers	56	40	72	55	39	71	69	59	86
50 to 99 workers	72	53	73	71	51	72	85	73	85
100 workers or more	86	66	77	84	63	75	89	74	83
100 to 499 workers	81	61	75	81	59	73	84	72	86
500 workers or more	89	71	80	88	69	78	91	75	82
Geographic areas									
New England	72	53	73	70	50	71	85	69	81
Middle Atlantic	75	59	79	72	55	76	87	78	90
East North Central	73	54	74	72	53	73	81	63	78
West North Central	71	54	77	68	52	75	83	68	82
South Atlantic	75	55	74	72	51	71	91	75	83
East South Central	78	60	78	74	56	75	93	79	84
West South Central	70	52	74	66	47	71	90	76	84
Mountain	72	51	71	69	48	70	87	69	79
Pacific	75	59	79	72	56	78	90	77	86

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, National Compensation Survey, March 2009

(In percent)

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
All workers participating in single coverage medical plans	82	18	80	20	90	10
Worker characteristics						
Management, professional, and related	84	16	81	19	90	10
Management, business, and financial	83	17	81	19	–	–
Professional and related	84	16	81	19	89	11
Teachers	89	11	–	–	90	10
Primary, secondary, and special education school teachers	89	11	–	–	90	10
Registered nurses	82	18	–	–	87	13
Service	82	18	78	22	90	10
Protective service	85	15	71	29	90	10
Sales and office	80	20	79	21	90	10
Sales and related	76	24	76	24	–	–
Office and administrative support	82	18	81	19	90	10
Natural resources, construction, and maintenance	83	17	82	18	90	10
Construction, extraction, farming, fishing, and forestry	85	15	85	15	–	–
Installation, maintenance, and repair	81	19	80	20	–	–
Production, transportation, and material moving ...	82	18	82	18	91	9
Production	82	18	82	18	–	–
Transportation and material moving	83	17	82	18	–	–
Full time	83	17	81	19	90	10
Part time	79	21	78	22	88	12
Union	91	9	90	10	91	9
Nonunion	80	20	79	21	89	11
Wage percentiles: ²						
Lowest 10 percent	75	25	75	25	89	11
Lowest 25 percent	77	23	76	24	90	10
Second 25 percent	81	19	79	21	90	10
Third 25 percent	83	17	81	19	90	10
Highest 25 percent	85	15	83	17	90	10
Highest 10 percent	85	15	82	18	91	9

See footnotes at end of table.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, National Compensation Survey, March 2009—Continued

(In percent)

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
Establishment characteristics						
Goods-producing industries	82	18	82	18	–	–
Service-providing industries	82	18	80	20	90	10
Education and health services	85	15	82	18	90	10
Educational services	88	12	82	18	90	10
Elementary and secondary schools	89	11	–	–	90	10
Junior colleges, colleges, and universities	87	13	80	20	90	10
Health care and social assistance	83	17	82	18	87	13
Hospitals	82	18	–	–	88	12
Public administration	90	10	–	–	90	10
1 to 99 workers	81	19	80	20	91	9
1 to 49 workers	81	19	81	19	92	8
50 to 99 workers	81	19	79	21	91	9
100 workers or more	83	17	81	19	90	10
100 to 499 workers	82	18	80	20	90	10
500 workers or more	85	15	81	19	89	11
Geographic areas						
New England	79	21	78	22	87	13
Middle Atlantic	84	16	82	18	93	7
East North Central	81	19	79	21	90	10
West North Central	82	18	80	20	91	9
South Atlantic	81	19	79	21	88	12
East South Central	81	19	78	22	91	9
West South Central	83	17	82	18	87	13
Mountain	82	18	79	21	92	8
Pacific	85	15	84	16	89	11

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, National Compensation Survey, March 2009

(In percent)

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
All workers participating in family coverage medical plans	71	29	70	30	73	27
Worker characteristics						
Management, professional, and related	71	29	71	29	72	28
Management, business, and financial	72	28	71	29	–	–
Professional and related	71	29	71	29	71	29
Teachers	69	31	–	–	70	30
Primary, secondary, and special education school teachers	67	33	–	–	68	32
Registered nurses	71	29	–	–	75	25
Service	69	31	66	34	75	25
Protective service	76	24	66	34	79	21
Sales and office	68	32	67	33	76	24
Sales and related	65	35	64	36	–	–
Office and administrative support	70	30	69	31	75	25
Natural resources, construction, and maintenance	72	28	71	29	76	24
Construction, extraction, farming, fishing, and forestry	73	27	72	28	–	–
Installation, maintenance, and repair	71	29	71	29	–	–
Production, transportation, and material moving ...	74	26	74	26	75	25
Production	75	25	75	25	–	–
Transportation and material moving	73	27	73	27	–	–
Full time	71	29	70	30	73	27
Part time	68	32	67	33	76	24
Union	84	16	86	14	81	19
Nonunion	67	33	67	33	66	34
Wage percentiles: ²						
Lowest 10 percent	61	39	63	37	61	39
Lowest 25 percent	63	37	63	37	67	33
Second 25 percent	68	32	67	33	76	24
Third 25 percent	72	28	70	30	73	27
Highest 25 percent	74	26	74	26	76	24
Highest 10 percent	76	24	74	26	81	19

See footnotes at end of table.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, National Compensation Survey, March 2009—Continued

(In percent)

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
Establishment characteristics						
Goods-producing industries	75	25	75	25	—	—
Service-providing industries	70	30	68	32	73	27
Education and health services	69	31	68	32	70	30
Educational services	69	31	68	32	69	31
Elementary and secondary schools	68	32	—	—	68	32
Junior colleges, colleges, and universities	71	29	69	31	72	28
Health care and social assistance	69	31	68	32	76	24
Hospitals	74	26	—	—	75	25
Public administration	79	21	—	—	79	21
1 to 99 workers	66	34	66	34	72	28
1 to 49 workers	66	34	66	34	71	29
50 to 99 workers	67	33	66	34	74	26
100 workers or more	73	27	73	27	73	27
100 to 499 workers	71	29	70	30	74	26
500 workers or more	75	25	76	24	73	27
Geographic areas						
New England	73	27	71	29	83	17
Middle Atlantic	77	23	74	26	91	9
East North Central	75	25	73	27	85	15
West North Central	71	29	71	29	71	29
South Atlantic	66	34	66	34	66	34
East South Central	64	36	66	34	58	42
West South Central	63	37	66	34	54	46
Mountain	67	33	67	33	70	30
Pacific	73	27	71	29	79	21

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 5. Life insurance benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	62	60	96	59	57	96	80	78	97
Worker characteristics									
Management, professional, and related	78	76	98	77	75	98	80	78	97
Management, business, and financial	85	84	99	85	84	99	—	—	—
Professional and related	75	73	98	73	71	98	80	77	97
Teachers	74	72	98	—	—	—	79	77	97
Primary, secondary, and special education school teachers	78	77	98	—	—	—	83	81	98
Registered nurses	69	67	97	—	—	—	83	81	97
Service	42	39	93	36	33	92	75	73	97
Protective service	72	70	97	54	51	94	85	83	98
Sales and office	61	58	96	59	56	95	81	79	97
Sales and related	48	45	92	48	44	92	—	—	—
Office and administrative support	68	66	97	66	64	97	81	79	98
Natural resources, construction, and maintenance	60	57	96	57	54	95	90	89	99
Construction, extraction, farming, fishing, and forestry	51	49	95	47	44	94	—	—	—
Installation, maintenance, and repair	69	67	97	67	65	97	—	—	—
Production, transportation, and material moving ...	66	64	96	66	63	96	77	76	98
Production	72	70	97	72	70	97	—	—	—
Transportation and material moving	61	58	96	60	57	95	—	—	—
Full time	76	73	97	73	70	96	90	88	98
Part time	16	15	90	15	14	89	24	22	95
Union	83	81	98	79	77	98	87	85	98
Nonunion	59	56	96	57	54	96	74	71	97
Wage percentiles: ³									
Lowest 10 percent	17	15	87	17	15	87	43	41	95
Lowest 25 percent	32	29	90	28	25	89	61	59	97
Second 25 percent	66	63	96	64	61	95	84	81	97
Third 25 percent	74	72	97	71	69	97	86	84	98
Highest 25 percent	82	81	98	79	78	99	89	87	98
Highest 10 percent	84	83	98	82	81	99	90	87	97

See footnotes at end of table.

Table 5. Life insurance benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	71	69	97	71	69	97	—	—	—
Service-providing industries	61	58	96	56	54	96	80	77	97
Education and health services	70	68	97	64	62	96	79	77	97
Educational services	77	75	98	68	67	99	79	77	97
Elementary and secondary schools	76	75	98	—	—	—	78	76	98
Junior colleges, colleges, and universities	84	80	96	86	85	99	82	77	94
Health care and social assistance	65	62	96	63	61	96	83	80	97
Hospitals	86	84	98	—	—	—	89	86	96
Public administration	82	80	98	—	—	—	82	80	98
1 to 99 workers	44	42	95	43	41	95	65	63	97
1 to 49 workers	39	37	94	39	36	94	62	61	98
50 to 99 workers	57	54	96	56	53	96	69	66	96
100 workers or more	78	76	97	77	75	97	82	80	97
100 to 499 workers	71	68	96	71	68	95	73	71	98
500 workers or more	85	83	98	85	84	98	85	83	97
Geographic areas									
New England	60	58	97	58	56	97	72	69	96
Middle Atlantic	60	59	98	56	55	98	85	84	99
East North Central	66	64	96	64	62	97	78	75	96
West North Central	63	61	97	60	58	97	77	77	99
South Atlantic	66	63	96	62	60	96	84	81	96
East South Central	67	64	95	64	61	96	79	74	93
West South Central	61	57	93	58	53	91	76	75	99
Mountain	61	57	95	57	53	94	83	82	98
Pacific	57	55	96	53	51	96	77	76	99

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Civilian ¹			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
All workers	66	75	76	61	78	77	89	60	68
Worker characteristics									
Management, professional, and related	86	74	79	84	87	89	90	44	56
Management, business, and financial	90	94	95	89	96	96	—	—	—
Professional and related	85	67	73	82	83	85	90	37	51
Teachers	84	17	35	—	—	—	88	12	32
Primary, secondary, and special education school teachers	91	13	32	—	—	—	93	9	28
Registered nurses	78	80	82	—	—	—	92	79	81
Service	49	63	57	42	61	53	85	75	77
Protective service	66	78	74	35	65	59	89	87	86
Sales and office	69	81	82	66	80	81	90	85	87
Sales and related	56	72	71	56	72	71	—	—	—
Office and administrative support	76	86	88	74	86	88	91	86	87
Natural resources, construction, and maintenance	53	78	79	49	76	77	94	95	95
Construction, extraction, farming, fishing, and forestry	39	66	67	33	63	64	—	—	—
Installation, maintenance, and repair	69	91	92	67	91	91	—	—	—
Production, transportation, and material moving ...	53	82	84	52	83	84	88	64	76
Production	53	90	91	52	90	91	—	—	—
Transportation and material moving	54	75	77	52	76	78	—	—	—
Full time	77	86	87	73	91	89	98	67	75
Part time	28	36	38	26	38	39	42	20	31
Union	82	73	79	69	85	86	97	57	70
Nonunion	63	76	75	61	77	76	83	62	66
Wage percentiles: ²									
Lowest 10 percent	22	43	37	21	42	36	60	39	46
Lowest 25 percent	37	56	54	33	55	52	75	55	63
Second 25 percent	68	83	84	64	85	84	92	84	87
Third 25 percent	77	88	89	73	89	89	94	72	77
Highest 25 percent	86	77	80	81	88	88	96	37	51
Highest 10 percent	88	74	77	84	88	88	98	35	47

See footnotes at end of table.

Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Civilian ¹			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
Establishment characteristics									
Goods-producing industries	53	86	87	52	86	87	—	—	—
Service-providing industries	68	73	74	63	76	75	89	60	68
Education and health services	82	66	72	77	80	82	90	43	56
Educational services	87	40	54	76	54	64	90	36	51
Elementary and secondary schools	90	27	44	—	—	—	90	27	43
Junior colleges, colleges, and universities	86	69	79	82	73	81	88	66	78
Health care and social assistance	78	85	85	77	84	84	91	91	91
Hospitals	88	91	89	—	—	—	92	94	93
Public administration	89	88	87	—	—	—	89	88	87
1 to 99 workers	53	70	69	52	71	69	79	66	70
1 to 49 workers	52	69	68	51	69	68	73	69	69
50 to 99 workers	56	75	74	54	76	74	88	63	71
100 workers or more	77	79	81	72	86	86	91	59	67
100 to 499 workers	70	80	81	67	84	84	87	59	63
500 workers or more	84	78	82	80	90	89	92	59	69
Geographic areas									
New England	73	73	75	70	77	78	87	49	55
Middle Atlantic	71	76	78	67	79	81	90	58	63
East North Central	60	74	76	56	78	77	85	53	65
West North Central	66	73	74	62	77	75	88	55	68
South Atlantic	64	78	78	59	80	78	93	67	78
East South Central	63	77	77	55	79	77	92	69	75
West South Central	65	75	75	61	79	80	86	52	53
Mountain	62	72	71	59	75	74	84	55	59
Pacific	70	75	74	65	77	74	93	67	76

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Technical Note

Data in this release are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). This release contains March 2009 data on civilian, private industry, and State and local government workers in the United States. Under the NCS program, information on the incidence and provision of benefits is published in several stages. This news release provides data on the incidence of (access to and participation in) selected benefits and the share of premiums paid by employers and employees for medical care. An extensive number of tables on the incidence of selected benefits will be available in the annual bulletin to be published in late summer, 2009. Data on detailed provisions of health insurance and retirement benefits in private industry for 2009 will be available in 2010. Previous publications containing information on employee benefits for private industry and State and local government workers are available on the BLS website <http://www.bls.gov/ncs/ebs>.

Calculation details

Averages for occupations within an establishment were used to produce estimates for worker groups averaging hourly pay within the six earnings percentiles: Lowest 10 percent, lowest 25 percent, second 25 percent, third 25 percent, highest 25 percent, and highest 10 percent. The percentiles are computed using earnings reported for individual workers in sampled establishment jobs and their scheduled hours of work. Establishments in the survey may report only individual worker earnings for each sampled job. For the calculation of percentile estimates, the individual worker hourly earnings are appropriately weighted and then arrayed from lowest to highest.

The published 10th, 25th, 50th, 75th, and 90th percentiles designate position in the earnings distribution within each published occupation. At the 50th percentile, the median, half of the hours are paid the same as or more than the rate shown in the data tables, and half are paid the same as or less than the rate shown. At the 25th percentile, one-fourth of the hours are paid the same as or less than the rate shown. At the 75th percentile, one-fourth are paid the same as or more than the rate shown. The 10th and 90th percentiles follow the same logic. The percentile values are based on wages to be published in the bulletin *National Compensation Survey: Occupational Earnings in the United States, 2008*. Values corresponding to the percentiles used in the tables are as follows:

Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	\$8.24	\$11.00	\$16.25	\$25.48	\$37.86
Private industry workers	\$8.00	\$10.50	\$15.50	\$24.22	\$36.43
State and local government workers	\$11.35	\$14.98	\$21.43	\$31.55	\$43.23

The tables on employer and employee medical premiums (tables 3 and 4) include participants in all medical plans, with calculations for both single and family coverage. The calculations are not based on actual decisions regarding medical coverage made by employees within the occupations. Rather, the premium calculations are based on the assumption that all employees in the occupation have identical coverage.

Take-up rates

Take-up rates are the percentage of workers with access to a plan who participate in the plan. They are computed by using the number of workers participating in a plan divided by the number of workers with access to the plan, multiplied by 100, and rounded to the nearest one percent. Since the computation of take-up rates is based on the number of workers collected rather than rounded percentage estimates, the take-up rates in the tables may not equal the ratio of participation to access estimates.

Leave benefits for teachers

Primary, secondary, and special education teachers typically have a work schedule of 37 or 38 weeks per year. Because of this work schedule, they are generally not offered vacation or holidays. In many cases, the time off during winter and spring breaks during the school year is not considered vacation days for the purposes of this survey.

Survey scope

The March 2009 NCS benefits survey represented about 122 million civilian workers; of this number, about 102 million were private industry workers and 19 million, State and local government workers (see Appendix table 2). For purposes of this study, a private establishment is an economic unit that produces goods or services, a central administrative office, or an auxiliary unit providing support services to a company. For private industries, the establishment is usually at a single physical location. For State and local governments, an establishment is defined as an agency or entity such as a school district, college, university, hospital, nursing home, administrative body, court, police department, fire department, health or social service operation, highway maintenance operation, urban transit operation, or other governmental unit. It provides services under the authority of a specific State or local government organization within a defined geographic area or jurisdiction. The survey sample weights were adjusted to reflect the March 2009 employment figures from the Current Employment Statistics survey.

The nine census divisions are defined as follows: New England—Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont; Middle Atlantic—New Jersey, New York, and Pennsylvania; East North Central—Illinois, Indiana, Michigan, Ohio, and Wisconsin; West North Central—Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota; South Atlantic—Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, and West Virginia; East South Central—Alabama, Kentucky, Mississippi, and Tennessee; West South Central—Arkansas, Louisiana, Oklahoma, and Texas; Mountain—Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, and Wyoming; and Pacific—Alaska, California, Hawaii, Oregon, and Washington.

Sample design and data collection

The sample for this survey was selected by using a 3-stage design. The first stage involved the selection of areas. The NCS State and local government sample consists of 152 areas that represent the Nation's 361 metropolitan statistical areas and 573 micropolitan statistical areas, as defined by the Office of Management and Budget in December 2003, and the remaining portions of the 50 States. The private industry sample has begun the transition to the December 2003 definition with replacement of one-fifth of the sample under the new area definitions; the private industry sample currently consists of 227 areas.

In the second stage, the sample of establishments was drawn by first stratifying the sampling frame by industry and implicitly by establishment size. The list of establishments from which the survey sample was selected was developed from State unemployment insurance reports and is based on the 2007 North American Industry Classification System (NAICS).

The third stage of sample selection was the drawing of a probability sample of occupations within a sampled establishment. Identification of the occupations for which data were to be collected was a 4-step process:

1. Probability-proportional-to-size selection of establishment jobs
2. Classification of jobs into occupations based on the 2000 Standard Occupational Classification (SOC) system
3. Characterization of jobs as full time vs. part time, union vs. nonunion, and time versus incentive
4. Determination of the level of work of each job

For additional technical information, see the *BLS Handbook of Methods*, available online at <http://www.bls.gov/opub/hom/home.htm>.

Definition of terms

Civilian workers. Private industry and State and local government workers.

Full-time worker. Any employee whom the employer considers to be full time.

Part-time worker. Any employee whom the employer considers to be part time.

Nonunion worker. An employee in an occupation not meeting the conditions for union coverage.

Union worker. Any employee is in a union occupation when all of the following conditions are met:

- A labor organization is recognized as the bargaining agent for all workers in the occupation.
- Wage and salary rates are determined through collective bargaining or negotiations.
- Settlement terms, which must include earnings provisions and may include benefit provisions, are embodied in a signed, mutually binding collective bargaining agreement

Survey estimation methods

The survey uses an estimator that assigns the inverse of each sample unit's probability of selection as a weight to the unit's data at each stage of sample selection and four weight adjustment factors. The first factor adjusts for establishment nonresponse and the second factor adjusts for occupational nonresponse. The third factor adjusts for any special situations that may have occurred during data collection. The fourth factor, poststratification, also called benchmarking, is introduced to adjust the estimated employment totals to actual counts of employment by industry for the survey reference date.

For additional technical information, see the *BLS Handbook of Methods*, available online at <http://www.bls.gov/opub/hom/home.htm>.

Reliability of estimates

The statistics in this summary are estimates derived from a sample of usable occupation quotes selected from the responding establishments. They are not tabulations based on data from all employees in establishments within the scope of the survey. Consequently, the data are subject to sampling and nonsampling errors.

Sampling errors are the differences that can arise between results derived from a sample and those computed from observations of all units in the population being studied. The sample used for this survey is one of a number of possible samples of the same size that could have been selected using the sample design. Estimates derived from the different samples would differ from one another.

A measure of the variation among these differing estimates is the standard error. It can be used to measure the precision with which an estimate from a particular sample approximates the expected result of all possible samples. The chances are about 68 out of 100 that an estimate from the survey differs from a complete population figure by less than the standard error. The chances are about 90 out of 100 that this difference would be less than 1.6 times the standard error. The statements of comparison appearing in this publication are significant at a 1.6 standard error level or better. This means that for differences cited, the estimated difference is greater than 1.6 times the standard error of the difference. Standard errors can be used to evaluate published series. To assist users in ascertaining the reliability of series, the standard errors for all estimates are available on the BLS Web site <http://www.bls.gov/ncs/ebs>.

Nonsampling errors also affect survey results. They can be attributed to many sources, such as the inability to obtain information for some establishments, difficulties with survey definitions, inability of the

respondents to provide correct information; or mistakes in recording or coding the data obtained. Although they were not specifically measured, the nonsampling errors were expected to be minimal due to the extensive training of the field economists who gathered the survey data, computer edits of the data, and detailed data review.

Survey response

The March 2009 benefits survey included a sample of 18,287 establishments. The definitions in Appendix table 1 are as follows:

Responding. The establishment provided information on at least one usable occupation. An occupation is classified as usable if the following data are present: occupational characteristics (full- vs. part-time schedule, union vs. nonunion status, and time vs. incentive pay type), work schedule, and wage data.

Refused or unable to provide data. The establishment did not provide earnings, occupational classification, worker characteristics, and work schedule data for any occupation.

Out of business or not in survey scope. The establishment is no longer in operation, following a bankruptcy, for example. Establishments not in the survey scope include farm and private households, the self-employed, the Federal government, and locations of an establishment out of the sampled area. Also excluded are establishments with no workers within the survey scope (if all employees are also owners, for example).

Obtaining information

For research articles on employee benefits, see the *Monthly Labor Review* or *Compensation and Working Conditions Online* at the BLS Web sites <http://www.bls.gov/opub/mlr/home.htm> and <http://www.bls.gov/opub/cwc/home.htm>. For more detailed information on the NAICS and SOC classification systems, including background information, see the BLS Web sites <http://www.bls.gov/bls/naics.htm> and <http://www.bls.gov/soc/home.htm>.

Additional information about the NCS may be obtained by calling (202) 691-6199. You may also write to the U.S. Bureau of Labor Statistics, Division of Compensation Data Analysis and Planning, 2 Massachusetts Ave., NE, Room 4175, Washington, D.C. 20212-0001, or send e-mail to NCSinfo@bls.gov. The data contained in this summary are also available on the BLS Internet site: <http://www.bls.gov/ncs/ebs>. Users may access benefits data from previous surveys through a variety of tools available on the same page. Material in this summary is in the public domain and, with appropriate credit, may be reproduced without permission. This information will be made available to sensory-impaired individuals upon request. Voice telephone: (202) 691-5200; Federal Relay Service: 1-800-877-8339.

Appendix table 1. Survey establishment response, National Compensation Survey, March 2009

Establishments	Total	Private industry	State and local governments
Total in sampling frame ¹	5,389,642	5,174,044	215,598
Total in sample	18,287	16,265	2,022
Responding	10,570	8,782	1,788
Refused or unable to provide data	4,979	4,766	213
Out of business or not in survey scope	2,738	2,717	21

¹ The list of establishments from which the survey sample was selected (sampling frame) was developed from State unemployment insurance reports and is based on the 2007 North American Industry Classification System (NAICS). For private

industries, an establishment is usually a single physical location. For State and local governments, an establishment is defined as all locations of a government entity.

Appendix table 2. Number of workers¹ represented, National Compensation Survey, March 2009

Occupational group ²	Civilian workers	Private industry workers	State and local government workers
All workers	121,695,200	102,319,600	19,375,600
Management, professional, and related	34,980,300	24,291,000	10,689,200
Management, business, and financial ...	9,414,900	7,783,200	1,631,600
Professional and related	25,565,400	16,507,800	9,057,600
Teachers	6,301,600	—	4,964,500
Primary, secondary, and special education school teachers	4,294,000	—	3,695,200
Registered nurses	2,679,700	2,316,200	363,500
Service	25,667,100	21,548,200	4,118,900
Protective service	3,225,000	1,363,700	1,861,300
Sales and office	32,157,100	29,352,100	2,805,000
Sales and related	12,016,500	11,867,400	149,100
Office and administrative support	20,140,600	17,484,700	2,655,800
Natural resources, construction, and maintenance	10,660,700	9,679,400	981,300
Construction, extraction, farming, fishing, and forestry	5,575,200	5,023,700	551,500
Installation, maintenance, and repair	5,085,500	4,655,700	429,900
Production, transportation, and material moving	18,230,000	17,448,800	781,200
Production	8,981,800	8,851,900	129,900
Transportation and material moving	9,248,200	8,596,900	651,300

¹ The number of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure

employment trends or levels.

² The 2000 Standard Occupational Classification system is used to classify workers.

NOTE: Dashes indicate that no data were reported or that data did not meet publication criteria.