



# Health benefit costs by occupation: An employer's perspective

Through deductions in their paychecks, most workers know they pay a lot for health insurance. But they might not know that employers make even larger payments on their behalf. In March 2008, employers in private industry spent an average of \$1.92 per hour per worker, according to data from the U.S. Bureau of Labor Statistics (BLS).

Exactly how much employers contribute varies by occupation. The chart shows average employer costs per hour worked in private industry for each of five major occupational groups. These costs for health benefits ranged from 90 cents per hour for service workers to \$2.77 per hour for management, professional, and related occupations.

Variations in hourly costs reflect, in part, the fact that workers in some occupations are more likely than those

in others to be offered health insurance. Service workers, for example, have a lower incidence of health benefits coverage than do people in other occupations—and, as a result, employers' average costs are lower for these workers.

Data in the chart are from the BLS National Compensation Survey. To learn more, write to the BLS Office of Compensation and Working Conditions, 2 Massachusetts Avenue NE., Suite 4175, Washington, D.C. 20212; call (202) 691-6199; e-mail [NCSinfo@bls.gov](mailto:NCSinfo@bls.gov); or visit online at [www.bls.gov/ect](http://www.bls.gov/ect).

For additional information about the types of benefits that employers offer, see "An overview of employee benefits" in the summer 2005 *Quarterly*, available online at [www.bls.gov/opub/ooq/2005/summer/art02.pdf](http://www.bls.gov/opub/ooq/2005/summer/art02.pdf).

Employer costs per hour worked for health insurance for workers in private industry, by major occupational group, March 2008

