

News

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EMPLOYEE BENEFITS IN THE UNITED STATES, MARCH 2008

Two-thirds of private industry and State and local government workers (defined in this survey as civilian workers) had access to retirement benefits and nearly three-quarters to medical care in March 2008, the Bureau of Labor Statistics of the U.S. Department of Labor reported today. Access and participation in retirement and medical care benefits were greater in State and local government than in private industry. The data are from the National Compensation Survey (NCS), which provides comprehensive measures of occupational earnings, compensation cost trends, and incidence and provisions of employee benefit plans. For the first time, this release includes data on benefits for civilian workers. Farm and private household workers, the self-employed, and the Federal government are excluded from the survey.

The following are some of the major findings:

- Sixty-one percent of private industry employees had access to paid retirement benefits, compared with 89 percent of State and local government employees. Eighty-six percent of government employees participated in a retirement plan, significantly greater than the approximately half of private industry workers. (See table 1.)
- Medical care benefits were available to 71 percent of private industry workers, compared with 87 percent among government workers. About half of private industry workers participated in a plan, less than the nearly three-quarters of government workers. (See table 2.)
- Virtually all full-time employees in State and local government had access to retirement and medical benefits: 99 and 98 percent, respectively. In private industry, only 71 percent of full-time workers had access to retirement benefits and 85 percent to medical care. (See tables 1 and 2.)
- Employers paid 83 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. Employer share for single coverage was greater in State and local government (90 percent) than in private industry (81 percent). For family coverage, the employer share of premiums was similar for private industry and government, 71 and 73 percent, respectively. (See tables 3 and 4.)

Incidence of employee benefits varied by employer and employee characteristics; patterns varied between private industry and State and local government. For example, while access to employee benefits showed substantial variation by full- and part-time status in all establishments, the differences, except for holidays and vacations, were greater in State and local government than in private industry, where occupational group and establishment size played a greater role. Service occupations in private industry had significantly lower rates of access to major benefits than workers in management, professional, and related occupations, whereas in State and local government the differences between these two groups were not as large.

Access to paid holidays and paid vacations was greater in private industry, due in part to the fact that many teachers and other employees in educational services who are employed on the basis of 9-month contracts do not receive formal paid holidays or 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>. Regional Information offices, listed on the Internet site, <http://www.bls.gov/bls/regncon.htm>, also are available to answer any of your questions.

More information will be published later this summer. Included will be 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 2008, a new “National Compensation Survey Benefit Series” will be introduced. As part of the new BLS Program Perspectives publication, the benefits series will bring together a variety of benefits information from the National Compensation Survey into one publication. This publication will be available online at <http://www.bls.gov/ncs/ebs>.

Table 1. Retirement benefits:¹ Access, participation, and take-up rates,² National Compensation Survey, March 2008

(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	66	56	86	61	51	83	89	86	96
Worker characteristics									
Management, professional, and related	81	74	92	76	68	90	91	88	96
Management, business, and financial	83	79	94	82	77	94	—	—	—
Professional and related	80	73	91	73	64	88	91	88	96
Teachers	82	79	96	—	—	—	91	88	97
Primary, secondary, and special education school teachers	90	88	98	—	—	—	96	95	98
Registered nurses	80	68	85	—	—	—	94	88	93
Service	44	34	76	37	25	68	83	79	96
Protective service	—	—	—	—	—	—	91	87	96
Sales and office	67	57	85	65	55	84	90	87	97
Sales and related	60	46	77	60	46	77	—	—	—
Office and administrative support	71	64	90	68	60	88	91	88	97
Natural resources, construction, and maintenance	65	56	86	62	52	84	93	91	98
Construction, extraction, farming, fishing, and forestry	61	51	84	58	47	82	—	—	—
Installation, maintenance, and repair	69	61	88	67	58	86	—	—	—
Production, transportation, and material moving ...	66	55	83	65	54	82	87	85	98
Production	68	57	84	68	57	84	—	—	—
Transportation and material moving	64	53	82	63	51	81	—	—	—
Full time	75	66	87	71	60	85	99	95	97
Part time	33	25	76	32	23	73	40	37	94
Union	90	86	96	85	80	95	97	94	97
Nonunion	61	51	83	59	48	81	83	80	96
Average wage within the following percentiles: ⁴									
Less than 10	26	15	59	25	14	57	58	55	94
10 to under 25	45	32	72	41	28	68	84	81	96
25 to under 50	66	55	83	63	50	80	93	90	96
50 to under 75	76	68	90	70	61	87	95	91	96
75 to under 90	84	78	93	79	73	91	97	94	97
90 or greater	88	82	94	84	78	92	98	95	97

See footnotes at end of table.

Table 1. Retirement benefits:¹ Access, participation, and take-up rates,² National Compensation Survey, March 2008—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	72	62	87	71	62	86	—	—	—
Service-providing industries	64	55	86	59	49	82	89	86	96
Education and health services	75	67	90	64	54	84	91	88	97
Educational services	85	82	96	64	58	91	91	88	97
Elementary and secondary schools	89	87	98	—	—	—	92	90	98
Junior colleges, colleges, and universities	85	79	93	85	77	91	85	80	94
Health care and social assistance	67	56	84	64	53	83	92	85	93
Hospitals	88	78	88	—	—	—	93	84	91
Public administration	89	86	96	—	—	—	89	86	96
1 to 99 workers	47	39	82	45	37	81	77	75	97
1 to 49 workers	42	35	83	41	34	82	71	69	97
50 to 99 workers	59	48	81	58	45	79	85	83	98
100 workers or more	82	72	88	79	67	85	91	88	96
100 to 499 workers	75	63	85	73	60	83	87	84	96
500 workers or more	89	80	90	87	76	87	93	89	96
Geographic areas									
New England	60	53	89	56	49	87	85	82	96
Middle Atlantic	66	60	91	62	55	90	90	87	96
East North Central	67	59	89	64	56	87	85	82	97
West North Central	68	60	89	64	56	87	89	83	93
South Atlantic	68	56	83	63	50	79	90	86	95
East South Central	70	53	76	65	45	69	90	86	96
West South Central	61	52	84	56	45	80	91	89	99
Mountain	67	56	83	63	51	80	89	87	97
Pacific	64	55	86	58	49	83	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, 2007." 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 2008

(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	53	75	87	73	83
Worker characteristics									
Management, professional, and related	87	70	80	86	68	79	90	74	83
Management, business, and financial	94	78	83	94	77	82	—	—	—
Professional and related	84	67	79	82	64	78	89	73	82
Teachers	83	67	80	—	—	—	88	73	83
Primary, secondary, and special education school teachers	91	73	80	—	—	—	95	78	83
Registered nurses	76	59	77	—	—	—	93	72	77
Service	52	35	67	46	29	62	80	67	83
Protective service	—	—	—	—	—	—	89	76	86
Sales and office	73	53	73	71	51	72	88	75	84
Sales and related	63	43	67	63	42	67	—	—	—
Office and administrative support	78	60	76	77	57	75	89	75	84
Natural resources, construction, and maintenance	78	64	81	77	62	81	94	80	86
Construction, extraction, farming, fishing, and forestry	73	59	81	71	57	81	—	—	—
Installation, maintenance, and repair	84	69	82	83	68	81	—	—	—
Production, transportation, and material moving ...	78	61	79	78	61	78	82	70	85
Production	83	67	81	82	67	81	—	—	—
Transportation and material moving	74	56	76	73	55	75	—	—	—
Full time	88	68	78	85	65	76	98	83	84
Part time	25	15	60	24	14	60	28	18	65
Union	91	79	86	88	79	89	95	79	83
Nonunion	70	52	74	69	50	73	81	67	83
Average wage within the following percentiles: ³									
Less than 10	25	13	52	25	13	51	52	39	76
10 to under 25	51	31	61	48	28	59	81	67	82
25 to under 50	79	58	74	77	55	72	91	77	85
50 to under 75	86	70	81	84	67	79	94	80	85
75 to under 90	90	75	83	88	72	83	97	80	83
90 or greater	92	76	82	91	75	82	97	81	84

See footnotes at end of table.

Table 2. Medical care benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2008—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	69	82	85	69	82	—	—	—
Service-providing industries	71	53	75	68	49	73	87	73	83
Education and health services	80	60	75	74	51	69	88	72	81
Educational services	86	69	81	76	58	77	88	72	82
Elementary and secondary schools	88	70	80	—	—	—	89	72	81
Junior colleges, colleges, and universities	87	72	83	90	73	81	86	72	84
Health care and social assistance	75	52	69	74	50	68	91	71	78
Hospitals	88	67	76	—	—	—	94	70	75
Public administration	88	76	86	—	—	—	88	76	86
1 to 99 workers	60	44	73	60	43	72	74	63	85
1 to 49 workers	56	41	72	56	40	72	68	58	86
50 to 99 workers	71	52	74	70	51	73	83	70	84
100 workers or more	85	67	79	84	65	77	89	74	83
100 to 499 workers	81	61	76	80	60	74	84	72	85
500 workers or more	89	72	81	88	71	81	91	75	82
Geographic areas									
New England	70	51	72	68	48	71	85	68	80
Middle Atlantic	74	58	78	72	55	76	85	77	90
East North Central	72	55	76	71	54	75	80	63	78
West North Central	72	56	78	69	54	77	83	66	80
South Atlantic	76	57	75	73	53	73	90	75	83
East South Central	78	61	78	75	57	77	93	75	81
West South Central	70	52	74	66	47	71	90	76	84
Mountain	72	53	73	70	49	71	87	72	83
Pacific	75	61	81	72	58	80	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, 2007." 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 2008

(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	83	17	81	19	90	10
Worker characteristics						
Management, professional, and related	84	16	82	18	90	10
Management, business, and financial	83	17	82	18	–	–
Professional and related	85	15	82	18	90	10
Teachers	90	10	–	–	91	9
Primary, secondary, and special education school teachers	90	10	–	–	90	10
Registered nurses	82	18	–	–	86	14
Service	81	19	77	23	90	10
Protective service	–	–	–	–	91	9
Sales and office	81	19	80	20	90	10
Sales and related	77	23	77	23	–	–
Office and administrative support	82	18	81	19	90	10
Natural resources, construction, and maintenance	84	16	84	16	90	10
Construction, extraction, farming, fishing, and forestry	87	13	87	13	–	–
Installation, maintenance, and repair	81	19	80	20	–	–
Production, transportation, and material moving ...	83	17	83	17	91	9
Production	83	17	83	17	–	–
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	92	8	91	9
Nonunion	80	20	79	21	89	11
Average wage within the following percentiles: ²						
Less than 10	74	26	73	27	90	10
10 to under 25	77	23	76	24	89	11
25 to under 50	81	19	79	21	90	10
50 to under 75	84	16	82	18	91	9
75 to under 90	86	14	84	16	90	10
90 or greater	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 2008—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	84	16	84	16	–	–
Service-providing industries	83	17	80	20	90	10
Education and health services	86	14	82	18	90	10
Educational services	89	11	83	17	90	10
Elementary and secondary schools	90	10	–	–	90	10
Junior colleges, colleges, and universities	88	12	82	18	90	10
Health care and social assistance	83	17	82	18	87	13
Hospitals	83	17	–	–	87	13
Public administration	90	10	–	–	90	10
1 to 99 workers	82	18	81	19	92	8
1 to 49 workers	82	18	81	19	92	8
50 to 99 workers	81	19	80	20	91	9
100 workers or more	84	16	81	19	90	10
100 to 499 workers	82	18	81	19	91	9
500 workers or more	85	15	82	18	90	10
Geographic areas						
New England	79	21	78	22	88	12
Middle Atlantic	85	15	83	17	94	6
East North Central	82	18	81	19	91	9
West North Central	83	17	82	18	91	9
South Atlantic	81	19	80	20	88	12
East South Central	80	20	77	23	92	8
West South Central	83	17	82	18	88	12
Mountain	82	18	80	20	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, 2007." 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 2008

(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	71	29	73	27
Worker characteristics						
Management, professional, and related	72	28	72	28	72	28
Management, business, and financial	72	28	72	28	–	–
Professional and related	72	28	72	28	72	28
Teachers	70	30	–	–	70	30
Primary, secondary, and special education school teachers	68	32	–	–	68	32
Registered nurses	71	29	–	–	75	25
Service	69	31	66	34	75	25
Protective service	–	–	–	–	79	21
Sales and office	69	31	68	32	75	25
Sales and related	67	33	67	33	–	–
Office and administrative support	69	31	68	32	75	25
Natural resources, construction, and maintenance	73	27	73	27	75	25
Construction, extraction, farming, fishing, and forestry	74	26	74	26	–	–
Installation, maintenance, and repair	72	28	71	29	–	–
Production, transportation, and material moving ...	75	25	75	25	75	25
Production	77	23	77	23	–	–
Transportation and material moving	73	27	72	28	–	–
Full time	71	29	71	29	73	27
Part time	69	31	68	32	76	24
Union	85	15	87	13	81	19
Nonunion	67	33	68	32	66	34
Average wage within the following percentiles: ²						
Less than 10	63	37	63	37	61	39
10 to under 25	64	36	64	36	69	31
25 to under 50	68	32	68	32	75	25
50 to under 75	72	28	71	29	74	26
75 to under 90	74	26	75	25	73	27
90 or greater	76	24	75	25	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 2008—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	76	24	76	24	–	–
Service-providing industries	70	30	69	31	73	27
Education and health services	69	31	68	32	70	30
Educational services	69	31	67	33	69	31
Elementary and secondary schools	68	32	–	–	68	32
Junior colleges, colleges, and universities	71	29	69	31	73	27
Health care and social assistance	69	31	69	31	75	25
Hospitals	73	27	–	–	74	26
Public administration	79	21	–	–	79	21
1 to 99 workers	67	33	66	34	72	28
1 to 49 workers	67	33	66	34	70	30
50 to 99 workers	67	33	66	34	74	26
100 workers or more	74	26	74	26	74	26
100 to 499 workers	72	28	72	28	74	26
500 workers or more	75	25	76	24	73	27
Geographic areas						
New England	73	27	71	29	83	17
Middle Atlantic	78	22	75	25	92	8
East North Central	77	23	75	25	85	15
West North Central	72	28	72	28	71	29
South Atlantic	66	34	66	34	65	35
East South Central	64	36	66	34	58	42
West South Central	64	36	66	34	54	46
Mountain	67	33	67	33	69	31
Pacific	74	26	72	28	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, 2007." 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 2008

(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	56	96	79	77	97
Worker characteristics									
Management, professional, and related	77	75	98	76	74	98	80	78	97
Management, business, and financial	85	83	98	85	83	98	—	—	—
Professional and related	74	73	98	72	70	98	79	77	97
Teachers	72	70	97	—	—	—	78	76	97
Primary, secondary, and special education school teachers	76	75	98	—	—	—	82	80	98
Registered nurses	68	66	97	—	—	—	83	81	98
Service	42	39	93	36	33	91	75	73	97
Protective service	—	—	—	—	—	—	85	83	98
Sales and office	61	58	95	59	56	95	81	79	98
Sales and related	50	46	93	50	46	93	—	—	—
Office and administrative support	67	65	97	65	62	96	81	80	98
Natural resources, construction, and maintenance	58	56	96	56	53	96	89	88	99
Construction, extraction, farming, fishing, and forestry	49	47	95	46	43	94	—	—	—
Installation, maintenance, and repair	69	67	97	67	65	97	—	—	—
Production, transportation, and material moving ...	67	64	96	66	63	96	77	75	97
Production	72	70	97	72	70	97	—	—	—
Transportation and material moving	61	58	95	60	57	94	—	—	—
Full time	75	72	96	72	69	96	90	87	98
Part time	17	15	89	16	14	88	24	23	95
Union	82	80	98	77	76	98	87	85	98
Nonunion	58	56	95	57	54	95	74	71	96
Average wage within the following percentiles: ³									
Less than 10	18	16	88	17	16	89	44	42	95
10 to under 25	40	36	89	36	32	87	74	72	97
25 to under 50	65	62	96	63	60	95	84	82	97
50 to under 75	73	71	97	69	67	97	85	84	98
75 to under 90	79	78	98	76	75	98	88	86	98
90 or greater	84	82	98	82	81	98	89	87	97

See footnotes at end of table.

Table 5. Life insurance benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2008—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	68	97	70	68	97	—	—	—
Service-providing industries	60	58	96	56	53	95	79	77	97
Education and health services	69	67	97	62	60	96	79	77	97
Educational services	76	74	97	65	64	98	78	76	97
Elementary and secondary schools	75	74	98	—	—	—	77	76	98
Junior colleges, colleges, and universities	83	80	96	85	85	99	82	77	94
Health care and social assistance	64	61	96	62	59	96	84	82	97
Hospitals	85	83	98	—	—	—	89	86	97
Public administration	82	80	98	—	—	—	82	80	98
1 to 99 workers	44	41	95	43	40	94	64	62	97
1 to 49 workers	39	37	94	38	36	94	63	61	98
50 to 99 workers	55	53	95	54	52	95	66	63	96
100 workers or more	78	76	97	77	74	96	82	80	97
100 to 499 workers	71	68	95	71	67	95	73	72	98
500 workers or more	85	83	98	85	83	98	85	83	97
Geographic areas									
New England	58	56	98	55	53	98	76	73	97
Middle Atlantic	60	59	98	56	55	98	84	83	99
East North Central	66	63	96	64	61	96	77	74	96
West North Central	63	60	97	60	58	96	75	74	99
South Atlantic	66	63	95	62	59	95	84	81	96
East South Central	68	65	95	66	62	95	80	75	94
West South Central	60	56	94	57	53	93	75	74	99
Mountain	60	56	94	56	52	93	83	81	97
Pacific	57	55	96	53	51	96	77	77	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, 2007." 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 2008

(All workers = 100 percent)

Characteristics	Civilian ¹			Private industry			State and local government		
	Paid holidays	Paid vacation	Paid personal leave	Paid holidays	Paid vacation	Paid personal leave	Paid holidays	Paid vacation	Paid personal leave
All workers	76	75	41	77	78	37	68	60	59
Worker characteristics									
Management, professional, and related	80	74	58	89	87	55	57	44	64
Management, business, and financial	94	94	55	96	96	54	–	–	–
Professional and related	74	67	59	86	84	55	51	37	65
Teachers	37	18	65	–	–	–	32	13	70
Primary, secondary, and special education school teachers	34	14	75	–	–	–	29	9	78
Registered nurses	81	77	56	–	–	–	82	80	49
Service	56	63	30	52	61	26	78	75	52
Protective service	–	–	–	–	–	–	86	87	55
Sales and office	82	81	40	81	80	39	87	85	54
Sales and related	72	72	34	72	72	34	–	–	–
Office and administrative support	88	86	44	88	86	42	87	86	56
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	78	77	28	76	76	26	95	94	46
Installation, maintenance, and repair	65	65	20	62	63	18	–	–	–
Production, transportation, and material moving ...	93	92	37	93	91	35	–	–	–
Production	85	82	33	85	83	32	76	64	59
Transportation and material moving	92	90	33	92	90	32	–	–	–
Transportation and material moving	78	75	33	78	76	31	–	–	–
Full time	86	86	46	89	90	42	75	68	65
Part time	39	37	22	40	39	21	31	20	30
Union	79	73	57	85	84	47	70	57	72
Nonunion	75	76	38	76	77	36	67	62	49
Average wage within the following percentiles: ²									
Less than 10	38	42	17	38	43	17	48	40	36
10 to under 25	63	64	28	61	63	25	75	66	50
25 to under 50	83	83	39	84	84	38	87	83	59
50 to under 75	88	88	44	89	88	39	78	73	63
75 to under 90	83	80	56	88	87	52	55	40	74
90 or greater	78	74	58	89	88	54	47	35	67

See footnotes at end of table.

Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Civilian ¹			Private industry			State and local government		
	Paid holidays	Paid vacation	Paid personal leave	Paid holidays	Paid vacation	Paid personal leave	Paid holidays	Paid vacation	Paid personal leave
Establishment characteristics									
Goods-producing industries	86	86	33	86	86	33	—	—	—
Service-providing industries	74	73	42	75	76	38	68	60	59
Education and health services	72	65	57	82	80	52	57	43	64
Educational services	54	40	62	64	53	47	52	36	66
Elementary and secondary schools	44	27	70	—	—	—	44	27	72
Junior colleges, colleges, and universities	79	69	49	80	72	56	78	67	46
Health care and social assistance	85	85	52	85	84	52	92	91	53
Hospitals	89	90	63	—	—	—	93	94	47
Public administration	87	88	53	—	—	—	87	88	53
1 to 99 workers	69	71	27	69	71	26	70	66	46
1 to 49 workers	69	70	25	69	70	25	69	68	40
50 to 99 workers	71	72	31	71	73	30	71	63	55
100 workers or more	81	79	53	86	86	50	68	59	61
100 to 499 workers	81	79	46	83	82	44	64	59	60
500 workers or more	82	79	59	89	90	58	69	59	61
Geographic areas									
New England	75	72	47	78	75	42	56	50	80
Middle Atlantic	78	76	49	80	79	46	63	58	68
East North Central	75	73	46	76	76	43	65	53	69
West North Central	74	74	34	74	77	31	70	56	50
South Atlantic	78	78	36	78	79	33	78	68	55
East South Central	79	78	37	80	81	37	76	69	38
West South Central	76	75	38	80	79	34	54	52	59
Mountain	73	72	37	75	75	35	59	56	53
Pacific	75	75	38	74	77	34	76	67	58

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, 2007." 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's Bureau of Labor Statistics (BLS). This release contains March 2008 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 share of premiums paid by employers and employees for medical care. An extensive number of web-only tables on the incidence of selected benefits will be available in the late summer of 2008. Data on detailed provisions of health insurance benefits in private industry will be published in 2009. 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: Below the 10th percentile, 10th to under the 25th percentile, 25th to under the 50th percentile, 50th to under the 75th percentile, 75th to under the 90th percentile, and the 90th percentile and greater. Individual workers can fall into an earnings category different from the average for an occupation and establishment into which they are classified. The percentile breakouts 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 wages to be published in the upcoming "National Compensation Survey: Occupational Earnings in the United States, 2007," U.S. Department of Labor, June 2008, bulletin 2704. 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. Values corresponding to the percentiles used in the tables are as follows:

Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	\$8.00	\$10.57	\$15.70	\$24.47	\$36.15
Private industry workers	\$7.85	\$10.13	\$15.00	\$23.25	\$34.79
State and local government workers	\$11.00	\$14.45	\$20.68	\$30.39	\$41.66

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, times 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 the 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. However, many teachers are offered personal days of leave that are captured in the survey.

Survey scope

The March 2008 NCS benefits survey represented about 127 million civilian workers; of this number, about 107 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 2008 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 consists of 151 metropolitan areas and nonmetropolitan areas that represent the Nation's 326 metropolitan statistical areas as defined by the Office of Management and Budget (OMB) in 1994 and the remaining portions of the 50 states. Nonmetropolitan areas are counties and other geographic designations that do not fit the metropolitan area definition.

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 design 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 2008 benefits survey included a sample of 14,890 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 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 2008

Establishments	Total	Private industry	State and local governments
Total in sampling frame ¹	5,429,271	5,214,729	214,542
Total in sample	14,890	12,872	2,018
Responding	8,615	6,837	1,778
Refused or unable to provide data	4,126	3,907	219
Out of business or not in survey scope	2,149	2,128	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 2008

Occupational group ²	Civilian workers	Private industry workers	State and local government workers
All workers	126,734,200	107,406,000	19,328,100
Management, professional, and related	35,147,900	24,528,900	10,619,000
Management, business, and financial ...	9,604,000	7,972,200	—
Professional and related	25,543,900	16,556,700	8,987,200
Teachers	6,312,600	—	4,893,700
Primary, secondary, and special education school teachers	4,273,200	—	3,632,000
Registered nurses	2,638,900	—	369,400
Service	26,586,700	22,459,300	4,127,400
Protective service	—	—	1,864,300
Sales and office	33,676,800	30,866,900	2,809,900
Sales and related	12,652,600	12,507,100	—
Office and administrative support	21,024,200	18,359,800	2,664,400
Natural resources, construction, and maintenance	11,578,100	10,591,100	987,000
Construction, extraction, farming, fishing, and forestry	6,302,500	5,747,200	—
Installation, maintenance, and repair	5,275,600	4,843,900	—
Production, transportation, and material moving	19,744,600	18,959,900	784,700
Production	9,843,500	9,712,200	—
Transportation and material moving	9,901,100	9,247,700	—

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.