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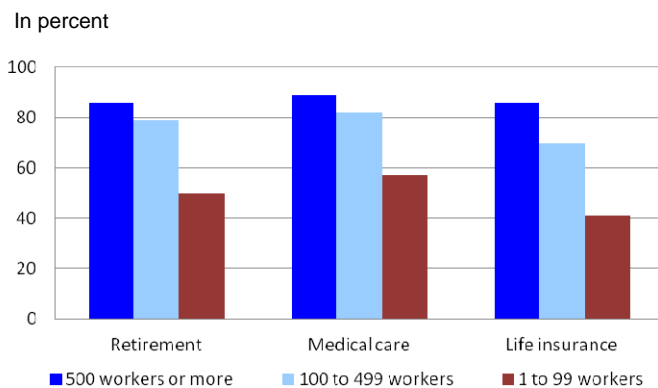
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## EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2012

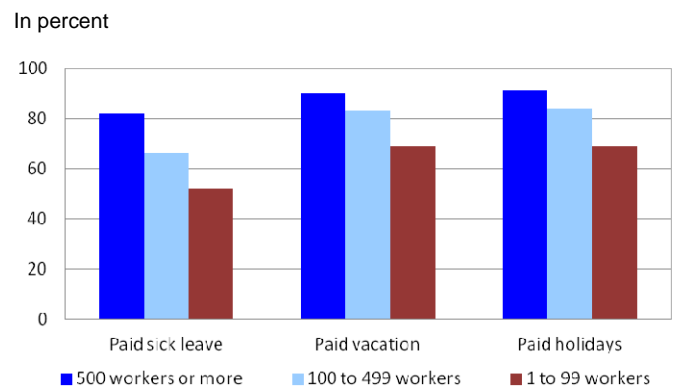
Access to employer-provided benefits was greater in medium and large private industry establishments than in small establishments in March 2012, the U.S. Bureau of Labor Statistics reported today. Access, or availability of a benefit, was 57 percent for medical care benefits in small establishments (those with fewer than 100 employees), compared with 89 percent in large establishments (those with 500 employees or more). In private industry, retirement benefits were available to 50 percent of workers in small establishments, 79 percent of workers in medium size establishments (those employing between 100 and 499 workers), and 86 percent of workers in large establishments. (See chart 1.)

Paid leave benefits followed a similar pattern. The difference was more pronounced in the availability of paid sick leave, which was offered to 52 percent of workers in small establishments and 82 percent in large establishments. Paid holidays and paid vacation were available to 69 percent of workers in small establishments and 91 and 90 percent, respectively, to workers in large establishments. (See chart 2.)

**Chart 1. Large, medium, and small establishments: Access to selected benefits, private industry, March 2012**



**Chart 2. Large, medium, and small establishments: Access to selected paid leave benefits, private industry, March 2012**



These data are from the National Compensation Survey (NCS), which provides comprehensive measures of compensation cost trends and incidence and provisions of employee benefit plans.

Employee and employer shares of medical premiums did not vary significantly by establishment size for single coverage, but did for family coverage. On average, small establishments assumed 63 percent of the cost of family coverage, whereas large establishments paid for 77 percent of the cost of family medical plans. (See tables 3 and 4.)

Additional findings include:

- In private industry, access to benefits varied by several worker and establishment characteristics, including occupational group, and work schedule. Medical care benefits were offered to 41 percent of workers in service occupations and 87 percent of workers in management, professional, and related occupations. These benefits were offered to 24 percent of part-time workers and 86 percent of full-time workers. (See table 2.)
- In state and local government, full- and part-time status was an important factor in benefit access among workers. Full-time workers in state and local government had a high rate of access to employer-provided benefits. Retirement and medical benefits were offered to 99 percent of full-time workers and paid sick leave to 98 percent. (See tables 1, 2, and 6.)
- Participation and take-up rates were typically higher in state and local government than in private industry. For example, 84 percent of state and local government workers participated in retirement benefits, compared with 48 percent of private industry workers. For retirement benefits, the take-up rate was 95 percent for state and local government workers, compared with only 75 percent for private industry workers. Employees were considered participating in a plan if they paid any required contributions and fulfilled any applicable service requirements. Take-up rates are the percentage of workers with access to a plan that participate in the plan. (See table 1.)
- State and local government employers paid a greater share of medical premiums than private industry employers. For single coverage, 87 percent of the total premium was assumed by employers in state and local governments, compared with 79 percent in private industry. For family premiums, the corresponding figures were 71 and 68 percent, respectively. (See tables 3 and 4.)

More information can be obtained by calling (202) 691-6199, sending e-mail to [NCSinfo@bls.gov](mailto:NCSinfo@bls.gov), or by visiting the BLS Internet site, <http://www.bls.gov/ebs/home.htm>.

#### NOTE

More information will be published in early fall, including March 2012 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.

In addition, new editions of *Beyond the Numbers: Pay and Benefits* will be published featuring the latest benefits data. *Beyond the Numbers: Pay and Benefits*, a new BLS publication replacing *Program Perspectives*, brings together employee benefits information from various National Compensation Survey publications into one convenient and easy-to-read format. For the latest benefit publications, see: <http://www.bls.gov/ebs>.

## 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 2012 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 early fall, 2012. 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/ebs>.

### Calculation details

Averages for occupations within an establishment were used to produce estimates for average 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. The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. 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 published in the bulletin *National Compensation Survey: Occupational Earnings in the United States, 2010* (Bulletin 2753). Values corresponding to the percentiles used in the tables are as follows:

Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	\$8.50	\$11.17	\$16.73	\$26.25	\$39.33
Private industry workers	\$8.25	\$10.69	\$15.87	\$24.81	\$37.89
State and local government	\$11.77	\$15.52	\$22.27	\$33.01	\$45.31

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.

### Medical care

Medical care plans provide services or payments for services rendered in the hospital or by a qualified medical care provider.

### 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 2012 NCS benefits survey represented about 123 million civilian workers; of this number, about 104 million were private industry workers and 19 million, state and local government workers (see Appendix table 2).

### Survey response

The March 2012 benefits survey included a sample of 12,545 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: earnings, occupational characteristics (full- vs. part-time schedule, union vs. nonunion status, and time vs. incentive pay type), and work schedule.

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

*Out of business or not in survey scope.* The establishment is no longer in operation. Establishments not in the survey scope include farm and private households, the self-employed, the Federal government, and locations of an establishment that are not in the sampled area. Also excluded are establishments with no workers within the survey scope. For example, an establishment where all the workers are also owners would be excluded.

## 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 further technical information, see Chapter 8, "National Compensation Measures," of the *BLS Handbook of Methods* at: <http://www.bls.gov/opub/hom/pdf/homch8.pdf> and [http://www.bls.gov/opub/hom/homch8\\_a.htm](http://www.bls.gov/opub/hom/homch8_a.htm).

**Table 1. Retirement benefits:<sup>1</sup> Access, participation, and take-up rates,<sup>2</sup> National Compensation Survey, March 2012**

(All workers = 100 percent)

Characteristics	Civilian <sup>3</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	68	54	79	65	48	75	89	84	95
<b>Worker characteristics</b>									
Management, professional, and related .....	83	74	89	79	68	86	91	86	95
Management, business, and financial .....	84	76	91	83	74	90	—	—	—
Professional and related .....	82	72	88	78	65	84	91	86	95
Teachers .....	88	83	94	—	—	—	91	87	96
Primary, secondary, and special education school teachers .....	97	93	96	—	—	—	99	96	97
Registered nurses .....	82	69	84	—	—	—	—	—	—
Service .....	47	29	63	40	21	51	83	79	95
Protective service .....	76	60	78	56	22	40	91	87	96
Sales and office .....	71	54	76	69	51	74	89	85	95
Sales and related .....	67	42	63	67	41	62	—	—	—
Office and administrative support .....	73	61	83	70	57	81	90	86	96
Natural resources, construction, and maintenance	68	55	81	65	51	78	95	90	95
Construction, extraction, farming, fishing, and forestry .....	65	52	80	61	46	76	—	—	—
Installation, maintenance, and repair .....	71	58	81	69	55	80	—	—	—
Production, transportation, and material moving ...	67	52	77	66	50	76	87	82	95
Production .....	69	54	78	69	54	78	—	—	—
Transportation and material moving .....	65	49	75	64	47	73	—	—	—
Full time .....	78	65	83	74	59	80	99	94	95
Part time .....	38	21	54	38	19	50	39	35	90
Union .....	95	88	93	92	85	92	97	92	95
Nonunion .....	64	48	75	62	45	72	83	78	95
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	41	21	51	38	17	45	73	69	94
Lowest 10 percent .....	30	10	33	29	8	28	59	55	93
Second 25 percent .....	70	52	75	65	46	70	93	88	95
Third 25 percent .....	79	67	85	75	61	82	94	89	94
Highest 25 percent .....	88	80	91	85	75	89	98	94	96
Highest 10 percent .....	90	83	92	86	78	91	98	94	96

See footnotes at end of table.

**Table 1. Retirement benefits:<sup>1</sup> Access, participation, and take-up rates,<sup>2</sup> National Compensation Survey, March 2012—Continued**

(All workers = 100 percent)

Characteristics	Civilian <sup>3</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
<b>Establishment characteristics</b>									
Goods-producing industries .....	75	61	82	74	61	81	—	—	—
Service-providing industries .....	67	53	79	63	46	74	89	84	95
Education and health services .....	77	66	85	69	54	78	90	85	94
Educational services .....	86	80	93	71	60	84	91	86	95
Elementary and secondary schools .....	91	86	95	—	—	—	92	88	96
Junior colleges, colleges, and universities .....	87	78	90	90	77	87	86	78	91
Health care and social assistance .....	70	55	78	69	53	77	88	81	91
Hospitals .....	90	77	86	—	—	—	95	85	89
Public administration .....	90	86	95	—	—	—	90	86	95
1 to 99 workers .....	51	36	70	50	34	68	77	73	95
1 to 49 workers .....	47	33	70	46	32	69	69	66	96
50 to 99 workers .....	65	45	70	63	42	67	89	84	95
100 workers or more .....	84	71	84	82	65	80	91	86	95
100 to 499 workers .....	80	61	77	79	58	74	87	83	96
500 workers or more .....	89	80	91	86	76	88	92	87	94
<b>Geographic areas</b>									
New England .....	69	54	79	66	50	76	84	79	95
Middle Atlantic .....	69	56	82	65	51	79	91	84	92
East North Central .....	71	57	81	69	54	78	85	81	96
West North Central .....	72	57	79	68	52	76	91	83	91
South Atlantic .....	68	51	75	64	45	70	90	83	92
East South Central .....	72	57	79	66	47	72	92	90	97
West South Central .....	68	52	77	64	46	72	88	86	98
Mountain .....	66	50	76	63	45	71	88	85	97
Pacific .....	64	53	83	59	47	78	91	88	97

<sup>1</sup> 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 are participating in at least one of these plan types.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 2. Medical care benefits: Access, participation, and take-up rates,<sup>1</sup> National Compensation Survey, March 2012**

(All workers = 100 percent)

Characteristics	Civilian <sup>2</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	73	54	74	70	51	72	87	73	84
<b>Worker characteristics</b>									
Management, professional, and related .....	88	69	78	87	67	76	89	74	83
Management, business, and financial .....	93	73	78	94	72	77	—	—	—
Professional and related .....	86	67	78	84	64	76	89	73	82
Teachers .....	86	70	81	—	—	—	88	72	82
Primary, secondary, and special education school teachers .....	97	79	81	—	—	—	98	80	82
Registered nurses .....	82	64	77	—	—	—	—	—	—
Service .....	47	32	68	41	25	62	81	69	85
Protective service .....	68	56	83	39	28	71	89	77	87
Sales and office .....	73	52	71	72	50	70	87	73	84
Sales and related .....	63	42	67	63	42	67	—	—	—
Office and administrative support .....	79	58	73	78	56	71	87	73	83
Natural resources, construction, and maintenance	78	60	76	77	57	75	95	83	87
Construction, extraction, farming, fishing, and forestry .....	72	57	78	70	53	76	—	—	—
Installation, maintenance, and repair .....	84	62	75	83	61	73	—	—	—
Production, transportation, and material moving ...	76	57	76	75	57	76	83	70	84
Production .....	82	64	78	82	64	77	—	—	—
Transportation and material moving .....	69	51	74	69	50	73	—	—	—
Full time .....	88	67	76	86	64	74	99	83	84
Part time .....	24	13	56	24	13	54	24	17	71
Union .....	95	79	83	94	78	83	95	79	83
Nonunion .....	69	50	72	67	48	71	80	68	84
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	38	22	59	34	19	57	68	55	81
Lowest 10 percent .....	21	11	51	19	9	50	54	43	79
Second 25 percent .....	77	55	72	74	51	69	91	78	86
Third 25 percent .....	87	68	78	86	65	76	93	79	85
Highest 25 percent .....	93	75	80	92	73	79	97	80	83
Highest 10 percent .....	95	76	80	93	74	79	97	82	84

See footnotes at end of table.



**Table 2. Medical care benefits: Access, participation, and take-up rates,<sup>1</sup> National Compensation Survey, March 2012—Continued**

(All workers = 100 percent)

Characteristics	Civilian <sup>2</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
<b>Establishment characteristics</b>									
Goods-producing industries .....	86	67	78	86	67	78	—	—	—
Service-providing industries .....	70	52	74	67	47	71	87	73	84
Education and health services .....	80	60	75	76	53	70	88	72	82
Educational services .....	86	69	80	81	59	74	88	71	81
Elementary and secondary schools .....	88	70	79	—	—	—	89	71	80
Junior colleges, colleges, and universities .....	86	71	82	90	68	76	84	73	86
Health care and social assistance .....	76	54	71	75	52	69	88	73	84
Hospitals .....	89	68	77	—	—	—	94	79	84
Public administration .....	88	77	87	—	—	—	88	77	87
1 to 99 workers .....	58	41	72	57	41	71	73	63	87
1 to 49 workers .....	54	38	71	54	38	70	64	56	88
50 to 99 workers .....	70	51	72	69	49	71	87	74	85
100 workers or more .....	86	66	76	85	63	74	89	74	83
100 to 499 workers .....	82	60	73	82	59	72	85	72	84
500 workers or more .....	90	71	79	89	68	76	90	75	83
<b>Geographic areas</b>									
New England .....	74	54	72	72	51	71	87	68	78
Middle Atlantic .....	73	57	78	71	53	75	86	77	89
East North Central .....	73	54	73	72	52	72	80	62	78
West North Central .....	71	52	74	68	48	71	85	71	84
South Atlantic .....	72	52	72	69	47	69	90	75	84
East South Central .....	77	59	77	72	52	72	92	85	92
West South Central .....	72	53	74	69	50	72	90	73	80
Mountain .....	71	50	71	68	48	70	87	70	80
Pacific .....	72	56	78	69	53	76	88	75	85

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, National Compensation Survey, March 2012**

(In percent)

Characteristics	Civilian <sup>1</sup>		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 .....	81	19	79	21	87	13
<b>Worker characteristics</b>						
Management, professional, and related .....	83	17	81	19	87	13
Management, business, and financial .....	81	19	80	20	—	—
Professional and related .....	83	17	81	19	87	13
Teachers .....	86	14	—	—	87	13
Primary, secondary, and special education school teachers .....	87	13	—	—	87	13
Registered nurses .....	80	20	—	—	—	—
Service .....	80	20	77	23	88	12
Protective service .....	85	15	77	23	88	12
Sales and office .....	79	21	78	22	88	12
Sales and related .....	74	26	74	26	—	—
Office and administrative support .....	81	19	79	21	88	12
Natural resources, construction, and maintenance	82	18	81	19	88	12
Construction, extraction, farming, fishing, and forestry .....	84	16	83	17	—	—
Installation, maintenance, and repair .....	81	19	80	20	—	—
Production, transportation, and material moving ...	81	19	80	20	87	13
Production .....	80	20	80	20	—	—
Transportation and material moving .....	81	19	80	20	—	—
Full time .....	81	19	80	20	87	13
Part time .....	75	25	74	26	83	17
Union .....	88	12	88	12	88	12
Nonunion .....	79	21	78	22	87	13
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	76	24	75	25	87	13
Lowest 10 percent .....	75	25	72	28	88	12
Second 25 percent .....	80	20	78	22	88	12
Third 25 percent .....	82	18	80	20	88	12
Highest 25 percent .....	83	17	81	19	86	14
Highest 10 percent .....	83	17	82	18	89	11

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 2012—Continued**

(In percent)

Characteristics	Civilian <sup>1</sup>		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
<b>Establishment characteristics</b>						
Goods-producing industries .....	82	18	82	18	—	—
Service-providing industries .....	81	19	79	21	87	13
Education and health services .....	83	17	80	20	87	13
Educational services .....	85	15	79	21	87	13
Elementary and secondary schools .....	86	14	—	—	87	13
Junior colleges, colleges, and universities .....	85	15	79	21	88	12
Health care and social assistance .....	81	19	80	20	86	14
Hospitals .....	82	18	—	—	86	14
Public administration .....	88	12	—	—	88	12
1 to 99 workers .....	80	20	79	21	91	9
1 to 49 workers .....	80	20	79	21	91	9
50 to 99 workers .....	79	21	78	22	91	9
100 workers or more .....	82	18	80	20	87	13
100 to 499 workers .....	80	20	79	21	88	12
500 workers or more .....	83	17	81	19	87	13
<b>Geographic areas</b>						
New England .....	77	23	75	25	84	16
Middle Atlantic .....	83	17	81	19	89	11
East North Central .....	81	19	80	20	89	11
West North Central .....	82	18	79	21	91	9
South Atlantic .....	80	20	78	22	87	13
East South Central .....	81	19	78	22	87	13
West South Central .....	81	19	80	20	86	14
Mountain .....	81	19	79	21	88	12
Pacific .....	82	18	81	19	86	14

<sup>1</sup> 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.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, National Compensation Survey, March 2012**

(In percent)

Characteristics	Civilian <sup>1</sup>		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 .....	69	31	68	32	71	29
<b>Worker characteristics</b>						
Management, professional, and related .....	70	30	70	30	69	31
Management, business, and financial .....	70	30	69	31	—	—
Professional and related .....	70	30	71	29	68	32
Teachers .....	66	34	—	—	67	33
Primary, secondary, and special education school teachers .....	65	35	—	—	66	34
Registered nurses .....	71	29	—	—	—	—
Service .....	65	35	61	39	73	27
Protective service .....	75	25	63	37	77	23
Sales and office .....	67	33	67	33	73	27
Sales and related .....	64	36	64	36	—	—
Office and administrative support .....	69	31	68	32	72	28
Natural resources, construction, and maintenance	69	31	69	31	72	28
Construction, extraction, farming, fishing, and forestry .....	70	30	69	31	—	—
Installation, maintenance, and repair .....	69	31	69	31	—	—
Production, transportation, and material moving ...	73	27	73	27	70	30
Production .....	74	26	73	27	—	—
Transportation and material moving .....	71	29	72	28	—	—
Full time .....	69	31	69	31	71	29
Part time .....	66	34	66	34	69	31
Union .....	80	20	83	17	78	22
Nonunion .....	66	34	66	34	63	37
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	60	40	60	40	63	37
Lowest 10 percent .....	60	40	58	42	56	44
Second 25 percent .....	67	33	66	34	73	27
Third 25 percent .....	70	30	68	32	71	29
Highest 25 percent .....	72	28	72	28	73	27
Highest 10 percent .....	74	26	73	27	79	21

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 2012—Continued**

(In percent)

Characteristics	Civilian <sup>1</sup>		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
<b>Establishment characteristics</b>						
Goods-producing industries .....	74	26	74	26	—	—
Service-providing industries .....	68	32	67	33	71	29
Education and health services .....	66	34	65	35	67	33
Educational services .....	66	34	64	36	66	34
Elementary and secondary schools .....	64	36	—	—	64	36
Junior colleges, colleges, and universities .....	71	29	69	31	72	28
Health care and social assistance .....	67	33	66	34	72	28
Hospitals .....	74	26	—	—	73	27
Public administration .....	77	23	—	—	77	23
1 to 99 workers .....	63	37	63	37	71	29
1 to 49 workers .....	63	37	63	37	73	27
50 to 99 workers .....	64	36	63	37	68	32
100 workers or more .....	72	28	73	27	71	29
100 to 499 workers .....	69	31	69	31	70	30
500 workers or more .....	74	26	77	23	71	29
<b>Geographic areas</b>						
New England .....	72	28	71	29	79	21
Middle Atlantic .....	75	25	72	28	87	13
East North Central .....	74	26	72	28	83	17
West North Central .....	70	30	70	30	69	31
South Atlantic .....	64	36	64	36	65	35
East South Central .....	62	38	66	34	55	45
West South Central .....	63	37	66	34	52	48
Mountain .....	67	33	67	33	63	37
Pacific .....	68	32	66	34	76	24

<sup>1</sup> 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.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 5. Life insurance benefits: Access, participation, and take-up rates,<sup>1</sup> National Compensation Survey, March 2012**

(All workers = 100 percent)

Characteristics	Civilian <sup>2</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	61	59	97	57	56	97	79	77	98
<b>Worker characteristics</b>									
Management, professional, and related .....	78	77	98	78	77	99	80	78	97
Management, business, and financial .....	85	84	99	85	85	99	—	—	—
Professional and related .....	76	74	98	74	73	98	79	77	97
Teachers .....	75	74	97	—	—	—	78	76	97
Primary, secondary, and special education school teachers .....	83	82	98	—	—	—	85	84	98
Registered nurses .....	75	74	99	—	—	—	—	—	—
Service .....	36	34	95	29	27	94	75	74	98
Protective service .....	69	67	97	46	43	94	86	85	99
Sales and office .....	59	57	97	57	55	96	79	77	98
Sales and related .....	47	44	94	47	44	94	—	—	—
Office and administrative support .....	66	65	98	64	63	98	79	77	98
Natural resources, construction, and maintenance	62	60	96	59	56	96	90	89	99
Construction, extraction, farming, fishing, and forestry .....	55	52	95	50	47	95	—	—	—
Installation, maintenance, and repair .....	69	66	97	67	64	96	—	—	—
Production, transportation, and material moving ...	64	62	97	63	61	97	77	76	99
Production .....	70	68	97	70	68	97	—	—	—
Transportation and material moving .....	57	56	97	56	54	96	—	—	—
Full time .....	76	74	97	73	71	97	90	88	98
Part time .....	14	13	92	13	12	92	22	21	95
Union .....	85	84	98	85	83	98	86	84	98
Nonunion .....	56	55	97	55	53	97	73	71	97
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	26	24	92	22	20	91	62	60	98
Lowest 10 percent .....	12	11	89	11	10	87	48	46	96
Second 25 percent .....	63	61	97	60	57	96	83	81	98
Third 25 percent .....	74	73	98	72	70	98	84	83	98
Highest 25 percent .....	84	83	99	82	81	99	88	86	97
Highest 10 percent .....	87	86	99	85	85	99	90	86	96

See footnotes at end of table.

**Table 5. Life insurance benefits: Access, participation, and take-up rates,<sup>1</sup> National Compensation Survey, March 2012—Continued**

(All workers = 100 percent)

Characteristics	Civilian <sup>2</sup>			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
<b>Establishment characteristics</b>									
Goods-producing industries .....	72	70	97	72	70	97	—	—	—
Service-providing industries .....	59	57	97	54	53	97	79	77	98
Education and health services .....	69	67	98	63	61	98	79	77	97
Educational services .....	76	74	98	67	66	99	79	77	97
Elementary and secondary schools .....	77	75	98	—	—	—	78	76	98
Junior colleges, colleges, and universities .....	82	79	96	83	82	99	81	77	94
Health care and social assistance .....	63	62	97	62	60	97	79	76	97
Hospitals .....	86	83	98	—	—	—	89	86	96
Public administration .....	82	81	98	—	—	—	82	81	98
1 to 99 workers .....	42	40	96	41	39	96	61	60	98
1 to 49 workers .....	37	35	96	36	34	96	59	57	97
50 to 99 workers .....	58	56	96	57	55	96	65	64	98
100 workers or more .....	78	76	98	77	75	98	82	80	98
100 to 499 workers .....	71	69	97	70	68	97	74	73	98
500 workers or more .....	85	84	98	86	84	99	84	82	98
<b>Geographic areas</b>									
New England .....	63	62	97	62	61	98	73	68	93
Middle Atlantic .....	58	58	99	54	53	99	84	83	99
East North Central .....	65	63	97	63	62	98	79	75	95
West North Central .....	64	62	97	61	59	96	79	79	99
South Atlantic .....	60	58	97	56	54	96	83	81	98
East South Central .....	68	65	96	63	61	96	84	79	94
West South Central .....	63	60	96	60	57	95	76	75	98
Mountain .....	58	56	97	54	52	96	80	79	99
Pacific .....	54	53	98	50	49	98	72	71	99

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2012**

(All workers = 100 percent)

Characteristics	Civilian <sup>1</sup>			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	74	76	61	77	77	89	59	67
<b>Worker characteristics</b>									
Management, professional, and related .....	86	75	79	84	87	89	90	43	55
Management, business, and financial .....	90	94	95	90	96	97	–	–	–
Professional and related .....	84	67	73	81	83	85	90	36	49
Teachers .....	85	16	34	–	–	–	88	12	30
Primary, secondary, and special education school teachers .....	95	11	28	–	–	–	95	9	27
Registered nurses .....	81	82	84	–	–	–	–	–	–
Service .....	47	59	56	40	56	53	85	75	78
Protective service .....	69	78	80	40	64	70	90	88	87
Sales and office .....	67	79	81	65	–	81	89	84	85
Sales and related .....	52	67	70	52	67	69	–	–	–
Office and administrative support .....	75	86	88	73	86	89	90	84	86
Natural resources, construction, and maintenance	57	83	83	53	82	82	95	95	96
Construction, extraction, farming, fishing, and forestry .....	45	74	75	39	72	73	–	–	–
Installation, maintenance, and repair .....	68	91	91	65	90	90	–	–	–
Production, transportation, and material moving ...	54	82	83	52	83	84	87	63	73
Production .....	54	90	91	54	90	91	–	–	–
Transportation and material moving .....	53	73	76	51	75	77	–	–	–
Full time .....	79	87	–	75	91	90	98	67	74
Part time .....	25	34	39	23	35	40	40	20	29
Union .....	84	75	80	73	91	91	97	57	69
Nonunion .....	62	74	75	60	75	76	82	62	66
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	32	51	52	29	49	50	75	55	62
Lowest 10 percent .....	20	38	35	18	37	33	62	41	49
Second 25 percent .....	68	82	84	64	83	84	93	84	87
Third 25 percent .....	79	89	–	75	90	90	93	69	76
Highest 25 percent .....	87	79	82	84	90	91	96	36	49
Highest 10 percent .....	90	76	79	86	90	90	98	34	45

See footnotes at end of table.



**Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2012—Continued**

(All workers = 100 percent)

Characteristics	Civilian <sup>1</sup>			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
<b>Establishment characteristics</b>									
Goods-producing industries .....	57	90	90	56	90	90	—	—	—
Service-providing industries .....	67	71	73	62	74	75	89	59	67
Education and health services .....	81	65	71	77	79	81	89	42	55
Educational services .....	87	41	53	79	59	65	89	36	50
Elementary and secondary schools .....	90	27	42	—	—	—	90	27	42
Junior colleges, colleges, and universities .....	85	68	78	82	73	80	87	66	77
Health care and social assistance .....	77	83	84	76	83	83	87	86	88
Hospitals .....	88	89	91	—	—	—	93	93	94
Public administration .....	89	89	88	—	—	—	89	89	88
1 to 99 workers .....	53	69	69	52	69	69	78	66	69
1 to 49 workers .....	51	67	67	50	67	67	70	65	66
50 to 99 workers .....	57	75	75	55	75	76	90	67	73
100 workers or more .....	77	79	82	73	86	87	90	58	67
100 to 499 workers .....	69	80	82	66	83	84	87	59	63
500 workers or more .....	86	78	82	82	90	91	91	58	68
<b>Geographic areas</b>									
New England .....	70	72	72	67	76	75	86	48	54
Middle Atlantic .....	69	73	77	65	76	79	89	58	62
East North Central .....	62	74	77	58	78	79	85	53	65
West North Central .....	64	72	74	59	75	75	90	58	69
South Atlantic .....	65	76	77	60	78	77	92	66	77
East South Central .....	65	76	77	57	78	79	90	66	71
West South Central .....	67	75	77	64	79	81	85	52	54
Mountain .....	61	74	73	58	77	75	83	54	59
Pacific .....	67	72	73	63	72	73	91	67	73

<sup>1</sup> 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.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).

**Appendix table 1. Survey establishment response, National Compensation Survey, March 2012**

Establishments	Total	Private industry	State and local governments
Total in sampling frame <sup>1</sup> .....	5,260,659	5,041,564	219,095
Total in sample .....	12,545	10,951	1,594
Responding .....	7,998	6,618	1,380
Refused or unable to provide data .....	3,045	2,850	195
Out of business or not in survey scope .....	1,502	1,483	19

<sup>1</sup> 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.

NOTE: Because of rounding, sums of individual items may not equal totals.

**Appendix table 2. Number of workers<sup>1</sup> represented, National Compensation Survey, March 2012**

Occupational group <sup>2</sup>	Civilian workers	Private industry workers	State and local government workers
All workers .....	122,742,800	103,882,000	18,860,800
Management, professional, and related ....	36,579,100	26,183,300	10,395,700
Management, business, and financial ...	10,377,700	8,817,400	–
Professional and related .....	26,201,300	17,365,900	8,835,400
Teachers .....	6,145,000	–	4,952,800
Primary, secondary, and special education school teachers .....	4,120,500	–	3,642,100
Registered nurses .....	2,726,100	–	–
Service .....	26,834,000	22,791,300	4,042,700
Protective service .....	3,121,000	1,299,800	1,821,200
Sales and office .....	31,979,400	29,254,600	2,724,900
Sales and related .....	11,769,000	11,633,100	–
Office and administrative support .....	20,210,500	17,621,400	2,589,100
Natural resources, construction, and maintenance .....	9,179,400	8,252,300	927,200
Construction, extraction, farming, fishing, and forestry .....	4,378,200	3,867,000	–
Installation, maintenance, and repair ....	4,801,200	4,385,200	–
Production, transportation, and material moving .....	18,170,800	17,400,500	770,300
Production .....	8,818,100	8,705,000	–
Transportation and material moving .....	9,352,700	8,695,400	–

<sup>1</sup> 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.

<sup>2</sup> The 2000 Standard Occupational Classification system is used to classify workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no estimates for this characteristic are provided in this publication.