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Technical information: (202) 691-6199 • NCSinfo@bls.gov • www.bls.gov/ebs
Media contact: (202) 691-5902 • PressOffice@bls.gov

EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2010

Employer provided retirement plans were a common employee benefit in the United States, available to 74 percent of all full-time workers in private industry in March 2010, the Bureau of Labor Statistics reported today. By contrast, 39 percent of part-time private industry workers had access to a retirement 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. Access to medical care benefits and paid sick leave benefits were provided to 86 and 74 percent of full-time private industry workers, respectively. Only 24 percent of part-time workers had access to medical care and 26 percent to paid sick leave benefits. (See chart 1.) A worker with access to a medical or retirement plan is defined as having an employer-provided plan available for use, regardless of the workers' decisions to enroll or participate in the plan.

Chart 1. Full- and part-time workers: Access to selected benefits, private industry, March 2010

In percent

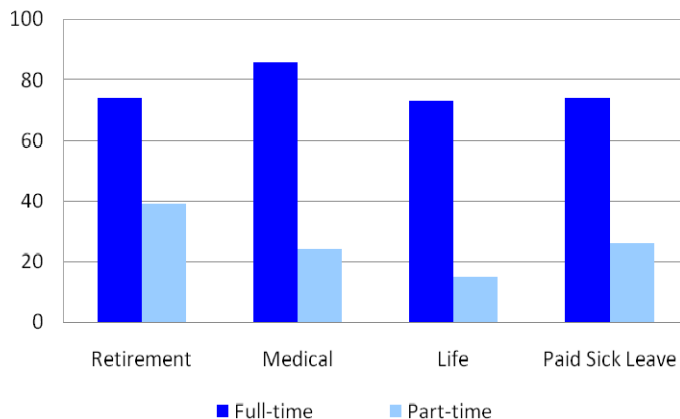
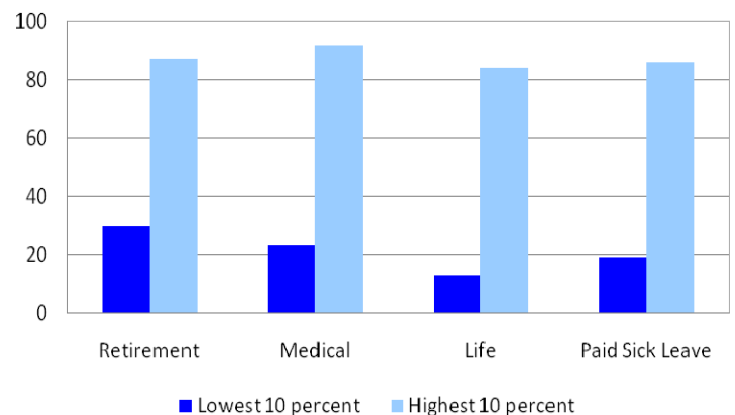


Chart 2. High- and low-wage earners: Access to selected benefits, private industry, March 2010

In percent



NOTE

More information will be published in early fall, including March 2010 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 *Program Perspectives* will be published featuring the latest benefits data. *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/ncs/ebs>.

The following are additional findings:

- Sixty-five percent of private industry employees had access to retirement benefits, compared with 90 percent of state and local government employees. Eighty-five percent of state and local government employees participated in a retirement plan, a significantly greater percentage than for private industry workers, at 50 percent. (See table 1.)
- Among full-time state and local government workers, virtually all (99 percent) had access to retirement and medical care benefits. Part-time workers' access to these benefits was more limited in both private industry and in state and local government. (See tables 1 and 2.)
- 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 70 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 (89 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.)

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.

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 2010 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, 2010. Data on detailed provisions of health insurance and retirement benefits in private industry for 2010 will be available in 2011. 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

Average wages for occupations within an establishment were used to produce estimates for worker groups averaging hourly pay within the six earnings categories: Lowest 10 percent, lowest 25 percent, second 25 percent, third 25 percent, highest 25 percent, and highest 10 percent. The categories 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 these 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 and are used to determine the wage categories. 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, 2009* (Bulletin 2738). Values corresponding to the percentiles used in the tables are as follows:

Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	\$8.40	\$11.11	\$16.55	\$25.97	\$38.60
Private industry workers	\$8.10	\$10.63	\$15.70	\$24.53	\$37.02
State and local government	\$11.64	\$15.35	\$22.04	\$32.53	\$44.48

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 2010 NCS benefits survey represented about 118 million civilian workers; of this number, about 99 million were private industry workers and 19 million were State and local government workers (see Appendix table 2).

Survey response

The March 2010 benefits survey included a sample of 18,174 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, for example, following a bankruptcy. 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 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.

Table 1. Retirement benefits:¹ Access, participation, and take-up rates,² National Compensation Survey, March 2010

(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	69	55	80	65	50	76	90	85	95
Worker characteristics									
Management, professional, and related	83	74	89	80	68	86	92	87	95
Management, business, and financial	86	78	90	85	76	89	—	—	—
Professional and related	82	73	88	77	65	84	91	87	95
Teachers	86	81	95	—	—	—	91	87	96
Primary, secondary, and special education school teachers	92	89	96	—	—	—	97	94	97
Registered nurses	82	69	85	—	—	—	—	—	—
Service	49	32	66	42	23	55	83	79	95
Protective service	75	63	84	50	26	51	91	87	96
Sales and office	71	56	78	70	53	76	90	86	96
Sales and related	66	43	66	66	43	65	—	—	—
Office and administrative support	74	63	84	72	59	82	91	88	96
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	67	55	81	64	51	79	94	91	96
Installation, maintenance, and repair	65	50	78	61	45	74	—	—	—
Production, transportation, and material moving ... Production	70	59	84	68	56	83	—	—	—
Transportation and material moving	67	52	78	66	51	77	88	84	96
Full time	66	52	80	65	52	79	—	—	—
Part time	68	53	77	67	50	75	—	—	—
Union	78	65	84	74	59	80	99	94	96
Nonunion	39	23	58	39	21	54	40	36	89
Union	92	87	94	88	82	93	97	93	96
Nonunion	65	49	77	62	46	74	83	79	95
Average wage within the following categories: ⁴									
Lowest 25 percent	43	24	56	40	20	50	74	69	94
Lowest 10 percent	31	12	39	30	10	34	60	56	94
Second 25 percent	70	54	78	67	48	73	94	89	95
Third 25 percent	80	68	86	75	62	82	95	91	96
Highest 25 percent	88	81	92	84	75	89	98	94	96
Highest 10 percent	90	83	92	87	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 2010—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	73	60	83	72	60	83	—	—	—
Service-providing industries	68	55	80	63	47	75	90	85	95
Education and health services	78	67	85	70	55	78	91	87	95
Educational services	87	82	94	74	63	86	91	87	96
Elementary and secondary schools	90	87	96	—	—	—	92	89	97
Junior colleges, colleges, and universities	87	79	91	88	78	89	86	79	92
Health care and social assistance	72	56	78	70	53	76	92	84	91
Hospitals	89	78	87	—	—	—	94	84	90
Public administration	90	86	96	—	—	—	90	86	96
1 to 99 workers	52	37	70	51	35	69	77	74	96
1 to 49 workers	48	34	71	47	32	69	71	68	95
50 to 99 workers	65	46	70	64	43	68	87	84	97
100 workers or more	84	72	86	81	66	82	91	87	95
100 to 499 workers	79	63	80	78	60	77	88	84	96
500 workers or more	88	80	91	85	75	88	93	88	95
Geographic areas									
New England	67	55	83	63	50	80	86	82	96
Middle Atlantic	72	60	84	68	56	82	92	87	94
East North Central	69	56	81	67	52	78	85	82	96
West North Central	72	58	81	69	54	78	89	82	92
South Atlantic	70	54	76	66	47	71	91	85	94
East South Central	68	54	79	62	45	73	90	86	96
West South Central	66	52	78	61	44	72	90	88	98
Mountain	70	55	79	66	49	75	89	87	97
Pacific	66	54	82	60	47	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 participating 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 categories are based on the average wage for each occupation surveyed, which may include workers 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, 2009." 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/glossary20092010.htm.

Table 2. Medical care benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2010

(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	73	55	75	71	51	73	88	73	83
Worker characteristics									
Management, professional, and related	88	68	78	87	66	76	90	73	81
Management, business, and financial	94	74	79	94	74	78	—	—	—
Professional and related	85	66	78	83	63	76	89	73	82
Teachers	84	67	80	—	—	—	89	73	82
Primary, secondary, and special education school teachers	92	73	80	—	—	—	95	78	82
Registered nurses	81	62	76	—	—	—	—	—	—
Service	50	34	67	44	27	61	81	68	85
Protective service	73	59	81	48	31	64	89	77	87
Sales and office	73	52	71	72	50	70	88	75	84
Sales and related	64	41	65	64	41	64	—	—	—
Office and administrative support	79	59	74	78	56	72	89	75	84
Natural resources, construction, and maintenance	78	62	79	76	60	78	95	81	86
Construction, extraction, farming, fishing, and forestry	72	58	80	70	56	80	—	—	—
Installation, maintenance, and repair	84	66	78	83	64	77	—	—	—
Production, transportation, and material moving ...	76	59	77	76	59	77	82	69	84
Production	81	65	80	81	65	80	—	—	—
Transportation and material moving	72	53	74	71	52	73	—	—	—
Full time	88	67	76	86	64	74	99	82	84
Part time	24	14	59	24	14	57	28	19	68
Union	93	78	84	91	77	84	95	79	83
Nonunion	70	50	72	68	48	71	81	67	82
Average wage within the following categories: ³									
Lowest 25 percent	41	25	60	38	22	58	69	56	81
Lowest 10 percent	25	13	54	23	12	52	53	41	79
Second 25 percent	78	56	72	76	52	69	91	78	85
Third 25 percent	88	70	79	86	66	77	95	79	83
Highest 25 percent	92	74	80	90	72	79	97	79	82
Highest 10 percent	94	75	80	92	72	79	97	80	82

See footnotes at end of table.

Table 2. Medical care benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2010—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	81	85	69	81	—	—	—
Service-providing industries	71	52	73	68	48	70	88	72	83
Education and health services	80	60	75	75	53	70	89	72	81
Educational services	86	68	80	76	54	72	88	72	81
Elementary and secondary schools	88	69	79	—	—	—	89	71	80
Junior colleges, colleges, and universities	87	72	83	90	69	76	86	75	87
Health care and social assistance	76	54	71	75	52	70	91	76	83
Hospitals	88	69	78	—	—	—	94	77	82
Public administration	88	75	84	—	—	—	88	75	84
1 to 99 workers	60	43	71	59	42	71	75	64	85
1 to 49 workers	56	39	71	55	39	70	68	58	86
50 to 99 workers	71	52	73	70	50	72	86	73	84
100 workers or more	86	66	77	84	63	74	89	74	82
100 to 499 workers	82	60	74	82	59	72	85	72	85
500 workers or more	89	71	79	88	68	78	91	74	82
Geographic areas									
New England	71	52	73	69	49	71	85	71	84
Middle Atlantic	74	57	78	71	53	75	87	78	91
East North Central	73	54	75	71	53	74	81	63	78
West North Central	72	54	76	70	52	74	84	67	80
South Atlantic	75	53	71	72	49	69	91	74	81
East South Central	78	60	77	74	55	74	94	80	85
West South Central	71	51	72	67	47	69	90	74	82
Mountain	73	52	71	71	49	69	86	68	79
Pacific	74	58	79	71	55	77	90	75	83

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 categories are based on the average wage for each occupation surveyed, which may include workers 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, 2009." 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/glossary20092010.htm.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, National Compensation Survey, March 2010

(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	89	11
Worker characteristics						
Management, professional, and related	84	16	81	19	89	11
Management, business, and financial	82	18	81	19	—	—
Professional and related	84	16	82	18	88	12
Teachers	88	12	—	—	89	11
Primary, secondary, and special education school teachers	89	11	—	—	89	11
Registered nurses	81	19	—	—	—	—
Service	82	18	78	22	89	11
Protective service	86	14	74	26	89	11
Sales and office	80	20	79	21	89	11
Sales and related	76	24	76	24	—	—
Office and administrative support	82	18	80	20	89	11
Natural resources, construction, and maintenance	83	17	82	18	90	10
Construction, extraction, farming, fishing, and forestry	85	15	84	16	—	—
Installation, maintenance, and repair	82	18	81	19	—	—
Production, transportation, and material moving ...	82	18	81	19	89	11
Production	81	19	81	19	—	—
Transportation and material moving	82	18	81	19	—	—
Full time	82	18	80	20	89	11
Part time	80	20	79	21	86	14
Union	89	11	89	11	90	10
Nonunion	80	20	79	21	89	11
Average wage within the following categories: ²						
Lowest 25 percent	78	22	77	23	89	11
Lowest 10 percent	76	24	75	25	89	11
Second 25 percent	80	20	79	21	89	11
Third 25 percent	83	17	81	19	90	10
Highest 25 percent	84	16	82	18	88	12
Highest 10 percent	84	16	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 2010—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	89	11
Education and health services	85	15	82	18	89	11
Educational services	88	12	80	20	89	11
Elementary and secondary schools	89	11	—	—	89	11
Junior colleges, colleges, and universities	86	14	79	21	89	11
Health care and social assistance	82	18	82	18	86	14
Hospitals	82	18	—	—	86	14
Public administration	89	11	—	—	89	11
1 to 99 workers	80	20	80	20	91	9
1 to 49 workers	81	19	80	20	92	8
50 to 99 workers	80	20	79	21	90	10
100 workers or more	83	17	81	19	89	11
100 to 499 workers	81	19	79	21	90	10
500 workers or more	84	16	82	18	88	12
Geographic areas						
New England	79	21	78	22	85	15
Middle Atlantic	84	16	82	18	92	8
East North Central	82	18	80	20	90	10
West North Central	82	18	80	20	90	10
South Atlantic	80	20	78	22	88	12
East South Central	81	19	77	23	91	9
West South Central	83	17	81	19	87	13
Mountain	83	17	81	19	90	10
Pacific	83	17	82	18	87	13

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 categories are based on the average wage for each occupation surveyed, which may include workers 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, 2009." 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/glossary20092010.htm.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, National Compensation Survey, March 2010

(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	70	30	70	30	73	27
Worker characteristics						
Management, professional, and related	72	28	71	29	72	28
Management, business, and financial	72	28	71	29	—	—
Professional and related	71	29	72	28	71	29
Teachers	69	31	—	—	70	30
Primary, secondary, and special education school teachers	67	33	—	—	69	31
Registered nurses	72	28	—	—	—	—
Service	68	32	65	35	74	26
Protective service	75	25	63	37	78	22
Sales and office	68	32	67	33	74	26
Sales and related	65	35	64	36	—	—
Office and administrative support	69	31	68	32	74	26
Natural resources, construction, and maintenance	70	30	69	31	76	24
Construction, extraction, farming, fishing, and forestry	70	30	68	32	—	—
Installation, maintenance, and repair	71	29	70	30	—	—
Production, transportation, and material moving ...	73	27	73	27	74	26
Production	74	26	74	26	—	—
Transportation and material moving	72	28	72	28	—	—
Full time	70	30	70	30	73	27
Part time	70	30	69	31	74	26
Union	82	18	83	17	81	19
Nonunion	67	33	67	33	65	35
Average wage within the following categories: ²						
Lowest 25 percent	63	37	63	37	66	34
Lowest 10 percent	62	38	62	38	60	40
Second 25 percent	67	33	66	34	75	25
Third 25 percent	72	28	70	30	73	27
Highest 25 percent	75	25	74	26	76	24
Highest 10 percent	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 2010—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	74	26	74	26	—	—
Service-providing industries	69	31	68	32	73	27
Education and health services	69	31	68	32	70	30
Educational services	69	31	66	34	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	74	26
Hospitals	75	25	—	—	74	26
Public administration	79	21	—	—	79	21
1 to 99 workers	65	35	65	35	71	29
1 to 49 workers	64	36	64	36	71	29
50 to 99 workers	66	34	66	34	71	29
100 workers or more	73	27	73	27	73	27
100 to 499 workers	71	29	70	30	73	27
500 workers or more	75	25	77	23	73	27
Geographic areas						
New England	74	26	72	28	82	18
Middle Atlantic	77	23	73	27	90	10
East North Central	76	24	74	26	85	15
West North Central	71	29	71	29	70	30
South Atlantic	65	35	65	35	66	34
East South Central	63	37	65	35	59	41
West South Central	63	37	66	34	54	46
Mountain	69	31	69	31	69	31
Pacific	71	29	69	31	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 categories are based on the average wage for each occupation surveyed, which may include workers 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, 2009." 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/glossary20092010.htm.

Table 5. Life insurance benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2010

(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	80	78	97
Worker characteristics									
Management, professional, and related	79	77	98	78	76	98	81	78	97
Management, business, and financial	85	84	98	85	84	99	—	—	—
Professional and related	76	74	98	74	73	98	80	77	97
Teachers	74	72	97	—	—	—	79	77	97
Primary, secondary, and special education school teachers	79	78	98	—	—	—	83	82	98
Registered nurses	73	71	98	—	—	—	—	—	—
Service	40	37	94	33	31	93	75	72	97
Protective service	74	71	96	58	53	90	84	83	98
Sales and office	60	58	96	58	56	95	81	79	97
Sales and related	49	45	92	48	45	92	—	—	—
Office and administrative support	67	65	97	65	63	97	81	79	97
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	62	59	96	58	56	95	90	89	99
Installation, maintenance, and repair	53	50	94	49	46	93	—	—	—
Production, transportation, and material moving ... Production	70	68	97	68	66	97	—	—	—
Transportation and material moving	65	63	97	65	62	96	76	75	99
Full time	70	68	97	70	68	97	—	—	—
Part time	60	58	96	59	57	96	—	—	—
Union	76	74	97	73	71	97	90	88	97
Nonunion	16	14	90	15	13	89	23	22	94
Union	84	83	98	82	81	98	87	85	98
Nonunion	58	56	96	56	54	96	74	72	97
Average wage within the following categories: ³									
Lowest 25 percent	30	27	91	26	24	90	62	59	96
Lowest 10 percent	16	14	88	13	12	87	46	44	96
Second 25 percent	65	63	96	63	60	95	84	82	98
Third 25 percent	75	73	97	72	70	97	85	84	98
Highest 25 percent	83	82	98	81	80	99	89	86	97
Highest 10 percent	86	85	98	84	84	99	89	86	97

See footnotes at end of table.

Table 5. Life insurance benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2010—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	72	70	97	72	70	97	—	—	—
Service-providing industries	60	58	96	56	54	96	80	77	97
Education and health services	70	67	97	64	61	96	80	77	97
Educational services	77	75	98	67	66	99	79	77	97
Elementary and secondary schools	76	75	98	—	—	—	78	77	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	82	80	97
Hospitals	86	84	98	—	—	—	89	85	96
Public administration	82	80	98	—	—	—	82	80	98
1 to 99 workers	44	41	95	43	40	95	64	62	97
1 to 49 workers	39	37	95	38	36	95	61	59	96
50 to 99 workers	57	55	95	57	54	95	69	67	97
100 workers or more	78	76	97	77	75	97	82	80	97
100 to 499 workers	71	68	96	71	68	96	73	71	98
500 workers or more	86	84	98	86	85	99	85	83	97
Geographic areas									
New England	60	58	97	58	57	97	72	69	96
Middle Atlantic	60	59	99	56	55	98	84	84	99
East North Central	66	63	96	64	61	96	78	74	95
West North Central	63	62	97	61	59	96	77	76	99
South Atlantic	64	62	97	60	58	97	84	81	97
East South Central	67	65	96	63	61	96	83	78	94
West South Central	61	57	94	58	54	92	76	74	98
Mountain	62	59	96	58	55	95	83	82	98
Pacific	57	55	97	53	51	97	76	75	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 categories are based on the average wage for each occupation surveyed, which may include workers 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, 2009." 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/glossary20092010.htm.

Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Civilian ¹			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid personal leave	Paid sick leave	Paid vacation	Paid personal leave	Paid sick leave	Paid vacation	Paid personal leave
All workers	67	74	41	62	77	37	89	60	60
Worker characteristics									
Management, professional, and related	87	74	58	86	87	54	90	44	65
Management, business, and financial	91	94	57	91	96	56	—	—	—
Professional and related	86	67	58	84	83	54	90	36	66
Teachers	84	17	64	—	—	—	88	12	70
Primary, secondary, and special education school teachers	92	12	76	—	—	—	93	9	79
Registered nurses	81	82	62	—	—	—	—	—	—
Service	48	61	28	42	59	24	85	75	51
Protective service	69	79	42	37	66	24	89	87	54
Sales and office	69	80	41	67	80	40	91	86	55
Sales and related	56	70	32	55	70	32	—	—	—
Office and administrative support	77	86	47	74	86	45	92	86	56
Natural resources, construction, and maintenance	56	80	28	51	78	26	94	94	46
Construction, extraction, farming, fishing, and forestry	42	69	20	36	66	17	—	—	—
Installation, maintenance, and repair	69	90	37	66	90	35	—	—	—
Production, transportation, and material moving ...	55	82	33	54	83	31	87	63	59
Production	53	90	30	53	90	30	—	—	—
Transportation and material moving	57	74	35	55	75	33	—	—	—
Full time	79	86	47	74	91	43	98	67	65
Part time	28	36	21	26	37	19	41	20	30
Union	83	73	58	71	87	48	97	57	71
Nonunion	64	75	38	61	76	36	83	62	50
Average wage within the following categories: ²									
Lowest 25 percent	35	54	21	32	53	19	75	56	45
Lowest 10 percent	22	40	14	19	39	12	62	40	37
Second 25 percent	70	83	41	66	84	39	93	83	58
Third 25 percent	80	88	46	75	89	43	94	71	65
Highest 25 percent	87	77	59	84	89	53	96	37	70
Highest 10 percent	90	73	59	86	89	54	98	34	65

See footnotes at end of table.

Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Civilian ¹			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid personal leave	Paid sick leave	Paid vacation	Paid personal leave	Paid sick leave	Paid vacation	Paid personal leave
Establishment characteristics									
Goods-producing industries	55	88	30	54	88	30	—	—	—
Service-providing industries	69	72	43	64	75	39	89	59	60
Education and health services	83	65	58	78	79	53	90	43	65
Educational services	87	40	62	75	53	46	90	36	66
Elementary and secondary schools	90	27	70	—	—	—	90	27	72
Junior colleges, colleges, and universities	86	68	49	82	72	56	88	66	45
Health care and social assistance	79	84	55	78	83	54	91	90	58
Hospitals	89	89	67	—	—	—	93	94	53
Public administration	89	88	53	—	—	—	89	88	53
1 to 99 workers	54	70	27	53	70	26	78	67	45
1 to 49 workers	53	69	25	52	69	25	72	67	36
50 to 99 workers	58	75	34	56	75	32	89	66	58
100 workers or more	78	78	53	73	85	50	91	59	62
100 to 499 workers	70	79	47	67	82	44	88	59	62
500 workers or more	85	77	59	81	89	57	92	59	62
Geographic areas									
New England	72	71	51	69	75	46	86	48	80
Middle Atlantic	71	74	50	67	77	46	90	58	69
East North Central	62	74	44	58	78	40	85	52	64
West North Central	67	73	35	62	76	32	89	56	51
South Atlantic	65	77	40	60	79	36	93	68	57
East South Central	63	75	36	55	77	35	91	67	39
West South Central	67	74	37	63	78	32	86	52	61
Mountain	65	73	37	62	77	34	85	55	55
Pacific	70	75	37	65	76	33	93	68	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 categories are based on the average wage for each occupation surveyed, which may include workers 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, 2009." 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/glossary20092010.htm.

Appendix table 1. Survey establishment response, National Compensation Survey, March 2010

Establishments	Total	Private industry	State and local governments
Total in sampling frame ¹	5,224,243	5,008,241	216,002
Total in sample	18,174	16,151	2,023
Responding	10,791	9,018	1,773
Refused or unable to provide data	4,704	4,476	228
Out of business or not in survey scope	2,679	2,657	22

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 2010

Occupational group ²	Civilian workers	Private industry workers	State and local government workers
All workers	118,042,100	98,779,100	19,263,000
Management, professional, and related	34,559,900	23,948,400	10,611,500
Management, business, and financial ...	9,109,700	7,498,000	–
Professional and related	25,450,100	16,450,400	8,999,800
Teachers	6,361,600	–	4,971,400
Primary, secondary, and special education school teachers	4,273,900	–	3,671,500
Registered nurses	2,588,700	–	–
Service	25,604,400	21,495,200	4,109,200
Protective service	3,048,300	1,188,000	1,860,300
Sales and office	30,859,100	28,061,600	2,797,500
Sales and related	11,326,200	11,175,200	–
Office and administrative support	19,532,900	16,886,400	2,646,400
Natural resources, construction, and maintenance	9,664,200	8,691,200	972,900
Construction, extraction, farming, fishing, and forestry	4,865,200	4,327,200	–
Installation, maintenance, and repair	4,798,900	4,364,000	–
Production, transportation, and material moving	17,354,500	16,582,600	771,900
Production	8,479,200	8,352,300	–
Transportation and material moving	8,875,200	8,230,300	–

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: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data did not meet publication criteria.