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EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2013

Employer-provided medical care was available to 85 percent of full-time private industry workers in the United States in March 2013, the U.S. Bureau of Labor Statistics reported today. By contrast, only 24 percent of part-time workers had medical care benefits available. Access, or availability, also varied by employment size: 57 percent for all workers in small establishments (those with fewer than 100 employees), compared with 85 percent in medium and large establishments (those with 100 employees or more).

Retirement benefits followed a similar pattern as medical care benefits. In private industry, 74 percent of full-time workers had access to a retirement plan, significantly higher than 37 percent of part-time workers. Retirement benefits were available to 49 percent of workers in small establishments and 82 percent of workers in medium and large establishments. 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' decision to enroll or participate in the plan. (See charts 1 and 2.)

Chart 1. Full and part-time workers: Access to selected benefits, private industry, March 2013

In percent

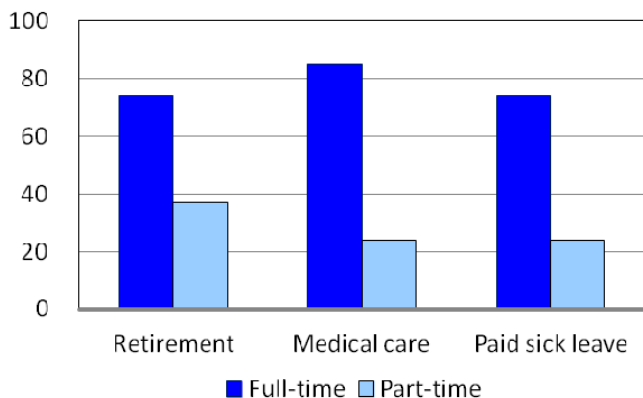
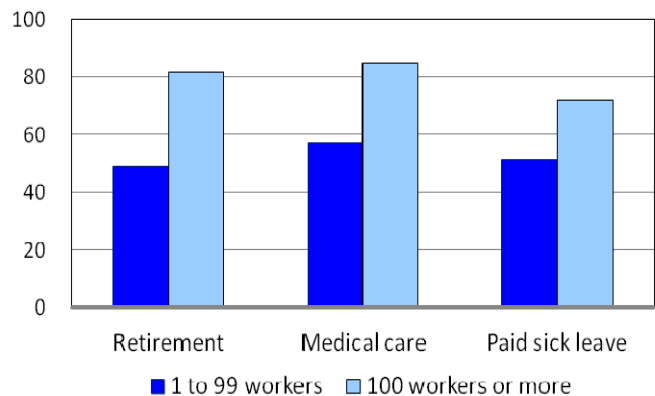


Chart 2. Establishments by employment size: Access to selected benefits, private industry, March 2013

In percent



Paid sick leave benefits were also more commonly offered to full-time workers and those in medium and large establishments in private industry. Plans were offered to 74 percent of full-time workers and 24 percent of part-time workers. Similarly, 51 percent of workers in small establishments and 72 percent in medium and large establishments had access to a paid sick leave benefit. (See charts 1 and 2 and table 6.)

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.

Additional findings include:

- In private industry, 64 percent of employees had access to retirement benefits, significantly less than the 89 percent of state and local government employees with access. Additionally, only 49 percent of private industry employees actually participated in a retirement plan (had current coverage), significantly less than the 85 percent participation rate of state and local government employees. (See table 1.)
- Full-time workers in state and local government had greater access to employer-provided benefits than private industry workers. For example, retirement and medical care benefits were offered to 99 percent of state and local government workers while only 74 percent of full-time employees in private industry had access to retirement benefits and 85 percent to medical care coverage. (See tables 1 and 2.)
- For private industry employees in the lowest 10 percent of average earnings, employers paid 71 percent of the single coverage medical plan premium. For employees in the highest 10 percent of average earnings, the employer share of the premium was 81 percent. For family coverage, the employer share of the premium was 56 percent for employees in the lowest 10 percent of earnings, significantly less than the 73 percent for employees in the highest 10 percent of earnings. (See tables 3 and 4).
- Access and participation in life insurance benefits varied significantly for full-time and part-time workers. In private industry, 72 percent of full-time workers had access to life insurance benefits. For state and local government workers, 90 percent of full-time workers had access. In contrast, only 14 percent of part-time workers in private industry and 23 percent of state and local government workers had access. Most workers who had access participated in life insurance benefits. (See table 5.)
- Paid holidays were available to 97 percent of management, business, and financial employees in private industry. In contrast, only 53 percent of service employees in private industry were provided paid holidays. (See table 6.)

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/ebs/home.htm>.

NOTE

More information will be published in early fall, including March 2013 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. For the latest benefit publications, see: <http://www.bls.gov/ebs>.

In addition, new editions of *Beyond the Numbers: Pay and Benefits* (<http://www.bls.gov/opub/btn/>) will be published featuring the latest benefits data. *Beyond the Numbers: Pay and Benefits*, brings together employee benefits information from various National Compensation Survey publications into one convenient and easy-to-read format.

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 2013 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, 2013. Previous publications containing information on employee benefits for private industry and state and local government workers are available on the BLS website at <http://www.bls.gov/ebs>.

Calculation details

For data presented by wage category, average hourly earnings from sampled occupations within an establishment were used to produce estimates for worker groups within six earnings categories: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories are based on unpublished March 2013 wages and salaries from the *Employer Costs for Employee Compensation*.

The percentiles were 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 the hourly percentile values, the individual worker hourly earnings are appropriately weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	\$8.75	\$11.53	\$17.46	\$27.60	\$41.80
Private industry workers	\$8.50	\$11.00	\$16.59	\$26.18	\$40.44
State and local government workers	\$12.00	\$15.80	\$23.01	\$34.19	\$47.72

The lowest 10 percent and 25 percent wage categories include those occupations with an average hourly wage less than the 10th percentile value and 25th percentile value, respectively. The second 25 percent category includes those occupations that make at or above the 25th percentile value but less than the 50th percentile value. The third 25 percent category includes those occupations that make at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25 and 10 percent wage categories include those occupations with an average wage value greater than or equal to the 75th and 90th percentile value, respectively.

(Note: Individual workers can fall into an earnings category different from the average for the occupation into which they are classified because average hourly earnings for the occupation are used to produce the benefit estimates.)

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 response

The March 2013 benefits survey included a sample of 11,893 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.

Survey scope

The March 2013 NCS benefits survey represented nearly 125 million civilian workers; of this number, about 106 million were private industry workers and 19 million, state and local government workers (see Appendix table 2).

Obtaining information

For research articles on employee benefits, see the *Monthly Labor Review* 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 2013

(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	68	54	80	64	49	76	89	85	95
Worker characteristics									
Management, professional, and related	83	73	88	79	68	85	91	87	95
Management, business, and financial	85	76	89	84	74	88	—	—	—
Professional and related	82	72	88	77	64	83	91	87	95
Teachers	86	81	94	—	—	—	91	86	95
Primary, secondary, and special education school teachers	95	91	96	—	—	—	99	95	97
Registered nurses	78	66	84	—	—	—	—	—	—
Service	45	30	67	38	21	56	83	79	95
Protective service	79	63	80	62	29	46	90	87	96
Sales and office	70	54	77	69	51	74	89	85	96
Sales and related	67	43	64	67	43	64	—	—	—
Office and administrative support	73	60	83	70	57	81	90	86	96
Natural resources, construction, and maintenance	69	56	82	66	53	79	95	92	96
Construction, extraction, farming, fishing, and forestry	65	53	81	61	47	77	—	—	—
Installation, maintenance, and repair	73	60	82	71	57	81	—	—	—
Production, transportation, and material moving ...	69	52	76	68	51	75	86	82	95
Production	73	57	78	72	56	78	—	—	—
Transportation and material moving	65	48	74	64	46	72	—	—	—
Full time	78	65	83	74	59	80	99	94	95
Part time	37	21	57	37	20	53	39	35	91
Union	95	89	93	94	86	92	97	93	95
Nonunion	63	48	76	61	45	73	83	78	95
Average wage within the following categories: ⁴									
Lowest 25 percent	40	22	54	38	18	48	73	69	95
Lowest 10 percent	28	11	38	28	10	35	58	55	94
Second 25 percent	70	54	77	65	47	72	93	88	95
Third 25 percent	80	68	85	75	62	82	95	90	95
Highest 25 percent	89	80	90	85	75	89	98	93	95
Highest 10 percent	90	82	91	87	78	90	98	92	94

See footnotes at end of table.

Table 1. Retirement benefits:¹ Access, participation, and take-up rates,² National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Civilian ³			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	75	61	81	75	61	81	—	—	—
Service-providing industries	67	53	79	62	46	74	89	85	95
Education and health services	76	65	86	67	52	78	90	85	94
Educational services	86	80	93	71	60	84	90	86	95
Elementary and secondary schools	90	86	95	—	—	—	92	88	96
Junior colleges, colleges, and universities	87	78	89	89	76	85	86	79	91
Healthcare and social assistance	68	54	79	66	51	77	89	82	92
Hospitals	90	77	86	—	—	—	95	85	89
Public administration	91	87	96	—	—	—	91	87	96
1 to 99 workers	50	36	72	49	35	71	77	74	96
1 to 49 workers	45	33	73	45	32	72	69	66	95
50 to 99 workers	65	46	71	63	43	68	89	86	97
100 workers or more	85	71	84	82	65	79	91	86	95
100 to 499 workers	80	61	76	79	58	73	87	84	96
500 workers or more	89	80	90	87	76	87	92	87	95
Geographic areas									
New England	68	55	81	65	50	77	86	82	96
Middle Atlantic	67	55	83	63	51	81	91	84	92
East North Central	70	56	81	68	53	78	84	82	97
West North Central	73	58	79	70	53	76	91	83	92
South Atlantic	67	52	77	63	46	73	90	84	93
East South Central	72	57	80	66	48	73	92	89	97
West South Central	68	52	77	65	46	71	89	86	97
Mountain	66	51	77	63	45	72	88	86	97
Pacific	65	53	82	60	46	77	91	88	98

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 are 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 Surveyed occupations are classified into wage categories based on the average wage

for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/eps/glossary20112012.htm.

Table 2. Medical care benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2013

(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	72	54	75	70	51	73	87	73	84
Worker characteristics									
Management, professional, and related	88	69	79	87	67	77	89	74	83
Management, business, and financial	94	73	78	94	73	77	—	—	—
Professional and related	85	68	79	84	65	77	89	74	83
Teachers	86	70	81	—	—	—	88	73	82
Primary, secondary, and special education school teachers	97	79	82	—	—	—	98	80	82
Registered nurses	81	60	74	—	—	—	—	—	—
Service	46	31	67	40	25	61	81	69	85
Protective service	70	58	83	45	32	71	88	77	87
Sales and office	73	53	74	71	52	72	87	73	84
Sales and related	62	43	69	62	43	69	—	—	—
Office and administrative support	79	59	75	77	57	74	87	73	84
Natural resources, construction, and maintenance	79	60	77	77	58	75	95	83	87
Construction, extraction, farming, fishing, and forestry	73	58	79	70	54	77	—	—	—
Installation, maintenance, and repair	84	63	75	83	61	74	—	—	—
Production, transportation, and material moving ...	76	58	76	76	57	75	82	68	83
Production	84	64	77	84	64	76	—	—	—
Transportation and material moving	69	52	75	69	51	74	—	—	—
Full time	88	67	77	85	64	75	99	84	84
Part time	24	13	56	24	13	54	24	17	73
Union	95	79	83	95	79	83	95	79	84
Nonunion	68	50	73	67	48	72	80	68	84
Average wage within the following categories: ³									
Lowest 25 percent	38	23	60	34	20	57	68	56	82
Lowest 10 percent	21	11	52	20	10	50	54	42	78
Second 25 percent	78	58	74	74	53	72	91	78	86
Third 25 percent	88	70	79	86	66	77	94	80	86
Highest 25 percent	94	75	80	93	72	78	97	80	83
Highest 10 percent	95	76	80	94	74	79	97	82	85

See footnotes at end of table.

Table 2. Medical care benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2013—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	86	68	79	86	68	79	—	—	—
Service-providing industries	70	52	74	66	48	72	87	73	84
Education and health services	79	60	76	74	52	71	88	72	82
Educational services	85	68	80	77	57	74	88	72	82
Elementary and secondary schools	88	70	80	—	—	—	89	71	80
Junior colleges, colleges, and universities	86	71	82	90	68	76	84	72	86
Healthcare and social assistance	74	54	72	73	52	71	89	74	83
Hospitals	89	69	78	—	—	—	94	79	84
Public administration	88	78	88	—	—	—	88	78	88
1 to 99 workers	57	41	72	57	40	71	74	64	86
1 to 49 workers	53	38	72	53	38	71	64	55	86
50 to 99 workers	70	50	71	69	48	70	88	76	86
100 workers or more	86	66	77	85	63	75	89	74	84
100 to 499 workers	83	62	75	82	61	74	85	71	84
500 workers or more	89	70	79	88	67	76	90	76	84
Geographic areas									
New England	73	52	72	70	49	70	87	70	80
Middle Atlantic	72	56	77	70	52	75	86	77	90
East North Central	73	53	72	72	51	71	80	62	78
West North Central	70	51	73	67	48	72	85	69	81
South Atlantic	73	54	74	70	50	72	89	76	85
East South Central	76	60	78	72	53	74	92	84	92
West South Central	73	55	75	70	51	74	91	74	81
Mountain	69	51	74	67	48	72	87	72	83
Pacific	71	56	79	68	52	77	88	74	84

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the

threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, National Compensation Survey, March 2013

(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	81	19	79	21	87	13
Worker characteristics						
Management, professional, and related	82	18	81	19	87	13
Management, business, and financial	81	19	79	21	—	—
Professional and related	83	17	81	19	87	13
Teachers	87	13	—	—	87	13
Primary, secondary, and special education school teachers	87	13	—	—	87	13
Registered nurses	80	20	—	—	—	—
Service	80	20	77	23	87	13
Protective service	85	15	75	25	87	13
Sales and office	78	22	77	23	88	12
Sales and related	72	28	72	28	—	—
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	80	20	79	21	—	—
Production, transportation, and material moving ...	80	20	79	21	87	13
Production	79	21	79	21	—	—
Transportation and material moving	80	20	80	20	—	—
Full time	81	19	79	21	87	13
Part time	74	26	72	28	81	19
Union	87	13	87	13	87	13
Nonunion	79	21	78	22	87	13
Average wage within the following categories: ²						
Lowest 25 percent	75	25	73	27	87	13
Lowest 10 percent	72	28	71	29	88	12
Second 25 percent	79	21	78	22	87	13
Third 25 percent	81	19	80	20	88	12
Highest 25 percent	83	17	81	19	87	13
Highest 10 percent	83	17	81	19	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 2013—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	81	19	81	19	—	—
Service-providing industries	81	19	78	22	87	13
Education and health services	83	17	80	20	86	14
Educational services	85	15	81	19	86	14
Elementary and secondary schools	86	14	—	—	86	14
Junior colleges, colleges, and universities	85	15	79	21	88	12
Healthcare and social assistance	81	19	80	20	86	14
Hospitals	82	18	—	—	87	13
Public administration	88	12	—	—	88	12
1 to 99 workers	79	21	79	21	90	10
1 to 49 workers	80	20	79	21	91	9
50 to 99 workers	78	22	77	23	90	10
100 workers or more	81	19	79	21	87	13
100 to 499 workers	79	21	78	22	88	12
500 workers or more	83	17	81	19	86	14
Geographic areas						
New England	78	22	77	23	84	16
Middle Atlantic	83	17	81	19	89	11
East North Central	80	20	79	21	88	12
West North Central	81	19	78	22	91	9
South Atlantic	79	21	76	24	86	14
East South Central	80	20	77	23	87	13
West South Central	80	20	79	21	86	14
Mountain	82	18	81	19	88	12
Pacific	82	18	81	19	85	15

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the

National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, National Compensation Survey, March 2013

(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	69	31	68	32	70	30
Worker characteristics						
Management, professional, and related	70	30	70	30	69	31
Management, business, and financial	70	30	70	30	—	—
Professional and related	70	30	70	30	68	32
Teachers	67	33	—	—	67	33
Primary, secondary, and special education school teachers	66	34	—	—	66	34
Registered nurses	71	29	—	—	—	—
Service	64	36	60	40	72	28
Protective service	74	26	60	40	78	22
Sales and office	67	33	66	34	72	28
Sales and related	62	38	62	38	—	—
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	71	29	71	29	—	—
Installation, maintenance, and repair	67	33	67	33	—	—
Production, transportation, and material moving ...	72	28	72	28	71	29
Production	73	27	73	27	—	—
Transportation and material moving	71	29	72	28	—	—
Full time	69	31	68	32	71	29
Part time	64	36	63	37	69	31
Union	80	20	83	17	78	22
Nonunion	65	35	66	34	63	37
Average wage within the following categories: ²						
Lowest 25 percent	59	41	58	42	63	37
Lowest 10 percent	57	43	56	44	56	44
Second 25 percent	66	34	66	34	72	28
Third 25 percent	70	30	69	31	70	30
Highest 25 percent	73	27	73	27	74	26
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 2013—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	67	33	67	33	70	30
Education and health services	66	34	66	34	66	34
Educational services	66	34	65	35	66	34
Elementary and secondary schools	64	36	—	—	64	36
Junior colleges, colleges, and universities	71	29	69	31	72	28
Healthcare and social assistance	67	33	66	34	70	30
Hospitals	74	26	—	—	71	29
Public administration	77	23	—	—	77	23
1 to 99 workers	63	37	63	37	70	30
1 to 49 workers	63	37	63	37	72	28
50 to 99 workers	64	36	63	37	68	32
100 workers or more	72	28	72	28	70	30
100 to 499 workers	68	32	68	32	69	31
500 workers or more	74	26	77	23	71	29
Geographic areas						
New England	74	26	73	27	79	21
Middle Atlantic	75	25	73	27	87	13
East North Central	74	26	72	28	82	18
West North Central	67	33	66	34	69	31
South Atlantic	64	36	63	37	65	35
East South Central	61	39	64	36	55	45
West South Central	62	38	65	35	53	47
Mountain	68	32	69	31	64	36
Pacific	69	31	68	32	75	25

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the

National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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.

Table 5. Life insurance benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2013

(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	60	59	97	57	55	97	79	78	98
Worker characteristics									
Management, professional, and related	79	78	98	78	78	99	80	78	98
Management, business, and financial	86	85	99	86	85	99	—	—	—
Professional and related	76	75	98	74	73	99	79	77	97
Teachers	74	72	97	—	—	—	78	76	97
Primary, secondary, and special education school teachers	82	81	98	—	—	—	85	84	98
Registered nurses	76	76	99	—	—	—	—	—	—
Service	34	33	96	27	26	95	76	75	98
Protective service	70	67	96	48	43	88	85	85	99
Sales and office	59	57	96	57	55	96	79	78	98
Sales and related	47	44	93	47	44	93	—	—	—
Office and administrative support	65	64	97	63	62	97	80	78	98
Natural resources, construction, and maintenance	61	60	97	58	57	97	91	89	99
Construction, extraction, farming, fishing, and forestry	55	53	97	50	48	97	—	—	—
Installation, maintenance, and repair	67	66	98	65	63	98	—	—	—
Production, transportation, and material moving ...	65	62	96	64	62	96	78	77	99
Production	72	69	96	72	69	96	—	—	—
Transportation and material moving	58	56	96	57	54	96	—	—	—
Full time	75	73	98	72	70	98	90	88	98
Part time	15	13	88	14	12	87	23	22	96
Union	86	85	98	86	85	98	86	85	98
Nonunion	56	54	97	54	52	97	74	72	97
Average wage within the following categories: ³									
Lowest 25 percent	26	23	91	22	20	89	62	61	98
Lowest 10 percent	12	11	89	11	10	90	48	46	96
Second 25 percent	63	61	97	58	56	96	84	82	98
Third 25 percent	76	74	98	72	71	98	85	83	98
Highest 25 percent	86	85	99	84	83	99	89	86	97
Highest 10 percent	89	88	99	89	88	99	90	86	96

See footnotes at end of table.

Table 5. Life insurance benefits: Access, participation, and take-up rates,¹ National Compensation Survey, March 2013—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	73	71	97	72	71	97	—	—	—
Service-providing industries	58	57	97	54	52	97	79	78	98
Education and health services	68	66	98	61	60	98	79	77	97
Educational services	76	74	98	67	66	99	79	77	97
Elementary and secondary schools	76	75	98	—	—	—	78	76	98
Junior colleges, colleges, and universities	83	80	96	85	84	99	81	77	95
Healthcare and social assistance	62	61	98	60	59	98	81	79	97
Hospitals	86	85	98	—	—	—	90	87	97
Public administration	83	82	99	—	—	—	83	82	99
1 to 99 workers	40	39	97	39	38	96	63	63	99
1 to 49 workers	36	34	96	35	34	96	60	59	99
50 to 99 workers	55	53	97	54	52	97	68	67	99
100 workers or more	79	77	97	78	76	97	82	80	98
100 to 499 workers	73	70	97	72	70	96	75	73	98
500 workers or more	85	83	98	85	84	99	84	82	98
Geographic areas									
New England	61	59	97	59	58	98	73	69	94
Middle Atlantic	59	58	99	55	54	98	84	84	100
East North Central	66	64	97	63	62	97	79	76	97
West North Central	59	57	96	56	53	95	79	78	99
South Atlantic	60	59	97	56	55	97	83	81	98
East South Central	67	64	95	63	60	96	85	80	94
West South Central	63	60	96	60	57	95	77	76	98
Mountain	59	57	97	56	54	97	80	79	99
Pacific	53	52	98	49	48	98	73	72	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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the

threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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.

Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Civilian ¹			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
All workers	65	74	76	61	77	77	89	59	67
Worker characteristics									
Management, professional, and related	85	75	79	83	88	89	90	43	55
Management, business, and financial	89	95	95	88	96	97	–	–	–
Professional and related	84	68	73	80	84	85	90	36	50
Teachers	85	17	34	–	–	–	88	12	30
Primary, secondary, and special education school teachers	95	12	29	–	–	–	95	8	26
Registered nurses	79	80	82	–	–	–	–	–	–
Service	47	58	57	40	55	53	85	76	78
Protective service	74	81	83	53	72	78	90	88	87
Sales and office	67	79	80	64	79	79	89	84	85
Sales and related	52	68	67	52	68	67	–	–	–
Office and administrative support	75	86	87	73	86	87	90	85	86
Natural resources, construction, and maintenance	57	82	85	53	81	84	95	95	96
Construction, extraction, farming, fishing, and forestry	44	71	77	38	68	75	–	–	–
Installation, maintenance, and repair	68	92	92	66	91	92	–	–	–
Production, transportation, and material moving ...	55	82	84	54	83	84	87	63	73
Production	55	91	92	55	91	92	–	–	–
Transportation and material moving	56	74	76	53	75	77	–	–	–
Full time	78	87	88	74	91	90	98	67	74
Part time	26	34	38	24	36	39	41	21	29
Union	84	75	81	71	91	92	97	57	69
Nonunion	62	74	75	60	75	76	82	62	66
Average wage within the following categories: ²									
Lowest 25 percent	34	51	51	30	49	49	75	56	63
Lowest 10 percent	21	39	37	20	39	36	62	41	49
Second 25 percent	69	83	84	63	83	84	93	84	87
Third 25 percent	79	89	90	74	90	90	93	66	74
Highest 25 percent	87	79	82	84	91	92	96	37	49
Highest 10 percent	90	78	81	87	92	92	98	36	46

See footnotes at end of table.

Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Civilian ¹			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
Establishment characteristics									
Goods-producing industries	57	89	91	57	89	91	—	—	—
Service-providing industries	67	72	73	62	74	74	89	59	67
Education and health services	80	65	71	74	78	80	89	42	55
Educational services	86	40	52	75	55	62	89	35	49
Elementary and secondary schools	90	27	41	—	—	—	90	26	41
Junior colleges, colleges, and universities	85	67	78	81	72	80	87	64	77
Healthcare and social assistance	75	82	84	74	82	83	89	87	89
Hospitals	87	90	91	—	—	—	93	93	94
Public administration	90	89	88	—	—	—	90	89	88
1 to 99 workers	52	69	68	51	69	68	79	66	69
1 to 49 workers	51	66	67	50	66	67	71	64	66
50 to 99 workers	59	76	74	56	76	74	90	69	74
100 workers or more	77	79	82	72	86	87	90	58	67
100 to 499 workers	69	81	82	66	84	85	87	60	64
500 workers or more	85	78	82	81	90	91	92	58	68
Geographic areas									
New England	69	72	73	65	75	77	89	48	53
Middle Atlantic	68	73	75	65	76	77	89	59	63
East North Central	60	74	76	56	78	78	85	53	65
West North Central	64	73	75	59	76	76	90	58	69
South Atlantic	66	77	79	61	79	80	92	66	77
East South Central	65	75	78	58	78	80	90	64	71
West South Central	67	76	76	63	80	80	86	54	56
Mountain	61	73	71	58	76	73	83	53	58
Pacific	67	72	73	63	73	73	91	66	73

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated

using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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.

Appendix table 1. Survey establishment response, National Compensation Survey, March 2013

Establishments	Total	Private industry	State and local governments
Total in sampling frame ¹	5,361,947	5,138,925	223,023
Total in sample	11,893	10,297	1,596
Responding	7,633	6,268	1,365
Refused or unable to provide data	2,871	2,660	211
Out of business or not in survey scope	1,389	1,369	20

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.

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

Appendix table 2. Number of workers¹ represented, National Compensation Survey, March 2013

Occupational group ²	Civilian workers	Private industry workers	State and local government workers
All workers	124,992,900	106,145,300	18,847,500
Management, professional, and related	36,976,900	26,611,000	10,365,900
Management, business, and financial ...	10,870,300	9,322,100	–
Professional and related	26,106,600	17,288,900	8,817,700
Teachers	6,248,800	–	4,915,000
Primary, secondary, and special education school teachers	4,154,200	–	3,598,000
Registered nurses	2,753,700	–	–
Service	27,820,000	23,742,700	4,077,300
Protective service	3,143,400	1,306,100	1,837,300
Sales and office	32,422,000	29,719,400	2,702,600
Sales and related	11,833,100	11,706,200	–
Office and administrative support	20,588,900	18,013,200	2,575,700
Natural resources, construction, and maintenance	9,500,000	8,565,600	934,400
Construction, extraction, farming, fishing, and forestry	4,404,800	3,889,700	–
Installation, maintenance, and repair	5,095,200	4,675,900	–
Production, transportation, and material moving	18,274,000	17,506,600	767,400
Production	8,710,800	8,597,800	–
Transportation and material moving	9,563,200	8,908,800	–

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 estimates for this characteristic are provided in this publication.