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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

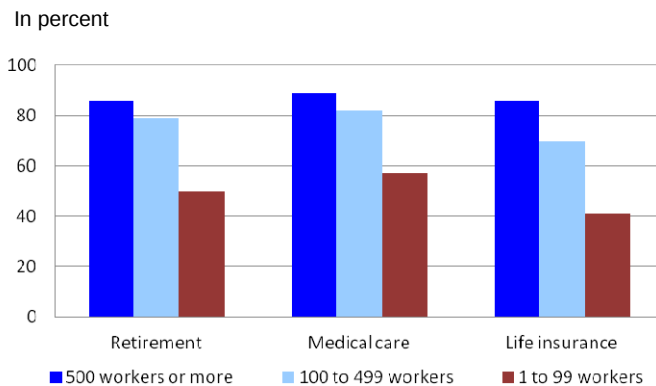
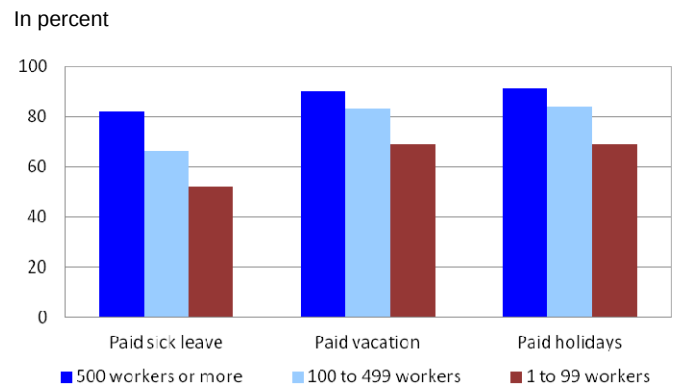


Chart 2. Large, medium, and small establishments: Access to selected paid leave benefits, private industry, March 2012



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, 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.

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

(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	79	65	48	75	89	84	95
Worker characteristics									
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:⁴									
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:¹ Access, participation, and take-up rates,² National Compensation Survey, March 2012—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	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
Geographic areas									
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

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 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.

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

(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	54	74	70	51	72	87	73	84
Worker characteristics									
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: ³									
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,¹ National Compensation Survey, March 2012—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	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
Geographic areas									
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

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 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.

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

(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	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: ²						
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 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	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
Geographic areas						
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

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 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.

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

(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	71	29
Worker characteristics						
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: ²						
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 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	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
Geographic areas						
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

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 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.

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

(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	61	59	97	57	56	97	79	77	98
Worker characteristics									
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: ³									
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,¹ National Compensation Survey, March 2012—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	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
Geographic areas									
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

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 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.

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

(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	66	74	76	61	77	77	89	59	67
Worker characteristics									
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:²									
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 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	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
Geographic areas									
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

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 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.

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

Establishments	Total	Private industry	State and local governments
Total in sampling frame ¹	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

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 2012

Occupational group ²	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	—

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.