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on Measurement of the Quality of Employment  
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### **Measuring employee benefits in US establishment and household surveys**

Supporting paper submitted by the US Bureau of Labor Statistics<sup>1</sup>

1. Benefits are a crucial component of compensation in the United States, comprising 27 percent of every dollar spent by employers for employee compensation. Employment is the principal source of health insurance and retirement benefits. Thus, the availability and generosity of benefits are important factors in the quality of employment.
2. The US Bureau of Labor Statistics collects benefits data in two separate major surveys: the National Compensation Survey of employers and the Current Population Survey of households. This paper will describe the data collected and tabulated in each of these two surveys, with an emphasis on the National Compensation Survey.<sup>2</sup>

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1 Paper written by John W. Ruser. This paper represents the views of the author and does not necessarily represent the views of the US Bureau of Labor Statistics or any other agency of the US government.

2 Data on the availability of benefits are also collected in the Bureau of Labor Statistics' National Longitudinal Survey program. These surveys follow narrow cohorts of individuals over time (for example, individuals age 14 to 22 in 1979) and while tabulations are valid for the populations followed, the tabulations do not generalize to the entire population. The present paper will not discuss benefits data available from this survey program.

## National Compensation Survey

### *Survey characteristics*

3. The National Compensation Survey (NCS) collects data on wages, benefit costs, benefit incidence and detailed plan provisions from a sample of jobs within private industry and state and local government establishments. The survey is the result of the merger of three previously separate survey programs: the Employment Cost Index, Employee Benefits Survey, and the Occupational Compensation Survey. The merger of these three programs continues, with a greater diversity of data products being produced over time.<sup>3</sup>

4. The NCS sample is constructed in 3 stages. First a sample is drawn of 154 metropolitan and non-metropolitan areas. Then, a sample of establishments is drawn from each of the sampled areas. Finally, occupations are sampled within each sampled establishment. For 1999, benefit incidence and detailed provisions data were collected from a subset of the entire NCS sample, 3,168 private industry establishments. In March 2002, data were collected from approximately 29,800 occupational observations within about 7,200 establishments in private industry and approximately 3,800 occupations within about 800 establishments in State and local governments.

5. The first time data are collected from an establishment (establishments are normally kept in the sample for 20 consecutive quarters), the data are obtained by means of personal visits by BLS field economists. To reduce reporting burden, respondents are asked to provide documents describing their benefit plans. BLS economists analyze these plan booklets in Washington to garner the required data on plan provisions. When the booklets are not available, a few questions about specific benefit provisions are asked directly of the employer.

6. There are 5 broad categories of benefits for which incidence/participation, provisions, and cost data are collected. They are:

- *Supplemental pay* - premium pay (overtime, weekend, or holiday pay), shift differentials, and non-production bonuses.
- *Paid leave* - vacations, holidays, personal, funeral, jury duty, military, family, and sick leave
- *Insurance* - life, health, short-term disability, and long-term disability insurance
- *Retirement* - defined benefit and defined contribution pensions. Under the former, workers receive pension income based on a formula that typically includes years of service and a percentage of earnings. Employers contribute into pension funds to cover future defined benefit liabilities. Under defined contribution plans, workers and firms contribute into retirement accounts for each worker. Retirement income from a defined contribution plan is based on how well the retirement account has done by the time the worker retires.
- *Legally required benefits* - Social Security, federal unemployment insurance, state unemployment insurance, and workers' compensation

7. In addition to these benefits, the NCS collects limited data on emerging or nontraditional benefits such as broad-based stock options; educational assistance; employee wellness programs and adoption

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<sup>3</sup> See Wiatrowski (2000) for information on the history of the program.

assistance programs; travel accident and long-term care insurance; supplemental unemployment, flexible workplace, and fitness center benefits; and child care and commuting subsidies.

8. The following will first discuss the benefit incidence and detailed provisions data that are collected and tabulated in the NCS. Attention will then focus on cost data, which can be viewed as a proxy measure of the quality of benefits.

#### *Benefit incidence*

9. The term “benefit incidence” refers to different methods of computing the number or percentage of employees that receive a benefit plan or a specific benefit feature. Incidence can be determined according to benefit plan access, eligibility or participation.

- *Access* refers to the number or proportion of employees who are offered a benefit. In the NCS, access to a benefit is determined on an occupational basis within an establishment: either all employees or no employees in an occupation have the benefit made available to them.
- *Eligibility* refers to the number or proportion of workers who have access to a benefit and have met all requirements (usually age or length-of-service) for benefit receipt. Some workers may have access to a plan, but are not yet eligible, because they have not met the eligibility requirements for the benefit.
- *Participation* refers to the number or percent of workers who are covered by a benefit plan, having met all eligibility criterion and having made any required employee contributions. Some workers in an occupation who have access to a benefit do not participate, either because they are not yet eligible (possibly they have not yet met a length-of-service requirement) or they have chosen not to participate (possibly because they do not wish to make a required employee contribution).

10. Another term used in the assessing the receipt of benefits is “usage.” In the NCS, it is a term relevant largely for leave plans. As an example, in measuring the usage of sick leave, the NCS counts the total number of sick leave days taken in an occupation rather than the number of workers taking sick leave.

#### *Benefit incidence and provisions tabulations*

11. The National Compensation Survey produces a large number of tabulations showing participation in or access to benefit plans according to worker and establishment characteristics and according to 4 geographic regions. Worker characteristics include major occupational group, full-time/part-time status, and union/nonunion. Establishment characteristics include major industry group and establishment size. These tabulations show the percent or number of workers participating in plans or specific parts of plans.

12. Beyond counts or proportions of workers covered by various plans, the NCS provides extensive details on plan provisions, with an emphasis on health care and retirement income plans. To present provision data, tabulations generally indicate the percent of all participants who are covered by a specified feature of a plan. For example, a particular tabulation might indicate the percentage of participants who contribute between \$50 and \$59.99 monthly for their medical care benefits. In addition, average benefit provisions—such as the average number of paid holidays per year—are presented.

13. For health care plans, detailed provisions include the types of care covered, amounts of deductibles (the amount of a medical bill that a patient must cover before insurance covers costs) and co-insurance (the fraction of the medical bill above the deductible that a patient must cover), limits on hospital stays and

doctor visits, as well as details on dental, vision, and prescription drug coverage. Retirement income details include contributions and benefit payouts, retirement ages, survivor protection, and provisions for employees who leave their employers before retirement age.

### **Employer cost as a measure of the quantity of benefits**

14. The foregoing description indicates that the National Compensation Survey produces a wide variety of statistics on the characteristics of employee benefits. These measures provide a rich, multi-dimensional view of benefits. However, they have the disadvantage that they do not provide a single measure of benefit generosity. An approach that might be used to obtain an overall measure of benefit quantity is to convert all benefits to a dollar cost or value. In that case, jobs can be ranked in terms of the dollar value of benefits that are offered to workers or in terms of the total value of the compensation package (where wages are also factored in).

15. Measuring employees' valuation of benefits is quite difficult. A proxy is to measure employers' costs for these benefits. For a number of reasons, employer cost might not equal employee value. These include the "wedge" between value and cost driven by the taxation of income but not benefits, the fact that benefit provision tends to be uniform within an establishment even though workers differ in their preferences, and the fact that some benefits are mandated by the state and may be over- or under provided relative to what would occur in a free market.<sup>4</sup> Regardless, for ranking jobs in terms of the generosity of benefits, it may arguably be assumed that a job with a more costly benefit package is a job that provides better benefits.

16. The National Compensation Survey collects detailed employer benefit cost data for each benefit for each sampled job in the survey. There are two possible approaches to measuring cost. One is to capture past expenditures during a specified time period, usually the past year. The other approach is to estimate the current costs—the costs of benefits under current plan provisions and under current participation in the plans. BLS data collectors are instructed to capture data in accordance with the second approach (term "rate and usage"), although at times circumstances require collecting data as past expenditures instead.

17. The information needed to calculate the costs of benefits according to rate and usage depends on the specific benefit plan. For example, to calculate the cost of vacation time, data are collected on (1) vacation provisions by length of service of the employees, (2) the distribution of workers in the sampled job by length of service, (3) the number of paid hours per vacation day, (4) the hourly wage of workers in the job and (5) scheduled work hours per year. First, the average number of days of vacation time offered to employees in each sampled job is calculated as the weighted average of the vacation days for each length of service category, where the weights are the proportion of workers in each category. Then, the cost per hour worked of vacation time is calculated as the hourly wage times the average number of vacation days times hours paid per vacation day, all divided by annual hours worked.

18. The simple case of calculating the cost of vacation time indicates the complexity of calculating benefit costs under the rate and usage concept. The BLS preference for this costing approach stems from the belief that data in this form are more likely to be specific to the sampled job and to pertain to the current period.<sup>5</sup> In contrast, cost estimates based on past expenditures may reflect costs for plans no longer in existence.

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4 See Famulari and Manser (1989) for an in depth analysis of differences between employee value and employer cost.

5 For more discussion of the rate and usage concept and other costing examples see Ruser (2001).

19. The National Compensation Survey program produces two sets of statistics from the benefit cost data it collects. First, it produces Employment Cost Indexes (ECI) which are quarterly measures of the change in employers' costs for total compensation per hour worked and for benefits per hour worked. The measures of change are fixed weight or Laspeyres indexes that control for changes that occur over time in the industrial-occupational composition of employment. They are similar in construction to consumer price indexes such as the US CPI. These indexes are produced for broad industry and occupational groupings, and by region, union status, and full-time versus part-time. The indexes indicate the sectors of the economy with the fastest growing compensation costs.

20. The other series of statistics produced by the National Compensation Survey is Employer Costs for Employee Compensation (ECEC). This series measures the cost levels, in dollars per hour, of compensation items by major industry, occupation, region, size of establishment, full-time versus part-time, and union/nonunion. Unlike the ECI, which measures changes in the cost of compensation, the ECEC measures the level of compensation at a point in time. The same data that are used to produce the ECI are also used to produce the ECEC, except that the ECEC is calculated with the current distribution of employment.<sup>6</sup>

### **Current Population Survey**

21. The second major source of data on employee benefits from the US Bureau of Labor Statistics is the Current Population Survey (CPS). This is a joint program of the US Bureau of the Census and the US Bureau of Labor Statistics. The CPS is a monthly survey of 50,000 households that collects information for every worker in the household on employment, unemployment, demographics, earnings and more. Recently, the CPS has collected data on health insurance and retirement benefits in the February 1995, 1997, 1999, and 2001 supplements on workers in contingent and alternative work arrangements.<sup>7</sup> While employee benefits were not the principle focus of these supplements, they did obtain information on employee benefits in order to gauge the quality of jobs held by workers in both traditional and nontraditional work arrangements.

22. The CPS asks a few questions about workers' coverage by health insurance, including: whether the worker is covered by health insurance and, if so, from what source; whether the employer provided the health insurance; whether the employer paid for all or part of employer-provided health insurance; and the reason why a non-eligible worker is not eligible for coverage. The CPS also asks 5 questions about employer-provided retirement plans, including whether the employer provided a plan, whether the worker was included in the plan; and, if not, the reason why not. As can be seen, the CPS collects considerably less detail about employee benefits than does the National Compensation Survey. The paper by Anne Polivka in this conference provides detail on the benefits received by traditional and contingent workers (Polivka, 2002).

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<sup>6</sup> For more information on differences between the ECI and ECEC, see Lettau, Loewenstein, and Cushner (1997).

<sup>7</sup> Employee benefits supplements were also conducted in April 1972, May of 1979, 1983 and 1988, and April 1993. The supplements collected more information in later years. In April 1993, the survey asked extensive questions about health insurance and retirement plans, paid sick leave, and long-term disability insurance. These supplements focussed specifically on employee benefits and are more detailed than the questions asked in the more recent contingent worker surveys.

**Reasons for two surveys**

23. Benefits data are collected in two different surveys because the surveys yield different sets of information and have different strengths and limitations. Establishment surveys such as the National Compensation Survey typically obtain more reliable information about the company offering benefits, such as firm size and industry. Establishment surveys also furnish more reliable information on the details and costs of employee benefits. Individual respondents in a household survey may not have sufficient knowledge about their health and pension plans. This is exacerbated by the fact that the CPS relies on proxy respondents—a single individual generally reports about all individuals in the household. A proxy respondent will probably have less information about the benefit plans of others in the household. In contrast, plan provision information in the National Compensation Survey is collected from plan brochures that are provided by respondents to BLS data collectors.

24. Collecting benefits data in a household survey does have certain advantages. The CPS covers a broader scope of workers than the NCS, including self-employed and private household workers, agricultural and Federal government workers. Household surveys have detailed information about the demographic characteristics of workers that can be correlated with benefit plan incidence and characteristics. At least in the US, obtaining worker demographic information from establishment respondents is difficult. Surveys of individuals can also obtain information about why a worker chooses not to accept a benefit for which he/she is eligible (a reason such as health insurance coverage is provided by the policy of another family member).<sup>8</sup>

**Employee benefits incidence and provisions in private industry, 1999**

25. The following presents excerpted information on the incidence of benefits from the National Compensation Survey for 1999 to give a sense of the types of benefits incidence and provisions data that is available from that source. Additional information appears in Tables 1 through 4 and in US Department of Labor (2001a).

26. Paid time off was the most prevalent benefit available to workers in private establishments in 1999. 79 percent of employees had access to paid vacation plans and 75 percent had access to paid holidays.

27. Fifty-three percent of employees in private industry participated in medical care plans. Fully paid medical care coverage was provided to 33 percent of participants in single coverage plans and 19 percent in family coverage plans. The majority of medical plan participants were required to contribute a flat monthly amount, averaging \$48.30 for single and \$169.84 for family coverage.

28. Forty-eight percent of private industry workers participated in a retirement plan, either a defined benefit plan (21 percent) or a defined contribution plan (36 percent). Approximately 9 percent of employees were enrolled in both types of plans.

29. Over half of all employees in private industry participated in paid sick leave and life insurance plans. Short- and long-term disability insurance benefits were less common: 36 and 25 percent of employees participated in them, respectively. Other benefits to which employee frequently had access include non-production bonuses (offered to 42 percent of employees) and work-related educational

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<sup>8</sup> For an in depth comparison of the CPS and NCS data on health insurance and retirement benefits, refer to Herz, Meisenheimer, and Weinstein (2000).

assistance (offered to 41 percent). Employee assistance programs were not uncommon, with access by one-third of employees. Severance pay and job-related travel accident insurance were also accessible by about one-fifth of employees.

30. There is a strong relationship between occupational group and benefits. Professional, technical and related employees are more likely to participate in or have access to benefit plans than are clerical and sales employees. The latter group of workers, in turn, is more likely to participate in or have access to benefits than blue collar and service workers. For example, 69 percent of professional, technical and related workers participate in a retirement plan, while the corresponding participation rates are 45 percent for clerical and sales employees and 42 percent for blue collar and service workers. As another example, 68 percent of professional, technical and related employees receive medical care benefits. The corresponding figure for clerical and sales employees is 51 percent, while it is 48 percent for blue collar and service employees. The higher participation rates for professionals probably reflect both greater availability of these benefits and greater participation when the benefit is available (reflecting higher wages and a greater willingness to make any required employee contributions).

31. There is also a strong relationship between establishment size and both plan participation and access. For example, 73 percent of workers have access to paid vacations in establishments with 1 to 99 workers. That percentage increases to 83 percent in establishments with 100 to 499 workers and 89 percent in establishments with 1000 to 2499 workers. As another example, 29 percent of workers in establishments with 1 to 99 workers have access to work-related education assistance. That percentage increases to 70 in establishments with 2500 or more workers.

32. Union and fulltime jobs are associated with higher participation or access rates for many benefits, including retirement and health care benefits, survivors and disability benefits and paid vacations and holidays. Goods-producing industries tend to have higher participation and access rates than service-producing industries.

### **Employer costs for employee compensation, March 2001**

33. To provide an example of the types of cost level estimates produced in the National Compensation Survey, this section presents some top-side estimates of the dollar per hour worked costs for US private industry and state and local workers as of March 2001. See US Department of Labor (2001b) for further details.

34. For all workers in private industry and state and local government, benefits (all cash payments except straight-time pay) accounted for \$6.08 per hour worked or 27.4 percent of total compensation costs (See Table 5). Legally required benefits, which include social security, unemployment and workers' compensation insurance, were the most costly benefit category, at \$1.73 per hour or 7.8 percent of total compensation. Paid leave and insurance (principally health insurance) had similar costs, at \$1.51 and \$1.46 per hour, respectively. Retirement and savings accounted for \$0.78 per hour.

35. The tables on incidence (Table 1 through 4) indicated that white collar workers had greater access to and participation in benefits. Consistent with this finding, Table 5 indicates that the total benefit costs are greater for white collar workers (\$7.09 per hour worked) than for blue collar (\$5.98) and service (\$3.25) workers. However, as a fraction of total compensation, total benefits are actually higher for blue collar than for white collar workers, while the fraction of compensation paid as benefits was relatively similar for white collar and service workers.

## **Conclusion**

36. This paper has focused on the data collected and tabulated in the US Bureau of Labor Statistics' National Compensation Survey program. That data source produces a rich set of information on benefit incidence, plan provisions and cost. A complement to that survey is the household Current Population Survey (CPS), which obtains incidence information for health and retirement benefits. The CPS provides a perspective on the association between worker demographic characteristics and benefit receipt.

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## ANNEX Tables

**Table 1. Percent of workers participating in retirement and health care benefits by selected worker and establishment characteristics, private industry, National Compensation Survey,(1) 1999**

Characteristics	Retirement benefits			Health care benefits		
	All	Defined benefit	Defined contribution	Medical care	Dental care	Vision care
Total.....	48	21	36	53	32	18
Worker characteristics:(2)						
Professional, technical, and related employees(3).....	69	29	56	68	49	30
Clerical and sales employees(3).....	45	17	34	51	30	14
Blue-collar and service employees(3).....	42	21	28	48	27	15
Full time.....	56	25	42	64	39	22
Part time.....	21	9	14	14	10	6
Union.....	79	70	39	73	52	39
Nonunion.....	44	16	35	51	30	15
Establishment characteristics:						
Goods-producing(4).....	61	36	43	69	39	21
Construction.....	39	18	25	55	26	14
Manufacturing.....	68	42	49	74	44	24
Service-producing.....	44	17	34	48	30	17
Transportation and public utilities.....	59	39	46	57	40	22
Wholesale trade.....	53	18	44	67	36	19
Retail trade.....	30	11	22	31	17	8
Finance, insurance, and real estate.....	62	32	53	66	51	23
Services.....	45	14	33	50	32	19
1-99 workers.....	34	8	27	46	23	12
1-49 workers.....	30	7	24	41	19	9
50-99 workers.....	49	12	39	63	40	23
100 workers or more.....	64	37	46	61	43	25
100-499 workers.....	57	25	41	58	37	18
500-999 workers.....	70	48	43	64	47	27
1,000-2,499 workers.....	70	42	48	62	42	30
2,500 workers or more.....	81	66	64	71	57	40

1 The survey covers all 50 States. Collection was conducted between March 1999 and April 2000. The average reference period was September 1999.

2 Employees are classified as working either a full-time or part-time schedule based on the definition used by each establishment. Union workers are those whose wages are determined through collective bargaining.

3 A classification system including about 480 individual occupations is used to cover all workers in the civilian economy.

4 Includes data for mining not shown separately.

NOTE: Where applicable, dash indicates no employees in this category.

**Table 2. Percent of workers participating in survivor and disability benefits by selected worker and establishment characteristics, private industry, National Compensation Survey, (1) 1999**

Characteristics	Survivor benefits			Disability benefits		
	Life insurance	Accidental death and dismemberment	Survivor income benefits	Paid sick leave	Short-term disability	Long-term disability
Total.....	56	43	3	53	36	25
Worker characteristics:(2)						
Professional, technical, and related employees(3).....	76	61	5	81	49	48
Clerical and sales employees(3).....	54	38	2	59	33	26
Blue-collar and service employees(3).....	48	37	3	38	32	15
Full time.....	68	52	4	63	43	32
Part time.....	15	11	1	19	15	4
Union.....	78	65	8	54	66	27
Nonunion.....	53	40	2	53	33	25
Establishment characteristics:						
Goods-producing(4).....	69	55	4	42	49	29
Construction.....	40	28	1	22	23	10
Manufacturing.....	80	65	5	48	59	34
Service-producing.....	51	39	3	57	32	24
Transportation and public utilities.....	73	55	5	67	49	35
Wholesale trade.....	70	53	6	66	43	39
Retail trade.....	31	20	1	34	20	7
Finance, insurance, and real estate.....	75	49	2	83	49	55
Services.....	52	42	3	62	31	25
1-99 workers.....	43	30	1	47	25	17
1-49 workers.....	37	25	1	44	20	15
50-99 workers.....	63	49	3	57	43	23
100 workers or more.....	70	57	5	60	49	36
100-499 workers.....	65	54	3	54	44	29
500-999 workers.....	77	60	2	61	58	36
1,000-2,499 workers.....	71	57	9	67	45	37
2,500 workers or more.....	84	66	14	73	60	60

1 The survey covers all 50 States. Collection was conducted between March 1999 and April 2000. The average reference period was September 1999.

2 Employees are classified as working either a full-time or part-time schedule based on the definition used by each establishment. Union workers are those whose wages are determined through collective bargaining.

3 A classification system including about 480 individual occupations is used to cover all workers in the civilian economy. See the Technical Note for more information.

4 Includes data for mining not shown separately.

NOTE: Where applicable, dash indicates no employees in this category.

**Table 3. Percent of workers with access to leave and family-related benefits by selected worker and establishment characteristics, private industry, National Compensation Survey,(1) 1999**

Characteristics	Paid vacations	Paid holidays	Employer assistance for child care				Adoption assistance	Long-term care insurance	Flexible work place
			Total(2)	Employer provided funds	On-site child care	Off-site child care			
Total.....	79	75	6	4	3	2	6	6	3
Worker characteristics:(3)									
Professional, technical, and related employees(4).....	88	89	12	7	6	3	11	11	7
Clerical and sales employees(4).....	80	77	5	3	2	1	6	7	3
Blue-collar and service employees(4).....	75	69	4	3	2	1	3	3	1
Full time.....	90	87	6	4	3	2	6	7	4
Part time.....	43	36	6	4	3	1	2	4	1
Union.....	86	82	5	4	1	1	7	3	2
Nonunion.....	78	75	6	4	3	2	5	6	3
Establishment characteristics:									
Goods-producing(5).....	84	84	2	2	1	1	7	5	3
Construction.....	63	68	1	1	1	1	1	1	1
Manufacturing.....	91	90	3	2	1	2	10	7	4
Service-producing.....	77	73	7	4	3	2	5	6	3
Transportation and public utilities.....	92	86	1	1	(6)	(6)	9	12	1
Wholesale trade.....	89	91	4	3	-	1	5	6	8
Retail trade.....	64	50	4	3	(6)	(6)	2	5	1
Finance, insurance, and real estate.....	86	91	9	6	4	3	12	15	10
Services.....	79	77	10	5	6	2	5	4	2
1-99 workers.....	73	70	3	2	1	(6)	1	2	2
100-499 workers.....	83	80	7	5	2	2	5	8	4
500-999 workers.....	89	87	8	4	2	3	12	8	2
1,000-2,499 workers.....	89	87	18	11	7	7	17	15	6
2,500 workers or more.....	88	82	14	7	10	2	22	19	6

1 The survey covers all 50 States. Collection was conducted between March 1999 and April 2000. The average reference period was September 1999.

2 The total may be less than the sum of individual items because some employees were receiving more than one type of employer assistance for child care.

3 Employees are classified as working either a full-time or part-time schedule based on the definition used by each establishment. Union workers are those whose wages are determined through collective bargaining.

4 A classification system including about 480 individual occupations is used to cover all workers in the civilian economy. See the Technical Note for more information.

5 Includes data for mining not shown separately.

6 Less than 0.5 percent.

NOTE: Where applicable, dash indicates no employees in this category.

**Table 4. Percent of workers with access to education assistance, travel insurance, and health promotion benefits by selected worker and establishment characteristics, private industry, National Compensation Survey, (1) 1999**

Characteristics	Education assistance		Travel accident insurance	Health promotion benefits		
	Work related	Non-work related		Wellness programs	Employee assistance programs	Fitness centers
Total.....	41	10	20	17	33	9
Worker characteristics:(2)						
Professional, technical, and related employees(3).....	63	14	35	29	48	18
Clerical and sales employees(3).....	39	10	22	15	32	8
Blue-collar and service employees(3).....	34	9	12	13	27	6
Full time.....	47	12	22	19	36	10
Part time.....	21	6	11	11	21	5
Union.....	46	15	17	24	46	7
Nonunion.....	41	10	20	16	31	9
Establishment characteristics:						
Goods-producing(4).....	46	14	21	19	36	8
Construction.....	27	4	8	4	8	4
Manufacturing.....	53	18	26	25	45	9
Service-producing.....	40	9	19	16	32	9
Transportation and public utilities.....	43	16	25	28	48	9
Wholesale trade.....	45	6	21	18	31	6
Retail trade.....	16	6	13	4	20	2
Finance, insurance, and real estate.....	69	14	38	30	48	13
Services.....	47	9	18	18	33	13
1-99 workers.....	29	5	10	6	14	4
1-49 workers.....	25	4	8	4	9	2
50-99 workers.....	43	8	19	11	32	9
100 workers or more.....	55	17	31	30	54	15
100-499 workers.....	47	12	25	19	42	8
500-999 workers.....	58	13	29	34	59	19
1,000-2,499 workers.....	67	23	33	39	69	21
2,500 workers or more.....	70	30	52	54	77	30

1 The survey covers all 50 States. Collection was conducted between March 1999 and April 2000. The average reference period was September 1999.

2 Employees are classified as working either a full-time or part-time schedule based on the definition used by each establishment. Union workers are those whose wages are determined through collective bargaining.

3 A classification system including about 480 individual occupations is used to cover all workers in the civilian economy. See the Technical Note for more information.

4 Includes data for mining not shown separately.

NOTE: Where applicable, dash indicates no employees in this category.

**Table 5. Employer costs per hour worked for employee compensation and costs as a percent of total compensation: Workers in private industry and state and local government, by major occupational group, March 2001**

Compensation component	All workers		White collar		Blue collar		Service	
	Cost	Percent	Cost	Percent	Cost	Percent	Cost	Percent
Total compensation.....	\$22.15	100.0	\$26.82	100.0	\$19.57	100.0	\$12.40	100.0
Wages and salaries.....	16.07	72.6	19.73	73.6	13.59	69.4	9.15	73.8
Total benefits.....	6.08	27.4	7.09	26.4	5.98	30.6	3.25	26.2
Paid leave.....	1.51	6.8	1.98	7.4	1.14	5.8	.71	5.7
Vacation.....	.70	3.2	.89	3.3	.56	2.9	.32	2.6
Holiday.....	.51	2.3	.66	2.5	.41	2.1	.23	1.9
Sick.....	.23	1.0	.33	1.2	.12	.6	.12	1.0
Other.....	.08	.4	.10	.4	.05	.3	.04	.3
Supplemental pay.....	.56	2.5	.58	2.2	.74	3.8	.23	1.9
Premium(1).....	.22	1.0	.11	.4	.50	2.6	.12	1.0
Shift differentials.....	.05	.2	.05	.2	.07	.4	.05	.4
Nonproduction bonuses.....	.29	1.3	.42	1.6	.18	.9	.06	.5
Insurance.....	1.46	6.6	1.67	6.2	1.51	7.7	.78	6.3
Life.....	.05	.2	.06	.2	.05	.3	.02	.2
Health.....	1.35	6.1	1.53	5.7	1.40	7.2	.74	6.0
Short-term disability.....	.04	.2	.04	.1	.04	.2	.02	.2
Long-term disability.....	.03	.1	.04	.1	.02	.1	(2)	(3)
Retirement and savings.....	.78	3.5	.95	3.5	.69	3.5	.39	3.1
Defined benefit.....	.40	1.8	.43	1.6	.40	2.0	.30	2.4
Defined contribution.....	.38	1.7	.52	1.9	.29	1.5	.10	.8
Legally required benefits.....	1.73	7.8	1.87	7.0	1.87	9.6	1.13	9.1
Social Security(4).....	1.28	5.8	1.54	5.7	1.15	5.9	.75	6.0
OASDI.....	1.02	4.6	1.22	4.5	.93	4.8	.60	4.8
Medicare.....	.26	1.2	.32	1.2	.22	1.1	.15	1.2
Federal unemployment insurance.....	.03	.1	.03	.1	.03	.2	.03	.2
State unemployment insurance.....	.09	.4	.08	.3	.10	.5	.07	.6
Workers' compensation.....	.34	1.5	.22	.8	.59	3.0	.27	2.2
Other benefits(5).....	.03	.1	.03	.1	.03	.2	(2)	(3)

1 Includes premium pay for work in addition to the regular work schedule (such as overtime, weekends, and holidays).

2 Cost per hour worked is \$0.01 or less.

3 Less than .05 percent.

4 The total employer's cost for Social Security is comprised of an OASDI portion and a Medicare portion. OASDI is the acronym for Old-Age, Survivors, and Disability Insurance.

5 Includes severance pay and supplemental unemployment benefits.

Note: The sum of individual items may not equal totals due to rounding.