

# News

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## **Employee Benefits in Private Industry, 1999**

Paid time off was the most prevalent benefit available to workers in private establishments in 1999. Paid vacations were offered to 79 percent of employees and paid holidays to 75 percent, according to the Bureau of Labor Statistics, U.S. Department of Labor. The new National Compensation Survey (NCS) provides more detailed data on benefits by selected worker and establishment characteristics than previously available. The next release on benefits, scheduled for the spring of 2002, will contain 2000 data with details of benefit plan provisions, as well as incidence information.

The NCS provides comprehensive measures of occupational earnings, compensation cost trends, and details of benefit provisions. The focus of this summary is on the incidence of employee benefits, ranging from health and retirement benefits to wellness programs; it also includes data on employee contributions to medical care plans. (See the technical note for definitions of incidences.)

Fifty-three percent of employees in private industry participated in medical care plans, and 48 percent were covered by retirement benefits of at least one type, 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.) Paid sick leave and life insurance were available to over half of all employees in private industry. Short- and long-term disability insurance benefits were less common: they were available to 36 and 25 percent of employees, respectively. Other benefits frequently offered in private industry include non-production bonuses (offered to 42 percent of employees) and work-related educational assistance (available to 41 percent). Employee assistance programs and Section 125 cafeteria plans were not uncommon; both were available to around one-third of employees. (See technical note for definition of Section 125 plans.) Severance pay and job-related travel accident insurance were available to about one-fifth of employees.

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.

Access to most benefits, availability of fully paid medical care, and the amount of required contributions to the cost of medical care varied by worker and establishment characteristics, as well as by region.

Data in this summary are a subset of the benefits data tabulated for the National Compensation Survey. Tables 1-5 highlight incidence of coverage for employee benefits by worker and establishment characteristics as well as by geographic area. Tables 6-8 show data on employee contributions to medical care.

## Worker characteristics

Benefits coverage varied by occupational group, full- and part-time status, and union and nonunion status. Of the three occupational groups for which data are presented in this release, professional, technical, and related employees had the greatest incidence of coverage for all of the major benefits. The difference was especially significant in the coverage for paid sick leave benefits: 81 percent of professional, technical, and related employees were covered, compared with 59 percent of clerical and sales employees and only 38 percent of blue-collar workers. (See table 2.) Retirement benefits were offered to about 7 out of 10 professional, technical, and related employees, compared with fewer than half of clerical and sales and blue-collar and service employees (45 and 42 percent, respectively). (See table 1.)

Payment of premiums for medical care coverage also varied by employee characteristics. Blue-collar and service workers with medical care benefits had their health care coverage fully paid for by their employers more often than workers in the other two groups: 37 percent of blue-collar workers with medical care benefits had fully paid single coverage, compared with 31 percent of professional, technical, and related employees and 29 percent of clerical and sales employees. Fully paid single medical coverage also was more prevalent among union employees—52 percent with medical care benefits had fully paid single coverage, compared with 30 percent of non-union employees. Blue-collar and service employees, however, had the highest average flat monthly contributions to medical care plans; these contributions averaged \$50.67, compared with \$47.70 for clerical and sales employees and \$45.34 for professional, technical, and related employees. Average contributions for single coverage among union and non-union employees were almost the same. For family coverage, the average required contribution for union employees was about \$45 per month less than for their non-union counterparts. (See table 6.)

Full-time employees were much more likely to have benefits coverage than were part-time employees. Fifty-six percent of full-time employees were covered by retirement benefits, compared with 21 percent of part-time workers. The difference in participation in health care benefits was even greater: 64 percent of full-time employees were covered by medical care plans, compared with only 14 percent of part-time workers. (See table 1.) Availability of fully paid medical benefits also was greater among full-time workers; 34 percent of those with medical benefits were not required to contribute for single coverage, compared with 22 percent of part-time workers. Where average flat monthly contributions were required, part-time workers' contributions for single coverage were about \$10 higher per month than those of full-time workers; for family coverage, part-time workers had to pay, on average, nearly \$24 more per month. (See table 6.)

## Establishment characteristics

Benefit incidence varied most by establishment employment size. Workers in the smallest establishments were much less likely to be covered by health or retirement benefits than their counterparts in establishments employing 2,500 workers or more. For example, 30 percent of workers in establishments with 1 to 49 employees had a retirement plan, compared with 81 percent of workers in establishments with 2,500 or more employees. Life insurance benefits also were much less prevalent in the smallest than in the largest establishments. The difference in coverage for paid time off benefits was smaller: 82 percent in the largest establishments had paid holiday benefits, for example, compared with 66 percent in the smallest establishments. (See table 3.) Workers in medium-sized establishments (those employing between 100 and 1,000 workers) were less likely to be offered major benefits than those in larger establishments but were more likely than those in the smallest-sized establishments. The incidence of fully paid coverage for medical care, however, decreased with establishment size, from 46 percent of those with medical care benefits in the smallest class to 19 percent in the largest class for single coverage, and from 27 to 17 percent for family coverage. Average monthly employee contributions varied by establishment size, but not proportionally.

Coverage for benefits also varied by industry. Goods-producing industries had a higher incidence of coverage for many benefits than service-producing industries. Medical care and retirement benefits were less prevalent in service-producing industries: 48 and 44 percent, respectively, compared with 69 and 61 percent in goods-producing industries. Coverage patterns were mixed, however, for disability benefits. Paid sick leave was much less prevalent in goods-producing industries (42 percent had such coverage) than in service-producing industries, where 57 percent of employees had coverage. Short-term disability benefits, in contrast,

were available to almost half of employees in goods-producing industries, while only about one-third of employees in service-producing industries had such coverage. (See table 2.)

### **Geographic regions**

Incidence of benefits varied also by establishment location, although differences were generally small. Rates of coverage tended to be higher in the Northeast and Midwest than in the South and the West, although the differences were not consistent for all benefits. Fifty-three percent of workers in the Northeast and Midwest were covered by retirement benefits, compared with 47 percent in the West and 43 percent in the South. Medical care plans covered 54 percent of workers in all the regions, with the exception of the South, where the incidence was 51 percent. Paid sick leave was less prevalent in the Midwest, whereas short-term disability coverage was much more prevalent in the Northeast, in part because it is mandated in New York and New Jersey. Paid vacation benefits were fairly uniform across the regions, and paid holidays were slightly more common in the Northeast than in the other regions.

Variations by region also occurred in the incidence of fully employer-paid coverage of medical care benefits and in amounts of employee contributions required. Workers in the West enjoyed the highest incidence of fully paid medical care benefits, for both single and family coverage. Workers in the Northeast were the least likely to have fully employer-paid single coverage, and workers in the South had the lowest incidence of fully employer-paid family coverage. Workers in the Midwest and West were required to pay the lowest monthly contributions for single coverage (\$42.33 and \$42.50 on average, respectively), while in the Northeast and South these contributions averaged over \$50. The required average monthly contributions for family coverage were the lowest in the Midwest (\$144.99) and the highest in the South (\$187.46).

**Table 1. Percent of workers participating in retirement and health care benefits by selected worker and establishment characteristics, private industry, National Compensation Survey,<sup>1</sup> 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
<b>Worker characteristics:<sup>2</sup></b>						
Professional, technical, and related employees <sup>3</sup> .....	69	29	56	68	49	30
Clerical and sales employees <sup>3</sup> .....	45	17	34	51	30	14
Blue-collar and service employees <sup>3</sup> .....	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
<b>Establishment characteristics:</b>						
Goods-producing <sup>4</sup> .....	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
<b>Regions:<sup>5</sup></b>						
Northeast .....	53	26	38	54	35	21
South .....	43	18	32	51	27	13
Midwest .....	53	27	39	54	32	17
West .....	47	17	35	54	39	25

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

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> Includes data for mining not shown separately.

<sup>5</sup> The regional coverage is as follows: Northeast—Connecticut, Maine, Massachusetts, New Hampshire, New

Jersey, New York, Pennsylvania, Rhode Island, and Vermont; South—Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia; Midwest—Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin; and West—Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

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,<sup>1</sup> 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
<b>Worker characteristics:<sup>2</sup></b>						
Professional, technical, and related employees <sup>3</sup> .....	76	61	5	81	49	48
Clerical and sales employees <sup>3</sup> .....	54	38	2	59	33	26
Blue-collar and service employees <sup>3</sup> .....	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
<b>Establishment characteristics:</b>						
Goods-producing <sup>4</sup> .....	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
<b>Regions:<sup>5</sup></b>						
Northeast .....	58	46	2	58	66	29
South .....	55	41	3	54	27	24
Midwest .....	57	46	5	46	38	29
West .....	52	38	2	55	24	20

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

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> Includes data for mining not shown separately.

<sup>5</sup> The regional coverage is as follows: Northeast—Connecticut, Maine, Massachusetts, New Hampshire, New

Jersey, New York, Pennsylvania, Rhode Island, and Vermont; South—Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia; Midwest—Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin; and West—Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

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,<sup>1</sup> 1999**

Characteristics	Paid vacations	Paid holidays	Employer assistance for child care				Adoption assistance	Long-term care insurance	Flexible work place
			Total <sup>2</sup>	Employer provided funds	On-site child care	Off-site child care			
Total .....	79	75	6	4	3	2	6	6	3
<b>Worker characteristics:<sup>3</sup></b>									
Professional, technical, and related employees <sup>4</sup> .....	88	89	12	7	6	3	11	11	7
Clerical and sales employees <sup>4</sup> .....	80	77	5	3	2	1	6	7	3
Blue-collar and service employees <sup>4</sup> .....	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
<b>Establishment characteristics:</b>									
Goods-producing <sup>5</sup> .....	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	( <sup>6</sup> )	( <sup>6</sup> )	9	12	1
Wholesale trade .....	89	91	4	3	-	1	5	6	8
Retail trade .....	64	50	4	3	( <sup>6</sup> )	( <sup>6</sup> )	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	( <sup>6</sup> )	1	2	2
1-49 workers .....	70	66	2	1	1	( <sup>6</sup> )	1	2	2
50-99 workers .....	84	81	3	3	1	1	3	2	3
100 workers or more .....	86	82	10	6	4	3	11	10	4
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
<b>Regions:<sup>7</sup></b>									
Northeast .....	79	79	6	3	4	2	8	8	3
South .....	78	75	5	4	3	1	5	6	2
Midwest .....	80	76	7	4	2	2	5	6	4
West .....	79	72	5	4	1	( <sup>6</sup> )	4	4	3

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

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> Includes data for mining not shown separately.

<sup>6</sup> Less than 0.5 percent.

<sup>7</sup> The regional coverage is as follows: Northeast—Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont; South—Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia; Midwest—Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin; and West—Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

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

**Table 4. Percent of workers with access to non-wage cash payments, subsidized commuting, and cafeteria benefits by selected worker and establishment characteristics, private industry, National Compensation Survey,<sup>1</sup> 1999**

Characteristics	Non-wage cash payments			Subsidized commuting	Section 125 cafeteria benefits <sup>2</sup>			
	Nonproduction bonus	Supplemental unemployment benefits	Severance pay		Total	Flexible benefit plans	Reimbursement plans	Premium conversion plans
Total .....	42	2	22	4	28	7	15	6
<b>Worker characteristics:<sup>3</sup></b>								
Professional, technical, and related employees <sup>4</sup> .....	48	1	36	9	43	13	24	5
Clerical and sales employees <sup>4</sup> .....	42	1	24	4	30	6	16	8
Blue-collar and service employees <sup>4</sup> .....	39	3	14	3	20	6	10	4
Full time .....	46	2	26	5	32	9	17	6
Part time .....	28	( <sup>5</sup> )	8	3	14	3	8	3
Union .....	29	10	28	7	24	7	12	4
Nonunion .....	43	1	21	4	28	7	15	6
<b>Establishment characteristics:</b>								
Goods-producing <sup>6</sup> .....	47	5	25	4	26	9	12	5
Construction .....	50	2	6	2	8	1	4	3
Manufacturing .....	46	6	31	4	32	12	15	5
Service-producing .....	40	1	21	5	28	7	15	6
Transportation and public utilities ...	53	( <sup>5</sup> )	29	11	36	14	13	8
Wholesale trade .....	43	3	24	1	30	9	16	5
Retail trade .....	29	1	13	1	18	2	11	5
Finance, insurance, and real estate	55	2	44	5	51	15	23	12
Services .....	41	( <sup>5</sup> )	19	6	28	6	17	5
1-99 workers .....	46	1	13	3	18	3	10	6
1-49 workers .....	46	( <sup>5</sup> )	10	1	13	2	6	5
50-99 workers .....	48	2	26	8	33	3	23	7
100 workers or more .....	37	3	31	6	39	13	21	6
100-499 workers .....	33	1	24	3	31	7	19	5
500-999 workers .....	45	3	33	6	39	13	19	8
1,000-2,499 workers .....	32	3	33	13	49	16	25	8
2,500 workers or more .....	48	10	53	12	61	33	24	4
<b>Regions:<sup>7</sup></b>								
Northeast .....	42	1	23	4	29	9	15	4
South .....	40	1	21	3	28	7	12	10
Midwest .....	44	4	21	4	28	9	15	4
West .....	43	1	23	9	26	5	18	2

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

<sup>2</sup> Includes all types of plans under Internal Revenue Code Section 125. Flexible benefits plans include reimbursement account features.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> Less than 0.5 percent.

<sup>6</sup> Includes data for mining not shown separately.

<sup>7</sup> The regional coverage is as follows: Northeast—Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont; South—Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia; Midwest—Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin; and West—Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

**Table 5. 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,<sup>1</sup> 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
<b>Worker characteristics:<sup>2</sup></b>						
Professional, technical, and related employees <sup>3</sup> .....	63	14	35	29	48	18
Clerical and sales employees <sup>3</sup> .....	39	10	22	15	32	8
Blue-collar and service employees <sup>3</sup> .....	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
<b>Establishment characteristics:</b>						
Goods-producing <sup>4</sup> .....	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
<b>Regions:<sup>5</sup></b>						
Northeast .....	44	11	22	19	37	10
South .....	40	12	21	14	33	8
Midwest .....	39	9	18	18	33	8
West .....	42	9	18	17	29	10

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

<sup>2</sup> 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.

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<sup>4</sup> Includes data for mining not shown separately.

<sup>5</sup> The regional coverage is as follows: Northeast—Connecticut, Maine, Massachusetts, New Hampshire, New

Jersey, New York, Pennsylvania, Rhode Island, and Vermont; South—Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia; Midwest—Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin; and West—Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

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



**Table 6. Medical care benefits: Percent of participants required to contribute and average employee contribution, private industry, National Compensation Survey,<sup>1</sup> 1999**

Characteristics	Single Coverage			Family Coverage		
	Employee contributions not required	Employee contributions required	Average <sup>2</sup> flat monthly contribution in dollars	Employee contributions not required	Employee contributions required	Average <sup>2</sup> flat monthly contribution in dollars
Total .....	33	67	\$48.30	19	81	\$169.84
<b>Worker characteristics:<sup>3</sup></b>						
Professional, technical, and related employees <sup>4</sup> .....	31	69	45.34	16	84	163.31
Clerical and sales employees <sup>4</sup> .....	29	71	47.70	15	85	174.18
Blue-collar and service employees <sup>4</sup> .....	37	63	50.67	24	76	171.12
Union .....	52	48	48.65	46	54	129.08
Nonunion .....	30	70	48.27	14	86	173.77
Full time .....	34	66	47.81	19	81	168.68
Part time .....	22	78	57.49	15	85	192.65
<b>Establishment characteristics:</b>						
Goods-producing <sup>5</sup> .....	39	61	42.08	25	75	149.73
Construction .....	65	35	56.66	49	51	256.00
Manufacturing .....	32	68	40.49	18	82	132.84
Service-producing .....	30	70	50.92	17	83	178.94
Transportation and public utilities .....	30	70	57.87	19	81	179.49
Wholesale trade .....	36	64	40.95	27	73	161.91
Retail trade .....	22	78	59.32	17	83	212.70
Finance, insurance, and real estate ...	28	72	45.41	16	84	164.62
Services .....	33	67	50.54	14	86	175.28
1-99 workers .....	42	58	52.52	24	76	191.93
1-49 workers .....	46	54	55.63	27	73	199.78
50-99 workers .....	33	67	47.01	16	84	176.51
100 workers or more .....	25	75	45.16	15	85	150.74
100-499 workers .....	29	71	45.08	16	84	162.25
500-999 workers .....	22	78	40.98	13	87	127.93
1,000-2,499 workers .....	22	78	46.48	13	87	150.58
2,500 workers or more .....	19	81	49.35	17	83	136.90
<b>Regions:<sup>6</sup></b>						
Northeast .....	27	73	54.18	20	80	178.99
South .....	30	70	51.85	12	88	187.46
Midwest .....	32	68	42.33	23	77	144.99
West .....	44	56	42.50	26	74	156.11

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

<sup>2</sup> The average is presented for all covered workers and excludes workers without the plan provision. Averages are for plans stating a flat monthly cost.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> Includes data for mining, not shown separately.

<sup>6</sup> The regional coverage is as follows: Northeast—

Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont; South—Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia; Midwest—Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin; and West—Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

**Table 7. Medical care benefits: Percent of participants, by amount and type of employee contribution for individual coverage, private industry, National Compensation Survey,<sup>1</sup> 1999**

Type and amount of contribution	All employees	Professional, technical, and related employees <sup>2</sup>	Clerical and sales employees <sup>2</sup>	Blue-collar and service employees <sup>2</sup>
Number with contributory coverage (in thousands) .....	38,060	10,495	11,333	16,233
	Percent			
Total with contributory coverage	100	100	100	100
Flat monthly amount .....	66	66	67	65
Less than \$5.00 .....	1	( <sup>3</sup> )	1	1
\$5.00 - 9.99 .....	2	1	1	2
\$10.00 - 14.99 .....	4	4	5	4
\$15.00 - 19.99 .....	4	4	3	6
\$20.00 - 29.99 .....	10	13	10	9
\$30.00 - 39.99 .....	10	10	11	10
\$40.00 - 49.99 .....	10	12	11	8
\$50.00 - 59.99 .....	7	6	9	7
\$60.00 - 69.99 .....	6	7	7	5
\$70.00 - 79.99 .....	4	2	3	4
\$80.00 - 89.99 .....	2	1	3	1
\$90.00 - 99.99 .....	2	1	2	2
\$100.00 - 124.99 .....	2	2	1	2
\$125.00 or greater .....	3	2	2	4
Dollar amount unspecified	( <sup>3</sup> )	-	( <sup>3</sup> )	( <sup>3</sup> )
Composite rate <sup>4</sup> .....	3	2	2	4
Varies <sup>5</sup> .....	10	9	12	9
Other .....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Flexible benefits <sup>6</sup> .....	8	11	5	7
Percent of earnings .....	1	( <sup>3</sup> )	1	1
Exists, but unknown .....	13	11	13	14

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

<sup>2</sup> 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.

<sup>3</sup> Less than 0.5 percent.

<sup>4</sup> A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for

individual plans cannot be determined.

<sup>5</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>6</sup> Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

**Table 8. Medical care benefits: Percent of participants, by amount and type of employee contribution for family coverage,<sup>1</sup> private industry, National Compensation Survey,<sup>2</sup> 1999**

Type and amount of contribution	All employees	Professional, technical, and related employees <sup>3</sup>	Clerical and sales employees <sup>3</sup>	Blue-collar and service employees <sup>3</sup>
Number (in thousands) with contributory coverage .....	45,994	12,882	13,489	19,623
	Percent			
Total with contributory coverage	100	100	100	100
Flat monthly amount .....	69	68	69	69
Less than \$20.00 .....	1	1	1	2
\$20.00 - 29.99 .....	1	1	1	1
\$30.00 - 39.99 .....	2	2	2	2
\$40.00 - 49.99 .....	3	2	3	3
\$50.00 - 59.99 .....	2	2	2	2
\$60.00 - 69.99 .....	2	2	3	2
\$70.00 - 79.99 .....	3	6	2	2
\$80.00 - 89.99 .....	3	4	2	3
\$90.00 - 99.99 .....	3	3	4	3
\$100.00 - 124.99 .....	8	7	8	9
\$125.00 - 149.99 .....	8	10	8	7
\$150.00 - 174.99 .....	6	6	5	6
\$175.00 - 199.99 .....	5	6	5	4
\$200.00 - 224.99 .....	4	4	4	3
\$225.00 - 249.99 .....	4	3	4	4
\$250.00 - 274.99 .....	4	2	3	4
\$275.00 - 299.99 .....	1	1	2	1
\$300.00 or greater .....	10	8	10	11
Composite rate <sup>4</sup> .....	3	4	2	3
Varies <sup>5</sup> .....	10	9	13	9
Other .....	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )
Flexible benefits <sup>7</sup> .....	7	10	5	6
Percent of earnings .....	1	( <sup>6</sup> )	1	1
Exists, but unknown .....	10	9	10	11

<sup>1</sup> If the amount of contribution varied by either size or composition of family, the rate for an employee with a spouse and one child was used. For a small percentage of employees, the employee contributes the same amount for single and family coverage.

<sup>2</sup> The survey covers all 50 States. Collection was conducted between March 1999 and April 2000. The average reference period was September 1999.

<sup>3</sup> 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.

<sup>4</sup> A composite rate is a set contribution

covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

<sup>5</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>6</sup> Less than 0.5 percent.

<sup>7</sup> Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

## TECHNICAL NOTE

The data in this release are from the National Compensation Survey (NCS), conducted by the Bureau of Labor Statistics, U.S. Department of Labor. The statistics in this release represent a transitional step in the integration of the Employee Benefits Survey data into the NCS. For the first time, data on private establishments of all sizes have been produced simultaneously, and they are presented by characteristics not previously included, such as more detailed worker and establishment characteristics. This release, however, is limited to 1999 data on incidence of benefits and on employee contributions to medical care. The next release will contain 2000 data, with details of benefit plan provisions, as well as incidence information.

Previously, surveys of different sectors of the economy were conducted in alternating years; medium and large private establishments were studied during odd years, and small private establishments and State and local governments during even years. Separate publications were produced for each sample. In the future, all types of establishments will be surveyed each year, and the data will be produced by numerous characteristics, including establishment size and sector of the economy.

### Definitions of survey terms

Incidence refers to different methods of computing the number or percentage of employees that receive a benefit plan or specific benefit feature. Access to a benefit is determined on an occupational basis within an establishment; either all employees or no employees in an occupation in an establishment have the benefit available to them. The benefits published in tables 3, 4 and 5 refer to employee access. Participation refers to the proportion of employees covered by a benefit. There will be cases where employees with access to a plan will not participate. For example, some employees may decline to participate in a health insurance plan if there is an employee cost involved. The benefits published in tables 1 and 2 refer to employee participation. For a listing of selected benefit definitions, see *Glossary of Compensation Terms*, U.S. Department of Labor, Bureau of Labor Statistics, August 1998, Report 923, or on the Internet at <http://www.bls.gov/ncs/ocs/sp/nabl0062.pdf>.

Section 125 of the Internal Revenue Code governs three types of plans: flexible benefit plans, reimbursement accounts, and premium conversion plans. Under flexible benefit plans, employees are able to create a benefits package from among several options. Reimbursement accounts, or flexible spending accounts, are funded by employee pretax contributions to pay for health care or dependent care benefits. Premium conversion plans allow medical plan participants to pay the required plan premium with pretax dollars.

### Survey scope

The 1999 NCS benefits incidence survey obtained data from 3,168 private industry establishments, representing over 107 million workers; of this number, nearly 83 million were full-time workers and the remainder--slightly over 24 million--were part-time workers. The NCS uses the establishment's definition of full- and part-time status. For purposes of this survey, an establishment is an economic unit that produces goods or services, a central administrative office, or an auxiliary unit providing support services to a company. For private industries, the establishment is usually at a single physical location.

### Sample design and data collection

The sample for this survey was selected using a three-stage design. The first stage involved the selection of areas. The NCS sample consists of 154 metropolitan areas and nonmetropolitan areas that represent the Nation's 326 metropolitan statistical areas (as defined by the Office of Management and Budget) and the remaining portions of the 50 States. Metropolitan areas are either Metropolitan Statistical Areas (MSAs) or Consolidated Metropolitan Statistical Areas (CMSAs), as defined by the Office of Management and Budget, in 1994. Nonmetropolitan areas are counties that do not fit the metropolitan area definition.

In the second stage, the sample of establishments was drawn by first stratifying the sampling frame by industry and establishment size. The number of sample establishments allocated to each stratum is approximately proportional to the stratum employment. Each sampled establishment was selected within a stratum with a probability proportional to its employment. Use of this technique means that the larger an establishment's employment, the greater its chance of selection. Weights were applied to each establishment

when the data were tabulated so that each establishment represents similar units (in terms of industry and employment size) in the economy that were not selected for collection.

The third stage of sample selection was a probability sample of occupations within a sampled establishment. Identification of the occupations for which data were to be collected was a four-step process:

1. Probability-proportional-to-size selection of establishment jobs.
2. Classification of jobs into occupations based on the Census of Population system.
3. Characterization of jobs as full-time versus part-time, union versus nonunion, and time versus incentive.
4. Determination of the level of work of each job.

For more detailed information on occupational selection and classification under the National Compensation Survey, see *National Compensation Survey, Occupational Wages in the United States, 1999*, U.S. Department of Labor, Bureau of Labor Statistics, July 2001, Bulletin 2539. For an online version, see: <http://www.bls.gov/ncs/ocs/sp/ncbl0343.pdf>.

Additional information about the National Compensation Survey may be obtained by calling (202) 691-6199. You may also write to the Bureau of Labor Statistics at: Division of Compensation Data Analysis and Planning, 2 Massachusetts Ave., NE, Room 4175, Washington, DC 20212-0001, or send e-mail to [OCLTINFO@bls.gov](mailto:OCLTINFO@bls.gov).

The data contained in this summary are available on the Bureau's Internet site: <http://www.bls.gov/ncs>. The Benefits Public Data Query System for selective online access to benefits data is now available on the same page.

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