

The New Health Participation and Access Data from the National Compensation Survey

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New data on participation in and access to health care benefits allow for the study of the correlation between health care cost and health plan participation. This article compares this correlation between two occupational groups: management, professional, and related workers and service workers. Although participation is a significant factor in determining the estimates of average employer costs for health care benefits, other factors, such as annual hours worked, mix of jobs and industries, and the percentage paid by the employer can also have substantial effects.

Introduction

The [National Compensation Survey \(NCS\)](#) collects data from employers on the prevalence, or incidence,¹ of employer-provided benefits and employer costs of wages and benefits.² The NCS provides a rich source of data on health care benefits that were recently enhanced to provide even more information than previously available.

The NCS has published estimates on both health insurance coverage rates and data on the cost of health care for many years.³ Until recently, estimates on health care costs and health insurance coverage were not derived from the same sample of employers and health plans. The NCS had provided data on employer costs of health insurance premiums separately from its data on employee access to and participation in various health care plans.⁴ Furthermore, among the health care access and participation data, estimates were available for medical, dental, vision, and outpatient prescription drug plans, but none were **available for the entire category of "health care."**

The NCS used the March 2008 data to make the link between employer health care costs and worker access to and participation in health insurance plans. This article describes how NCS data on employer costs for health insurance coverage and new NCS statistics on worker access to and participation in health insurance plans can be used together to gain greater insight into the status of health care coverage in the United States than was previously possible.

For example, if one group of employees has health care costs that are twice as high as another group but also has twice as high a percentage of workers receiving health care, the difference in cost might be due to the difference in the percentage of covered workers. If the costs and employee participation rates are not proportional, however, factors other than participation could be driving the costs.

One such factor is the coverage available through the health care plan; separate categories include comprehensive medical care, dental care, vision care, and drug plans. NCS has recently added two new series called *health participation* and *health access* data. These data reveal the percent of employees that are covered by at least one health care plan.

The NCS began producing these health care data using the data from March 2008. Users can study these series in terms of correlation between costs and participation. While the standard errors are available for the health care data in tables 1 and 2 (see below), standard errors for the remaining estimates presented in this article are not available; therefore, comparisons implied cannot be validated by a statistical test.

Types of health care coverage data in NCS

To understand the new health care data, users should be familiar with the types of health care coverage data available in the NCS:

- Access, which indicates the percentage of employees who are in jobs where the employer offers to pay part or all of the cost of health care coverage. Some of the employees with access to health care may not choose to participate in a health care plan.
- Participation, which indicates how many employees are actually enrolled in a health care plan.
- Take-up rates, which indicate the percentage of employees with access that actually participate in the health care plan.

These concepts are related. The number with access multiplied by the take-up rate will equal the number who participate. When comparing data on access to health care plans with data on access to medical, dental, vision, or prescription drug benefits, participation and take-up statistics are important. Because employees do not always enroll in available plans, access alone is not sufficient to determine the extent of health care coverage.

A comparison of health coverage to medical coverage for civilian workers

In many cases, health care coverage data are similar to data for “medical” coverage, which the NCS currently produces. Medical coverage refers to any health care plan that provides coverage for the core areas of health care such as doctor’s visits and hospitalization. (Plans that only cover dental or vision or prescription drug plans are not considered medical care plans by the NCS definition.)

Data from March 2008 indicate that access to health and medical care benefits are virtually identical for all published breakouts of workers. When employers offer a health care package, they virtually always offer a medical care plan. Theoretically, employers could offer dental, vision, or drug coverage without offering a medical plan. In practice, employers rarely do so.

Participation is a different matter, however. Here, health care coverage tends to be higher than medical coverage. The reason is that some employees who participate in dental or vision plans do not participate in medical plans. These employees are counted as participating in health care but not in medical care. Overall, 60 percent of workers participate in at least one health care plan, compared with 56 percent who participate in a medical plan.

In small establishments, the differences in participation between health and medical care are not statistically significant. Among employers with 500 or more employees, however, 79 percent of employees participate in health care, compared with 72 percent who participate in medical care plans.

One reason for the difference is that large establishments are more likely to have stand-alone dental plans and vision plans. A stand-alone plan is one that offers only dental or vision care, as opposed to a plan in which dental or vision is included in a comprehensive medical care plan. If a stand-alone dental or vision plan exists, it is likely that some employees will participate in this plan but not the medical plan and therefore cause health participation rates to be higher than medical participation rates. A common reason that employees make this choice is that they can be covered under their spouses' medical plan, but their spouses do not have a dental or vision plan. Table 1 shows the relationship between the size of the establishment and the incidence of stand-alone dental or vision plans:

Table 1. Percent of employees with access to and participating in stand-alone dental and vision plans, by establishment size, March 2008

Establishment size	Participation in stand-alone dental plans	Access to stand-alone dental plans	Participation in stand-alone vision plans	Access to stand-alone vision plans
1-49	14	18	3	4
50-99	20	26	5	7
100-499	28	36	8	9
500+	42	50	16	19

Since stand-alone dental and vision plans are more common in large establishments, it is not surprising that health participation is higher than medical plan participation in these establishments.

A similar pattern emerges when looking at workers by the level of earnings. Table 2 shows that for those in the lowest 10th percentile of earnings, the difference between health and medical participation is not statistically significant; however, for those in the highest 10th percentile of earnings, health participation is 83 percent and medical participation is 76 percent.⁵ These highly-paid workers are more likely to have a stand-alone dental or vision plan. Table 2 shows the relationship between stand-alone dental and vision plans and workers' earnings⁶:

Table 2. Percent of employees with access to and participating in stand-alone dental and vision plans, by earnings percentile, March 2008

Earnings percentile	Participation in stand-alone dental plans	With access to stand-alone dental plans	Participation in stand-alone vision plans	With access to stand-alone vision plans
Lowest 10 percent	5	7	3	3
First 25 percent	8	12	3	4
Second 25 percent	24	31	6	8
Third 25 percent	31	38	9	11

Comparison of health cost and participation in occupational groups: an example of analysis using health care data

Health care data allow for an analysis of participation rates and costs. This section looks at an example of such analysis by occupational group. Occupational groups provide an interesting area for contrast because of the large differences in health costs among various groups of workers.

As table 3 shows, of the five major occupational groups as defined by the [Standard Occupational Classification \(SOC\)](#) system, *management, professional, and related workers* have by far the highest health care costs on a per hour basis.

Table 3. Health care cost and participation, by occupational group, March 2008

Occupational group	Average employer cost per hour worked for health care	Percent of workers participating in health care plan	Modeled hourly cost per participant
Management, professional, and related	\$3.32	76	\$4.37
Service	\$1.29	38	\$3.39
Sales and office	\$1.84	57	\$3.23
Natural resources, construction, and maintenance	\$2.42	66	\$3.67
Production, transportation, and material moving	\$2.28	65	\$3.51

The modeled hourly cost per participant is an approximation, calculated by multiplying the hourly cost by the inverse of participation. The result is an estimate of the average hourly cost for only those who actually participate in a health plan.

Many factors affect the average cost for hourly health insurance costs. Other than participation and the underlying cost of health care, factors include the number of hours worked, the percentage of the cost the employer and employee pay, and whether the establishment is in the private sector or the State and local government sector. The level of health coverage and the amount of health utilization are also factors, but these are beyond the scope of this article.

To discover possible reasons why one group of workers has a higher health cost than another group of workers, one must consider all the factors. Consider the differences in participation and health costs between two groups: *management, professional, and related workers* and *service workers*.⁷ Management, professional, and related workers have health care participation rates that are 100 percent higher than that of service workers (76 percent compared with 38 percent), but their per-hour health cost is 157 percent higher (\$3.32 compared with \$1.29.) What accounts for the extra 57 percent in higher costs?

Hours worked

One explanation is that in State and local government, full-time workers in management, professional, and related occupations work fewer hours on average than do full-time service workers, which results in higher cost per hour worked for management, professional, and related workers. Table 4 shows the average annual hours worked, by sector, for each of these occupational groups:

Table 4. Annual hours worked, by sector and selected occupational group, March 2008

Occupation	Full-time	Part-time
State government		
Management, professional, and related workers	1,709	646
Service workers	1,847	848
Local government		
Management, professional, and related workers	1,453	609
Service workers	1,857	701
Private industry		
Management, professional, and related workers	1,862	872
Service workers	1,911	998

Another explanation is that teachers and other educational personnel, who are included in the management, professional, and related workers category, tend to work 9 months per year, which brings down the average annual hours in this occupational category in local government.

Participation rates

Annual health costs allow for comparisons that are not affected by annual hours worked. Annual health costs for management, professional, and related workers are \$5,412.84, as compared with \$2,233.42 for service workers. Annual costs are thus 142 percent higher for management, professional and related workers than for service workers. As mentioned, the participation rate is twice as high for management, professional, and related workers as it is for service workers. Thus, the difference in participation still does not account for all of the difference in health care cost.

Occupational composition

A second issue that helps explain the cost difference is that management, professional, and related workers are more likely to be employed in the State and local government sector, where the employer's health costs are higher. State and local government has an average employer health cost of \$6,340.60 per employee, as compared with \$3,526.84 for the private sector.

Table 5. Percent of workers in selected occupational groups, by sector, March 2008

	Management, professional, and related workers	Service workers
State and local government	30	16
Private industry	70	84

Some reasons that State and local government health care is more expensive include the following:

- State and local government has higher participation in health care as compared to private industry (78 percent versus 57 percent.)

- State and local government employers pay a higher percentage of premiums (89 percent vs. 78 percent.)

If these two factors were the only factors, health care costs would be 56 percent higher in State and local government than in private industry. This number can be computed by multiplying the ratio of participation and the ratio of premiums between government and private industry. These are not the only factors, however; the actual difference between the annual health costs of the government and private sectors is about 80 percent.

The difference in health costs between the management, professional, and related workers and the service workers are larger in the private sector than in the government sector. Table 6 breaks out annual health costs for management, professional, and related workers and services workers by the sector of the economy:

State government	
Management, professional, and related workers	\$6,470.00
Service	\$5,904.67
Private industry	
Management, professional, and related workers	\$4,953.79
Service	\$1,549.22

Much of this difference can be explained by participation. Table 7 shows the participation rate for health insurance for these same categories:

State government	
Management, professional, and related workers	79
Service	71
Private industry	
Management, professional, and related workers	74
Service	31

Table 8 provides a modeled annual cost per participant by multiplying the cost by the inverse of the health care participation: This cost is an approximation.⁸

Table 8. Modeled annual employer cost per participant for health care, by Selected Occupation Groups and Sector, March 2008

State government	
Management, professional, and related workers	\$8,189.87
Service	\$8,316.44
Private industry	
Management, professional, and related workers	\$6,694.31
Service	\$4,997.48

State and local government costs for health care are similar for management, professional, and related and service workers. Private industry costs for health care, however, are about 34 percent higher for management, professional, and related workers compared with service workers. Part of this difference can be explained by the fact that private industry employers pay a slightly higher percentage of the health costs for management, professional, and related workers (78 percent) than for service workers (73 percent.)

The NCS data suggest that the differences between cost and participation are not caused by individual establishments treating their management, professional, and related workers differently than their service workers. Eighty-eight percent of full-time workers are in jobs where the establishment does not differentiate between the sampled full-time jobs in terms of offering health care plans. For this 88 percent, either all the sampled jobs are offered the same health care plans or none of the sampled jobs are offered a health care plan.

NCS samples a set of jobs in each establishment. This sample is usually four, six, or eight jobs, depending on the size of the establishment. If all sampled jobs get the same plans, it is probable (although not certain) that the establishment provides one set of health plans to all employees.

If individual establishments treat their workers similarly, what accounts for the differences in costs of health care between management, professional, and related workers and service workers? The ratio of management, professional, and related workers to service workers varies from establishment to establishment. In all likelihood, the establishments that employ a higher percentage of management, professional, and related workers relative to service workers spend more on health care costs.

Comparison of health cost and participation for industry breakouts

On the industry side, the NCS publishes data for health costs and health participation for both goods-producing industries and service-providing industries. Average costs per hour worked in civilian goods-producing industries are 24 percent higher than in service-providing industries (\$2.68 vs. \$2.17), while participation is 26 percent higher in goods-producing industries (73 percent vs. 58 percent.) Thus, participation and cost are roughly equivalent.

Conclusion

Health participation and access data will allow for the study of the correlation between health care cost and health plan participation. This article provides an example by comparing this correlation among management, professional, and related workers with service workers. While participation is a significant factor in determining the estimates of average employer costs of health care benefits, other factors, such as annual hours worked, mix of jobs and industries, and the percentage the employer pays can have significant effects.

For more data on health insurance benefits, see tables [A](#), [B](#), and [C](#); for standard errors, see tables [A \(SE\)](#), [B \(SE\)](#), and [C \(SE\)](#).

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Note about March 24, 2015, updates

In table 2, on page 3, the participation in stand-alone dental plans should have been 8 percent and with access to stand-alone dental plans should have been 12 percent.

In table 4, on page 5, the full-time annual hours worked should have been 1,857 for service workers in local government. Private industry management, professional, and related full-time workers should have been 1,862 and part-time workers 872 annual hours. The private industry service full-time workers should have been 1,911 and the part-time workers 998 annual hours.

On page 5, the state and local government average employer health cost should have been \$6,340.60 per employee and the private sector \$3,526.84.

On page 7, the private industry costs for health care in management, professional, and related workers should have been 34 percent higher than service workers. The employer share of health costs for management, professional, and related workers should have been 78 percent.

On page 7, the percent of full-time workers in jobs where the establishment does not differentiate between sampled full-time and part-time jobs when offering health care plans should have been 88 percent.

Notes

[1](#) For a discussion on the concepts of incidence, access, participation and take-up rates on health insurance coverage in the NCS, see Carl B. Barsky, "[Incidence benefits measures in the National Compensation Survey](#)," *Monthly Labor Review*, August 2004, on the Internet at <http://www.bls.gov/opub/mlr/2004/08/art3full.pdf>.

[2](#) For a list of all NCS publications of survey estimates, and publication of survey estimates from BLS programs that directly preceded the NCS, see <http://www.bls.gov/ncs/ncspubs.htm>.

3 See William J. Wiatrowski, "[Documenting benefits coverage for all workers](#)".

4 See Michael Lettau, "[New statistics for health insurance from the National Compensation Survey](#)," *Monthly Labor Review*, August 2004, available on the Internet at <http://www.bls.gov/opub/mlr/2004/08/art6full.pdf>.

5 For an analysis of the relationship of earnings and health coverage, see: Allan Beckmann, "[Comparing employer-provided medical care benefits for lower and higher wage full-time workers](#)".

6 Averages for occupations within an establishment were used to produce estimates for worker groups averaging hourly pay within the six earnings percentiles: Below the 10th percentile, 10th to under the 25th percentile, 25th to under the 50th percentile, 50th to under the 75th percentile, 75th to under the 90th percentile, and the 90th percentile and greater. Individual workers can fall into an earnings category different from the average for an occupation and establishment into which they are classified. The percentile breakouts are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on wages published in the [National Compensation Survey: Occupational Earnings in the United States, 2007](#), U.S. Department of Labor, June 2008, bulletin 2704. Values corresponding to the percentiles used in the tables are as follows:

Percentiles					
Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	\$8.00	\$10.57	\$15.70	\$24.47	\$36.15
Private industry workers	\$7.85	\$10.13	\$15.00	\$23.25	\$34.79
State and local government workers	\$11.00	\$14.45	\$20.68	\$30.39	\$41.66

7 Management, professional, and related occupations are those in the Standard Occupational Classifications (SOC) 110000 to 299999. Service occupations are those in the range of SOC categories from 310000 to 399999. A full list of the SOC categories can be found at <http://www.bls.gov/SOC/>.

8 These data are not the direct result of a statistical sample. Instead, these data are derived by multiplying two types of data together. These are the rounded annual cost and the rounded participation.

Table A. Health insurance benefits: Access, participation, and take-up rates,⁽¹⁾ National Compensation Survey, March 2008
(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	74	60	81	71	57	80	88	78	89
Worker characteristics									
Management, professional, and related	87	76	87	86	74	86	90	79	88
Management, business, and financial	94	83	88	94	83	88	-	-	-
Professional and related	85	73	86	82	70	85	89	79	88
Teachers	83	71	86	-	-	-	89	78	88
Primary, secondary, and special education school teachers	91	78	85	-	-	-	95	84	88
Registered nurses	77	64	84	-	-	-	93	79	85
Protective service	-	-	-	-	-	-	89	80	90
Service	52	38	73	47	31	68	81	71	88
Sales and office	73	57	78	72	55	77	89	80	90
Sales and related	63	45	71	63	45	71	-	-	-
Office and administrative support	79	64	82	77	62	80	89	81	90
Natural resources, construction, and maintenance	78	66	84	77	64	83	94	85	90
Construction, extraction, farming, fishing, and forestry	73	60	83	71	58	82	-	-	-
Installation, maintenance, and repair	85	72	85	84	71	84	-	-	-
Production, transportation, and material moving	79	65	82	78	64	82	84	75	90
Production	83	71	85	83	70	85	-	-	-
Transportation and material moving	74	59	79	74	58	78	-	-	-
Full time	88	73	83	86	70	81	99	88	89
Part time	25	16	67	24	16	65	28	21	76
Union	92	84	91	89	82	92	96	87	90

Footnotes:

- (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.
- (2) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.
- (3) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007," available online at <http://www.bls.gov/ncs/ncswage2007.htm>.

Note: Dashes indicate that data are not available.

Characteristics	Civilian ⁽²⁾			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Nonunion	71	56	79	69	54	78	81	71	87
Average wage within the following percentiles: ⁽³⁾									
Less than 10	26	15	59	25	14	58	52	42	81
10 to under 25	52	34	65	48	30	63	82	71	87
25 to under 50	79	62	79	78	59	76	91	82	90
50 to under 75	87	74	86	85	71	84	95	85	89
75 to under 90	91	80	89	88	78	88	97	86	89
90 or greater	93	83	89	91	81	89	97	89	92
Establishment characteristics									
Goods-producing industries	85	73	86	85	73	86	91	89	97
Service-providing industries	72	58	80	68	53	78	88	78	89
Education and health services	80	65	81	74	56	76	89	78	87
Educational services	86	74	86	76	61	80	89	78	88
Elementary and secondary schools	88	76	86	78	55	71	89	78	87
Junior colleges, colleges, and universities	88	77	88	90	77	85	86	77	90
Health care and social assistance	75	57	76	74	55	75	91	78	86
Hospitals	88	74	84	87	73	85	94	79	84
Public administration	88	80	91	-	-	-	88	80	91
1 to 99 workers	60	46	76	60	45	75	74	65	87
1 to 49 workers	57	43	76	56	42	75	68	60	88
50 to 99 workers	71	54	77	70	53	76	83	72	87
100 workers or more	86	73	85	84	70	84	90	80	89
100 to 499 workers	81	66	81	81	64	79	85	77	90
500 workers or more	90	79	89	89	78	89	92	81	89
Geographic areas									
New England	70	58	82	68	55	81	85	75	87
Middle Atlantic	75	62	83	73	59	81	86	81	95
East North Central	73	59	81	72	57	80	81	72	89
West North Central	72	59	82	69	57	82	84	70	84

Footnotes:

- (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.
- (2) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.
- (3) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007," available online at <http://www.bls.gov/ncs/ncswage2007.htm>.

Note: Dashes indicate that data are not available.

Characteristics	Civilian ⁽²⁾			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
South Atlantic	76	61	80	73	57	78	90	78	87
East South Central	79	66	83	75	63	83	94	78	83
West South Central	70	54	77	67	50	75	90	78	86
Mountain	72	57	78	70	53	76	87	79	91
Pacific	75	65	86	73	61	84	90	85	94

Footnotes:

- (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.
- (2) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.
- (3) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007," available online at <http://www.bls.gov/ncs/ncswage2007.htm>.

Note: Dashes indicate that data are not available.

Table B. Health insurance benefits: Employee participation and share of premiums paid by employer and employee for single coverage, National Compensation Survey, March 2008 (All workers=100 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	81	19	78	22	89	11
Worker characteristics						
Management, professional, and related	82	18	78	22	89	11
Management, business, and financial	80	20	78	22	-	-
Professional and related	83	17	78	22	90	10
Teachers	89	11	-	-	91	9
Primary, secondary, and special education school teachers	90	10	-	-	91	9
Registered nurses	77	23	-	-	84	16
Protective service	-	-	-	-	89	11
Service	78	22	73	27	89	11
Sales and office	78	22	76	24	89	11

Footnotes:

- (1) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.
- (2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007," available online at <http://www.bls.gov/ncs/ncswage2007.htm> for more detail.

Note: Dashes indicate that data are not available.

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
Sales and related	74	26	74	26	-	-
Office and administrative support	80	20	78	22	89	11
Natural resources, construction, and maintenance	83	17	83	17	89	11
Construction, extraction, farming, fishing, and forestry	86	14	86	14	-	-
Installation, maintenance, and repair	81	19	80	20	-	-
Production, transportation, and material moving	82	18	81	19	91	9
Production	82	18	82	18	-	-
Transportation and material moving	81	19	80	20	-	-
Full time	81	19	78	22	89	11
Part time	77	23	75	25	88	12
Union	90	10	90	10	91	9
Nonunion	77	23	76	24	88	12
Average wage within the following percentiles:(2)						
Less than 10	71	29	70	30	89	11
10 to under 25	75	25	74	26	88	12
25 to under 50	78	22	76	24	89	11
50 to under 75	82	18	79	21	89	11
75 to under 90	83	17	81	19	89	11
90 or greater	83	17	79	21	91	9
Establishment characteristics						
Goods-producing industries	82	18	82	18	87	13
Service-providing industries	80	20	77	23	89	11
Education and health services	83	17	77	23	90	10
Educational services	89	11	80	20	90	10
Elementary and secondary schools	90	10	82	18	91	9

Footnotes:

(1) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007," available online at <http://www.bls.gov/ncs/ncswage2007.htm> for more detail.

Note: Dashes indicate that data are not available.

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
Junior colleges, colleges, and universities	86	14	79	21	89	11
Health care and social assistance	78	22	76	24	85	15
Hospitals	75	25	73	27	83	17
Public administration	88	12	-	-	88	12
1 to 99 workers	80	20	79	21	91	9
1 to 49 workers	81	19	80	20	91	9
50 to 99 workers	79	21	78	22	91	9
100 workers or more	81	19	78	22	89	11
100 to 499 workers	80	20	78	22	91	9
500 workers or more	81	19	77	23	88	12
Geographic areas						
New England	76	24	74	26	87	13
Middle Atlantic	83	17	80	20	92	8
East North Central	80	20	78	22	90	10
West North Central	81	19	79	21	90	10
South Atlantic	78	22	76	24	87	13
East South Central	75	25	72	28	89	11
West South Central	80	20	78	22	87	13
Mountain	80	20	78	22	87	13
Pacific	85	15	83	17	90	10

Footnotes:

(1) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007," available online at <http://www.bls.gov/ncs/ncswage2007.htm> for more detail.

Note: Dashes indicate that data are not available.

**Table C. Health insurance benefits: Employee participation and share of premiums paid by employer and employee for family coverage, National Compensation Survey, March 2008
(All workers=100 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	69	31	68	32	73	27
Worker characteristics						
Management, professional, and related	70	30	68	32	72	28
Management, business, and financial	70	30	69	31	-	-
Professional and related	69	31	68	32	72	28
Teachers	70	30	-	-	71	29
Primary, secondary, and special education school teachers	69	31	-	-	70	30
Registered nurses	65	35	-	-	70	30
Protective service	-	-	-	-	78	22
Service	66	34	63	37	75	25
Sales and office	66	34	65	35	73	27
Sales and related	63	37	63	37	-	-
Office and administrative support	67	33	66	34	74	26
Natural resources, construction, and maintenance	73	27	72	28	74	26
Construction, extraction, farming, fishing, and forestry	74	26	73	27	-	-
Installation, maintenance, and repair	72	28	71	29	-	-
Production, transportation, and material moving	74	26	74	26	74	26
Production	76	24	75	25	-	-
Transportation and material moving	71	29	71	29	-	-
Full time	69	31	69	31	73	27
Part time	66	34	64	36	74	26
Union	83	17	85	15	81	19

Footnotes:

(1) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007," available online at <http://www.bls.gov/ncs/ncswage2007.htm>. See Technical Note for more detail.

Note: Dashes indicate that data are not available.

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
Nonunion	65	35	65	35	64	36
Average wage within the following percentiles: ⁽²⁾						
Less than 10	61	39	61	39	60	40
10 to under 25	62	38	62	38	68	32
25 to under 50	65	35	64	36	74	26
50 to under 75	70	30	69	31	73	27
75 to under 90	73	27	73	27	73	27
90 or greater	74	26	71	29	81	19
Establishment characteristics						
Goods-producing industries	75	25	75	25	79	21
Service-providing industries	68	32	66	34	73	27
Education and health services	67	33	63	37	71	29
Educational services	70	30	65	35	71	29
Elementary and secondary schools	69	31	62	38	70	30
Junior colleges, colleges, and universities	71	29	65	35	74	26
Health care and social assistance	64	36	63	37	70	30
Hospitals	65	35	64	36	69	31
Public administration	76	24	-	-	76	24
1 to 99 workers	65	35	65	35	73	27
1 to 49 workers	65	35	65	35	70	30
50 to 99 workers	65	35	64	36	76	24
100 workers or more	71	29	70	30	73	27
100 to 499 workers	69	31	69	31	74	26
500 workers or more	72	28	72	28	73	27
Geographic areas						
New England	68	32	66	34	79	21
Middle Atlantic	76	24	71	29	89	11
East North Central	75	25	73	27	81	19
West North Central	69	31	70	30	67	33
South Atlantic	64	36	64	36	61	39

Footnotes:

(1) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007," available online at <http://www.bls.gov/ncs/ncswage2007.htm>. See Technical Note for more detail.

Note: Dashes indicate that data are not available.

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
East South Central	61	39	62	38	57	43
West South Central	61	39	63	37	54	46
Mountain	65	35	66	34	61	39
Pacific	74	26	71	29	82	18

Footnotes:

(1) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007," available online at <http://www.bls.gov/ncs/ncswage2007.htm>. See Technical Note for more detail.

Note: Dashes indicate that data are not available.

Standard errors for table A. Health insurance benefits: Access, participation, and take-up rates,(1) National Compensation Survey, March 2008 (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	0.7	0.7	0.5	0.8	0.8	0.6	0.5	0.8	0.7
Worker characteristics									
Management, professional, and related	0.8	0.7	0.4	1.1	1.0	0.5	0.6	0.9	0.8
Management, business, and financial	0.7	1.0	0.6	0.8	1.1	0.6	-	-	-
Professional and related	1.0	0.8	0.5	1.4	1.2	0.7	0.6	0.8	0.8
Teachers	1.3	1.3	1.0	-	-	-	0.7	1.1	0.8
Primary, secondary, and special education school teachers	2.0	1.5	1.2	-	-	-	0.5	1.0	0.9
Registered nurses	3.2	3.0	1.2	-	-	-	1.8	3.4	2.9
Protective service	-	-	-	-	-	-	1.1	1.3	1.0
Service	2.0	2.3	1.9	2.6	2.9	2.9	1.2	1.3	0.8
Sales and office	0.8	0.9	0.7	0.9	0.9	0.8	1.4	1.7	0.9
Sales and related	1.2	1.1	1.2	1.2	1.1	1.2	-	-	-
Office and administrative support	1.0	1.0	0.8	1.2	1.2	0.9	1.3	1.6	0.8

Footnotes:

(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.

(2) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.

Note: Dashes indicate that data are not available.

Characteristics	Civilian ⁽²⁾			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Natural resources, construction, and maintenance	1.4	1.5	0.9	1.5	1.6	0.9	1.8	2.6	1.9
Construction, extraction, farming, fishing, and forestry	2.1	2.0	1.3	2.2	2.1	1.3	-	-	-
Installation, maintenance, and repair	1.7	1.7	1.0	1.8	1.8	1.0	-	-	-
Production, transportation, and material moving	1.2	1.1	0.8	1.3	1.2	0.8	4.1	3.9	1.3
Production	1.7	1.5	0.8	1.7	1.5	0.8	-	-	-
Transportation and material moving	1.8	1.6	1.3	1.9	1.7	1.4	-	-	-
Full time	0.5	0.7	0.5	0.6	0.8	0.6	0.2	0.7	0.7
Part time	1.0	0.8	1.9	1.1	0.8	2.1	2.0	1.4	2.9
Union	0.9	1.0	0.5	1.6	1.8	0.8	0.3	0.6	0.5
Nonunion	0.8	0.8	0.6	0.9	0.9	0.6	0.9	1.4	1.3
Establishment characteristics									
Goods-producing industries	0.9	1.0	0.7	0.9	1.0	0.7	6.7	6.5	0.6
Service-providing industries	0.8	0.8	0.6	0.9	1.0	0.7	0.5	0.8	0.7
Education and health services	1.2	1.1	0.9	1.9	1.6	1.3	0.5	0.9	1.0
Educational services	0.8	1.0	0.8	3.0	3.1	1.9	0.6	0.9	0.9
Elementary and secondary schools	0.6	0.9	0.8	3.2	3.9	4.3	0.5	0.8	0.8
Junior colleges, colleges, and universities	1.1	1.8	1.8	1.2	1.8	1.6	1.4	2.7	2.5
Health care and social assistance	1.9	1.8	1.4	2.1	1.9	1.5	1.5	2.3	2.2
Hospitals	1.1	1.3	0.8	1.3	1.4	0.8	1.2	2.5	2.8
Public administration	1.1	1.3	0.7	-	-	-	1.1	1.3	0.7
1 to 99 workers	1.0	1.0	1.0	1.1	1.0	1.0	2.5	2.6	1.6
1 to 49 workers	1.2	1.1	1.2	1.2	1.1	1.3	3.6	3.7	2.3
50 to 99 workers	1.5	1.4	1.1	1.6	1.5	1.2	2.0	2.6	2.2
100 workers or more	0.6	0.8	0.5	0.8	1.0	0.7	0.5	0.7	0.7
100 to 499 workers	1.0	1.0	0.6	1.2	1.2	0.7	1.1	1.2	0.7
500 workers or more	0.6	0.8	0.6	0.9	1.2	0.8	0.5	0.8	0.9
Geographic areas									
Footnotes: (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. (2) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.									
Note: Dashes indicate that data are not available.									

Characteristics	Civilian(2)			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
New England	0.9	2.2	2.5	1.0	2.5	3.0	2.3	2.5	1.7
Middle Atlantic	1.8	1.4	1.1	2.0	1.4	1.3	1.7	1.8	0.3
East North Central	1.2	0.9	0.9	1.4	1.0	1.1	1.6	1.7	1.1
West North Central	1.4	2.0	1.4	1.5	2.1	1.5	2.3	2.8	3.1
South Atlantic	1.3	1.4	0.8	1.4	1.6	1.0	1.5	1.6	1.4
East South Central	5.2	5.4	3.0	6.6	7.0	3.7	2.3	6.1	6.5
West South Central	1.9	2.0	1.2	2.2	2.2	1.4	1.5	1.7	1.4
Mountain	3.8	4.5	2.2	4.1	4.7	2.5	1.8	1.9	1.0
Pacific	1.2	1.4	0.9	1.5	1.6	1.1	0.9	1.2	0.7

Footnotes:

(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.

(2) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.

Note: Dashes indicate that data are not available.

**Standard errors for table B. Health insurance benefits: Employee participation and share of premiums paid by employer and employee for single coverage, National Compensation Survey, March 2008
(All workers=100 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	0.4	0.4	0.5	0.5	0.4	0.4
Worker characteristics						
Management, professional, and related	0.4	0.4	0.6	0.6	0.4	0.4
Management, business, and financial	0.6	0.6	0.7	0.7	-	-
Professional and related	0.5	0.5	0.7	0.7	0.4	0.4
Teachers	0.5	0.5	-	-	0.4	0.4
Primary, secondary, and special education school teachers	0.5	0.5	-	-	0.4	0.4
Registered nurses	1.7	1.7	-	-	1.5	1.5
Protective service	-	-	-	-	0.8	0.8

Footnotes:

(1) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007," available online at <http://www.bls.gov/ncs/ncswage2007.htm>.

Note: Dashes indicate that data are not available.

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
Service	1.6	1.6	1.5	1.5	0.6	0.6
Sales and office	0.4	0.4	0.4	0.4	0.7	0.7
Sales and related	0.7	0.7	0.7	0.7	-	-
Office and administrative support	0.5	0.5	0.5	0.5	0.7	0.7
Natural resources, construction, and maintenance	0.5	0.5	0.5	0.5	0.6	0.6
Construction, extraction, farming, fishing, and forestry	0.6	0.6	0.7	0.7	-	-
Installation, maintenance, and repair	0.7	0.7	0.8	0.8	-	-
Production, transportation, and material moving	0.7	0.7	0.7	0.7	0.7	0.7
Production	1.0	1.0	1.0	1.0	-	-
Transportation and material moving	0.6	0.6	0.7	0.7	-	-
Full time	0.4	0.4	0.5	0.5	0.4	0.4
Part time	1.1	1.1	1.3	1.3	1.0	1.0
Union	0.4	0.4	0.7	0.7	0.4	0.4
Nonunion	0.4	0.4	0.4	0.4	0.5	0.5
Average wage within the following percentiles:(2)						
Less than 10	2.2	2.2	2.4	2.4	1.1	1.1
10 to under 25	0.7	0.7	0.9	0.9	0.7	0.7
25 to under 50	0.5	0.5	0.5	0.5	0.6	0.6
50 to under 75	0.4	0.4	0.4	0.4	0.5	0.5
75 to under 90	0.4	0.4	0.5	0.5	0.4	0.4
90 or greater	0.6	0.6	0.7	0.7	0.4	0.4
Establishment characteristics						
Goods-producing industries	0.6	0.6	0.6	0.6	1.3	1.3
Service-providing industries	0.5	0.5	0.5	0.5	0.4	0.4
Education and health services	0.6	0.6	0.9	0.9	0.5	0.5
Educational services	0.5	0.5	1.0	1.0	0.5	0.5
Elementary and secondary schools	0.4	0.4	2.2	2.2	0.4	0.4

Footnotes:

(1) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007," available online at <http://www.bls.gov/ncs/ncswage2007.htm>.

Note: Dashes indicate that data are not available.

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
Junior colleges, colleges, and universities	1.0	1.0	1.1	1.1	1.4	1.4
Health care and social assistance	1.0	1.0	1.1	1.1	1.1	1.1
Hospitals	1.0	1.0	1.1	1.1	1.3	1.3
Public administration	0.6	0.6	-	-	0.6	0.6
1 to 99 workers	0.5	0.5	0.6	0.6	0.9	0.9
1 to 49 workers	0.8	0.8	0.8	0.8	1.3	1.3
50 to 99 workers	0.8	0.8	0.8	0.8	1.1	1.1
100 workers or more	0.6	0.6	0.7	0.7	0.4	0.4
100 to 499 workers	0.4	0.4	0.5	0.5	0.6	0.6
500 workers or more	0.9	0.9	1.1	1.1	0.4	0.4
Geographic areas						
New England	1.2	1.2	1.3	1.3	2.0	2.0
Middle Atlantic	0.4	0.4	0.5	0.5	1.1	1.1
East North Central	0.8	0.8	1.0	1.0	0.8	0.8
West North Central	1.2	1.2	1.2	1.2	1.5	1.5
South Atlantic	0.9	0.9	1.1	1.1	0.9	0.9
East South Central	3.3	3.3	2.8	2.8	2.2	2.2
West South Central	0.7	0.7	0.7	0.7	1.5	1.5
Mountain	0.7	0.7	0.7	0.7	2.0	2.0
Pacific	0.7	0.7	0.9	0.9	0.7	0.7

Footnotes:

(1) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007," available online at <http://www.bls.gov/ncs/ncswage2007.htm>.

Note: Dashes indicate that data are not available.

**Standard errors for table C. Health insurance benefits: Employee participation and share of premiums paid by employer and employee for family coverage, National Compensation Survey, March 2008
(All workers=100 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	0.4	0.4	0.5	0.5	0.6	0.6
Worker characteristics						
Management, professional, and related	0.5	0.5	0.6	0.6	0.7	0.7
Management, business, and financial	0.6	0.6	0.7	0.7	-	-
Professional and related	0.5	0.5	0.7	0.7	0.8	0.8
Teachers	0.8	0.8	-	-	0.9	0.9
Primary, secondary, and special education school teachers	1.0	1.0	-	-	1.0	1.0
Registered nurses	1.4	1.4	-	-	1.7	1.7
Protective service	-	-	-	-	1.1	1.1
Service	1.2	1.2	1.2	1.2	0.9	0.9
Sales and office	0.4	0.4	0.4	0.4	0.9	0.9
Sales and related	0.7	0.7	0.7	0.7	-	-
Office and administrative support	0.4	0.4	0.5	0.5	0.9	0.9
Natural resources, construction, and maintenance	0.8	0.8	0.9	0.9	1.1	1.1
Construction, extraction, farming, fishing, and forestry	1.2	1.2	1.4	1.4	-	-
Installation, maintenance, and repair	0.9	0.9	1.0	1.0	-	-
Production, transportation, and material moving	0.9	0.9	0.9	0.9	1.8	1.8
Production	1.2	1.2	1.3	1.3	-	-
Transportation and material moving	0.9	0.9	0.9	0.9	-	-
Full time	0.4	0.4	0.5	0.5	0.7	0.7
Part time	0.9	0.9	1.0	1.0	2.1	2.1
Union	0.6	0.6	0.9	0.9	0.8	0.8

Footnotes:

(1) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007," available online at <http://www.bls.gov/ncs/ncswage2007.htm>.

Note: Dashes indicate that data are not available.

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
Nonunion	0.4	0.4	0.4	0.4	1.0	1.0
Average wage within the following percentiles:(2)						
Less than 10	1.1	1.1	1.2	1.2	2.0	2.0
10 to under 25	0.7	0.7	0.9	0.9	1.0	1.0
25 to under 50	0.5	0.5	0.6	0.6	0.8	0.8
50 to under 75	0.4	0.4	0.5	0.5	0.9	0.9
75 to under 90	0.5	0.5	0.7	0.7	1.0	1.0
90 or greater	0.6	0.6	0.7	0.7	1.0	1.0
Establishment characteristics						
Goods-producing industries	0.9	0.9	0.9	0.9	2.5	2.5
Service-providing industries	0.4	0.4	0.5	0.5	0.6	0.6
Education and health services	0.6	0.6	0.7	0.7	0.8	0.8
Educational services	0.8	0.8	1.4	1.4	0.9	0.9
Elementary and secondary schools	0.9	0.9	3.6	3.6	1.0	1.0
Junior colleges, colleges, and universities	1.4	1.4	1.3	1.3	2.0	2.0
Health care and social assistance	0.7	0.7	0.8	0.8	1.6	1.6
Hospitals	0.9	0.9	1.1	1.1	1.9	1.9
Public administration	0.9	0.9	-	-	0.9	0.9
1 to 99 workers	0.5	0.5	0.5	0.5	1.5	1.5
1 to 49 workers	0.8	0.8	0.8	0.8	2.1	2.1
50 to 99 workers	0.8	0.8	0.8	0.8	2.0	2.0
100 workers or more	0.5	0.5	0.7	0.7	0.7	0.7
100 to 499 workers	0.6	0.6	0.7	0.7	1.6	1.6
500 workers or more	0.8	0.8	1.2	1.2	0.8	0.8
Geographic areas						
New England	0.7	0.7	0.6	0.6	1.6	1.6
Middle Atlantic	0.6	0.6	0.7	0.7	1.5	1.5
East North Central	1.0	1.0	1.1	1.1	1.4	1.4
West North Central	1.2	1.2	1.5	1.5	1.6	1.6
South Atlantic	0.8	0.8	1.0	1.0	1.5	1.5

Footnotes:

(1) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007," available online at <http://www.bls.gov/ncs/ncswage2007.htm>.

Note: Dashes indicate that data are not available.

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
East South Central	1.5	1.5	1.7	1.7	4.5	4.5
West South Central	0.6	0.6	0.6	0.6	1.4	1.4
Mountain	0.7	0.7	0.8	0.8	2.0	2.0
Pacific	0.9	0.9	1.2	1.2	0.8	0.8

Footnotes:

(1) Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government.

(2) The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in "National Compensation Survey: Occupational Earnings in the United States, 2007," available online at <http://www.bls.gov/ncs/ncswage2007.htm>.

Note: Dashes indicate that data are not available.