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Program Perspectives: Access to employer-provided benefits by low-wage and high-wage workers

The U.S. Bureau of Labor Statistics (BLS) is pleased to announce a new issue of its on-line publication *BLS Program Perspectives*. Each issue of this series highlights previously-published BLS data and how they provide useful information and context for understanding a selected topic.

The new publication is available at <http://www.bls.gov/opub/perspectives>.

This issue of the *BLS Program Perspectives* examines employee's access to employer-provided benefits, such as paid leave, retirement, and insurance plans, in relation to the employee's pay level. Data from the BLS's National Compensation Survey on Employee Benefits in the United States are used to show that lower-paid workers had less access to these benefits than did higher-paid workers. Highlights of the data are shown below.

- Thirty-one percent of civilian workers in the lowest 10 percent of the national earnings range had access to defined contribution retirement plans and 6 percent had access to defined benefit plans. Comparatively, 68 percent of workers in the highest 10 percent of the earnings range had access to defined contributions plans and 54 percent had access to defined benefit plans.
- Medical care benefits were available to 26 percent of workers in the lowest wage category compared with 92 percent in the highest wage category.
- For single coverage, contributions required of workers earning wages in the lowest 10 percent of the range were \$11 higher per month than workers earning the highest 10 percent of wages. For family coverage, the lower-paid workers were required to contribute about \$60 more per month than the higher-paid workers.
- Furthermore, employers contributed nearly \$100 more per month for higher-earning workers taking single coverage and \$280 more per month for high earning workers

opting for family coverage than they contributed for workers with earnings in the lowest 10 percent nationwide.

- While 84 percent of workers with earnings in the highest 10 percent had access to life insurance, only 17 percent of workers at the other end of the wage spectrum had access.
- Lower-paid workers also had less access to paid holidays and vacations.

Previous issues of the *BLS Program Perspectives* featured health benefits, paid-leave benefits, and retirement benefits. Next month's issue will feature data on sick leave. In the future, the *Program Perspectives* library will expand to highlight topics outside of benefits.

We hope you enjoy the *Program Perspectives* publication and welcome your comments and suggestions.