

Insurance Benefits in the Jacksonville, Florida Construction Industry

Results of a 1998 test survey of wages and benefits for full-time construction workers in the Jacksonville, FL, area indicate that access to insurance benefits varies by occupation. The survey also shows that participation among employees with access to benefits varies by type of benefit, but tends to be higher among workers in more highly paid occupations.

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The Department of Labor's Employment Standards Administration (ESA) administers prevailing wage programs.¹ The Bureau of Labor Statistics (BLS), at ESA's request, conducted test surveys of construction wages and benefits in four areas of the country: Jacksonville, Florida; Tucson, Arizona; Salt Lake City-Ogden, Utah; and Toledo, Ohio. One goal of these surveys was to determine the feasibility of collecting data on employer costs for employee compensation for blue-collar occupations in local areas.²

In addition to hourly earnings, the construction industry surveys provide detailed information on access, participation, and employer cost per participant for insurance, retirement, and paid leave benefits. This article examines insurance benefits information from the Jacksonville survey. The specific benefits examined are health and life insurance, and disability benefits (paid sick leave and short- and long-term disability).

Sample description

The data in this analysis were collected in 1998 from private industry construction establishments (with one or more workers) in the Jacksonville, Florida, Metropolitan Statistical Area (MSA). The MSA includes Clay, Duval, Nassau, and St. Johns Counties, Florida. The data used in this analysis are for 16,095 full-time workers in the major occupational groups of precision production, craft, and repair; machine operators, assemblers, and inspectors; transportation and material moving; and handlers, equipment cleaners, helpers, and laborers.³

As table 1 shows, the majority (64 percent) of full-time workers were in precision production, craft, and repair occupations, and very few (1 percent) were machine operators, inspectors, and assemblers. Few (8 percent) were in transportation and material moving and 27 percent were handlers, equipment cleaners, helpers, and laborers. The average hourly wage for all full-time workers was \$11.34, and ranged

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TABLE 1. **Percent distribution and average hourly earnings for major blue-collar occupational groups, full-time construction industry workers, Jacksonville, FL, April 1998**

Occupation	Percent	Average hourly earnings
All blue collar	100	\$11.34
Precision production, craft, and repair	64	12.91
Machine operators, assemblers, and inspectors	1	10.56
Transportation and material moving	8	9.80
Handlers, equipment cleaners, helpers, and laborers	27	8.13

from \$8.13 for handlers, equipment cleaners, helpers, and laborers to \$12.91 in precision production, craft, and repair occupations.

Benefit access and participation

This article reports the percent of employees with access to a benefit, the percent of employees who participate in a benefit, and the percent of employees with access to a benefit who participate. Employees with access are those who currently are, or will eventually be eligible for a benefit. Participating employees are those who have met eligibility requirements, have signed up for the benefit, and for whom the employer is making a contribution.

Benefit access was determined for each major occupational group. If the benefit was made available to that occupational group, even if there was an eligibility requirement or a mandatory employee contribution, all employees in the occupational group were considered to have access to the benefit.

Participation information is presented as a percent of all employees and as a percent of those employees with access to the benefit. For example, suppose 80 percent of all blue-collar construction workers had access to health insurance benefits. If, due to eligibility requirements and required contributions, 60 percent of all blue-collar construction workers are actually enrolled in health insurance plans, 60 percent are considered to be participating. In this scenario, 80 percent of the employees have access to, and 60 percent are participating in, health insurance benefits. In addition, 75 percent of the employees with access are participating.

In this study, a majority (82 percent) of blue-collar construction workers had access to one or more benefits (paid leave, insurance, or retirement).⁴ Access ranged from 71 percent for handlers, equipment cleaners, helpers, and laborers to 97 percent in transportation and material moving occupations.⁵

Insurance Benefits

Insurance protects against the economic consequences of a loss. For employee benefit purposes, insurance is full or partial coverage for the financial losses and expenses resulting from employee injury, illness, disability, or death.

Health insurance

In this survey, health insurance benefits included medical, dental, prescription drug, and vision care plans. Overall, 64 percent of full-time blue-collar construction workers had access to health insurance. Access ranged from 50 percent for handlers, equipment cleaners, helpers, and laborers to 81 percent in transportation and material moving occupations. (See table 2.) These figures are lower than those from two other recent nationwide surveys, both of which found that 82 percent of full-time workers were eligible for health insurance coverage from their current employer.⁶

One factor that might account for some of the overall access difference is labor turnover. Industries, such as construction, with labor turnover rates higher than the national average (7 percent), have lower health insurance offer rates (rates at which employers

offer the benefit) than industries with low turnover rates. The construction industry, with a turnover rate of 11 percent, has an employer offer rate of less than 55 percent.⁷

Part of the access differences among occupational groups could be related to wage levels. Data from a 1997 national survey of employers found that the average cost of providing health insurance to an employee ranged from \$3,200 to \$3,500 per year, depending on the type of plan. For an employer, paying a substantial portion of such costs would add significantly to the compensation of lower paid workers unless wages were reduced to compensate. Even with a relatively substantial proportion of premiums paid by an employer, lower paid workers may still be unable to pay their share of the cost and, consequently, decline to participate.⁸

The amounts that employers contribute toward employees' health benefits are excluded from employees' taxable income. Because lower-wage workers do not benefit as much from the associated tax savings as higher-wage workers, they may prefer cash wages instead of health coverage.⁹

Participation refers to the percentage of employees actually enrolled in a benefit plan. For all benefits except paid sick leave, participation is defined as the proportion of employees who have met eligibility requirements, are enrolled in the benefit plan, and on whose behalf an employer makes a contribution. For paid sick leave, participation is defined as the proportion of workers who are offered the benefit and have also met eligibility requirements to begin using the benefit.

Health insurance participation among all blue-collar full-time construction workers in Jacksonville, Florida, was 45 percent, and ranged from 28 percent for handlers, equipment cleaners, helpers, and laborers to 51 percent in precision production, craft, and repair occupations.

An important aspect of access to health insurance is how many employees with access actually participate in the benefit. As table 2 shows, 70 per-

TABLE 2. Access, participation, and employer costs for health insurance, major blue-collar occupational groups, full-time construction industry workers, Jacksonville, FL, April 1998

Occupation	Percent of employees					Employer cost ³ per hour worked per participant
	With access ¹ to the benefit	Without access ¹ to the benefit	Access ¹ not determinable	With access ¹ who participate ² in the benefit	Participating ² in the benefit	
All blue collar	64	32	4	70	45	\$1.12
Precision production, craft, and repair	67	29	4	76	51	1.26
Machine operators, assemblers, and inspectors	60	26	14	64	38	.82
Transportation and material moving	81	13	6	60	49	.79
Handlers, equipment cleaners, helpers, and laborers	50	47	3	56	28	.72

¹ Employees with access are those who currently have, or will eventually be eligible for, a benefit. This includes employees who have not yet met eligibility requirements or eligible employees who decline to participate.

² Participating employees are those who have met eligibility require-

ments, have signed up for the benefit, and for whom the employer is making a contribution.

³ Employer cost is the annual cost per participant divided by the annual hours worked.

cent of blue-collar employees with access to health insurance were participating. This ranged from 56 percent for handlers, equipment cleaners, helpers, and laborers to 76 percent in precision production, craft, and repair occupations.¹⁰

A closer examination of these major occupational groups shows a positive association between participation and level of wages. Handlers, equipment cleaners, helpers, and laborers earned \$8.13 per hour (56 percent participation rate), compared to \$12.91 per hour for precision production, craft, and repair occupations (76 percent participation rate).¹¹

Employer costs for health insurance averaged \$1.12 per hour worked for all full-time blue-collar construction workers. They ranged from 72 cents per hour for handlers, equipment cleaners, helpers, and laborers to \$1.26 in precision production, craft, and repair occupations.¹²

Occupations with hourly earnings greater than the average for all workers also had employer health insurance costs greater than average. From the data collected, however, it is uncertain whether this is because employers contribute more for the premiums of more highly paid workers, or less highly paid workers are in lower-cost health plans.

Life insurance

Employers often provide life insurance benefits to survivors of deceased em-

ployees. The most common means is a group life insurance plan that normally provides a lump-sum payment to a designated beneficiary.¹³

Less than half (48 percent) of all full-time workers had access to life insurance benefits. Access ranged from 34 percent for handlers, equipment cleaners, helpers, and laborers to 68 percent in transportation and material movement occupations. (See table 3.)

Participation among all workers was 37 percent, and ranged from 18 percent for handlers, equipment cleaners, helpers, and laborers to 53 percent in transportation and material moving occupations. In contrast, data from the Bureau of Labor Statistics' Employee Benefits Survey (EBS) show that in 1996-97, 67 percent of all full-time, private sector blue-collar and service employees participated in a group life insurance plan.¹⁴

The proportion of employees with access that actually participated in a life insurance plan averaged 77 percent, and ranged from 55 percent for handlers, equipment cleaners, helpers, and laborers to 83 percent in precision production, craft, and repair occupations.

Employer life insurance costs averaged 6 cents per hour worked per participant, and ranged from 2 cents per hour for machine operators, assemblers, and inspectors to 6 cents per hour in precision production, craft, and repair occupations.

Disability

Protection against loss of income due to injury or illness is available to many workers through paid sick leave and short- and long-term disability. Sick leave provides an employee with a number of fully or partially paid days per year to cover absences due to illness or injury. Short-term disability (STD) coverage provides for salary replacement, most often partial, for a 6- to 12-month period. STD benefits are provided on a per disability basis in contrast to sick leave, which provides benefits on a per year basis.¹⁵ Long-term disability (LTD) benefits replace a portion of an employee's salary, but for a longer period than STD benefits. LTD benefits are generally paid until the disability ends or until retirement.

Sick leave. In the construction industry, paid sick leave may not be provided because construction work is sporadic and often varies with the number of contracts awarded to employers. This may be why only 16 percent of all blue-collar construction workers in the study had access to paid sick leave. (See table 4.) Access ranged from 14 percent in precision production, craft, and repair occupations to 31 percent in transportation and material moving occupations. Thirteen percent of all workers participated in a paid sick leave plan, ranging from 9 percent for handlers, equipment cleaners, helpers, and la-

TABLE 3. Access, participation, and employer costs for life insurance, major blue-collar occupational groups, full-time construction industry workers, Jacksonville, FL, April 1998

Occupation	Percent of employees					Employer cost ³ per hour worked per participant
	With access ¹ to the benefit	Without access ¹ to the benefit	Access ¹ not determinable	With access ¹ who participate ² in the benefit	Participating in the benefit	
All blue collar	48	51	1	77	37	\$0.06
Precision production, craft, and repair	52	47	1	83	43	.06
Machine operators, assemblers, and inspectors ..	43	44	14	64	28	.02
Transportation and material moving	68	31	2	78	53	.03
Handlers, equipment cleaners, helpers, and laborers	34	66	(⁴)	55	18	.04

¹ Employees with access are those who currently have, or will eventually be eligible for, a benefit. This includes employees who have not yet met eligibility requirements or eligible employees who decline to participate.

² Participating employees are those who have met eligibility requirements, have signed up for the benefit, and for whom the employer is

making a contribution.

³ Employer cost is the annual cost per participant divided by the annual hours worked.

⁴ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

TABLE 4. Access, participation, and employer costs for paid sick leave, major blue-collar occupational groups, full-time construction industry workers, Jacksonville, FL, April 1998

Occupation	Percent of employees					Employer cost ³ per hour worked per participant
	With access ¹ to the benefit	Without access ¹ to the benefit	Access ¹ not determinable	With access ¹ who participate ² in the benefit	Participating in the benefit	
All blue collar	16	83	1	81	13	\$0.12
Precision production, craft, and repair	14	84	1	90	13	.15
Machine operators, assemblers, and inspectors ..	16	71	14	-	16	-
Transportation and material moving	31	68	2	74	23	.05
Handlers, equipment cleaners, helpers, and laborers	15	85	(⁴)	61	9	.07

¹ Employees with access are those who currently have, or will eventually be eligible for a benefit. This includes employees who have not yet met eligibility requirements or eligible employees who decline to participate.

² Participating employees are those who have met eligibility requirements, have signed up for the benefit, and for whom the employer is making a contribution.

³ Employer cost is the annual cost per participant divided by the annual hours worked.

⁴ Less than 0.5 percent.

NOTE: Dashes indicate that no data were reported or that data did not meet publication criteria. Because of rounding, sums of individual items may not equal totals.

borers to 23 percent in transportation and material moving occupations. In contrast, EBS data show that in 1996-97, 36 percent of all full-time, private industry blue-collar and service workers participated in a paid sick leave plan.¹⁶

Participation among employees with access averaged 81 percent, and ranged from 61 percent for handlers, equipment cleaners, helpers, and laborers to 90 percent in precision production, craft, and repair occupations. Because sick leave is always employer paid, cost should not prevent employees with access from participating. Many employees with access, however,

have to meet service requirements before qualifying for sick leave.¹⁷ Variation in the proportion of workers who have met these service requirements could account for occupational differences in participation among those with access.

Employer costs for paid sick leave averaged 12 cents per hour per participant with a range of 5 cents per hour in transportation and material moving occupations to 15 cents per hour in precision production, craft, and repair occupations.

Short-term disability. Fifteen percent of all workers had access to STD cov-

erage, ranging from 7 percent for handlers, equipment cleaners, helpers, and laborers to 19 percent in precision production, craft, and repair occupations. (See table 5.) The proportion of all employees participating in STD benefits was 14 percent, and ranged from 5 percent for handlers, equipment cleaners, helpers, and laborers to 18 percent in precision production, craft, and repair occupations. In comparison, EBS data show that in 1996-97, 41 percent of all full-time private sector blue-collar and service employees were participating in STD plans.¹⁸

Almost all (93 percent) workers with access participated in a STD plan.

TABLE 5. Access, participation, and employer costs for short-term disability, major blue-collar occupational groups, full-time construction industry workers, Jacksonville, FL, April 1998

Occupation	Percent of employees					Employer cost ³ per hour worked per participant
	With access ¹ to the benefit	Without access ¹ to the benefit	Access ¹ not determinable	With access ¹ who participate ² in the benefit	Participating in the benefit	
All blue collar	15	84	1	93	14	\$0.03
Precision production, craft, and repair	19	79	1	95	18	.03
Machine operators, assemblers, and inspectors ..	15	72	14	-	14	-
Transportation and material moving	10	88	2	90	9	.03
Handlers, equipment cleaners, helpers, and laborers	7	93	(⁴)	76	5	.02

¹ Employees with access are those who currently have or will eventually be eligible for a benefit. This includes employees who have not yet met eligibility requirements or eligible employees who decline to participate.

² Participating employees are those who have met eligibility requirements, have signed up for the benefit, and for whom the employer is

making a contribution.

³ Employer cost is the annual cost per participant divided by the annual hours worked.

⁴ Less than 0.5 percent.

NOTE: Dashes indicate that no data were reported or that data did not meet publication criteria.

TABLE 6. Access, participation, and employer costs for long-term disability, major blue-collar occupational groups, full-time construction industry workers, Jacksonville, FL, April 1998

Occupation	Percent of employees					Employer cost ³ per hour worked per participant
	With access ¹ to the benefit	Without access ¹ to the benefit	Access ¹ not determinable	With access ¹ who participate ² in the benefit	Participating in the benefit	
All blue collar	2	97	1	77	2	\$0.08
Precision production, craft, and repair	3	96	1	77	2	.08
Machine operators, assemblers, and inspectors ..	12	74	14	-	10	-
Transportation and material moving	3	95	2	-	3	-
Handlers, equipment cleaners, helpers, and laborers	(⁴)	99	(⁴)	-	(⁴)	-

¹ Employees with access are those who currently have or will eventually be eligible for a benefit. This includes employees who have not yet met eligibility requirements or eligible employees who decline to participate.

² Participating employees are those who have met eligibility requirements, have signed up for the benefit, and for whom the employer is

making a contribution.

³ Employer cost is the annual cost per participant divided by the annual hours worked.

⁴ Less than 0.5 percent.

NOTE: Dashes indicate that no data were reported or that the data did not meet publication criteria.

Participation ranged from 76 percent for handlers, equipment cleaners, helpers, and laborers to 95 percent in precision production, craft, and repair occupations.

Employer costs for STD benefits varied little. STD costs averaged 3 cents per hour, with a narrow range of 2 cents per hour for handlers, equipment cleaners, helpers, and laborers to 3 cents per hour in precision production, craft, and repair occupations and transportation and material moving occupations. No STD cost information was available for machine operators, assemblers, and inspectors.

Long-term disability. Access to LTD benefits was virtually nonexistent. (See table 6.) Two percent of all workers had access, with a range of less than 0.5 percent for handlers, equipment cleaners, helpers, and laborers to 12 percent for machine operators, assemblers, and inspectors.

As might be expected, participation among all workers was also low (2 percent) and ranged from less than 0.5 percent for handlers, equipment cleaners, helpers, and laborers to 10 percent for machine operators, assemblers, and inspectors. In contrast, 1996-97 EBS data show that 19 percent of all full-time blue-collar and

service employees participated in a long-term disability plan.¹⁹

Participation among all employees with access was 77 percent. Information for major occupational groups was only available for precision production, craft, and repair occupations.

Long-term disability costs averaged 8 cents per hour for all blue-collar occupations and in precision production, craft, and repair occupations. No LTD cost information was available for the remaining major occupational categories.

Establishment employment size
Establishment employment size has

TABLE 7. Access, participation, and employer costs, for insurance benefits, full-time blue-collar construction industry workers by establishment employment size, Jacksonville, FL, April 1998

Benefit and establishment employment size	Percent of employees					Employer cost ³ per hour worked per participant
	With access ¹ to the benefit	Without access ¹ to the benefit	Access ¹ not determinable	With access ¹ who participate ² in the benefit	Participating ² in the benefit	
Health insurance						
All establishments	64	32	4	70	45	\$1.12
Less than 100 workers	58	40	1	65	38	.97
100 workers or more	78	11	11	81	63	1.35
Life insurance						
All establishments	48	51	1	77	37	.06
Less than 100 workers	38	61	1	72	27	.05
100 workers or more	76	24	(⁴)	84	64	.06
Paid sick leave						
All establishments	16	83	1	81	13	.12
Less than 100 workers	14	85	1	79	11	.13
100 workers or more	21	79	(⁴)	83	18	.11
Short-term disability						
All establishments	15	84	1	92	14	.03
Less than 100 workers	9	89	2	89	8	.03
100 workers or more	30	70	(⁴)	-	29	-
Long-term disability						
All establishments	2	97	1	77	2	.08
Less than 100 workers	2	97	1	68	1	.07
100 workers or more	4	96	(⁴)	89	3	.09

¹ Employees with access are those who currently have, or will eventually be eligible for a benefit. This includes employees who have not yet met eligibility requirements or eligible employees who decline to participate.

² Participating employees are those who have met eligibility requirements, have signed up for the benefit, and for whom the employer is making a contribution.

³ Employer cost is the annual cost per participant divided by the annual hours worked.

⁴ Zero percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data did not meet publication criteria.

been shown to have a positive association with employee access to, and participation in, benefit plans.²⁰ (See table 7.) Employer compensation costs (wages and salaries, and benefits) have also been found to increase with establishment employment size.²¹

To better determine the influence of establishment employment size on benefits provided to surveyed employees, the Bureau classified the data by establishments with fewer than 100 workers and establishments with 100 workers or more.

The greatest proportion (72 percent) of employees worked in establishments with fewer than 100 workers. The average hourly wage for employees in establishments with fewer than 100 workers was \$10.77, compared to \$12.83 for workers in establishments with 100 workers or more. For all benefits, the proportion of employees with access to or par-

ticipating in a benefit increased with establishment size. For example, 64 percent of full-time, blue-collar construction workers had access to health insurance benefits, but 58 percent of employees in establishments with fewer than 100 workers had access, compared to 78 percent in establishments with 100 workers or more. Similarly, 45 percent of blue-collar construction workers participated in a health insurance plan, with participation of 38 percent in establishments with fewer than 100 workers compared to 63 percent in larger establishments. The proportion of employees participating in a benefit and the proportion of employees with access that participated also increased with establishment employment size.²²

The benefit cost per hour worked tended to be higher in establishments with 100 workers or more. Paid sick leave was an exception, with a 13-cent

cost per hour worked in establishments with fewer than 100 workers and an 11-cent cost per hour worked in establishments with 100 workers or more.

Summary

This article examined insurance benefits information from a 1998 test survey of construction wages and benefits in Jacksonville, Florida.

Among full-time workers, access to benefits varied by occupation. The proportion of employees participating in a benefit varied by type of benefit, but was lower than rates found in other BLS surveys. Additional research is necessary to determine whether the patterns uncovered in this survey are due to the nature of the construction industry, the geographic area surveyed, or both.

Participation among employees with access to a benefit also varied by type of benefit, but tended to be higher

among workers in more highly paid occupations, a pattern uncovered in other studies.

The relationship between establishment employment size and insurance benefits was also examined. The proportion of employees with access to a benefit and participating in that benefit tended to be higher in establish-

ments with 100 workers or more. The proportion of employees with access that participated in a benefit and the cost per hour worked per participant for that benefit was also higher in establishments with 100 workers or more. The fact that the majority (72 percent) of the workers in the sample were employed in establishments of

fewer than 100 workers suggests that future research on construction industry benefits should more closely examine benefits in smaller establishments. For example, establishment employment size could be broken down according to fewer than 25 workers, 25-49 workers, 50-99 workers, and 100 workers or more. ■

¹ The Davis-Bacon Act requires contractors and subcontractors performing work on federally financed or assisted construction projects to pay employees prevailing wages and benefits comparable to those on other area projects. The Act applies to all construction contracts with the U.S. government and the District of Columbia that are over \$2,000. The text of the Davis-Bacon Act can be obtained from the Department of Labor's Internet site at <http://www2.dol.gov/dol/esa/public/regs/statutes/whd/dbra.htm>.

Congress has also added prevailing wage provisions to approximately 60 statutes that assist construction projects through grants, loans, loan guarantees, and insurance. These related acts involve construction in such areas as transportation, housing, air and water pollution, and health. Additional information about the Davis-Bacon and related acts may be accessed from the Department of Labor's Internet site at <http://www2.dol.gov/dol/esa/public/programs/dbra/whatdbra.html>.

² Additional information about the Jacksonville and Tucson surveys may be found in Robert W. Van Giezen, "Test Surveys of the Construction Industry," *Compensation and Working Conditions*, Summer 1999, pp. 8-14. In addition, also see *Salt Lake City-Ogden, UT, Wages and Benefits, Construction Industry Test Survey, November 1998*, Bulletin 2510-3 (Bureau of Labor Statistics, 1999). Results from the Toledo, Ohio survey have not yet been published.

³ This analysis uses unpublished data for full-time workers in the Jacksonville, Florida construction industry test survey. Published data from this survey are for 16,400 workers (98 percent full time and 2 percent part time). For additional information, see *Jacksonville, FL, Wages and Benefits, Construction Industry Test Survey, April 1998*, Bulletin 2510-1 (Bureau of Labor Statistics, 1998).

⁴ For a discussion of retirement benefits in the Jacksonville and Tucson surveys, see Hilery Z. Simpson, "Retirement Benefits in the Jacksonville, FL and Tucson, AZ Construction Industries," *Compensation and Working Conditions*, Summer 1999, pp. 15-18.

⁵ The proportion of workers with access to one or more benefits was similar for precision production, craft, and repair occupations (85 percent) and machine operators, assemblers, and inspectors (86 percent).

⁶ Two other recent nationwide surveys are the February 1997 Contingent and Alternative Employment Arrangement Survey and the 1996 National Medical Expenditure Panel Survey. For additional information on the findings of the 1997 survey, see *Employment-based Health Insurance: Medium and Large Employers Can Purchase Coverage, but Some Workers Are Not Eli-*

gible, GAO/HEHS-98-184 (Washington, DC: General Accounting Office, 1998). For additional information on findings from the 1996 National Medical Expenditure Panel Survey, see Philip S. Cooper and Barbara S. Schone, "More Offers, Fewer Takers for Employment-based Health Insurance: 1987 and 1996," *Health Affairs*, November/December 1997, Vol. 16, No. 6, pp. 142-148.

⁷ For additional information, see *Employment-based Health Insurance*.

⁸ *Ibid.* In 1999, employers, on average, contributed \$1.20 per hour worked for health insurance for private industry blue-collar workers. This would amount to \$2,400 a year for an employee working 2,000 hours a year. For additional information, see "Employer Costs for Employee Compensation—March 1999," USDL 99-173 (U.S. Department of Labor, BLS, June 24, 1999).

⁹ If few workers choose to participate in a health insurance plan, an employer may not offer coverage, even if the firm also employs higher-wage employees who can afford premium payments. This is because insurance carriers may not provide coverage unless a minimum of eligible employees (generally between 75 and 100 percent) is enrolled. For additional information, see *Employment-based Health Insurance*.

¹⁰ This is lower than that from the 1996 Medical Expenditure Panel Survey where 81.3 percent of full-time employees with access to health insurance at their main job held coverage from this job. For additional information, see "More Offers, Fewer Takers for Employment-based Health Insurance: 1987 and 1996."

¹¹ A positive association between wages and participation among employees with access to health insurance was also uncovered in research using the 1996 Medical Expenditure Panel Survey. Unpublished data furnished by the researchers provided additional insight into the characteristics of workers declining coverage. Nearly half (49.1 percent) of those declining coverage made less than \$7.00 per hour; in contrast, 6.8 percent declining coverage earned over \$15.00 per hour. Workers making \$7.01-\$10.00 made up 29.4 percent of those declining coverage, while workers making \$10.01-\$15.00 represented 21.4 percent. For additional information, see "More Offers, Fewer Takers for Employment-based Health Insurance: 1987 and 1996."

¹² For additional information about how costs were calculated, see *Jacksonville, FL, Wages and Benefits, Construction Industry Test Survey, April 1998*.

¹³ For additional information on group life insurance, see Ann C. Foster, "Life Insurance," *Compensation and Working Conditions*, Winter 1997, pp. 47-50.

¹⁴ For additional information, see *Employee Benefits in Medium and Large Private Establishments, 1997*, Bulletin 2517 (Bureau of Labor Statistics, 1999); and *Employee Benefits in Small Private Establishments, 1996*, Bulletin 2507 (Bureau of Labor Statistics, 1999).

¹⁵ For additional information on short-term disability plans, see Hilery Simpson, "Short-term Disability Benefits," *Compensation and Working Conditions*, Summer 1997, pp. 52-56.

¹⁶ For additional information, see *Employee Benefits in Medium and Large Private Establishments, 1997* and *Employee Benefits in Small Private Establishments, 1996*.

¹⁷ For example, in 1997, about three-quarters (74 percent) of full-time blue-collar and service employees in medium and large private establishments with paid sick leave benefits had to satisfy a service requirement before being able to participate. Among employees with service requirements, the majority (72 percent) had requirements of 6 months or less. For additional information, see *Employee Benefits in Medium and Large Private Establishments, 1997*.

¹⁸ For additional information, see *Employee Benefits in Medium and Large Private Establishments, 1997*; and *Employee Benefits in Small Private Establishments, 1996*.

¹⁹ *Ibid.*

²⁰ For additional information, see "More Offers, Fewer Takers for Employment-based Health Insurance: 1987 and 1996."

²¹ For additional information, see *Employer Costs for Employee Compensation, 1986-98*, Bulletin 2508 (Bureau of Labor Statistics, 1998).

²² The only exception was for short-term disability. Information about the proportion of employees with access participating in the benefit was not available for establishments with 100 workers or more.

Participation rates by establishment employment size were less than those found in other surveys. For example, EBS data show that in 1997, 38 percent of full-time, blue-collar and service employees in establishments with 100 workers or more participated in a paid sick leave plan. In the Jacksonville survey, only 18 percent of full-time, blue-collar workers in similar establishments participated in a paid sick leave plan. EBS data also show that in 1996, 35 percent of full-time, blue-collar and service employees in establishments with fewer than 100 employees participated in a paid sick leave plan. In the Jacksonville survey, only 11 percent of full-time employees in similar establishments participated in a paid sick leave plan. For additional information, see *Employee Benefits in Medium and Large Private Establishments, 1997* and *Employee Benefits in Small Private Establishments, 1996*.