

WORKERS' COMPENSATION RESOURCES RESEARCH REPORT

Issue 4

June 2012

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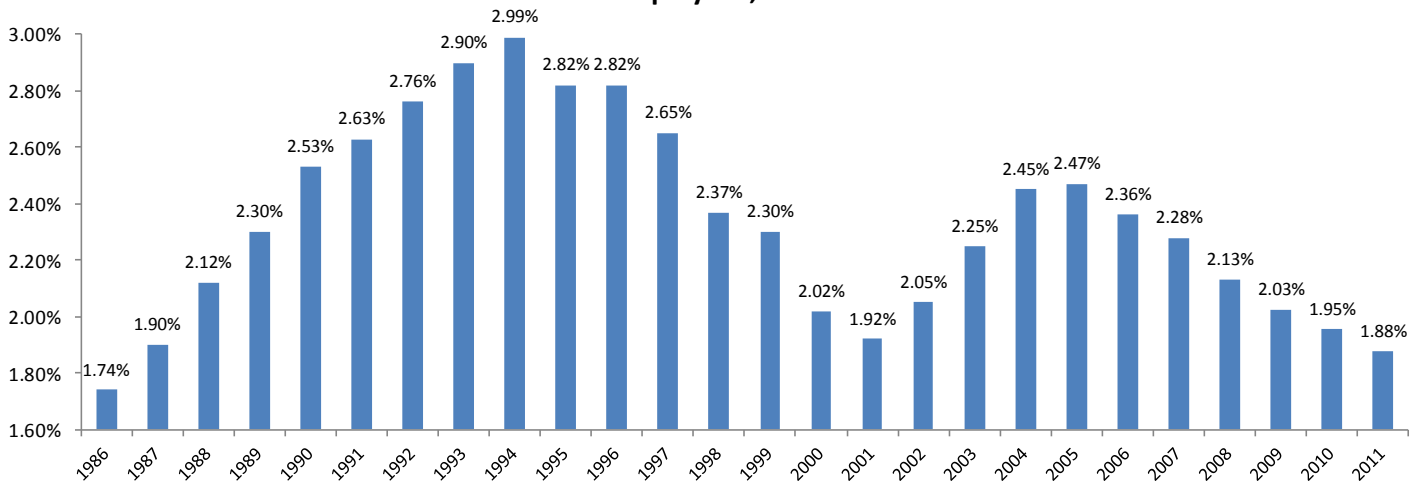
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Summary of the Contents

Issue 4 of the Workers' Compensation Resources Research Report (WCRRR) examines the employers' costs of workers' compensation based on the latest data from the Bureau of Labor Statistics. Part I provides information on the national costs of workers' compensation from 1986 to 2011. For employers in the private sector, as shown in the figure below, in 2011 costs as a percentage of payroll dropped for the sixth year in a row. The costs in 2011 in the private sector were 1.88 percent of payroll, down from the recent peak of 2.47 percent of payroll in 2005 and well below the record high of 2.99 percent of payroll in 1994. Costs for employers in the state and local government sector were 1.63 percent of payroll in 2011, up from 1.54 percent in 2010, but still below the peak of 1.66 percent of payroll in 2005. For all non-federal government employees, the employers' costs of workers' compensation were 1.84 percent of payroll, continuing a six-year trend of declining costs.

Part II of the WCRRR provides data on the differences in the employers' costs of workers' compensation due to factors such as geographical location, industry, union status, and occupations of the firm's employees. The workers' compensation costs for all workers in the private sector averaged 1.88 percent of payroll in 2011. The variations of workers' compensation costs among industries were significant, ranging from 5.25 percent of payroll in construction to 0.61 percent of payroll in the financial industry. The differences among occupations were also substantial, ranging from 4.57 percent of payroll for workers in natural resource occupation to 0.83 percent of payroll for managers. Of particular interest is that workers in service occupations had workers' compensation costs of 2.74 percent of payroll, higher than the average for all workers.

Figure A - Workers' Compensation Costs as a Percentage of Gross Earnings, Private Industry Employees, 1986-2011



Source: Tables 1, 2, and 3.

Note: Data for 2002-2011 are annual averages; data for earlier years are for March.

The Workers' Compensation Resources Research Report

Each issue of the *Workers' Compensation Resources Research Report (WCRRR)* focuses on a single topic and presents data and analysis not readily available elsewhere, which are valuable for administrators, policymakers, practitioners, researchers, and other interested in workers' compensation.

The Editor of the *WCRRR* is John F. Burton, Jr. Burton is Professor Emeritus in the School of Management and Labor Relations (SMLR) at Rutgers University. Burton previously served as Dean of SMLR, as a faculty member at Cornell University, where he is also an Emeritus Professor, and at the University of Chicago. He graduated from Cornell University with a B.S. in Industrial and Labor Relations. He received a law degree and a Ph.D. in Economics from the University of Michigan. Burton is Chair of the Workers' Compensation Data Study Panel of the National Academy of Social Insurance (NASI) and is the co-author (with Ishita Sengupta, Virginia Reno, and Marjorie Baldwin) of *Workers' Compensation: Benefits, Coverage, and Costs, 2010*, which will be published by NASI in August 2012. He is the author or co-author of other articles and books dealing with workers' compensation and other social insurance programs. He was the Chairman of the National Commission on State Workmen's Compensation Laws, which submitted its report to the President and Congress in 1972. Burton was President of the Industrial Relations Research Association (now the Labor and Employment Relations Association) in 2002. He is a Fellow of the American Bar Association's College of Workers' Compensation Lawyers.

Summary of the Contents of Issue 1 of the WCRRR

Issue One of the *WCRRR*, published in September 2010, presents a report entitled "Workers' Compensation Insurance Industry Remains Profitable in 2009." The article indicated the workers' compensation insurance industry remained profitable for the seventh year in a row. This issue can be downloaded without charge from www.workerscompresources.com. Issue One of the *WCRRR* will be updated in 2012.

Summary of the Contents of Issue 2 of the WCRRR

Issue Two of the *WCRRR*, published in May 2011, contains a report on "Workers' Compensation Costs for Employers" based on the latest data from the Bureau of Labor Statistics. Issue Two is superseded by Issue Four of the *WCRRR*.

Summary of the Contents of Issue 3 of the WCRRR

Issue Three of the *WCRRR*, published in August 2011, contains a report on "Workers' Compensation Incurred Benefits: 1985-2007" based on the latest available data. The national averages of workers' compensation benefits have been relatively stable in recent years, but there are substantial differences among jurisdictions in cash, medical, and total benefits. Issue Three is now available at a reduced price, as shown on the Order Form on the final page of this issue of the *WCRRR*.

The Website: www.workerscompresources.com

John Burton's Workers' Compensation Resources currently provides two services for workers' compensation aficionados. The first is the publication of the *Workers' Compensation Resources Research Report*. The second is a website: www.workerscompresources.com. Most items on the website can be accessed without charge.

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WORKERS' COMPENSATION RESOURCES RESEARCH REPORT is not intended to be and should not be used as a substitute for specific legal advice, since legal opinions may only be given in response to inquiries regarding specific factual situations. If legal advice is required, the services of counsel should be sought.

Workers' Compensation Costs for Employers, 1986 - 2011

by John F. Burton, Jr.

Part I provides information on the national costs of workers' compensation for the period between 1986 and 2011. The employers' costs of worker compensation as a percent of payroll decreased in 2011 for workers in the private sector and for all non-federal employees. This is the sixth year of declining costs after four years of increases for private sector and all non-federal employers. Employers' costs relative to payroll for workers in the state and local government sector did not change between 2009 and 2010 and then increased in 2011.

This is the sixth year of declining costs after four years of increases for private sector and all non-federal employers

Part II presents information on the variations among employers in the costs of workers' compensation in 2011 depending on the employers' region, industry, occupation of the firm's employees, and other factors. These variations can be substantial: for example, workers' compensation costs ranged from 4.57 percent of payroll for workers in natural resource, construction, and maintenance occupations to 0.68 percent of payroll for management, professional and related occupations.

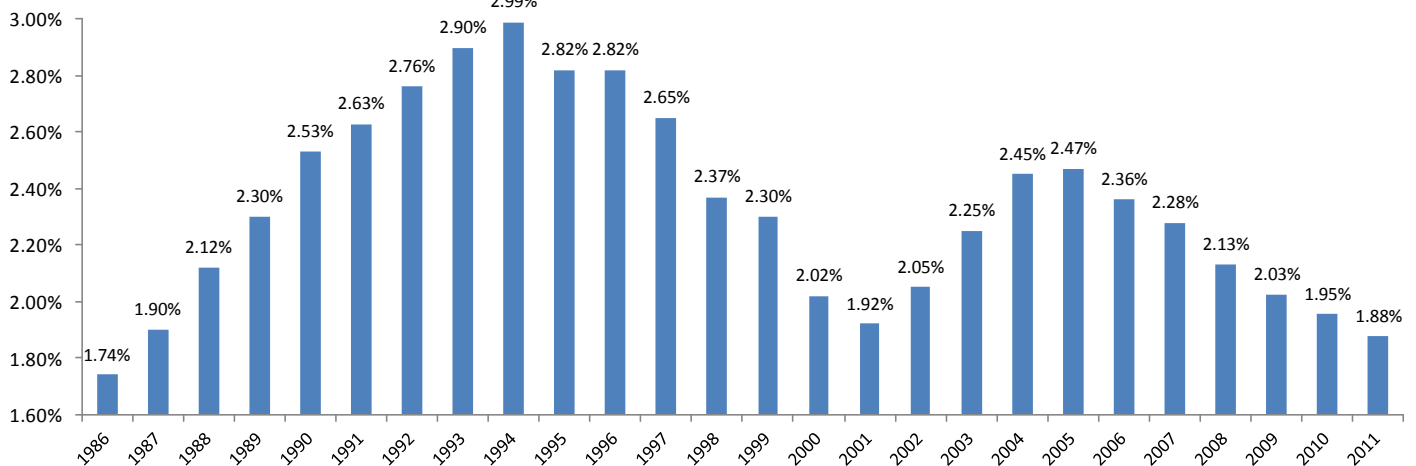
Part I: National Costs of Workers' Compensation: 1986 to 2011

The findings in this report are based on data from the Bureau of Labor Statistics (BLS). Information on the BLS survey and the methodology used to prepare the information in this report are contained in Appendix A. The BLS published information on the employers' costs of workers' compensation for private sector employees for each March between 1986 and 1990. Between 1991 and 2001, the BLS published data on the employers' costs of workers' compensation for each March for private sector employees, for state and local government employees, and for all non-federal employees. These data are shown in Tables 1 and 2. Since 2002, the BLS has published data for workers' compensation on a quarterly basis for these three categories of employers (private sector, state and local governments, and all non-federal employees). Annual averages of the data for 2002 to 2011 are included in Tables 2 and 3.

Workers' Compensation Costs as a Percent of Payroll

Tables 1 to 3 present information on two measures of the employers' costs of workers' compensation: in costs per hour worked (which is how the BLS reports the data) and in costs as a percentage of payroll (which were calculated for this report). For reasons explicated later in Part I, I believe the most useful measure of national costs of workers' compensation over time is workers' compensation costs as a percent of payroll.

Figure A - Workers' Compensation Costs as a Percentage of Gross Earnings, Private Industry Employees, 1986-2011



Source: Tables 1, 2, and 3.

Note: Data for 2002-2011 are annual averages; data for earlier years are for March.

Table 1 - Total Remuneration, Wages and Salaries, and Workers' Compensation, March 1986-1994

(In Dollars Per Hours Worked)

Panel A: Private Industry Employees		1986	1987	1988	1989	1990	1991	1992	1993	1994
(1)	Total Remuneration	13.25	13.42	13.79	14.28	14.96	15.40	16.14	16.70	17.08
(2)	Gross Earnings	10.90	11.08	11.32	11.72	12.24	12.55	13.06	13.43	13.69
(3)	Wages and Salaries	9.67	9.83	10.02	10.38	10.84	11.14	11.58	11.90	12.14
(4)	Paid Leave	0.93	0.93	0.97	1.00	1.03	1.05	1.09	1.11	1.11
(5)	Supplemental Pay	0.30	0.32	0.33	0.34	0.37	0.36	0.39	0.42	0.44
(6)	Benefits Other Than Pay	2.36	2.35	2.47	2.56	2.72	2.85	3.07	3.26	3.39
(7)	Insurance	0.73	0.72	0.78	0.85	0.92	1.01	1.12	1.19	1.23
(8)	Retirement Benefits	0.50	0.48	0.45	0.42	0.45	0.44	0.46	0.48	0.52
(9)	Legally Required Benefits	1.11	1.13	1.22	1.27	1.35	1.40	1.47	1.55	1.60
(9A)	Workers' Compensation	(0.19)	(0.21)	(0.24)	(0.27)	(0.31)	(0.33)	(0.36)	(0.39)	(0.41)
(10)	Other Benefits	0.02	0.02	0.02	0.02	*	*	0.02	0.04	0.04
(11)	Workers' Compensation as Percent of Remuneration	1.43%	1.56%	1.74%	1.89%	2.07%	2.14%	2.23%	2.34%	2.40%
(12)	Workers' Compensation as Percent of Gross Earnings	1.74%	1.90%	2.12%	2.30%	2.53%	2.63%	2.76%	2.90%	2.99%
Panel B: State and Local Employees							1991	1992	1993	1994
(1)	Total Remuneration						22.31	23.49	24.44	25.27
(2)	Gross Earnings						17.48	18.40	19.07	19.71
(3)	Wages and Salaries						15.52	16.39	17.00	17.57
(4)	Paid Leave						1.75	1.80	1.86	1.94
(5)	Supplemental Pay						0.21	0.21	0.21	0.20
(6)	Benefits Other Than Pay						4.84	5.08	5.36	5.57
(7)	Insurance						1.63	1.84	2.02	2.15
(8)	Retirement Benefits						1.85	1.82	1.87	1.90
(9)	Legally Required Benefits						1.34	1.40	1.44	1.49
(9A)	Workers' Compensation						(0.26)	(0.28)	(0.30)	(0.31)
(10)	Other Benefits						0.02	0.02	0.03	0.03
(11)	Workers' Compensation as Percent of Remuneration						1.17%	1.19%	1.23%	1.23%
(12)	Workers' Compensation as Percent of Gross Earnings						1.49%	1.52%	1.57%	1.57%
Panel C: All Non-Federal Employees							1991	1992	1993	1994
(1)	Total Remuneration						16.45	17.27	17.88	18.30
(2)	Gross Earnings						13.30	13.89	14.29	14.58
(3)	Wages and Salaries						11.81	12.33	12.68	12.95
(4)	Paid Leave						1.16	1.20	1.22	1.23
(5)	Supplemental Pay						0.33	0.36	0.39	0.40
(6)	Benefits Other Than Pay						3.16	3.38	3.59	3.72
(7)	Insurance						1.10	1.23	1.32	1.37
(8)	Retirement Benefits						0.65	0.67	0.70	0.73
(9)	Legally Required Benefits						1.39	1.46	1.53	1.58
(9A)	Workers' Compensation						(0.32)	(0.35)	(0.38)	(0.39)
(10)	Other Benefits						0.02	0.02	0.04	0.04
(11)	Workers' Compensation as Percent of Remuneration						1.95%	2.03%	2.13%	2.13%
(12)	Workers' Compensation as Percent of Gross Earnings						2.41%	2.52%	2.66%	2.67%

Notes: See Notes for Tables 1-3 and 5-10.**Sources:** Data in rows (1), (3) to (5), and (7) to (10) of Panels A, B, and C:**1986-1990:** U.S. Department of Labor, 2000b, Tables 140, 150, 158, 165, 169**1991-1994:** U.S. Department of Labor, 2000b, Tables 1, 3, 5, 17, 19, 21, 33, 35, 37, 49, 51, 53, 65, 67, 69, 81, 83, 85, 97, 99, 101, 112, 114, 116, 126, 128, 130

Table 2 - Total Remuneration, Wages and Salaries, and Workers' Compensation, March 1994-2003

(In Dollars Per Hours Worked)

Panel A: Private Industry Employees		1995	1996	1997	1998	1999	2000	2001	2002	2003
(1)	Total Remuneration	17.10	17.49	17.97	18.50	19.00	19.85	20.81	21.92	22.69
(2)	Gross Earnings	13.81	14.19	14.69	15.19	15.62	16.37	17.16	18.00	18.47
(3)	Wages and Salaries	12.25	12.58	13.04	13.47	13.87	14.49	15.18	15.95	16.35
(4)	Paid Leave	1.09	1.12	1.14	1.16	1.20	1.28	1.37	1.45	1.47
(5)	Supplemental Pay	0.47	0.49	0.51	0.56	0.55	0.60	0.61	0.61	0.64
(6)	Benefits Other Than Pay	3.29	3.31	3.29	3.31	3.38	3.48	3.65	3.92	4.22
(7)	Insurance	1.15	1.14	1.09	1.10	1.13	1.19	1.28	1.43	1.58
(8)	Retirement Benefits	0.52	0.55	0.55	0.55	0.57	0.59	0.62	0.63	0.68
(9)	Legally Required Benefits	1.59	1.59	1.62	1.63	1.65	1.67	1.73	1.83	1.93
(9A)	Workers' Compensation	(0.39)	(0.40)	(0.39)	(0.36)	(0.36)	(0.33)	(0.33)	(0.37)	(0.42)
(10)	Other Benefits	0.03	0.03	0.03	0.03	0.03	0.03	0.02	0.03	0.03
(11)	Workers' Compensation as Percent of Remuneration	2.28%	2.29%	2.17%	1.95%	1.89%	1.66%	1.59%	1.69%	1.83%
(12)	Workers' Compensation as Percent of Gross Earnings	2.82%	2.82%	2.65%	2.37%	2.30%	2.02%	1.92%	2.05%	2.25%
Panel B: State and Local Employees		1995	1996	1997	1998	1999	2000	2001	2002	2003
(1)	Total Remuneration	24.86	25.73	26.58	27.28	28.00	29.05	30.06	31.68	33.29
(2)	Gross Earnings	19.48	20.16	20.90	21.53	22.19	23.08	23.94	25.05	26.08
(3)	Wages and Salaries	17.31	17.95	18.61	19.19	19.78	20.57	21.34	22.31	23.24
(4)	Paid Leave	1.95	1.99	2.06	2.11	2.17	2.26	2.34	2.47	2.54
(5)	Supplemental Pay	0.22	0.22	0.23	0.23	0.24	0.25	0.26	0.28	0.30
(6)	Benefits Other Than Pay	5.38	5.56	5.69	5.76	5.81	5.97	6.13	6.63	7.21
(7)	Insurance	2.03	2.07	2.09	2.15	2.22	2.38	2.56	2.91	3.25
(8)	Retirement Benefits	1.78	1.90	1.95	1.94	1.91	1.84	1.73	1.78	1.93
(9)	Legally Required Benefits	1.55	1.56	1.61	1.63	1.64	1.70	1.78	1.87	1.96
(9A)	Workers' Compensation	(0.31)	(0.31)	(0.30)	(0.30)	(0.30)	(0.31)	(0.34)	(0.36)	(0.37)
(10)	Other Benefits	0.02	0.03	0.04	0.04	0.04	0.05	0.06	0.06	0.07
(11)	Workers' Compensation as Percent of Remuneration	1.25%	1.20%	1.13%	1.10%	1.07%	1.07%	1.13%	1.12%	1.12%
(12)	Workers' Compensation as Percent of Gross Earnings	1.59%	1.54%	1.44%	1.39%	1.35%	1.34%	1.42%	1.42%	1.43%
Panel C: All Non-Federal Employees		1995	1996	1997	1998	1999	2000	2001	2002	2003
(1)	Total Remuneration	18.21	18.68	19.22	19.76	20.29	21.16	22.15	23.36	24.30
(2)	Gross Earnings	14.62	15.05	15.59	16.11	16.57	17.33	18.14	19.04	19.63
(3)	Wages and Salaries	12.98	13.36	13.85	14.30	14.72	15.36	16.07	16.88	17.40
(4)	Paid Leave	1.21	1.24	1.27	1.30	1.34	1.42	1.51	1.60	1.64
(5)	Supplemental Pay	0.43	0.45	0.47	0.51	0.51	0.55	0.56	0.56	0.59
(6)	Benefits Other Than Pay	3.59	3.64	3.63	3.66	3.73	3.83	4.00	4.32	4.67
(7)	Insurance	1.28	1.27	1.23	1.25	1.29	1.36	1.46	1.65	1.83
(8)	Retirement Benefits	0.70	0.75	0.75	0.75	0.76	0.77	0.78	0.80	0.87
(9)	Legally Required Benefits	1.58	1.59	1.62	1.63	1.65	1.67	1.73	1.83	1.93
(9A)	Workers' Compensation	(0.38)	(0.38)	(0.38)	(0.35)	(0.35)	(0.33)	(0.34)	(0.37)	(0.41)
(10)	Other Benefits	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.04
(11)	Workers' Compensation as Percent of Remuneration	2.09%	2.03%	1.98%	1.77%	1.72%	1.56%	1.53%	1.57%	1.69%
(12)	Workers' Compensation as Percent of Gross Earnings	2.60%	2.52%	2.44%	2.17%	2.11%	1.90%	1.87%	1.93%	2.09%

Notes: See Notes for Tables 1-3 and 5-10.

Sources: Data in rows (1), (3) to (5), and (7) to (10) of Panels A, B, and C:

1995-1999: U.S. Department of Labor, 2000b, Tables 1, 3, 5, 17, 19, 21, 33, 35, 37, 49, 51, 53, 65, 67, 69, 81, 83, 85, 97, 99, 101, 112, 114, 116, 126, 128, 130

2000: U.S. Department of Labor, 2000c, Tables 1, 3, and 5.

2001: U.S. Department of Labor, 2001, Tables 1, 3, and 5.

2002 Data:

March 2002: U.S. Department of Labor, 2002a, Tables 1, 3, and 5.

June 2002: U.S. Department of Labor, 2002b, Tables 1, 3, and 5.

September 2002: U.S. Department of Labor, 2002c, Tables 1, 3, and 5.

December 2002: U.S. Department of Labor, 2003a, Tables 1, 3, and 5.

2003 Data:

March 2003: U.S. Department of Labor, 2003b, Tables 1, 3, and 5.

June 2003: U.S. Department of Labor, 2003c, Tables 1, 3, and 5.

September 2003: U.S. Department of Labor, 2003d, Tables 1, 3, and 5.

December 2003: U.S. Department of Labor, 2004, Tables 1, 3, and 5.

Table 3 - Total Remuneration, Wages and Salaries, and Workers' Compensation, March 2004 - 2011

(In Dollars Per Hours Worked)

Panel A: Private Industry Employees		2004	2005	2006	2007	2008	2009	2010	2011
(1)	Total Remuneration	23.59	24.37	25.36	26.09	26.99	27.45	27.75	28.26
(2)	Gross Earnings	19.00	19.54	20.38	20.99	21.71	22.10	22.27	22.64
(3)	Wages and Salaries	16.83	17.28	17.91	18.44	19.09	19.43	19.61	19.93
(4)	Paid Leave	1.51	1.56	1.73	1.78	1.81	1.86	1.88	1.92
(5)	Supplemental Pay	0.65	0.70	0.74	0.78	0.82	0.82	0.78	0.79
(6)	Benefits Other Than Pay	4.60	4.84	4.98	5.10	5.28	5.35	5.49	5.63
(7)	Insurance	1.67	1.78	1.88	1.99	2.07	2.14	2.23	2.28
(8)	Retirement Benefits	0.84	0.89	0.92	0.91	0.96	0.94	0.97	1.02
(9)	Legally Required Benefits	2.05	2.13	2.17	2.21	2.25	2.26	2.29	2.33
(9A)	Workers' Compensation	(0.47)	(0.48)	(0.48)	(0.48)	(0.46)	(0.45)	(0.44)	(0.43)
(10)	Other Benefits	0.04	0.04						
(11)	Workers' Compensation as Percent of Remuneration	1.97%	1.98%	1.88%	1.83%	1.71%	1.63%	1.57%	1.50%
(12)	Workers' Compensation as Percent of Gross Earnings	2.45%	2.47%	2.34%	2.28%	2.13%	2.03%	1.95%	1.88%
Panel B: State and Local Employees		2004	2005	2006	2007	2008	2009	2010	2011
(1)	Total Remuneration	34.56	35.92	37.54	38.63	38.64	39.65	39.98	40.65
(2)	Gross Earnings	26.72	27.46	28.58	29.10	28.98	29.56	29.61	29.93
(3)	Wages and Salaries	23.79	24.45	25.31	25.73	25.45	26.08	26.26	26.57
(4)	Paid Leave	2.63	2.70	2.94	3.03	3.19	3.14	3.02	3.03
(5)	Supplemental Pay	0.31	0.32	0.32	0.34	0.35	0.34	0.33	0.34
(6)	Benefits Other Than Pay	7.83	8.45	8.96	9.53	9.66	10.09	10.37	10.72
(7)	Insurance	3.57	3.87	4.12	4.37	4.37	4.55	4.75	4.87
(8)	Retirement Benefits	2.18	2.42	2.63	2.90	3.00	3.18	3.22	3.37
(9)	Legally Required Benefits	2.03	2.12	2.20	2.26	2.30	2.36	2.41	2.48
(9A)	Workers' Compensation	(0.40)	(0.46)	(0.47)	(0.47)	(0.44)	(0.46)	(0.46)	(0.49)
(10)	Other Benefits	0.05	0.05						
(11)	Workers' Compensation as Percent of Remuneration	1.16%	1.27%	1.24%	1.21%	1.14%	1.15%	1.14%	1.20%
(12)	Workers' Compensation as Percent of Gross Earnings	1.51%	1.66%	1.63%	1.61%	1.52%	1.54%	1.54%	1.63%
Panel C: All Non-Federal Employees		2004	2005	2006	2007	2008	2009	2010	2011
(1)	Total Remuneration	25.21	26.06	27.14	27.93	28.75	29.37	29.68	30.15
(2)	Gross Earnings	20.13	20.70	21.58	22.18	22.81	23.28	23.42	23.75
(3)	Wages and Salaries	17.86	18.33	19.00	19.51	20.05	20.48	20.66	20.94
(4)	Paid Leave	1.68	1.73	1.90	1.96	2.02	2.06	2.06	2.09
(5)	Supplemental Pay	0.60	0.64	0.68	0.72	0.75	0.74	0.71	0.72
(6)	Benefits Other Than Pay	5.07	5.37	5.57	5.75	5.94	6.10	6.25	6.40
(7)	Insurance	1.95	2.09	2.21	2.34	2.42	2.52	2.62	2.68
(8)	Retirement Benefits	1.03	1.12	1.17	1.20	1.27	1.30	1.33	1.38
(9)	Legally Required Benefits	2.04	2.13	2.18	2.22	2.26	2.28	2.31	2.35
(9A)	Workers' Compensation	(0.46)	(0.48)	(0.48)	(0.48)	(0.46)	(0.45)	(0.44)	(0.44)
(10)	Other Benefits	0.04	0.04						
(11)	Workers' Compensation as Percent of Remuneration	1.80%	1.83%	1.76%	1.71%	1.61%	1.52%	1.47%	1.45%
(12)	Workers' Compensation as Percent of Gross Earnings	2.26%	2.31%	2.21%	2.15%	2.03%	1.92%	1.87%	1.84%

Notes: See Notes for Tables 1-3 and 5-10.

Sources: Data in rows (1), (3) to (5), and (7) to (10) of Panels A, B, and C:

2004-2011 Data:

Data in Panel A: U.S. Department of Labor, 2012b, Table 9.

Data in Panel B: U.S. Department of Labor, 2012b, Table 5.

Data in Panel C: U.S. Department of Labor, 2012b, Table 1.

Notes for Tables 1–3 and 5–10

Notes: * = \$0.01 or less

- (1) Table 1 and the text of this article use the term “remuneration” in place of the term “compensation” that is used in the BLS publications, and use the term “All non-federal Employees” in place of the term “Civilian Workers” that is used in the BLS publications.
- (2) Total remuneration (row 1) = gross earnings (row 2) + benefits other than pay (row 6).
- (3) Gross earnings (row 2) = wages and salaries (row 3) + paid leave (row 4) + supplemental pay (row 5).
- (4) Benefits other than pay (row 6) = insurance (row 7) + retirement benefits (row 8) + legally required benefits (row 9) + other benefits (row 10).
- (5) Workers’ compensation (row 9A) is one of the legally required benefits (row 9).
- (6) Workers’ compensation as percent of remuneration (row 11) = workers compensation (row 9A)/total remuneration (row 1).
- (7) Workers’ compensation as percent of gross earnings (row 12) = workers’ compensation (row 9A)/gross earnings (row 2).
- (8) Results in rows (2), (6), (11), and (12) were calculated by Florence Blum, Rebecca Burton, and/or John F. Burton, Jr.

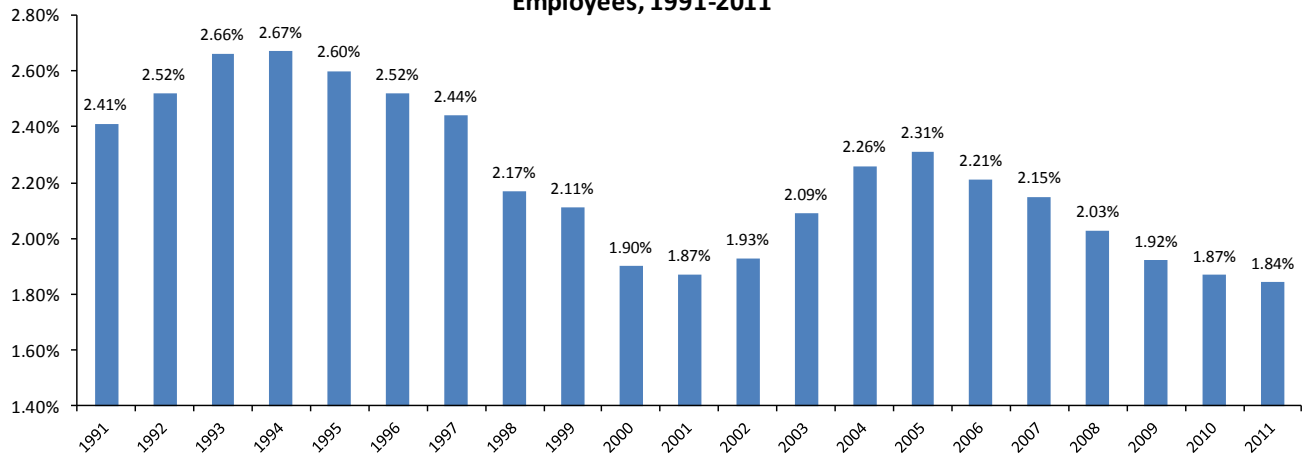
Figure B - Workers' Compensation Costs as a Percentage of Gross Earnings, State and Local Government Employees, 1991-2011



Source: Tables 1, 2, and 3.

Note: Data for 2002-2011 are annual averages; data for earlier years are for March.

Figure C - Workers' Compensation Costs as a Percentage of Gross Earnings, All Non-Federal Employees, 1991-2011



Source: Tables 1, 2, and 3.

Note: Data for 2002-2011 are annual averages; data for earlier years are for March.

Private Sector Employees. The employers' costs of workers' compensation as a percent of gross earnings (payroll) for private sector employees from 1986 to 2011 are shown in Figure A and in Panel A of Tables 1 to 3. Employers' expenditures on workers' compensation in private industry represented 1.74 percent of payroll in 1986, increased in each of the next eight years until peaking at 2.99 percent of payroll in 1994, and then declined for seven years until reaching 1.92 percent of payroll in 2001. Costs subsequently increased for the next four years until topping out at 2.47 percent of payroll in 2005. Employers' costs in the private sector then declined for six years before reaching 1.88 percent of payroll in 2011, the lowest figure since 1986.

State and Local Government Employees. The employers' costs of workers' compensation as a percent of payroll for employees in the state and local government sector from 1991 to 2011 are shown in Figure B and Panel B of Tables 1 to 3. This sector's workers' compensation costs started at 1.49 percent of payroll in 1991, increased until reaching 1.59 percent of payroll in 1995, dropped to 1.34 percent of payroll in 2000, rebounded to 1.42 percent of payroll in 2001 and 2002, and increased to 1.66 percent of payroll in 2005, which represented the highest cost of workers' compensation in the state and local government sector since the data series began in 1991. The costs of workers' compensation state and local government employees then declined to 1.52 percent of payroll in 2007 before increasing to 1.54 percent of payroll in 2009 and 2010 and 1.63 percent of payroll in 2011.

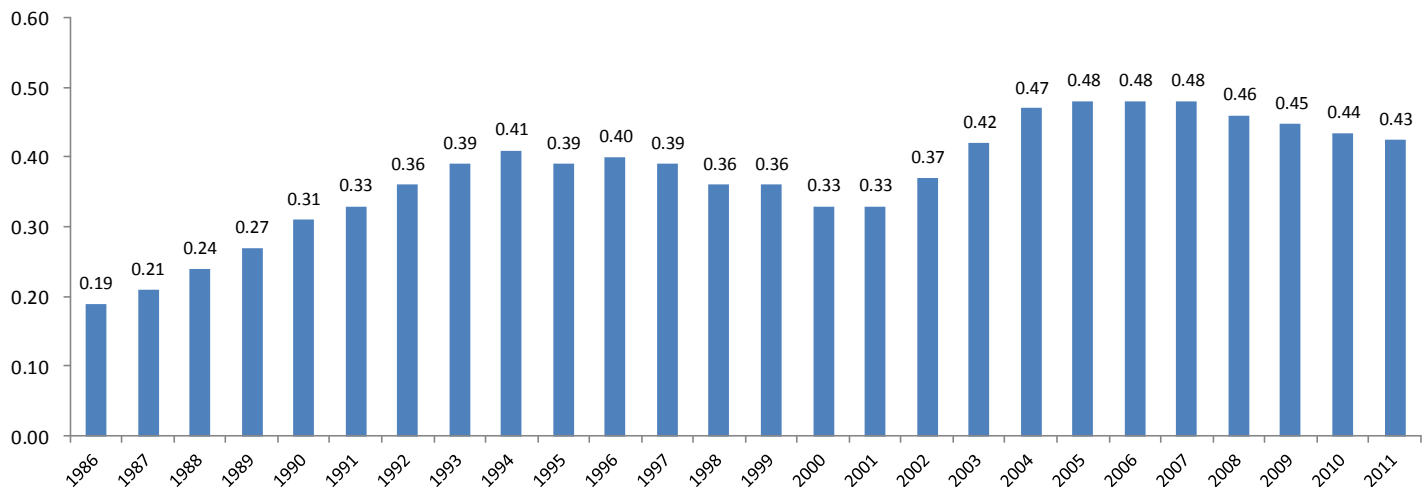
All Non-Federal Employees. Workers' compensation costs for 1991 to 2011 for all non-federal employees, a category that includes private industry employees along with state and local government employees, are presented in Figure C and in Panel C of Tables 1 to 3. Workers' compensation costs for employers of all non-federal employees represented 2.41 percent of payroll in 1991, increased to a peak of 2.67 percent in 1994, declined from 1994 to 2001, when it was 1.87 percent of payroll, and then increased for four years to 2.31 percent of payroll in 2005. Workers' compensation costs as a percent of payroll for all non-federal employees then dropped for six years until reaching 1.84 percent in 2011, which is the lowest level of employers' costs for all non-federal employees since the series began in 1991.

Workers' Compensation Costs per Hour Worked

An alternative measure of the employers' costs of workers' compensation is employers' expenditures on the program in dollars per hour worked.

Private Sector Employees. The employers' costs of workers' compensation in dollars per hour worked for private sector workers from 1986 to 2011 are shown in Figure D and Panel A of Tables 1 to 3. Using this measure of employers' costs, the costs in the private sector began at \$0.19 per hour in 1986, increased to \$0.41 per hour in 1994, declined in most years until reaching \$0.33 per hour in 2000 and 2001, then increased to \$0.48 in 2005, 2006, and 2007, before declining for four years and reaching \$0.43 per hour in 2011.

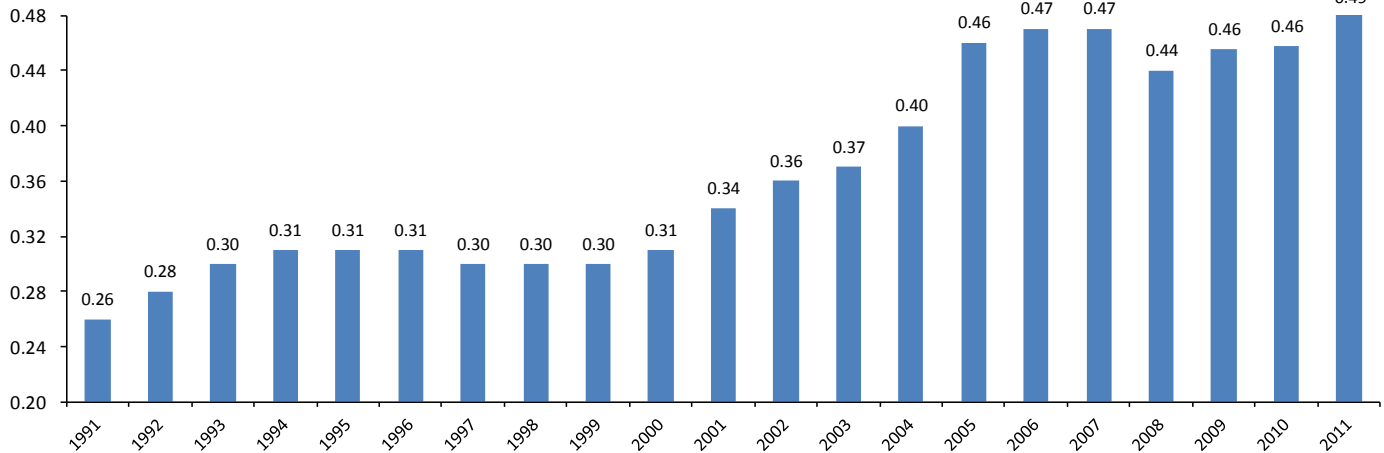
Figure D - Workers' Compensation Costs for Private Industry Employees, 1986-2011
(In Dollars per Hour Worked)



Source: Tables 1, 2, and 3.

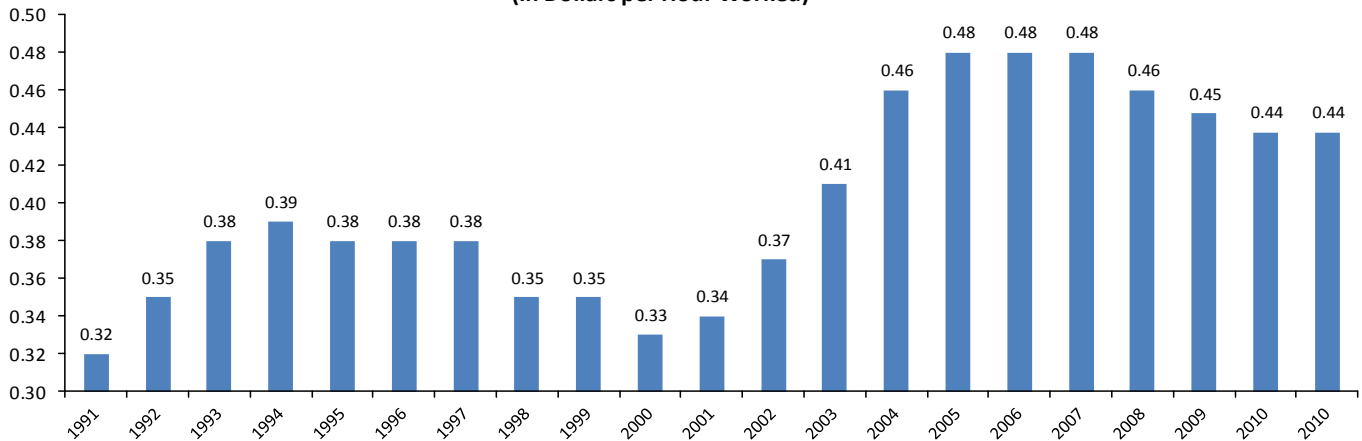
Note: Data for 2002-2011 are annual averages; data for earlier years are for March.

Figure E - Workers' Compensation Costs for State & Local Government Employees, 1991-2011 (In Dollars per Hour Worked)



Source: Tables 1, 2, and 3.
Note: Data for 2002-2011 are annual averages; data for earlier years are for March.

Figure F - Workers' Compensation Costs for All Non-Federal Employees, 1991-2011 (In Dollars per Hour Worked)



Source: Tables 1, 2, and 3.
Note: Data for 2002-2011 are annual averages; data for earlier years are for March.

State and Local Government Employees. The employers' costs of workers' compensation in dollars per hour worked for workers in the state and local government sector from 1991 to 2011 are shown in Figure E and Panel B of Tables 1 to 3. The employers' costs of workers' compensation per hour worked in the state and local government sector were \$0.26 in 1991 (the first year with data), increased to \$0.31 in 1994, fluctuated in a narrow band between \$0.30 and \$0.31 per hour from 1994 to 2000, and then increased rapidly for six years until costs were \$0.47 per hour worked in 2006. Between 2007 and 2010, the costs of workers' compensation per hour worked varied between \$0.44 and \$0.47 per hour in the state and local government sector. In 2011, the costs of workers' compensation per hour were \$0.49 hour, which is the highest cost for employers in the state and local government sector since the data series began in 1991.

All Non-Federal Employees. The employers' costs of workers' compensation in dollars per hour worked for all non-federal government employees from 1991 to 2011 are shown in Figure F and Panel C of Tables 1 to 3. Workers' compensation costs per hour worked for all non-federal government employees were \$0.32 in 1991 (the first year with data), increased to \$0.39 in 1994, declined to \$0.33 in 2000, and then increased significantly to \$0.37 in 2002, \$0.41 in 2003, and \$0.46 per hour worked in 2004. Employers' costs for all non-federal employees increased to 2005 to \$0.48 per hour worked in 2005 to 2007, then declined each of the next three years before reaching \$0.44 per hour worked in 2010 and 2011.

Employers' Costs in Historical Context

Workers' compensation costs as a percentage of gross earnings (or payroll) is the most common measure of employers' costs used in the workers' compensation literature. The rationale is that over time employer expenditures on remuneration for employees, including wages, health insurance, pensions and workers' compensation, increase. For example, between 1991 (March) and 2011 (annual), private sector employers' expenditures for workers' compensation increased from \$0.33 to \$0.43 per hour worked (Panel A, Tables 1 and 3), which represents a 30 percent increase. In isolation, a 30 percent increase in workers' compensation costs per hour worked may sound like a substantial increase. However, over that same period -- between 1991 (March) and 2011 (annual), the gross earnings (payroll) paid by employers for private sector employees increased from \$12.55 to \$22.64 per hour worked, which is an 80 percent increase. Workers' compensation costs per hour worked have increased much less rapidly than payroll since 1991, which helps put the workers' compensation cost developments in perspective.

Another way to put in perspective the developments over time in employer expenditures on workers' compensation is to compare them to payroll in each year. That workers' compensation expenditures for private sector employers represented 2.63 percent of payroll in 1991 (March) and 1.88 percent of payroll in 2011 (annual) provides information more useful than simply stating that workers' compensation costs per hour increased by 30 percent over those 20 years.

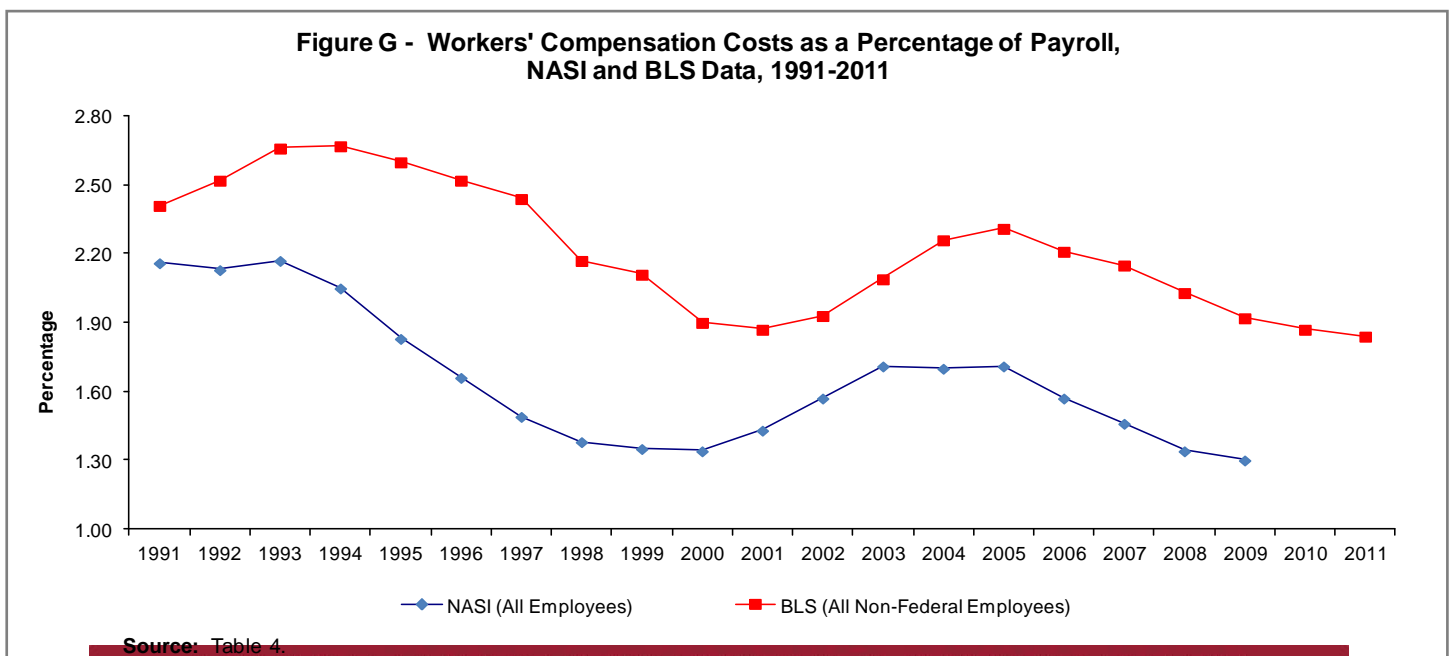
The employers' costs as a percent of payroll for all non-federal employers were lower in 2011 than in all the years between 1987 and 2010

The recent decline in workers' compensation costs for private sector employers means that costs as a percent of payroll in 2011 were lower than in any year between 1987 and 2010. A similar finding pertains to the employers' costs as a percent of payroll for all non-federal employers, which were lower in 2011 than in all the years between 1991 and 2010. The "odd" sector is state and local government, where the employers' costs of workers' compensation as a percent of payroll were higher in 2011 than in most years since the data series began in 1991 -- although the 2011 costs for state and local governments were down from the record setting year of 2005.

A Comparison of BLS and NASI National Data on Employers' Costs

BLS The BLS information on employers' expenditures on workers' compensation has some advantages over other sources of data on workers' compensation. One significant advantage, compared to the annual data prepared by the National Academy of Social Insurance (NASI), is timeliness: the most recent NASI data pertain to 2009 (Sengupta, Reno, and Burton 2011), while BLS data for 2011 are already available. (The BLS and NASI data since 1981 are shown in Table 4 and Figure G). The BLS data on employers' costs are also disaggregated by census region and division, major industry group, occupational group, establishment employment size, and bargaining status -- useful distinctions that are not available in the

Figure G - Workers' Compensation Costs as a Percentage of Payroll, NASI and BLS Data, 1991-2011



Source: Table 4.

NASI data, which only includes data on employers' costs at the national level.¹

The BLS data also have their limitations when compared to the NASI data. The foremost limitation of the BLS data is that they only measure costs to employers, not benefits paid to workers. The NASI data, in contrast, provide national and state-specific information on benefit payments that differentiate among the types of insurance arrangements (private carriers, state funds, and self-insurers) and that distinguish between medical and cash benefit payments. The NASI national data on benefits and costs also include the federal sector, which are missing from the BLS data on costs.

The NASI data and BLS data are, to a considerable degree, complementary and, as such, both sources of information are valuable. One problem, however, is that the two data series are not entirely consistent with one another. For example, the NASI data for 2009 (the latest year with data currently available from that source) indicate that the employers' costs of workers' compensation were 1.30 percent of covered payroll for employers in all sectors (including the federal government); the BLS data for all non-federal employees in 2009 estimates that workers' compensation costs for that group were 1.92 percent of payroll.² In addition, the NASI data show 1990 as the peak year (with employers' costs at 2.18 of payroll), while the BLS data (as shown in Figure G and Table 4) for all non-federal employees show continuing increases in workers' compensation costs as a percent of payroll through 1994, with a decrease in costs only beginning in 1995. The NASI data also reached a trough in 2000 (at 1.34 percent of payroll) followed by a trough in the BLS data in 2001 (at 1.87 percent of payroll).

Even though the turning points in the BLS data have lagged behind the turning points in the NASI data, both sets of data indicate that the employers' costs of workers' compensation measured as a percent

of payroll substantially declined during the latter half of the 1990s, increased until the mid-2000s, and then began to decline again.

Table 4
Workers' Compensation Costs: Comparison of NASI and BLS Estimates

Year	Employer Costs per \$100 of Wages (NASI)	Costs for All Non-Federal Employees per \$100 of Payroll (BLS)
1980	\$1.76	N/A
1981	1.67	N/A
1982	1.58	N/A
1983	1.50	N/A
1984	1.49	N/A
1985	1.64	N/A
1986	1.79	N/A
1987	1.86	N/A
1988	1.94	N/A
1989	2.04	N/A
1990	2.18	N/A
1991	2.16	\$2.41
1992	2.13	2.52
1993	2.17	2.66
1994	2.05	2.67
1995	1.83	2.60
1996	1.66	2.52
1997	1.49	2.44
1998	1.38	2.17
1999	1.35	2.11
2000	1.34	1.90
2001	1.43	1.87
2002	1.57	1.93
2003	1.71	2.09
2004	1.70	2.26
2005	1.71	2.31
2006	1.57	2.21
2007	1.46	2.15
2008	1.34	2.03
2009	1.30	1.92
2010		1.87
2011		1.84

Source: National Academy of Social Insurance (NASI) data: Sengupta, Reno, and Burton (2011), Table 12.

Bureau of Labor Statistics (BLS) Data: Tables 1-3.

Part II: Regional, Industrial, and Other Variations in Workers' Compensation Costs in 2011

The employers' costs of workers' compensation vary among industries and occupations, according to the 2011 data published by the Bureau of Labor Statistics. The BLS data also indicate that workers' compensation costs differ by establishment size, by union-nonunion status, and by geographical location within the United States.

Cost Differences by Region

Workers' compensation costs as a percentage of wages and salaries are shown for the four census regions and the United States in Figure H and Table 5. (The states that comprise the four census regions are shown in the Notes to Table 5.) Employers' workers' compensation costs (measured as a percentage of gross earnings) are above the national average in one region and below the national average in three regions.³ The costs are highest in the

West and lowest in the South.

The derivation of the national and regional figures shown in Figure H helps explain these findings. The BLS data used to construct Figure H are shown in Table 5. (Appendix A provides further information on the terms used in Table 5.) *Total remuneration* per hour worked averaged \$28.26 for employers in private industry throughout the United States in 2011 (row 1). The \$28.26 of total remuneration includes *gross earnings* that averaged \$22.64 per hour (row 2) and *benefits other than pay* that averaged \$5.63 per hour (row 6).

The gross earnings figure includes wages and salaries as well as paid leave and supplemental pay. The terms *gross earnings* and *payroll* are used interchangeably in this article.

Benefits other than pay include employer contributions for insurance, retirement and savings, legally required benefits, and other benefits. *Workers' compensation*, which averaged \$0.43 per hour worked (row 9A), is one of the *legally required benefits* that are included in the BLS's total figure of \$2.33 per hour for that category (row 9).

Table 5
Workers' Compensation Costs by Census Region in 2011
for Employers in Private Industry
(In Dollars Per Hours Worked)

	U.S.	Northeast	South	Midwest	West
(1) Total Remuneration	28.26	32.41	25.97	27.50	30.03
(2) Gross Earnings	22.64	25.86	20.49	21.70	24.08
(3) Wages and Salaries	19.93	22.47	18.11	19.14	21.30
(4) Paid Leave	1.92	2.39	1.65	1.82	2.02
(5) Supplemental Pay	0.79	1.01	0.73	0.74	0.76
(6) Benefits Other Than Pay	5.63	6.55	4.73	5.81	5.96
(7) Insurance	2.28	2.70	1.92	2.45	2.28
(8) Retirement Benefits	1.02	1.21	0.79	1.12	1.08
(9) Legally Required Benefits	2.33	2.64	2.03	2.24	2.60
(9A) Workers' Compensation	(0.43)	(0.45)	(0.34)	(0.40)	(0.58)
(10) Other Benefits					
(11) Workers' Compensation As Percentage of Remuneration	1.50%	1.37%	1.32%	1.44%	1.92%
(12) Workers' Compensation As Percentage of Gross Earnings	1.88%	1.72%	1.67%	1.82%	2.40%

Notes: See Notes for Tables 1-3 and 5-10.

In addition, for Table 5:

The **Northeast** Census Region is comprised of Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont.

The **South** Census Region is comprised of Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia.

The **Midwest** Census Region is comprised of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin.

The **West** Census Region is comprised of Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

Source: U.S. Department of Labor, 2012b, Table 12

We used the BLS data in rows (1), (2), and (9A) of Table 5 to compute the figures listed in rows (11) and (12) of that table. For the private sector in the United States in 2011, workers' compensation expenditures (\$0.43) were 1.50 percent of total remuneration (\$28.26) and 1.88 percent of gross earnings (or payroll) (\$22.64).

The same procedure used to calculate workers' compensation as a percentage of gross earnings (row 12 of Table 5) for the United States -- namely, to divide the workers' compensation expenditures per hour (row 9A) by gross earnings per hour (row 2) -- was used to calculate the regional results for workers' compensation as a percentage of gross earnings shown in Figure H and in row (12) of Table 5. Thus, for the Northeast, workers' compensation expenditures of \$0.45 per hour were divided by gross earnings of \$25.86 per hour to produce the figure of 1.72 percent -- which is workers' compensation costs as a percentage of gross earnings in the Northeast in 2011 and which is below national average of 1.88 percent for workers' compensation costs as a percent of payroll.

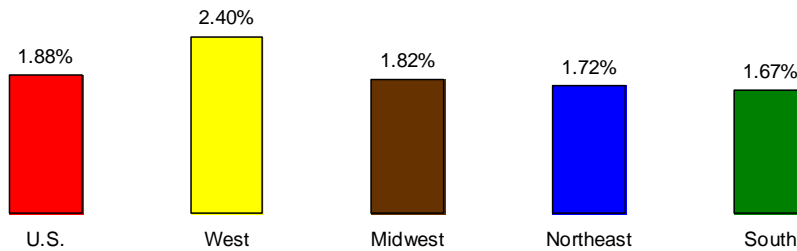
An alternative way to measure regional differences in workers' compensation costs is shown in Figure I. Workers' compensation is measured as costs per hour worked, as shown in row (9A) of Table 5. In contrast to the results presented in Figure H -- which indicated that the Northeast had workers' compensation costs (as a

percentage of gross earnings) below the national average - the results presented in row (9A) of Table 5 and in Figure I indicate that the Northeast's workers' compensation costs (\$0.45 per hour) were above the national average.

Appendix B examines how the regions can switch their relative costs compared to the United States, depending on which measure of workers' compensation costs is used. That interregional differences in workers' compensation can vary depending on which measure of workers' compensation costs is used leads to an obvious question: Which is the "proper" measure that should be used to compare regions in terms of their workers' compensation costs: workers' compensation costs as a percentage of gross earnings (as shown in Figure H) or workers' compensation costs per hour worked (as shown in Figure I)?

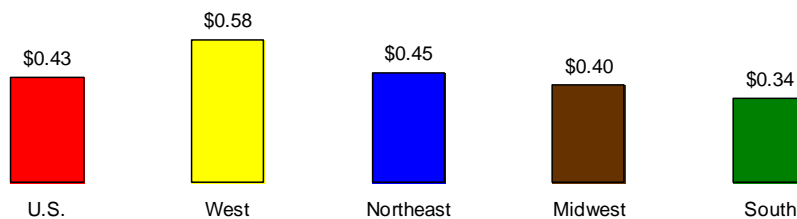
In my view, no measure of workers' compensation costs is invariably preferable for comparisons among regions or states. Rather, the choice of measurement depends on the purpose of the comparison. For example, an employer seeking a state or region with the least expensive operating environment may decide that workers' compensation costs per hour is the best measure of costs. In contrast, a policymaker concerned about adequacy of benefits may decide that workers' compensation costs as a percentage of payroll is the best measure.⁴

Figure H - Workers' Compensation Costs as a Percentage of Gross Earnings by Region - 2011



Source: Table 5, Row 12.

Figure I - Workers' Compensation Costs Measured as Employer Expenditures per Hour Worked by Region - 2011



Source: Table 5, Row 9A.

In the remainder of this article, we confine our discussion to workers' compensation costs as a percentage of gross earnings (or payroll). This format reflects the most common approach in workers' compensation studies. The reader who wishes to make comparisons in terms of workers' compensation costs per hour will be able to do so, however, because hourly cost data are also presented in all of the tables in this article.

Cost Differences by Census Division

The BLS data on the employers' costs of workers' compensation are available for the nine census divisions shown in Table 6 and in Figures J and K. The four census regions analyzed in the previous sections are composed of the nine census divisions examined in this section. (The states that comprise the nine census regions are shown in the Notes to Table 6.)

Panel A of Table 6 and Figure J provide data on the employers' costs of workers' compensation in the Northeast region and its two components (the New England and Middle Atlantic divisions) and the South region and its three components (the South Atlantic, East South Central, and West South Central divisions). One interesting result is that the census region with the highest employers' costs as a percent of payroll (East South Central) is part of the South Region and the census region with the lowest employers' costs (New England) is part of the Northeast region.

Panel B of Table 6 and Figure K provide data on the employers' costs of workers' compensation in the Midwest region and its two components (the East North Central and West North Central divisions) and the West region and its

two components (the Mountain and Pacific divisions). One interesting result shown in Figure K is that workers' compensation costs as a percent of payroll are lower than the national average in three of the four census divisions in the Midwest and West regions. Costs are higher than the national average in only one of the census divisions in Midwest and West regions, namely the Pacific Division.

Indeed, among the nine census divisions included in Figures J and K, a striking result is that the Pacific census division is distinguished by having both the highest workers' compensation costs measured as dollars per hour worked (\$0.66) and the highest workers' compensation costs as a percent of payroll (2.67 percent) among the nine census divisions (Table 5, Panels A and B, lines (9A) and (12)). The presence of California in the Pacific census division probably explains these results.

Table 6
Workers' Compensation Costs by Census Region and Division in 2011
for Employers in Private Industry
(In Dollars Per Hours Worked)

Panel A: Northeast and South Regions

	U.S.	Northeast	New England	Middle Atlantic	South	South Atlantic	E South Central	W South Central
(1) Total Remuneration	28.26	32.41	33.48	32.01	25.97	25.60	23.12	25.53
(2) Gross Earnings	22.64	25.86	26.90	25.47	20.49	20.83	18.45	20.82
(3) Wages and Salaries	19.93	22.47	23.54	22.06	18.11	18.51	16.33	18.23
(4) Paid Leave	1.92	2.39	2.45	2.37	1.65	1.70	1.47	1.66
(5) Supplemental Pay	0.79	1.01	0.92	1.04	0.73	0.62	0.65	0.93
(6) Benefits Other Than Pay	5.63	6.55	6.55	6.54	4.73	4.77	4.67	4.71
(7) Insurance	2.28	2.70	2.69	2.70	1.92	1.93	2.01	1.87
(8) Retirement Benefits	1.02	1.21	1.21	1.21	0.79	0.78	0.72	0.84
(9) Legally Required Benefits	2.33	2.64	2.66	2.63	2.03	2.07	1.94	2.00
(9A) Workers' Compensation	(0.43)	(0.45)	(0.39)	(0.47)	(0.34)	(0.36)	(0.35)	(0.31)
(10) Other Benefits		0.00			0.00			
(11) Workers' Compensation As Percentage of Remuneration	1.50%	1.37%	1.16%	1.46%	1.32%	1.40%	1.53%	1.20%
(12) Workers' Compensation As Percentage of Gross Earnings	1.88%	1.72%	1.44%	1.84%	1.67%	1.72%	1.91%	1.48%

Panel B: Midwest and West Regions

	U.S.	Midwest	E North Central	W North Central	West	Mountain	Pacific
(1) Total Remuneration	28.26	27.50	27.74	26.99	30.03	28.01	30.93
(2) Gross Earnings	22.64	21.70	21.77	21.54	24.08	22.79	24.64
(3) Wages and Salaries	19.93	19.14	19.14	19.15	21.30	20.25	21.76
(4) Paid Leave	1.92	1.82	1.83	1.79	2.02	1.84	2.10
(5) Supplemental Pay	0.79	0.74	0.80	0.60	0.76	0.71	0.78
(6) Benefits Other Than Pay	5.63	5.81	5.97	5.19	5.96	5.22	6.29
(7) Insurance	2.28	2.45	2.54	1.98	2.28	2.03	2.39
(8) Retirement Benefits	1.02	1.12	1.17	1.03	1.08	0.97	1.13
(9) Legally Required Benefits	2.33	2.24	2.27	2.18	2.60	2.22	2.76
(9A) Workers' Compensation	(0.43)	(0.40)	(0.41)	(0.38)	(0.58)	(0.39)	(0.66)
(10) Other Benefits							
(11) Workers' Compensation As Percentage of Remuneration	1.50%	1.44%	1.46%	1.40%	1.92%	1.40%	2.13%
(12) Workers' Compensation As Percentage of Gross Earnings	1.88%	1.82%	1.86%	1.75%	2.40%	1.72%	2.67%

Notes: See Notes for Tables 1-3 and 5-10.

In addition, for Table 6:

The **New England** Census Division is comprised of Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont.

The **Middle Atlantic** Census Division is comprised of New Jersey, New York, and Pennsylvania.

The **South Atlantic** Census Division is comprised of Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, and West Virginia.

The **East South Central** Census Division is comprised of Alabama, Kentucky, Mississippi, and Tennessee.

The **West South Central** Census Division is comprised of Arkansas, Louisiana, Oklahoma, and Texas.

The **East North Central** Census Division is comprised of Illinois, Indiana, Michigan, Ohio, and Wisconsin.

The **West North Central** Census Division is comprised of Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota and South Dakota.

The **Mountain** Census Division is comprised of Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, and Wyoming.

The **Pacific** Census Division is comprised of Alaska, California, Hawaii, Oregon, and Washington.

Source: U.S. Department of Labor, 2012b, Table 12

Cost Differences by Industry

The BLS data for 2011 also reveal that employers' costs of workers' compensation as a percentage of gross earnings vary among industries in the private sector (Figures L and M and row 12 of Tables 7A and 7B).

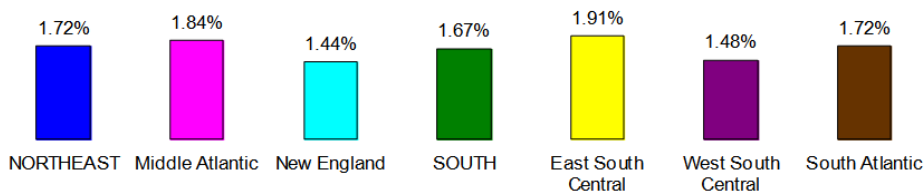
Workers' compensation data on industries throughout the United States can be compared at two levels of disaggregation. First, a distinction can be made between "goods-producing" industries (mining, construction, and manufacturing) and "service-providing" industries (including transportation, communication, and public utilities;

wholesale and retail trade; finance, insurance, and real estate; services; and other service industries as shown in the notes to Tables 7A and 7B). In 2011, national workers' compensation costs were, on average, 2.99 percent of gross earnings (payroll) for all goods-producing industries and 1.61 percent of gross earnings (payroll) for all service-providing industries (see row 12 of Tables 7A and 7B and Figures L and M).

Workers' compensation data on industries can be further disaggregated to show employers' costs for specific goods-producing industries and specific service-providing industries. As shown in Figure L and Table 7A, the employers' costs of workers' compensation for all goods-producing industries was 2.99 percent of payroll, and for specific goods-producing industries ranged from 5.25 percent of payroll for the construction industry to 2.18 percent of payroll for the manufacturing industry.

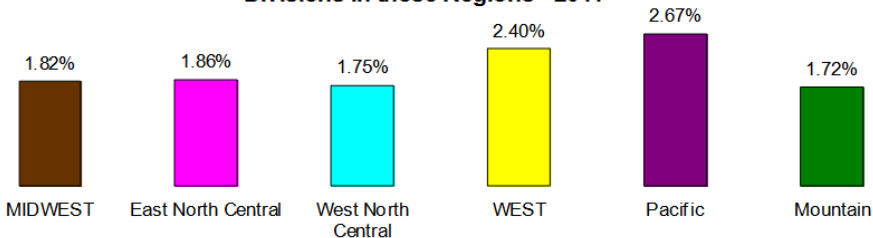
In a similar manner, as shown in Figure M and Table 7B, the employers' costs of workers' compensation for all service-providing industries was 1.61 percent of payroll, and for specific service-providing industries ranged from 2.57 percent of payroll for trade, transportation, and utility industries and 2.42 percent of payroll for leisure and hospitality to 0.61 percent of payroll for financial industries. There is obviously a wide disparity of workers' compensations costs for employers within the service sector. Of particular interest, two service-producing industries (trade, transportation, and utilities, with workers' compensation costs at 2.42 percent of payroll, and, leisure, with costs at 2.42 percent of payroll) have higher workers' compensation than the average for all employers (namely 1.88 percent of payroll).

Figure J - Workers' Compensation Costs as a Percentage of Gross Earnings by the Northeast and South Census Regions and by Divisions in those Regions - 2011



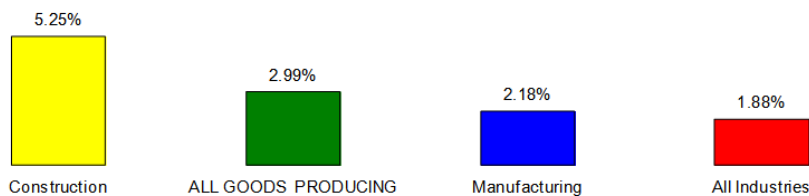
Source: Table 6, Panel A, Row 12.

Figure K - Workers' Compensation Costs as a Percentage of Gross Earnings by the Midwest and West Census Regions and by the Divisions in those Regions - 2011



Source: Table 6, Panel B, Row 12.

Figure L - Workers' Compensation Costs as a Percentage of Gross Earnings by Industry for Goods Producing Industries - 2011



Source: Table 7A, Row 12.

Table 7A
Workers' Compensation Costs by Major Goods-Producing Industry Groups in 2011
for Employers in Private Industry
 (In Dollars Per Hours Worked)

	All Goods-Producing	Construction	Manufacturing
(1) Total Remuneration	33.28	32.11	32.90
(2) Gross Earnings	25.54	24.49	25.32
(3) Wages and Salaries	22.10	22.29	21.50
(4) Paid Leave	2.13	1.22	2.44
(5) Supplemental Pay	1.31	0.98	1.38
(6) Benefits Other Than Pay	7.74	7.63	7.58
(7) Insurance	3.15	2.41	3.41
(8) Retirement Benefits	1.64	1.73	1.47
(9) Legally Required Benefits	2.95	3.49	2.70
(9A) Workers' Compensation	(0.76)	(1.28)	(0.55)
(10) Other Benefits			
(11) Workers' Compensation As Percentage of Remuneration	2.29%	4.00%	1.68%
(12) Workers' Compensation As Percentage of Gross Earnings	2.99%	5.25%	2.18%

Notes: See Notes for Tables 1-3 and 5-10.
 In addition, for Table 7A: **All Goods-Producing** includes mining, construction, and manufacturing. The agriculture, forestry, farming, and hunting sector is excluded.

Source: U.S. Department of Labor, 2012b, Table 11

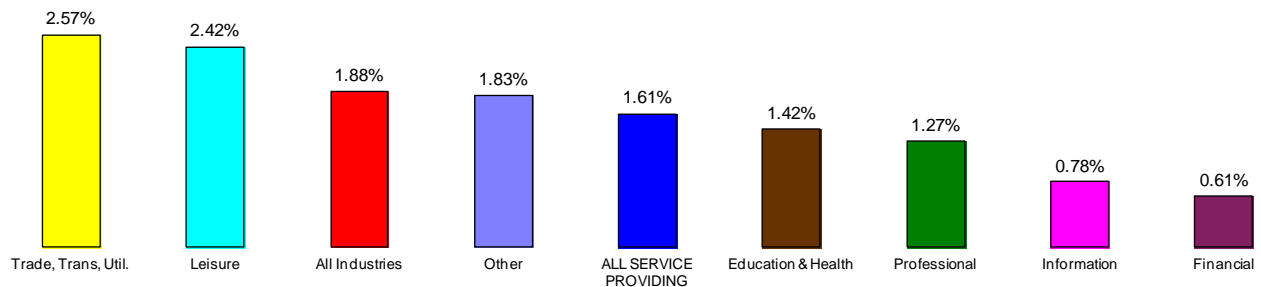
Table 7B
Workers' Compensation Costs by Major Service-Providing Industry Groups in 2011
for Employers in Private Industry
 (In Dollars Per Hours Worked)

	All Service-Providing	Trade Transportation & Utilities	Information	Financial Activities	Professional & Business Services	Education & Health Services	Leisure & Hospitality	Other Services
(1) Total Remuneration	27.22	23.81	42.73	38.73	34.02	30.24	12.26	24.76
(2) Gross Earnings	22.03	18.79	34.18	31.20	28.07	24.51	10.23	21.78
(3) Wages and Salaries	19.48	16.81	29.08	26.12	24.74	21.64	9.70	18.30
(4) Paid Leave	1.87	1.43	3.91	3.16	2.45	2.31	0.40	3.00
(5) Supplemental Pay	0.69	0.56	1.19	1.92	0.88	0.57	0.13	0.48
(6) Benefits Other Than Pay	5.19	5.03	8.55	7.53	5.95	5.72	2.03	6.73
(7) Insurance	2.10	2.10	4.03	3.28	2.28	2.40	0.60	3.85
(8) Retirement Benefits	0.89	0.86	1.55	1.69	1.03	1.00	0.12	0.72
(9) Legally Required Benefits	2.20	2.07	2.97	2.57	2.64	2.33	1.31	2.17
(9A) Workers' Compensation	(0.36)	(0.48)	(0.27)	(0.19)	(0.36)	(0.35)	(0.25)	(0.40)
(10) Other Benefits		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(11) Workers' Compensation As Percentage of Remuneration	1.30%	2.03%	0.63%	0.49%	1.05%	1.15%	2.02%	1.61%
(12) Workers' Compensation As Percentage of Gross Earnings	1.61%	2.57%	0.78%	0.61%	1.27%	1.42%	2.42%	1.83%

Notes: See Notes for Tables 1-3 and 5-10.
 In addition, for Table 7B: **All Service-Providing** includes utilities; wholesale trade; transportation and warehousing; information; finance and insurance; real estate and rental and leasing; professional and technical services; management of companies and enterprises; administrative and waste services; educational services; health care and social assistance; arts, entertainment and recreation; accommodation and food services; and other services, except public administration.

Source: U.S. Department of Labor, 2012b, Table 11

Figure M - Workers' Compensation Costs as a Percentage of Gross Earnings by Industry for Service-Providing Industries - 2011



Source: Table 7B, Row 12.

Cost Differences by Occupation

The employers' costs of workers' compensation as a percentage of payroll also vary among major occupational groups in the private sector, as shown in Figure N and in Table 8. The national average cost of employers' workers' compensation was 1.88 percent of payroll in 2011. (See Table 8, row 12, "All Workers" column.) Three occupational groups had, on average, workers' compensation costs that exceeded the national average: natural resources, construction, and maintenance workers, for whom workers' compensation costs averaged 4.57 percent of payroll; production, transportation, and material moving workers, for whom workers' compensation costs averaged 3.75 percent of payroll;

percent of payroll; and service workers, for whom employers' workers' compensation costs averaged 2.74 percent of payroll. In sharp contrast, employers' workers' compensation costs for sales and office workers were, on average, only 1.35 percent of payroll, and workers in management positions had workers' compensation costs that were only 0.83 percent of payroll in 2011. (See Table 8, row 12 and Figure N). These substantial cost differences presumably reflect the differences in the number and severity of workplace injuries and diseases experienced by workers in these occupations.

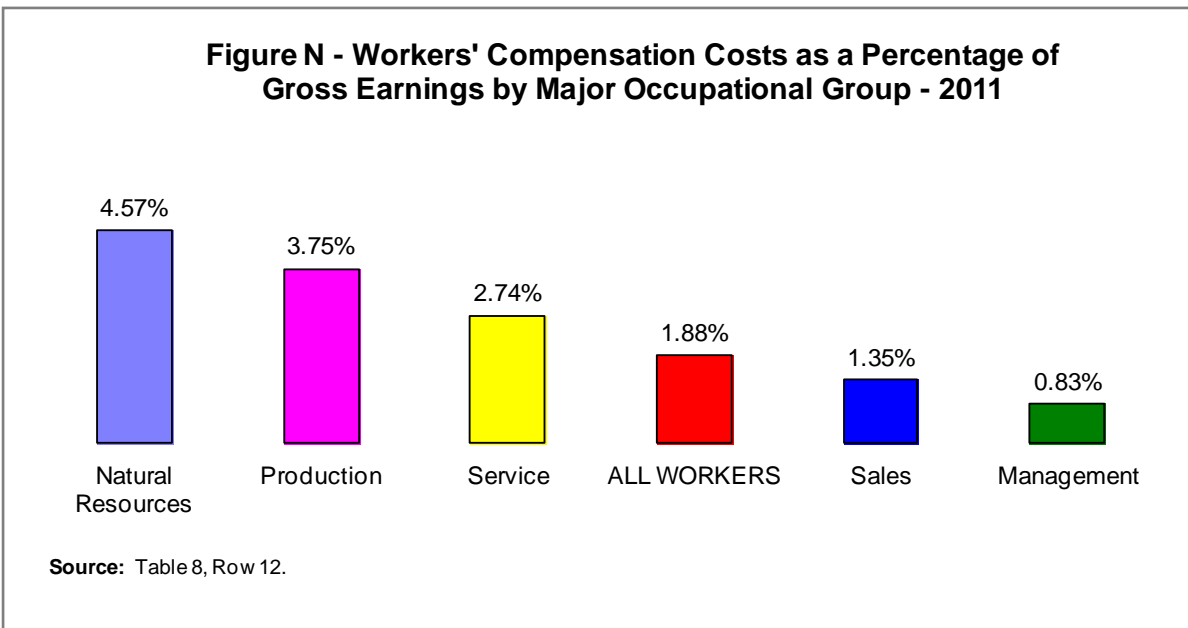


Table 8
Workers' Compensation Costs by Major Occupational Groups in 2011
for Employers in Private Industry
 (In Dollars Per Hours Worked)

	All Workers	Management Professional & Related Occupations	Sales & Office Occupations	Service Occupations	Nat. Resources Construction & Maintenance Occupations	Production Transportation & Material Moving Occupations
(1) Total Remuneration	28.26	46.87	22.23	13.98	31.20	23.89
(2) Gross Earnings	22.64	41.36	17.76	11.39	23.77	18.12
(3) Wages and Salaries	19.93	35.56	15.89	10.55	21.27	15.87
(4) Paid Leave	1.92	4.25	1.39	0.59	1.57	1.39
(5) Supplemental Pay	0.79	1.56	0.48	0.25	0.93	0.85
(6) Benefits Other Than Pay	5.63	9.00	4.47	2.59	7.42	5.77
(7) Insurance	2.28	3.47	2.03	0.94	2.67	2.54
(8) Retirement Benefits	1.02	2.05	0.65	0.22	1.57	0.92
(9) Legally Required Benefits	2.33	3.48	1.79	1.44	3.18	2.31
(9A) Workers' Compensation	(0.43)	(0.34)	(0.24)	(0.31)	(1.09)	(0.68)
(10) Other Benefits		0.00	0.00 *		0.00	0.00
(11) Workers' Compensation As Percentage of Remuneration	1.50%	0.68%	1.08%	2.24%	3.49%	2.85%
(12) Workers' Compensation As Percentage of Gross Earnings	1.88%	0.83%	1.35%	2.74%	4.57%	3.75%

Notes: See Notes for Tables 1-3 and 5-10.

Source: 2012b, Table 9

Cost Differences by Establishment Size

An establishment is defined as an economic unit that: 1) produces goods or services at a single location (such as a factory or store) and 2) is engaged in one type of economic activity.⁵ Many firms (or companies) thus consist of more than one establishment.

The BLS data on the employers' costs of workers' compensation allow comparisons among establishments of various sizes (as measured by number of employees). As shown in Figure O and in Table 9, there is a general tendency for workers' compensation costs to decline with

increasing establishment size. The national average for employers' workers' compensation costs across all establishments was 1.88 percent of payroll. Those establishments with fewer than 50 employees had workers' compensation costs that, on average, were 2.28 percent of gross earnings in 2011; workers' compensation costs in establishments with 50 to 99 employees were 2.16 percent of payroll; and workers' compensation costs in establishments with 100 to 499 workers were 1.93 percent of payroll -- all above the national (all-establishments) average. In contrast, establishments with 500 or more workers had costs that averaged 1.26 percent of payroll -- well below the national (all-establishments) average.

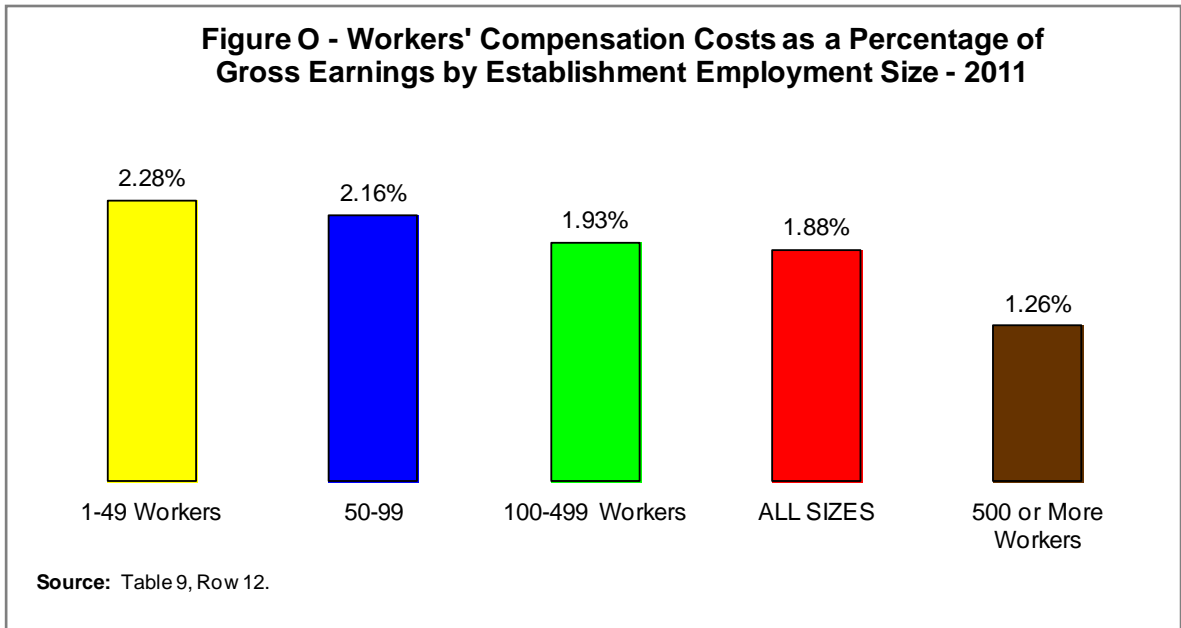


Table 9
Workers' Compensation Costs by Establishment Employment Size in 2011
for Employers in Private Industry
 (In Dollars Per Hours Worked)

	All Workers	1-49 Workers	50-99 Workers	100-499 Workers	500 or More Workers
(1) Total Remuneration	28.26	22.59	25.75	28.83	40.91
(2) Gross Earnings	22.64	18.56	20.76	22.89	32.02
(3) Wages and Salaries	19.93	16.86	18.52	20.15	26.94
(4) Paid Leave	1.92	1.22	1.60	1.99	3.48
(5) Supplemental Pay	0.79	0.48	0.64	0.74	1.60
(6) Benefits Other Than Pay	5.63	3.96	5.00	5.96	8.89
(7) Insurance	2.28	1.45	1.95	2.56	3.84
(8) Retirement Benefits	1.02	0.46	0.82	1.04	2.13
(9) Legally Required Benefits	2.33	2.05	2.23	2.36	2.92
(9A) Workers' Compensation	(0.43)	(0.42)	(0.45)	(0.44)	(0.40)
(10) Other Benefits					
(11) Workers' Compensation As Percentage of Remuneration	1.50%	1.87%	1.74%	1.54%	0.98%
(12) Workers' Compensation As Percentage of Gross Earnings	1.88%	2.28%	2.16%	1.93%	1.26%

Notes: See Notes for Tables 1-3 and 5-10.

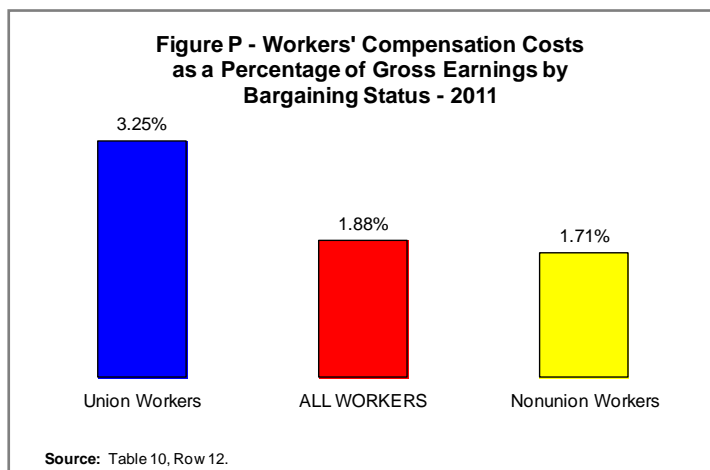
Source: 2012b, Table 14

Cost Differences by Bargaining Status

The employers' costs of workers' compensation as a percentage of gross earnings also vary between unionized and nonunionized workers, as shown in Figure P and in Table 10. The employers' costs of workers' compensation for unionized workers in 2011 was 3.25 percent of payroll and the comparable figure for nonunionized workers was 1.71 percent. The national average (unionized and nonunionized workers) was 1.88 percent. (See Table 10, row 12.)

One possible explanation for these cost differences between nonunionized and unionized workers is that

unions have been more successful in organizing workers in relatively hazardous industries, such as mining, construction, and manufacturing, than they have been in organizing other industries that have relatively fewer workplace injuries and diseases. Thus, the higher costs are not due to unions, but are instead a reflection of the elevated risks of workplace injuries and diseases found in the industries that unions have organized. Another possible explanation is that unions provide information and assistance to members who are injured on the job, thus increasing the likelihood that unionized members will receive workers' compensation benefits, which in turn increases the employers' costs of workers' compensation for those workers.



Conclusions

The employers' costs of workers' compensation measured as a percentage of payroll (or measured as costs per hour) vary systematically by region and census division, by industry group, by occupational, by establishment size, and by bargaining status. The information derived from the BLS data should be useful to firms trying to place their own workers' compensation costs in perspective and to policymakers attempting to assess the costs of the workers' compensation programs in a particular jurisdiction relative to costs elsewhere. Ideally, the BLS data will be expanded in future years to present even greater detail by industry, occupation, and (in particular) by individual states.

Table 10
Workers' Compensation Costs by Bargaining Status in 2011
for Employers in Private Industry
(In Dollars Per Hours Worked)

	All Workers	Union	Nonunion
(1) Total Remuneration	28.26	33.10	27.22
(2) Gross Earnings	22.64	27.04	22.18
(3) Wages and Salaries	19.93	23.11	19.59
(4) Paid Leave	1.92	2.75	1.84
(5) Supplemental Pay	0.79	1.18	0.75
(6) Benefits Other Than Pay	5.63	11.01	5.05
(7) Insurance	2.28	5.21	1.99
(8) Retirement Benefits	1.02	2.82	0.83
(9) Legally Required Benefits	2.33	3.20	2.23
(9A) Workers' Compensation	(0.43)	(0.88)	(0.38)
(10) Other Benefits		0.00	0.00
(11) Workers' Compensation As Percentage of Remuneration	1.50%	2.72%	1.40%
(12) Workers' Compensation As Percentage of Gross Earnings	1.88%	3.25%	1.71%

Notes: See Notes for Tables 1-3 and 5-10.

Source: 2012b, Table 10

Appendix A

Source of the Information and Methodology

Tables 1 to 10 and Figures A through P are based on data published by the Bureau of Labor Statistics (BLS), which is a part of the U.S. Department of Labor. The most recent BLS data for December 2011 (U.S. Department of Labor 2012a) are based on a national survey of about 48,200 occupations in approximately 9,400 establishments in the private sector and about 9,300 occupations in approximately 1,400 establishments in state and local government. (Sample sizes were different for earlier surveys.) The BLS published annual data based on the survey conducted each March from 1986 to 2001. Beginning with March 2002, the BLS has conducted the survey every quarter, and this article includes the data on workers' compensation costs through December 2011. This appendix discusses the data that averages the four quarters of 2011 shown in Table 3, which are included in U.S. Department of Labor (2012b).

The BLS data on Employer Costs for Employee Compensation (ECEC) measure the average cost per employee hour worked that employers pay for wages and salaries and various benefits, including benefits voluntarily paid as well as legally required benefits, such as workers' compensation.⁶ I calculated workers' compensation as a percent of gross earnings (payroll) for this report, as explained below.

Data are available since 1986 for private sector employers' expenditures per hour on employees' total remuneration, and (as shown in Panel A of Tables 1 to 3) on a number of components of remuneration, including wages and salaries, paid leave, insurance, and legally required benefits (including separate information on workers' compensation).⁷ Comparable data pertaining to state and local government employees (Panel B of Tables 1 to 3) and to all non-federal employees (Panel C of Tables 1 to 3) are available for the period 1991 to 2011.

The only employees not included in this BLS data series are federal government, agriculture, and household workers, who in aggregate account for only about 4 percent of all employees. Of the 96 percent of all employees who are included in the BLS data, private industry employees clearly predominate (83 percent of all employees), whereas state and local government employees account for the remaining 13 percent of all employees.⁸

Private Industry Employees

The 2011 data for private industry employees presented in Panel A of Table 3 further explain the BLS

data series. In 2011, private sector employers spent, on average, \$28.26 per hour worked on *total remuneration* (row 1). The \$28.26 of total remuneration included *gross earnings* of \$22.64 per hour (row 2) and *benefits other than pay* of \$5.63 per hour (row 6).⁹ *Gross earnings*, or *payroll*, included wages and salaries (\$19.93 per hour; row 3), paid leave (\$1.92 per hour; row 4), and supplemental pay (\$0.79 per hour; row 5).¹⁰ *Benefits other than pay* included insurance (\$2.28 per hour; row 7), retirement benefits (\$1.02 per hour; row 8), and legally required benefits (\$2.33 per hour; row 9).¹¹ Publication of other benefits (row 10) was discontinued beginning in March 2006, but is shown in Tables 1 to 3 to provide a complete historical record. *Workers' compensation*, which averaged \$0.43 per hour worked (row 9A), is one of the legally required benefits (row 9).¹²

The BLS data in Panel A of Table 3 indicate that private sector employers' workers' compensation expenditures (\$0.43 per hour) were 1.50 percent of total remuneration (row 11) and 1.88 percent of gross earnings (payroll) (row 12) in 2011.¹³

State and Local Government Employees

The BLS data with respect to state and local government employees' remuneration are only available since 1991. There are several interesting differences between the employer expenditure patterns in the state and local government sector (Panel B of Tables 1 to 3) and in the private sector (Panel A). In 2011, for example, the state and local sector had higher figures than the private sector for gross earnings per hour (\$29.93 vs. \$22.64, row 2); benefits other than pay (\$10.72 vs. \$5.63, row 6); and, therefore, total remuneration (\$40.65 vs. \$28.26, row 1). Workers' compensation costs per hour worked were higher in the state and local sector (\$0.49) than in the private sector (\$0.43) (row 9A). However, because of the higher wages in the government sector, workers' compensation costs as a percentage of gross wages and salaries (payroll) in 2011 were lower in the state and local government sector than in the private sector (1.63 percent vs. 1.88 percent, row 12), as they have been each year from 1991 to 2011.

All Non-Federal Employees

The most comprehensive variant of the BLS data, the data for all non-federal employees, is shown in Panel C of Tables 1 to 3. Available since 1991, this grouping, which is the total of private sector employees and state and local government employees, covers about 95 percent of all U.S. employees.

In 2011, total remuneration per hour worked for all non-federal employees averaged \$30.15 per hour (row 1) and gross earnings (payroll) averaged \$23.75 per hour (row 2). Workers' compensation expenditures were \$0.44 per hour in 2010 (row 9A), which represented 1.84 percent of payroll

(row 12).

APPENDIX B

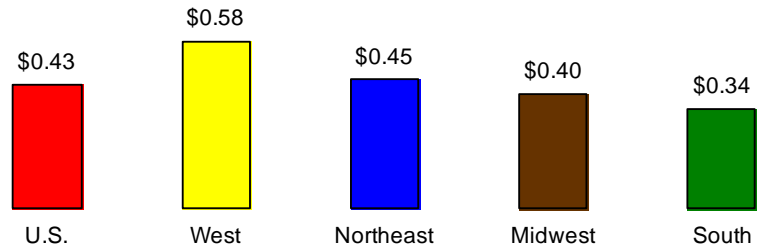
Alternative Ways to Measure Regional Differences in Workers' Compensation Costs

This appendix examines how regions can switch their relative costs compared to the United States depending on which measure of workers' compensation costs is used. The explanation is provided by a closer examination of the arithmetic procedure used in computing workers' compensation costs as a percentage of gross earnings. The workers' compensation costs per hour (row 9A of Table 5 and Appendix Figure B1: Panel I, which is the same as Figure I in the article) have to be divided by gross earnings per hour (row 2 of Table 5 and Appendix Figure B1: Panel II) in order to produce the figures on workers' compensation costs as a percentage of wages and salaries (row 12 of Table 5 and Appendix Figure B1: Panel III, which is the same as Figure H in the article). The relationships between these numerators and denominators for the four regions account for the fluctuations in rankings between Figure A and Figure B in the article.

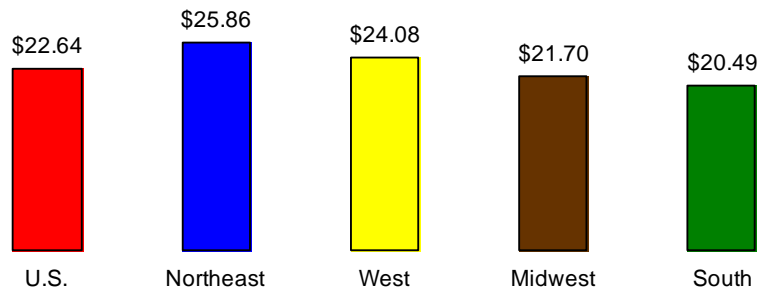
Consider the Northeast. Workers' compensation costs per hour in the Northeast (\$0.45 per hour) are somewhat higher than the national average for workers' compensation costs (\$0.43 per hour). In terms of workers' compensation costs per hour worked, the Northeast was second among the four census regions. Of importance is that the hourly gross earnings in the Northeast (\$25.86 per hour -- row 2 of Table 5) are 14 percent more than the national average for gross earnings (\$22.64 -- row 2 of Table 5). As a result of these high wages, the Northeast's workers' compensation costs as a percentage of gross earnings (1.72 percent – which is \$0.45 divided by \$25.86) is 0.16 percentage points less than the national average of workers' compensation costs as a percentage of gross earnings (1.88 percent -- or \$0.43 divided by \$22.64). The Northeast's combination of workers' compensation slightly above the national average and wages that were well above the national average means that workers' compensation costs as a percent of payroll in the Northeast are lower than the national average.

Figure B1 - Workers' Compensation Costs by Region in 2011

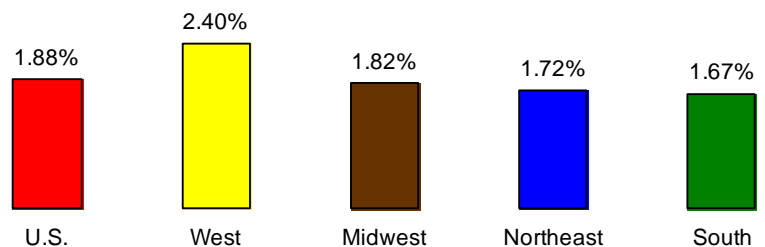
Panel I - Workers' Compensation Costs



Panel II - Gross Earnings



Panel III - Workers' Compensation Costs as a Percentage of Gross Earnings



Source: Table 5.

ENDNOTES

¹ The 2011 BLS data on employers' costs disaggregated by industry, occupation, census region and division, establishment size, and bargaining status are analyzed in Part II of this report.

² The differences between the NASI data and the BLS data used in this article in the employers' costs of workers' compensation as a percentage of payroll are greater than is immediately obvious. The NASI data relate the employers' costs for workers' compensation only to the payroll of employers who are covered by state or federal workers' compensation programs. The costs would be a lower percentage if the base were payroll for all employers (whether covered or not), which is the base used for the BLS data.

³ Often, two regions will be above the national average and the remaining two regions will be below the national average. However, as discussed in Burton (2011) in 2010 workers' compensation costs in one region (the Midwest) were equal to the national average. As a result, two regions had costs below the national average and one region had costs above the national average in 2010.

⁴ The latter decision reflects a judgment that, since workers' compensation benefits are generally tied to workers' preinjury wages, and thus benefits and costs ought to increase proportionately with wages, costs as a percentage of wages and salaries should be the same across states and regions.

For example, suppose that in all regions, for every 1,000 hours worked, there are work injuries that result in the loss of 50 hours of work. Also suppose that two-thirds of lost wages are replaced by workers' compensation benefits in all regions. (A two-thirds replacement rate is a commonly used measure of adequacy.)

Using the data on hourly gross earnings shown in Table 5, the total payroll in the South for 1,000 hours worked is \$20,490 ($\$20.49 \times 1,000$ hours); the total amount of workers' compensation benefits is \$683.00 ($\20.49×50 hours \times 2/3 replacement rate); benefits (assumed to be the same as costs for this example) as a percentage of gross earnings in the South are 3.33 percent ($\$683.00$ divided by $\$20,490$).

Using the data on hourly gross earnings shown in Table 5, the total wage bill in the Northeast for 1,000 hours worked is \$25,860 ($\$25.86 \times 1,000$ hours); the total amount of workers' compensation benefits is \$862.00 ($\25.86×50 hours \times 2/3 replacement rate); benefits (assumed to be the same as costs for this example) as a percentage of wages and salaries in the Northeast are 3.33 percent ($\$862.00$ divided by $\$25,860$).

⁵ U.S. Department of Labor, 2006, "Notes on Current Labor Statistics," 55.

⁶ The BLS uses the current-cost approach. That is, the costs do not pertain to the costs for the previous year. Rather, annual costs are based on the current price of the benefits and current plan provisions as of the date of the quarterly survey, such as December 2011. The annualized cost of these December 2011 benefits are then divided by the annual hours worked to yield the cost per hour worked for each benefit, including workers' compensation benefits. Thus, if the annual workers' compensation premium per worker is \$800 and the employee works 2,000 hours per year, the workers' compensation cost is \$0.40 per hour worked. For further explanation of the BLS data, see Appendix A of U.S. Department of Labor 2000a.

⁷ This report uses the term "remuneration" in place of the term "compensation" that is used in the BLS publications in order to more clearly distinguish between workers' compensation and remuneration.

⁸ Private household, federal employment, and agriculture (wage/salary) workers accounted for 3.9 percent of all wage and salary workers in 2010. The data were provided in an e-mail to me on May 3, 2011 by Natalie Kramer, Economist, Office of Compensation and Working Conditions, Bureau of Labor Statistics, U.S. Department of Labor. I appreciate her assistance.

⁹ The terms "gross earnings" and "benefits other than pay" are not used in the BLS publications.

¹⁰ The gross earnings figure includes wages and salaries; paid leave (vacations, holidays, sick leave, and other leave); and supplemental pay (premium pay, shift pay, and nonproduction bonuses).

¹¹ The benefits other than pay figure includes insurance (life insurance, health insurance, sickness and accident insurance); retirement and savings (pensions, savings and thrift); legally required benefits (Social Security, federal unemployment, state unemployment, and workers' compensation); and other benefits (includes severance pay and supplemental unemployment benefits).

¹² The parentheses around the workers' compensation figures in row 9A of each panel in Tables 1-3, and 5-10 are to show that these figures are included in the legally required benefits figures in row 9 of each panel.

¹³ Relating workers' compensation costs to "gross wages" (which is straight-time hourly wages plus paid leave and supplemental pay) is based on advice in an April 7, 1995 letter to me from Mr. Albert Schwenk, Supervisory Economist, Division of Employment Cost Trends, Bureau of Labor Statistics, U.S. Department of Labor. I appreciate this suggestion from Mr. Schwenk.

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