

Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2009

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	48	11	47	63
Establishment characteristics				
Goods-producing industries	43	11	40	61
Construction	36	12	32	52
Manufacturing	54	10	53	76
Service-providing industries	49	11	48	63
Trade, transportation, and utilities	52	11	51	69
Wholesale trade	63	11	62	83
Retail trade	48	9	47	62
Transportation and warehousing	43	–	42	76
Utilities	94	73	93	96
Information	73	44	73	90
Financial activities	67	28	64	75
Finance and insurance	75	34	73	83
Credit intermediation and related activities	89	53	87	95
Insurance carriers and related activities	55	13	55	68
Real estate and rental and leasing	52	16	45	58
Professional and business services	50	5	49	64
Professional and technical services	55	–	54	66
Administrative and waste services	37	6	36	58
Education and health services	58	7	57	61
Educational services	44	–	42	62
Junior colleges, colleges, and universities	88	16	87	89
Health care and social assistance	59	–	59	61
Leisure and hospitality	21	3	21	42
Accommodation and food services	21	3	21	41
Other services	36	7	34	51
1 to 99 workers	47	10	45	61
1 to 49 workers	45	9	44	60
50 to 99 workers	76	20	73	87
100 workers or more	83	30	80	95
100 to 499 workers	81	26	79	95
500 workers or more	93	54	90	96

See footnotes at end of table.

Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2009—Continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
New England	42	—	41	56
Middle Atlantic	51	14	48	63
East North Central	56	14	55	70
West North Central	57	—	54	65
South Atlantic	52	10	52	59
East South Central	36	—	36	70
West South Central	42	8	41	59
Mountain	42	10	41	60
Pacific	44	10	42	64

¹ Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employers offered both types of plans.

NOTE: Dash indicates no establishments in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	67	51	77	21	20	93	61	43	70
Worker characteristics									
Management, professional, and related	80	69	87	30	28	95	75	60	80
Management, business, and financial	86	77	90	35	33	95	83	69	83
Professional and related	77	65	85	27	25	94	72	56	78
Service	45	26	57	8	8	92	41	21	51
Protective service	44	23	51	7	5	70	42	21	49
Sales and office	71	54	75	20	18	89	67	47	70
Sales and related	67	44	66	15	12	80	61	39	63
Office and administrative support	74	60	81	24	22	93	70	52	74
Natural resources, construction, and maintenance	68	53	79	26	26	98	58	41	71
Construction, extraction, farming, fishing, and forestry	64	49	76	25	25	98	52	36	69
Installation, maintenance, and repair	72	59	81	28	27	97	65	48	74
Production, transportation, and material moving ...	69	53	77	26	24	95	60	41	68
Production	70	56	80	27	26	97	63	45	71
Transportation and material moving	68	50	74	25	23	93	56	37	65
Full time	76	61	80	25	24	95	70	51	74
Part time	39	22	55	11	9	80	34	16	48
Union	87	82	94	68	66	97	54	44	81
Nonunion	65	48	74	16	15	91	62	43	69
Wage percentiles: ³									
Lowest 10 percent	35	15	43	5	3	67	33	13	40
Lowest 25 percent	43	23	52	8	6	77	39	19	49
Second 25 percent	69	50	73	16	15	91	64	43	67
Third 25 percent	76	63	83	25	24	96	69	52	75
Highest 25 percent	84	75	89	39	38	96	77	62	81
Highest 10 percent	86	78	90	39	37	95	81	68	84
Establishment characteristics									
Goods-producing industries	75	62	83	31	29	96	67	51	75
Construction	62	47	76	19	18	97	51	36	71
Manufacturing	81	68	85	35	34	96	74	56	76
Service-providing industries	65	49	75	19	18	92	60	41	69
Trade, transportation, and utilities	73	53	72	22	19	86	64	44	68
Wholesale trade	80	64	81	17	16	96	75	58	77
Retail trade	69	44	63	16	12	74	60	37	61
Transportation and warehousing	76	64	84	35	33	94	61	46	75
Utilities	95	93	98	85	83	98	91	73	80

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	83	74	88	49	48	97	81	60	74
Financial activities	84	73	87	43	41	96	81	62	76
Finance and insurance	90	82	92	51	49	96	87	69	79
Credit intermediation and related activities	94	86	92	57	55	97	91	69	76
Insurance carriers and related activities	85	78	91	47	45	95	83	69	83
Real estate and rental and leasing	65	42	64	12	12	98	60	35	58
Professional and business services	59	48	80	13	13	97	58	44	77
Professional and technical services	73	62	85	10	10	100	73	60	83
Administrative and waste services	38	25	67	9	9	99	36	23	64
Education and health services	71	56	79	21	20	94	64	45	71
Educational services	75	63	84	18	15	87	67	55	82
Junior colleges, colleges, and universities	88	78	88	18	15	84	87	75	86
Health care and social assistance	70	55	78	22	21	95	63	43	69
Leisure and hospitality	39	18	46	3	2	89	37	16	43
Accommodation and food services	38	17	44	3	2	96	37	15	41
Other services	45	31	68	9	9	92	40	24	62
1 to 99 workers	53	36	69	10	9	91	49	32	65
1 to 49 workers	48	33	69	8	8	93	46	30	65
50 to 99 workers	66	46	69	15	13	86	61	40	66
100 workers or more	83	68	82	34	32	94	74	55	74
100 to 499 workers	79	61	77	24	22	92	72	51	71
500 workers or more	88	77	88	48	46	95	78	60	77
Geographic areas									
New England	63	50	80	21	20	95	58	42	73
Middle Atlantic	69	58	84	27	25	95	60	47	77
East North Central	70	55	78	26	24	91	62	44	71
West North Central	70	55	79	22	20	94	63	46	73
South Atlantic	68	49	72	18	16	90	65	44	67
East South Central	69	49	71	—	—	—	65	43	67
West South Central	62	44	71	18	17	94	60	38	64
Mountain	66	50	76	17	16	95	62	44	70
Pacific	63	49	77	23	22	96	56	39	70

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employees had access to and participated in both types of plans.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2009

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
All workers	4	2	4.8	—	96
Worker characteristics					
Management, professional, and related	3	3	4.6	—	97
Management, business, and financial	2	1	4.6	5.0	98
Professional and related	4	4	4.5	—	96
Sales and office:					
Sales and related	1	—	—	—	99
Natural resources, construction, and maintenance	5	2	3.5	—	95
Construction, extraction, farming, fishing, and forestry	4	—	—	—	96
Installation, maintenance, and repair	6	—	—	—	94
Production, transportation, and material moving ...	5	1	3.3	—	95
Production	4	—	—	—	96
Transportation and material moving	6	2	3.4	—	94
Full time	4	2	4.7	—	96
Part time	5	—	—	—	95
Union	4	—	—	—	96
Nonunion	4	3	4.3	—	96
Wage percentiles: ²					
Second 25 percent	2	2	—	—	98
Third 25 percent	3	1	4.3	3.9	97
Highest 25 percent	4	2	4.3	—	96
Highest 10 percent	3	2	4.9	—	97
Establishment characteristics					
Goods-producing industries	3	1	3.0	3.0	97
Construction	4	—	—	—	96
Manufacturing	2	1	3.0	3.0	98
Service-providing industries	4	3	5.0	—	96
Trade, transportation, and utilities	4	2	2.9	—	96
Retail trade	—	—	—	—	100
Transportation and warehousing	6	—	—	—	94
Financial activities:					
Finance and insurance	1	(³)	2.6	—	99

See footnotes at end of table.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2009—Continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
Credit intermediation and related activities	1	1	2.2	—	99
Insurance carriers and related activities	—	—	—	—	100
Education and health services:					
Educational services:					
Junior colleges, colleges, and universities	2	2	4.3	5.0	98
Leisure and hospitality:					
Accommodation and food services	—	—	—	—	100
1 to 99 workers	4	2	3.3	—	96
1 to 49 workers	5	3	3.2	—	95
50 to 99 workers	2	—	—	—	98
100 workers or more	4	2	5.3	—	96
100 to 499 workers	6	—	—	—	94
500 workers or more	2	1	2.9	3.0	98
Geographic areas					
New England	3	1	5.4	7.3	97
Middle Atlantic	2	1	4.3	—	98
East North Central	2	1	5.4	—	98
West North Central	6	—	—	—	94
South Atlantic	5	2	3.8	3.9	95
Pacific	2	1	4.8	—	98

¹ The employee contributes a fixed percentage of his or her earnings to the retirement plan.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2009

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans ¹	Frozen plans ²
All workers	81	19
Worker characteristics		
Management, professional, and related	78	22
Management, business, and financial	76	24
Professional and related	79	21
Service	85	15
Sales and office	79	21
Sales and related	68	32
Office and administrative support	83	17
Natural resources, construction, and maintenance	92	8
Construction, extraction, farming, fishing, and forestry	97	3
Installation, maintenance, and repair	87	13
Production, transportation, and material moving	79	21
Production	74	26
Transportation and material moving	85	15
Full time	80	20
Part time	84	16
Union	90	10
Nonunion	76	24
Wage percentiles: ³		
Lowest 10 percent	58	42
Lowest 25 percent	67	33
Second 25 percent	81	19
Third 25 percent	85	15
Highest 25 percent	81	19
Highest 10 percent	78	22
Establishment characteristics		
Goods-producing industries	79	21
Construction	100	–
Manufacturing	73	27
Service-providing industries	81	19
Trade, transportation, and utilities	77	23
Wholesale trade	77	23
Retail trade	66	34
Transportation and warehousing	90	10
Utilities	86	14

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2009—Continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans ¹	Frozen plans ²
Information	73	27
Financial activities	85	15
Finance and insurance	86	14
Credit intermediation and related activities	87	13
Insurance carriers and related activities	88	12
Professional and business services	82	18
Education and health services	85	15
Junior colleges, colleges, and universities	—	—
Health care and social assistance	85	15
Accommodation and food services	—	—
1 to 99 workers	86	14
1 to 49 workers	89	11
50 to 99 workers	80	20
100 workers or more	79	21
100 to 499 workers	77	23
500 workers or more	81	19
Geographic areas		
New England	83	17
Middle Atlantic	86	14
East North Central	74	26
West North Central	82	18
South Atlantic	79	21
West South Central	78	22
Pacific	90	10

¹ Plans open to new participants.

² Plans closed to new workers or plans that cease accruals for some or all plan participants.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for

more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009-.htm.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, private industry workers, National Compensation Survey, March 2009

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	75	6	19
Worker characteristics			
Management, professional, and related	70	12	18
Management, business, and financial	69	9	23
Professional and related	70	—	—
Service	74	—	—
Protective service	79	—	—
Sales and office	83	4	13
Sales and related	90	2	8
Office and administrative support	78	5	17
Natural resources, construction, and maintenance	85	3	12
Construction, extraction, farming, fishing, and forestry	90	—	—
Installation, maintenance, and repair	84	4	12
Production, transportation, and material moving ...	70	—	—
Production	68	—	—
Transportation and material moving	74	—	—
Full time	74	7	19
Part time	86	—	—
Union	84	—	—
Nonunion	72	7	21
Wage percentiles: ³			
Lowest 10 percent	75	—	—
Lowest 25 percent	84	—	—
Second 25 percent	71	4	25
Third 25 percent	72	5	23
Highest 25 percent	74	10	16
Highest 10 percent	72	13	15
Establishment characteristics			
Goods-producing industries	68	8	24
Manufacturing	68	8	24
Service-providing industries	77	6	17
Trade, transportation, and utilities	90	—	—
Wholesale trade	84	—	—
Retail trade	93	—	7
Transportation and warehousing	85	—	—
Utilities	89	—	—

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, private industry workers, National Compensation Survey, March 2009—Continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
Information	78	—	21
Financial activities	61	7	32
Finance and insurance	58	7	34
Credit intermediation and related activities	64	—	—
Insurance carriers and related activities	71	—	—
Professional and business services	54	—	—
Professional and technical services	—	69	—
Education and health services	89	—	—
Educational services	91	—	—
Junior colleges, colleges, and universities	91	—	—
Health care and social assistance	88	—	—
1 to 99 workers	72	4	24
1 to 49 workers	77	3	20
50 to 99 workers	67	—	—
100 workers or more	75	7	18
100 to 499 workers	82	—	—
500 workers or more	70	10	20
Geographic areas			
New England	69	—	—
Middle Atlantic	69	—	30
East North Central	70	—	—
West North Central	66	—	—
South Atlantic	82	—	—
East South Central	73	—	—
West South Central	84	4	13
Mountain	85	—	—
Pacific	78	—	—

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2009

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	6	61	33
Worker characteristics			
Management, professional, and related	10	50	40
Management, business, and financial	10	53	37
Professional and related	11	47	42
Sales and office:			
Office and administrative support	7	54	40
Natural resources, construction, and maintenance:			
Installation, maintenance, and repair	1	80	19
Full time	6	62	32
Part time	—	58	42
Nonunion	7	59	34
Wage percentiles: ²			
Lowest 25 percent	—	57	—
Second 25 percent	5	67	28
Highest 25 percent	9	58	33
Highest 10 percent	13	47	40
Establishment characteristics			
Service-providing industries	7	57	36
Wholesale trade	26	49	25
Utilities	26	17	56
Information	—	70	—
Financial activities	—	55	—
Finance and insurance	5	60	35
Credit intermediation and related activities	—	53	—
Insurance carriers and related activities	—	63	36
Education and health services	3	47	49
Health care and social assistance	—	—	54
Other services	—	94	—
1 to 99 workers	2	63	35
1 to 49 workers	—	56	—
50 to 99 workers	—	69	31
100 workers or more:			
100 to 499 workers	7	60	33

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2009—Continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
Geographic areas			
New England	—	56	—
South Atlantic	—	69	—
East South Central	—	54	—
Mountain	—	—	72
Pacific	—	57	—

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2009

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	6	94	11	28	56	1
Worker characteristics						
Management, professional, and related	5	95	11	25	59	3
Management, business, and financial	7	93	11	33	49	4
Professional and related	3	97	12	20	66	—
Service:						
Protective service	—	100	—	—	65	—
Sales and office	7	93	4	36	54	1
Office and administrative support	9	91	5	29	57	—
Natural resources, construction, and maintenance	5	95	24	13	62	—
Construction, extraction, farming, fishing, and forestry	12	88	42	—	40	—
Production, transportation, and material moving ...	8	92	21	23	51	—
Transportation and material moving	4	96	—	27	57	—
Full time	6	94	12	28	55	1
Part time	2	98	4	—	70	—
Union	3	97	30	8	62	—
Nonunion	7	93	7	32	54	2
Wage percentiles: ³						
Second 25 percent	10	90	5	29	57	—
Third 25 percent	9	91	9	29	54	—
Highest 25 percent	4	96	18	23	56	2
Highest 10 percent	4	96	13	27	57	—
Establishment characteristics						
Goods-producing industries	7	93	21	24	51	—
Manufacturing	7	93	21	24	51	—
Service-providing industries	6	94	7	29	58	—
Trade, transportation, and utilities	2	98	11	42	46	—
Retail trade	—	100	1	51	47	—
Transportation and warehousing	—	100	—	—	84	—
Utilities	26	74	43	—	—	—

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2009—Continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
Financial activities	23	77	10	41	27	—
Finance and insurance	17	83	10	44	29	—
Education and health services	5	95	—	7	86	—
1 to 99 workers	2	98	5	38	54	2
1 to 49 workers	4	96	—	35	55	—
50 to 99 workers	—	100	—	41	52	—
100 workers or more	7	93	13	26	56	—
100 to 499 workers	8	92	8	26	57	—
500 workers or more	6	94	16	25	56	—
Geographic areas						
Middle Atlantic	11	89	10	37	40	—
East North Central	4	96	17	25	57	—
South Atlantic	11	89	—	21	60	—
Mountain	—	100	—	—	74	—

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² The sum of the individual components may be greater than the total because some employers offer more than one alternative.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the

United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2009

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	66	34	80	20
Worker characteristics				
Management, professional, and related	68	32	83	17
Management, business, and financial	72	28	86	14
Professional and related	66	34	82	18
Service	67	33	86	14
Protective service	70	30	79	21
Sales and office	62	38	74	26
Sales and related	56	44	62	38
Office and administrative support	66	34	80	20
Natural resources, construction, and maintenance	69	31	82	18
Construction, extraction, farming, fishing, and forestry	57	43	74	26
Installation, maintenance, and repair	78	22	88	12
Production, transportation, and material moving	66	34	80	20
Production	68	32	82	18
Transportation and material moving	63	37	76	24
Full time	66	34	80	20
Part time	61	39	78	22
Union	60	40	79	21
Nonunion	66	34	80	20
Wage percentiles: ¹				
Lowest 10 percent	73	27	88	12
Lowest 25 percent	62	38	76	24
Second 25 percent	61	39	75	25
Third 25 percent	68	32	82	18
Highest 25 percent	69	31	83	17
Highest 10 percent	68	32	83	17
Establishment characteristics				
Goods-producing industries	68	32	81	19
Construction	55	45	72	28
Manufacturing	71	29	84	16
Service-providing industries	65	35	80	20
Trade, transportation, and utilities	58	42	68	32
Wholesale trade	71	29	84	16
Retail trade	50	50	57	43
Transportation and warehousing	58	42	71	29
Utilities	90	10	97	3

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2009—Continued

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	83	17	90	10
Financial activities	74	26	85	15
Finance and insurance	74	26	85	15
Credit intermediation and related activities	75	25	86	14
Insurance carriers and related activities	77	23	87	13
Real estate and rental and leasing	78	22	83	17
Professional and business services	67	33	85	15
Professional and technical services	63	37	83	17
Administrative and waste services	71	29	84	16
Education and health services	60	40	82	18
Educational services	57	43	81	19
Junior colleges, colleges, and universities	59	41	84	16
Health care and social assistance	61	39	82	18
Leisure and hospitality	—	—	92	8
Accommodation and food services	—	—	96	4
Other services	61	39	87	13
1 to 99 workers	65	35	81	19
1 to 49 workers	65	35	81	19
50 to 99 workers	65	35	81	19
100 workers or more	66	34	79	21
100 to 499 workers	62	38	75	25
500 workers or more	71	29	83	17
Geographic areas				
New England	70	30	81	19
Middle Atlantic	62	38	83	17
East North Central	60	40	76	24
West North Central	64	36	81	19
South Atlantic	64	36	78	22
East South Central	75	25	83	17
West South Central	66	34	77	23
Mountain	67	33	79	21
Pacific	75	25	84	16

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	71	52	74	46	36	78	27	21	76
Worker characteristics									
Management, professional, and related	86	67	78	61	50	82	36	28	78
Management, business, and financial	94	76	81	68	57	84	36	30	81
Professional and related	82	63	77	57	46	81	35	27	76
Service	46	29	63	28	20	71	18	12	67
Protective service	56	36	65	22	16	71	16	9	57
Sales and office	72	51	70	47	35	74	24	18	74
Sales and related	63	41	65	41	27	66	20	14	70
Office and administrative support	78	57	73	51	40	78	26	20	76
Natural resources, construction, and maintenance	77	61	80	44	38	85	31	25	83
Construction, extraction, farming, fishing, and forestry	70	57	81	38	33	87	26	22	86
Installation, maintenance, and repair	84	66	79	51	43	84	36	29	80
Production, transportation, and material moving ...	77	58	76	49	39	79	30	24	78
Production	82	66	81	53	44	83	31	25	81
Transportation and material moving	72	51	71	45	33	74	29	22	75
Full time	86	65	75	56	45	79	33	25	77
Part time	24	13	56	16	10	63	10	6	65
Union	90	76	85	69	61	88	54	46	84
Nonunion	69	49	72	44	33	76	24	18	74
Wage percentiles:³									
Lowest 10 percent	25	13	50	13	8	62	—	—	—
Lowest 25 percent	38	22	57	22	14	63	12	8	63
Second 25 percent	77	54	71	49	36	74	26	19	73
Third 25 percent	86	67	78	54	44	81	32	26	80
Highest 25 percent	89	72	81	66	55	84	41	33	80
Highest 10 percent	90	73	80	69	58	85	41	33	79
Establishment characteristics									
Goods-producing industries	85	70	82	55	47	85	33	27	84
Construction	71	56	79	35	29	83	23	20	86
Manufacturing	91	75	83	64	54	85	37	31	83
Service-providing industries	68	48	71	44	34	76	26	19	74
Trade, transportation, and utilities	73	50	69	46	32	71	25	18	73
Wholesale trade	87	69	79	52	43	83	33	27	82
Retail trade	64	39	62	40	25	62	19	13	68
Transportation and warehousing	82	60	73	58	43	75	36	25	69
Utilities	95	83	87	66	60	90	40	35	87

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	87	70	80	70	60	86	58	47	81
Financial activities	87	66	76	66	54	82	28	22	79
Finance and insurance	91	70	77	72	59	82	29	22	78
Credit intermediation and related activities	93	71	76	77	60	78	28	21	75
Insurance carriers and related activities	88	68	77	65	57	87	32	26	81
Real estate and rental and leasing	73	55	76	43	35	81	27	23	83
Professional and business services	68	50	74	42	34	81	27	20	74
Professional and technical services	84	64	76	51	42	83	33	25	76
Administrative and waste services	45	32	71	24	18	74	18	12	69
Education and health services	75	53	71	48	36	76	26	19	72
Educational services	78	58	75	49	38	76	28	19	69
Junior colleges, colleges, and universities	90	71	79	66	52	78	36	25	69
Health care and social assistance	74	53	71	47	36	76	26	19	73
Leisure and hospitality	37	24	63	27	18	68	—	—	—
Accommodation and food services	36	22	61	26	17	66	—	—	—
Other services	52	37	72	27	22	82	19	14	73
1 to 99 workers	59	42	72	30	23	77	18	13	73
1 to 49 workers	55	39	71	27	21	76	15	11	74
50 to 99 workers	71	51	72	40	31	78	26	19	72
100 workers or more	84	63	75	64	51	79	37	29	78
100 to 499 workers	81	59	73	58	43	75	31	24	78
500 workers or more	88	69	78	73	60	82	46	35	77
Geographic areas									
New England	70	50	71	51	40	79	22	16	74
Middle Atlantic	72	55	76	49	38	79	32	26	79
East North Central	72	53	73	45	35	78	23	17	74
West North Central	68	52	75	44	36	81	20	16	81
South Atlantic	72	51	71	44	33	74	26	18	69
East South Central	74	56	75	51	39	77	—	—	—
West South Central	66	47	71	39	29	74	19	14	75
Mountain	69	48	70	42	33	79	25	20	78
Pacific	72	56	78	54	44	81	37	29	78

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
All workers	69	51	73
Worker characteristics			
Management, professional, and related	84	65	78
Management, business, and financial	92	74	81
Professional and related	80	61	76
Service	44	28	63
Protective service	53	34	64
Sales and office	70	49	70
Sales and related	61	39	65
Office and administrative support	76	55	73
Natural resources, construction, and maintenance	73	58	80
Construction, extraction, farming, fishing, and forestry	67	54	81
Installation, maintenance, and repair	81	63	79
Production, transportation, and material moving	74	56	76
Production	79	63	80
Transportation and material moving	70	49	70
Full time	83	62	75
Part time	23	13	57
Union	88	74	84
Nonunion	67	48	72
Wage percentiles: ³			
Lowest 10 percent	24	12	50
Lowest 25 percent	37	21	57
Second 25 percent	75	52	70
Third 25 percent	83	65	78
Highest 25 percent	87	70	81
Highest 10 percent	89	71	80
Establishment characteristics			
Goods-producing industries	82	67	81
Construction	67	52	78
Manufacturing	88	73	82
Service-providing industries	66	47	71
Trade, transportation, and utilities	71	49	69
Wholesale trade	85	67	78
Retail trade	62	38	62
Transportation and warehousing	82	59	72
Utilities	92	80	88

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
Information	84	67	80
Financial activities	85	65	76
Finance and insurance	88	67	76
Credit intermediation and related activities	92	69	76
Insurance carriers and related activities	85	65	77
Real estate and rental and leasing	72	55	76
Professional and business services	65	48	73
Professional and technical services	81	61	76
Administrative and waste services	43	30	70
Education and health services	73	52	71
Educational services	76	56	74
Junior colleges, colleges, and universities	89	70	78
Health care and social assistance	73	52	71
Leisure and hospitality	36	23	63
Accommodation and food services	35	22	61
Other services	48	35	72
1 to 99 workers	57	41	71
1 to 49 workers	53	38	71
50 to 99 workers	68	49	72
100 workers or more	82	61	75
100 to 499 workers	79	57	72
500 workers or more	86	67	78
Geographic areas			
New England	69	48	71
Middle Atlantic	69	53	76
East North Central	71	52	73
West North Central	67	51	75
South Atlantic	70	50	71
East South Central	71	53	74
West South Central	63	45	71
Mountain	68	47	70
Pacific	69	53	78

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2009

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	80	20	70	30
Worker characteristics				
Management, professional, and related	81	19	71	29
Management, business, and financial	81	19	71	29
Professional and related	81	19	71	29
Service	78	22	66	34
Protective service	71	29	66	34
Sales and office	79	21	67	33
Sales and related	76	24	64	36
Office and administrative support	81	19	69	31
Natural resources, construction, and maintenance	82	18	71	29
Construction, extraction, farming, fishing, and forestry	85	15	72	28
Installation, maintenance, and repair	80	20	71	29
Production, transportation, and material moving	82	18	74	26
Production	82	18	75	25
Transportation and material moving	82	18	73	27
Full time	81	19	70	30
Part time	78	22	67	33
Union	90	10	86	14
Nonunion	79	21	67	33
Wage percentiles: ¹				
Lowest 10 percent	75	25	63	37
Lowest 25 percent	76	24	63	37
Second 25 percent	79	21	67	33
Third 25 percent	81	19	70	30
Highest 25 percent	83	17	74	26
Highest 10 percent	82	18	74	26
Establishment characteristics				
Goods-producing industries	82	18	75	25
Construction	84	16	69	31
Manufacturing	82	18	76	24
Service-providing industries	80	20	68	32
Trade, transportation, and utilities	78	22	68	32
Wholesale trade	81	19	70	30
Retail trade	75	25	64	36
Transportation and warehousing	81	19	73	27
Utilities	84	16	79	21

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2009—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	83	17	77	23
Financial activities	82	18	70	30
Finance and insurance	81	19	71	29
Credit intermediation and related activities	80	20	68	32
Insurance carriers and related activities	82	18	72	28
Real estate and rental and leasing	84	16	67	33
Professional and business services	79	21	68	32
Professional and technical services	80	20	66	34
Administrative and waste services	75	25	66	34
Education and health services	82	18	68	32
Educational services	82	18	68	32
Junior colleges, colleges, and universities	80	20	69	31
Health care and social assistance	82	18	68	32
Leisure and hospitality	76	24	65	35
Accommodation and food services	75	25	64	36
Other services	83	17	67	33
1 to 99 workers	80	20	66	34
1 to 49 workers	81	19	66	34
50 to 99 workers	79	21	66	34
100 workers or more	81	19	73	27
100 to 499 workers	80	20	70	30
500 workers or more	81	19	76	24
Geographic areas				
New England	78	22	71	29
Middle Atlantic	82	18	74	26
East North Central	79	21	73	27
West North Central	80	20	71	29
South Atlantic	79	21	66	34
East South Central	78	22	66	34
West South Central	82	18	66	34
Mountain	79	21	67	33
Pacific	84	16	71	29

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2009

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$317.63	22	\$412.45	78	\$291.20	\$92.43
Worker characteristics							
Management, professional, and related	100	327.63	20	397.40	80	310.55	90.42
Management, business, and financial	100	327.03	19	435.26	81	300.89	87.12
Professional and related	100	327.98	20	376.26	80	316.06	92.29
Service	100	307.90	18	445.02	82	276.78	96.88
Protective service	100	215.48	7	373.94	93	203.15	92.66
Sales and office	100	299.98	18	374.99	82	283.24	95.55
Sales and related	100	268.85	15	343.32	85	255.28	102.00
Office and administrative support	100	315.20	20	387.15	80	297.63	92.23
Natural resources, construction, and maintenance	100	348.35	36	463.85	64	282.40	98.20
Construction, extraction, farming, fishing, and forestry	100	391.08	46	506.69	54	291.79	103.95
Installation, maintenance, and repair	100	308.35	27	395.53	73	275.91	94.22
Production, transportation, and material moving ...	100	315.37	24	412.97	76	284.68	85.24
Production	100	315.74	22	401.85	78	292.04	84.55
Transportation and material moving	100	314.88	27	424.81	73	274.11	86.23
Full time	100	317.60	22	410.89	78	291.65	91.42
Part time	100	318.12	22	435.72	78	284.30	108.02
Union	100	430.02	49	508.18	51	354.26	79.29
Nonunion	100	297.59	17	362.78	83	284.33	93.86
Wage percentiles: ¹							
Lowest 10 percent	100	259.48	15	329.92	85	246.89	94.25
Lowest 25 percent	100	275.43	16	344.17	84	262.56	99.92
Second 25 percent	100	297.32	18	373.46	82	281.15	94.51
Third 25 percent	100	320.72	24	416.65	76	290.85	91.31
Highest 25 percent	100	345.90	26	444.97	74	311.81	88.61
Highest 10 percent	100	341.08	22	438.24	78	313.97	87.61
Establishment characteristics							
Goods-producing industries	100	330.93	26	438.93	74	292.64	87.06
Construction	100	386.13	47	509.24	53	276.63	111.12
Manufacturing	100	313.06	20	387.79	80	294.71	81.80
Service-providing industries	100	313.28	20	401.32	80	290.76	94.06
Trade, transportation, and utilities	100	288.70	19	374.73	81	268.12	94.65
Wholesale trade	100	298.57	22	352.01	78	283.55	89.69
Retail trade	100	268.22	17	370.77	83	246.97	103.40
Transportation and warehousing	100	312.41	21	416.34	79	284.17	83.25
Utilities	100	333.48	16	372.93	84	325.94	81.23

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	\$326.75	25	\$428.84	75	\$293.53	\$85.50
Financial activities	100	310.84	21	404.07	79	286.67	86.73
Finance and insurance	100	307.06	17	388.09	83	289.93	87.45
Credit intermediation and related activities	100	300.93	16	389.27	84	284.20	88.36
Insurance carriers and related activities	100	316.51	18	395.41	82	299.00	86.78
Real estate and rental and leasing	100	328.05	35	440.40	65	267.88	82.54
Professional and business services	100	316.84	22	429.09	78	284.48	98.01
Professional and technical services	100	307.25	24	371.16	76	286.94	97.13
Administrative and waste services	100	311.49	21	481.77	79	267.57	105.34
Education and health services	100	348.41	18	404.22	82	336.50	94.21
Educational services	100	360.29	17	458.65	83	340.33	98.84
Junior colleges, colleges, and universities	100	358.46	12	426.52	88	349.42	103.22
Health care and social assistance	100	346.33	18	395.17	82	335.82	93.40
Leisure and hospitality	100	272.39	18	391.21	82	246.75	95.48
Accommodation and food services	100	273.18	17	406.91	83	245.78	95.95
Other services	100	337.38	39	400.58	61	297.36	101.93
1 to 99 workers	100	311.43	30	402.23	70	272.46	101.97
1 to 49 workers	100	312.30	32	393.36	68	273.76	104.37
50 to 99 workers	100	309.46	25	428.23	75	269.78	97.04
100 workers or more	100	322.24	16	427.06	84	302.78	86.53
100 to 499 workers	100	320.50	15	435.63	85	299.45	88.44
500 workers or more	100	324.18	16	417.83	84	306.48	84.42
Geographic areas							
New England	100	322.38	18	458.10	82	293.30	108.53
Middle Atlantic	100	339.97	24	419.75	76	314.09	91.48
East North Central	100	318.12	20	437.52	80	288.59	92.67
West North Central	100	325.71	20	434.23	80	298.21	87.64
South Atlantic	100	294.22	16	358.34	84	282.10	94.21
East South Central	100	283.47	18	345.82	82	269.70	98.76
West South Central	100	316.22	21	386.03	79	297.83	87.99
Mountain	100	312.87	22	442.77	78	277.04	97.98
Pacific	100	331.01	32	421.00	68	288.93	84.85

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2009

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	78	1	7	1	(⁴)	12	1
Worker characteristics								
Management, professional, and related	100	78	2	9	2	(⁴)	9	1
Management, business, and financial	100	76	2	11	2	(⁴)	9	1
Professional and related	100	79	2	8	2	—	10	1
Service	100	75	—	7	1	—	15	—
Protective service	100	67	—	3	—	—	27	—
Sales and office	100	74	(⁴)	8	1	—	16	(⁴)
Sales and related	100	68	—	7	—	—	24	(⁴)
Office and administrative support	100	76	(⁴)	9	1	—	12	1
Natural resources, construction, and maintenance	100	82	1	5	—	—	11	2
Construction, extraction, farming, fishing, and forestry	100	79	—	5	—	—	13	3
Installation, maintenance, and repair	100	84	—	5	—	—	10	—
Production, transportation, and material moving ...	100	83	1	5	(⁴)	—	10	1
Production	100	83	1	5	(⁴)	—	10	—
Transportation and material moving	100	83	—	4	1	—	10	2
Full time	100	78	1	7	1	(⁴)	12	1
Part time	100	75	—	8	1	—	15	—
Union	100	79	2	4	—	(⁴)	11	3
Nonunion	100	77	1	8	1	(⁴)	12	(⁴)
Wage percentiles:⁵								
Lowest 10 percent	100	70	—	9	—	—	—	—
Lowest 25 percent	100	73	1	6	(⁴)	—	19	—
Second 25 percent	100	77	1	7	1	—	14	1
Third 25 percent	100	80	1	6	1	(⁴)	11	1
Highest 25 percent	100	77	2	9	2	(⁴)	10	1
Highest 10 percent	100	76	2	9	2	(⁴)	10	1
Establishment characteristics								
Goods-producing industries	100	83	—	5	(⁴)	—	10	—
Construction	100	80	—	6	—	—	11	—
Manufacturing	100	84	—	4	(⁴)	—	10	—
Service-providing industries	100	76	1	8	1	(⁴)	13	1
Trade, transportation, and utilities	100	74	1	6	(⁴)	—	18	1
Wholesale trade	100	82	—	9	—	—	7	—
Retail trade	100	65	—	6	—	—	28	—
Transportation and warehousing	100	81	—	—	—	—	14	—
Utilities	100	81	—	—	4	—	4	—

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	100	86	—	6	—	—	7	—
Financial activities	100	72	—	13	2	(⁴)	11	1
Finance and insurance	100	70	1	15	2	(⁴)	11	1
Credit intermediation and related activities	100	74	—	16	—	—	8	—
Insurance carriers and related activities	100	68	1	8	3	—	17	—
Real estate and rental and leasing	100	83	—	—	—	—	—	—
Professional and business services	100	79	—	7	2	—	9	—
Professional and technical services	100	82	—	7	—	—	9	—
Administrative and waste services	100	74	—	—	—	—	—	—
Education and health services	100	78	—	10	2	—	9	1
Educational services	100	81	—	10	2	—	7	—
Junior colleges, colleges, and universities	100	78	—	12	2	—	7	—
Health care and social assistance	100	78	—	10	1	—	9	1
Leisure and hospitality	100	69	—	6	—	—	—	—
Accommodation and food services	100	69	—	8	—	—	—	—
Other services	100	83	—	—	—	—	—	—
1 to 99 workers	100	82	(⁴)	7	(⁴)	—	10	1
1 to 49 workers	100	80	1	8	(⁴)	—	9	1
50 to 99 workers	100	84	—	5	—	—	10	—
100 workers or more	100	75	1	7	1	(⁴)	14	1
100 to 499 workers	100	80	1	5	1	—	14	(⁴)
500 workers or more	100	70	2	10	2	—	15	1
Geographic areas								
New England	100	84	—	6	1	—	9	—
Middle Atlantic	100	79	—	6	1	1	12	—
East North Central	100	76	1	7	2	—	14	—
West North Central	100	79	—	8	—	—	11	—
South Atlantic	100	80	—	7	—	—	11	1
East South Central	100	73	—	7	—	—	—	—
West South Central	100	72	—	12	—	—	14	—
Mountain	100	73	1	10	—	—	15	1
Pacific	100	79	—	6	2	—	9	2
Average monthly employer premium ⁶	\$291.20	\$288.98	\$299.63	\$301.59	\$307.00	\$271.70	\$291.73	\$384.43

¹ A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.5 percent.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The

percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁶ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2009

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$737.68	12	\$911.60	88	\$714.83	\$349.36
Worker characteristics							
Management, professional, and related	100	795.57	9	949.62	91	780.58	346.44
Management, business, and financial	100	800.08	9	1,003.40	91	780.61	329.63
Professional and related	100	793.03	9	919.99	91	780.57	355.93
Service	100	658.57	10	820.70	90	640.01	380.16
Protective service	100	568.59	3	721.99	97	563.56	317.90
Sales and office	100	704.00	8	890.18	92	688.85	366.58
Sales and related	100	631.16	7	730.74	93	624.05	372.96
Office and administrative support	100	739.78	8	955.93	92	721.13	363.41
Natural resources, construction, and maintenance	100	714.98	24	919.21	76	650.44	359.12
Construction, extraction, farming, fishing, and forestry	100	678.81	32	852.68	68	596.19	385.11
Installation, maintenance, and repair	100	747.37	17	1,034.31	83	689.96	340.19
Production, transportation, and material moving ...	100	754.39	16	921.34	84	723.24	301.94
Production	100	779.33	15	943.39	85	751.41	293.99
Transportation and material moving	100	720.65	17	896.31	83	683.82	313.06
Full time	100	739.60	12	919.91	88	716.04	345.79
Part time	100	707.05	12	789.25	88	695.31	406.86
Union	100	879.80	42	917.26	58	853.22	262.30
Nonunion	100	713.12	6	905.31	94	699.87	358.77
Wage percentiles: ¹							
Lowest 10 percent	100	560.91	9	434.47	91	572.78	366.64
Lowest 25 percent	100	624.20	8	720.45	92	616.36	382.35
Second 25 percent	100	686.47	8	823.75	92	674.94	364.75
Third 25 percent	100	735.17	12	898.67	88	713.36	345.20
Highest 25 percent	100	819.79	16	985.18	84	788.47	327.24
Highest 10 percent	100	826.16	13	937.06	87	809.95	321.30
Establishment characteristics							
Goods-producing industries	100	769.09	18	899.97	82	740.70	304.04
Construction	100	633.51	33	806.11	67	549.85	427.29
Manufacturing	100	808.64	14	979.64	86	781.02	276.42
Service-providing industries	100	727.42	10	918.67	90	707.15	362.81
Trade, transportation, and utilities	100	687.75	10	849.95	90	668.94	348.90
Wholesale trade	100	717.00	10	899.52	90	696.65	337.52
Retail trade	100	606.21	9	635.44	91	603.27	384.20
Transportation and warehousing	100	783.65	14	1,102.38	86	732.43	295.70
Utilities	100	905.25	10	1,000.67	90	894.30	282.61

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	\$835.87	17	\$1,217.69	83	\$756.72	\$293.09
Financial activities	100	736.82	9	938.26	91	716.01	350.80
Finance and insurance	100	749.43	8	933.62	92	734.19	339.51
Credit intermediation and related activities	100	711.99	5	1,021.05	95	697.17	351.38
Insurance carriers and related activities	100	788.75	8	922.42	92	776.43	328.83
Real estate and rental and leasing	100	679.26	17	947.66	83	623.38	408.32
Professional and business services	100	742.28	10	960.99	90	719.17	360.16
Professional and technical services	100	727.49	8	888.12	92	712.62	388.79
Administrative and waste services	100	669.65	11	1,075.33	89	619.10	338.87
Education and health services	100	778.97	6	861.00	94	773.40	400.09
Educational services	100	773.40	6	940.24	94	763.57	400.76
Junior colleges, colleges, and universities	100	809.68	2	1,012.98	98	804.77	378.14
Health care and social assistance	100	779.98	7	848.72	93	775.20	399.97
Leisure and hospitality	100	589.47	9	662.95	91	581.87	354.32
Accommodation and food services	100	578.29	8	615.19	92	575.06	355.83
Other services	100	737.73	17	1,175.13	83	650.44	378.14
1 to 99 workers	100	666.58	15	916.08	85	624.06	398.41
1 to 49 workers	100	663.20	15	924.32	85	617.82	400.40
50 to 99 workers	100	674.10	14	896.75	86	637.80	394.04
100 workers or more	100	789.77	9	906.55	91	777.58	315.45
100 to 499 workers	100	764.65	8	857.40	92	756.56	340.04
500 workers or more	100	817.54	11	946.08	89	801.60	287.35
Geographic areas							
New England	100	776.62	10	967.62	90	755.07	364.44
Middle Atlantic	100	811.12	16	891.14	84	796.08	339.28
East North Central	100	768.24	14	926.76	86	742.68	313.60
West North Central	100	738.25	12	851.82	88	722.16	325.27
South Atlantic	100	697.59	5	1,042.75	95	678.04	361.29
East South Central	100	655.09	8	795.03	92	642.50	359.57
West South Central	100	705.90	6	946.26	94	689.87	378.07
Mountain	100	686.62	11	850.74	89	666.23	383.14
Pacific	100	733.56	17	910.97	83	697.69	354.06

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2009

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	79	1	6	1	(⁴)	12	1
Worker characteristics								
Management, professional, and related	100	80	—	8	1	(⁴)	9	1
Management, business, and financial	100	79	—	9	1	(⁴)	9	—
Professional and related	100	80	—	7	1	—	10	1
Service	100	77	—	6	1	—	14	—
Protective service	100	68	—	3	—	—	26	—
Sales and office	100	75	(⁴)	7	1	—	16	(⁴)
Sales and related	100	70	—	5	(⁴)	—	23	—
Office and administrative support	100	78	(⁴)	8	1	—	12	(⁴)
Natural resources, construction, and maintenance	100	83	—	5	—	—	11	2
Construction, extraction, farming, fishing, and forestry	100	79	—	5	—	—	13	2
Installation, maintenance, and repair	100	85	—	4	—	—	9	—
Production, transportation, and material moving ...	100	85	1	4	(⁴)	—	9	1
Production	100	85	—	5	(⁴)	—	9	—
Transportation and material moving	100	86	—	3	(⁴)	—	9	—
Full time	100	80	1	6	1	(⁴)	12	1
Part time	100	78	—	5	1	—	16	—
Union	100	83	1	3	—	—	9	3
Nonunion	100	79	1	7	1	(⁴)	12	(⁴)
Wage percentiles:⁵								
Lowest 10 percent	100	77	—	5	—	—	16	—
Lowest 25 percent	100	75	—	5	(⁴)	—	18	—
Second 25 percent	100	78	(⁴)	6	(⁴)	—	14	(⁴)
Third 25 percent	100	82	(⁴)	6	1	(⁴)	11	1
Highest 25 percent	100	80	—	7	1	(⁴)	9	1
Highest 10 percent	100	79	—	8	2	—	9	1
Establishment characteristics								
Goods-producing industries	100	84	—	4	(⁴)	—	10	—
Construction	100	81	—	6	—	—	12	—
Manufacturing	100	84	—	4	(⁴)	—	9	—
Service-providing industries	100	78	(⁴)	7	1	(⁴)	13	1
Trade, transportation, and utilities	100	76	1	5	(⁴)	—	18	1
Wholesale trade	100	83	—	7	—	—	8	—
Retail trade	100	67	—	4	—	—	27	—
Transportation and warehousing	100	83	—	2	—	—	13	—
Utilities	100	82	—	—	4	—	4	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	100	84	—	6	—	—	9	—
Financial activities	100	76	—	11	2	(⁴)	11	—
Finance and insurance	100	74	—	13	2	(⁴)	11	—
Credit intermediation and related activities	100	76	—	15	—	—	7	—
Insurance carriers and related activities	100	73	—	6	3	—	17	—
Real estate and rental and leasing	100	86	—	—	—	—	—	—
Professional and business services	100	83	—	5	2	—	9	—
Professional and technical services	100	85	—	5	—	—	9	—
Administrative and waste services	100	79	—	6	—	—	11	—
Education and health services	100	79	—	9	1	—	10	1
Educational services	100	80	—	8	2	—	9	—
Junior colleges, colleges, and universities	100	80	—	11	2	—	6	—
Health care and social assistance	100	79	—	9	1	—	10	1
Leisure and hospitality	100	73	—	6	—	—	19	—
Accommodation and food services	100	74	—	7	—	—	17	—
Other services	100	84	—	—	—	—	9	—
1 to 99 workers	100	83	(⁴)	6	(⁴)	—	10	1
1 to 49 workers	100	82	(⁴)	6	(⁴)	—	11	(⁴)
50 to 99 workers	100	85	—	4	—	—	10	—
100 workers or more	100	77	1	7	1	(⁴)	13	1
100 to 499 workers	100	80	1	4	1	—	13	(⁴)
500 workers or more	100	73	—	10	2	—	13	1
Geographic areas								
New England	100	85	—	5	1	—	9	—
Middle Atlantic	100	80	—	6	1	1	12	—
East North Central	100	77	1	7	2	—	13	(⁴)
West North Central	100	80	—	7	—	—	12	—
South Atlantic	100	82	—	5	(⁴)	—	11	—
East South Central	100	79	—	6	—	—	—	—
West South Central	100	75	—	10	—	—	13	—
Mountain	100	74	—	10	—	—	16	—
Pacific	100	82	—	4	1	—	10	2
Average monthly employer premium ⁶	\$714.83	\$715.87	\$725.68	\$718.15	\$762.30	\$771.38	\$703.54	\$677.60

¹ A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.5 percent.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The

percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁶ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 15. Medical care benefits: Employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2009

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$28.21	\$49.75	\$77.88	\$115.70	\$165.65	\$100.41	\$183.62	\$289.96	\$450.09	\$664.51
Worker characteristics										
Management, professional, and related	28.82	47.66	76.34	110.84	158.80	101.25	181.48	290.41	441.90	654.42
Management, business, and financial	28.50	47.67	76.13	110.23	153.77	100.70	175.00	285.20	433.65	625.00
Professional and related	29.00	47.66	76.49	111.09	163.22	101.83	183.62	294.47	442.75	661.86
Service	25.85	49.98	81.01	126.90	168.49	99.60	211.00	312.89	504.72	695.36
Protective service	17.52	21.38	71.49	132.62	148.58	59.57	72.69	234.00	540.86	647.64
Sales and office	29.26	52.15	80.90	119.63	173.38	114.82	200.00	313.10	477.57	688.40
Sales and related	29.19	54.00	88.00	130.07	187.92	103.99	216.65	319.47	485.72	696.52
Office and administrative support	29.44	51.40	78.00	112.66	164.87	120.12	194.99	307.77	474.71	681.46
Natural resources, construction, and maintenance	28.24	49.84	82.44	128.00	188.55	108.00	186.94	305.00	488.64	721.42
Construction, extraction, farming, fishing, and forestry	25.00	48.12	86.66	135.00	212.42	108.00	215.00	337.00	526.20	779.12
Installation, maintenance, and repair	30.93	50.00	79.78	123.24	181.53	108.00	168.99	286.00	460.14	668.92
Production, transportation, and material moving	26.65	46.35	72.00	107.37	152.16	83.97	153.90	254.75	379.80	602.29
Production	26.08	45.08	70.52	105.73	150.68	84.00	145.00	246.97	355.31	558.56
Transportation and material moving	28.84	49.20	73.66	108.62	160.32	76.88	167.26	263.37	404.99	639.91
Full time	28.27	49.83	77.30	114.59	162.60	100.85	182.72	287.00	446.09	658.48
Part time	28.00	46.00	83.25	149.60	222.99	90.00	206.47	346.16	558.74	738.93
Union	22.32	39.00	65.34	96.63	132.02	65.00	113.00	203.79	297.29	466.15
Nonunion	29.59	50.00	80.00	118.97	170.08	110.00	193.58	300.38	469.45	673.20
Establishment characteristics										
Goods-producing industries	26.65	46.28	73.01	106.80	153.76	94.00	159.54	254.00	389.97	588.02
Construction	28.00	53.86	92.40	149.13	221.00	140.08	240.65	407.30	588.02	801.26
Manufacturing	26.02	44.98	69.33	101.80	144.92	85.00	145.00	231.00	327.00	507.45
Service-providing industries	29.00	50.00	80.00	119.31	170.91	103.00	192.50	305.45	473.19	685.21
Trade, transportation, and utilities	29.04	51.00	78.00	120.03	178.44	99.67	182.72	290.15	460.08	682.53
Wholesale trade	25.29	47.66	73.00	107.17	161.13	100.00	174.62	278.34	450.45	646.00
Retail trade	28.60	55.90	91.00	138.00	198.00	102.46	225.14	333.64	522.21	730.88
Transportation and warehousing	30.00	50.61	70.52	107.00	173.33	99.00	172.08	242.65	346.64	631.98
Utilities	28.71	48.00	75.26	106.00	151.46	108.00	165.35	273.38	366.17	488.64
Information	19.92	41.99	74.88	105.10	145.54	80.41	145.54	230.92	330.48	547.86
Financial activities	26.87	46.84	76.00	108.00	154.99	124.99	205.50	307.82	463.11	643.57
Finance and insurance	27.06	48.29	77.17	109.34	153.40	122.00	201.48	300.00	436.00	618.00
Credit intermediation and related activities	25.66	49.00	76.99	108.95	152.04	127.65	205.75	312.33	448.96	644.00
Insurance carriers and related activities	28.01	46.84	77.00	112.38	159.20	116.00	188.72	295.00	437.46	598.00
Real estate and rental and leasing	25.00	43.25	71.17	103.84	162.27	143.00	230.17	327.44	565.62	693.75

See footnotes at end of table.

Table 15. Medical care benefits: Employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2009—Continued

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Professional and business services	\$32.31	\$52.99	\$84.91	\$126.61	\$177.20	\$108.76	\$190.65	\$307.43	\$488.21	\$689.60
Professional and technical services	32.00	54.00	85.08	126.61	174.00	140.00	201.42	322.00	523.82	714.03
Administrative and waste services	23.26	51.17	93.95	138.93	222.99	72.69	191.72	323.37	478.00	689.60
Education and health services	29.60	46.39	79.28	113.45	166.58	106.02	208.03	339.06	498.35	750.00
Educational services	32.32	54.20	85.98	121.94	190.00	158.40	243.06	335.30	486.00	696.19
Junior colleges, colleges, and universities	33.34	55.82	92.00	135.49	210.00	174.56	253.77	331.22	478.25	639.83
Health care and social assistance	29.60	45.50	77.90	111.83	163.71	99.60	202.07	340.24	498.35	756.91
Leisure and hospitality	20.39	53.34	82.86	130.00	168.00	129.67	227.07	285.89	448.47	615.80
Accommodation and food services	22.65	60.45	89.70	131.41	168.99	132.76	229.62	300.15	448.47	615.80
Other services	37.59	58.01	84.40	132.60	192.40	104.97	207.00	323.76	491.19	688.46
1 to 99 workers	31.66	54.16	87.70	129.57	182.80	115.03	211.70	335.20	527.48	747.64
1 to 49 workers	32.00	55.00	90.00	133.95	193.35	112.00	213.10	345.72	527.98	754.80
50 to 99 workers	30.26	52.11	82.50	124.57	172.00	124.97	206.40	318.49	526.20	730.88
100 workers or more	25.84	45.99	72.07	108.00	151.66	99.00	168.03	262.60	392.00	587.30
100 to 499 workers	26.68	47.19	75.81	110.65	153.76	100.70	182.50	286.47	426.51	633.15
500 workers or more	23.44	44.63	68.66	103.20	150.07	89.71	155.99	233.07	346.16	481.96
Geographic areas										
New England	38.04	70.04	96.00	135.85	198.97	117.51	210.27	322.00	448.00	663.02
Middle Atlantic	31.77	49.83	75.23	114.87	164.74	99.60	168.48	277.31	411.64	673.10
East North Central	28.61	47.08	76.06	115.42	165.62	82.10	153.61	258.89	410.00	572.95
West North Central	31.63	48.50	69.24	104.11	154.05	105.00	190.65	280.10	425.80	588.85
South Atlantic	30.00	51.09	81.01	119.06	173.88	124.80	202.00	316.31	479.19	682.53
East South Central	30.00	54.21	84.00	124.00	194.99	109.62	206.47	299.21	479.46	672.41
West South Central	26.00	47.47	71.85	108.33	153.00	122.06	202.00	329.31	498.35	689.86
Mountain	27.86	49.12	86.33	123.40	159.50	99.90	203.52	309.00	463.80	656.78
Pacific	17.33	43.05	70.52	108.17	151.24	99.00	174.00	280.18	485.40	695.36

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same

logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	59	57	96	39	38	97	33	31	95
Worker characteristics									
Management, professional, and related	77	75	98	52	51	98	58	55	96
Management, business, and financial	85	84	99	60	59	98	64	62	96
Professional and related	73	71	98	48	47	98	55	52	96
Service	36	33	92	23	21	93	13	12	93
Protective service	54	51	94	31	30	95	15	14	95
Sales and office	59	56	95	37	36	97	32	31	96
Sales and related	48	44	92	30	29	96	19	18	93
Office and administrative support	66	64	97	42	41	98	41	40	97
Natural resources, construction, and maintenance	57	54	95	37	36	97	23	22	96
Construction, extraction, farming, fishing, and forestry	47	44	94	29	28	97	13	13	97
Installation, maintenance, and repair	67	65	97	46	45	97	34	33	96
Production, transportation, and material moving ...	66	63	96	48	47	98	28	27	96
Production	72	70	97	56	55	98	31	30	96
Transportation and material moving	60	57	95	40	39	97	24	23	95
Full time	73	70	96	47	46	97	41	39	96
Part time	15	14	89	14	14	96	6	6	92
Union	79	77	98	62	61	98	35	34	96
Nonunion	57	54	96	37	36	97	32	31	95
Wage percentiles: ²									
Lowest 10 percent	17	15	87	15	13	88	—	—	—
Lowest 25 percent	28	25	89	18	17	92	9	8	92
Second 25 percent	64	61	95	38	37	97	28	27	95
Third 25 percent	71	69	97	47	46	98	40	39	96
Highest 25 percent	79	78	99	59	58	98	58	56	96
Highest 10 percent	82	81	99	61	60	98	64	61	96
Establishment characteristics									
Goods-producing industries	71	69	97	52	51	98	33	32	96
Construction	44	41	93	25	24	97	12	11	92
Manufacturing	82	80	98	64	63	98	41	40	97
Service-providing industries	56	54	96	37	35	97	33	31	95
Trade, transportation, and utilities	58	55	94	35	34	96	23	22	94
Wholesale trade	71	69	97	48	46	97	39	37	95
Retail trade	48	43	91	28	27	95	12	11	89
Transportation and warehousing	75	74	98	41	40	99	34	33	97
Utilities	92	91	99	50	50	100	87	85	98

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	81	81	99	71	69	98	62	61	98
Financial activities	79	77	98	63	61	98	65	61	95
Finance and insurance	86	85	99	69	68	98	74	70	95
Credit intermediation and related activities	90	89	99	69	68	98	77	73	96
Insurance carriers and related activities	80	79	99	67	67	99	73	68	93
Real estate and rental and leasing	53	49	93	39	38	97	32	31	95
Professional and business services	57	56	97	41	40	97	40	38	97
Professional and technical services	71	71	99	52	49	96	58	56	97
Administrative and waste services	36	33	93	25	25	97	15	15	97
Education and health services	64	62	96	32	32	98	39	37	95
Educational services	68	67	99	36	36	98	59	56	96
Junior colleges, colleges, and universities	86	85	99	44	43	97	79	76	96
Health care and social assistance	63	61	96	32	31	98	35	34	95
Leisure and hospitality	28	25	91	21	19	90	—	—	—
Accommodation and food services	27	24	90	21	19	90	—	—	—
Other services	37	35	93	25	24	96	25	24	95
1 to 99 workers	43	41	95	27	26	97	20	20	95
1 to 49 workers	39	36	94	24	23	96	18	17	95
50 to 99 workers	56	53	96	36	35	97	27	26	96
100 workers or more	77	75	97	53	52	97	46	44	96
100 to 499 workers	71	68	95	47	45	97	36	34	96
500 workers or more	85	84	98	62	60	98	60	57	96
Geographic areas									
New England	58	56	97	41	40	97	36	34	95
Middle Atlantic	56	55	98	73	73	100	32	31	97
East North Central	64	62	97	42	41	96	36	34	95
West North Central	60	58	97	32	31	98	31	29	95
South Atlantic	62	60	96	34	33	95	34	32	95
East South Central	64	61	96	39	36	93	36	35	97
West South Central	58	53	91	29	27	95	33	32	96
Mountain	57	53	94	27	26	97	29	27	95
Pacific	53	51	96	28	27	97	29	28	95

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution not required	Employee contribution required
All workers	95	5
Worker characteristics		
Management, professional, and related	97	3
Management, business, and financial	97	3
Professional and related	97	3
Service	93	7
Sales and office	95	5
Sales and related	93	7
Office and administrative support	96	4
Natural resources, construction, and maintenance	91	9
Construction, extraction, farming, fishing, and forestry	87	13
Installation, maintenance, and repair	94	6
Production, transportation, and material moving ...	95	5
Production	94	6
Transportation and material moving	96	4
Full time	95	5
Part time	97	3
Union	96	4
Nonunion	95	5
Wage percentiles: ¹		
Lowest 25 percent	92	8
Second 25 percent	94	6
Third 25 percent	95	5
Highest 25 percent	97	3
Highest 10 percent	97	3
Establishment characteristics		
Goods-producing industries	93	7
Construction	88	12
Manufacturing	95	5
Service-providing industries	95	5
Trade, transportation, and utilities	94	6
Wholesale trade	94	6
Retail trade	93	7
Transportation and warehousing	98	2
Utilities	95	5

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution not required	Employee contribution required
Information	97	3
Financial activities	96	4
Finance and insurance	97	3
Credit intermediation and related activities	97	3
Insurance carriers and related activities	96	4
Professional and business services	96	4
Professional and technical services	98	2
Administrative and waste services	93	7
Education and health services	97	3
Educational services	96	4
Junior colleges, colleges, and universities	98	2
Health care and social assistance	98	2
Other services	95	5
1 to 99 workers	94	6
1 to 49 workers	94	6
50 to 99 workers	95	5
100 workers or more	95	5
100 to 499 workers	94	6
500 workers or more	96	4
Geographic areas		
New England	95	5
Middle Atlantic	98	2
East North Central	95	5
West North Central	96	4
South Atlantic	95	5
East South Central	88	12
West South Central	93	7
Mountain	94	6
Pacific	95	5

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
All workers	58	2	36	3	1
Worker characteristics					
Management, professional, and related	71	4	23	1	1
Management, business, and financial	73	4	21	1	1
Professional and related	69	4	24	1	1
Service	49	1	45	4	(¹)
Protective service	32	—	67	—	—
Sales and office	65	2	31	1	1
Sales and related	62	1	36	1	1
Office and administrative support	66	2	29	2	1
Natural resources, construction, and maintenance	35	1	59	4	—
Construction, extraction, farming, fishing, and forestry	16	1	78	4	—
Installation, maintenance, and repair	50	1	45	4	1
Production, transportation, and material moving	44	1	49	5	1
Production	42	1	50	5	1
Transportation and material moving	46	—	47	4	—
Full time	58	2	36	3	1
Part time	50	1	46	2	2
Union	39	1	51	7	1
Nonunion	61	2	34	2	1
Wage percentiles: ²					
Lowest 10 percent	46	—	45	7	—
Lowest 25 percent	47	1	48	4	—
Second 25 percent	55	2	41	2	1
Third 25 percent	55	2	40	2	1
Highest 25 percent	67	4	25	2	2
Highest 10 percent	70	5	22	1	2
Establishment characteristics					
Goods-producing industries	43	2	50	4	1
Construction	14	—	83	2	—
Manufacturing	49	2	43	5	1
Service-providing industries	62	2	32	2	1
Trade, transportation, and utilities	55	2	40	2	1
Wholesale trade	50	3	43	4	—
Retail trade	53	1	44	1	1
Transportation and warehousing	60	—	33	—	3
Utilities	82	2	14	—	—

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
Information	85	3	11	—	—
Financial activities	80	3	15	1	1
Finance and insurance	83	3	11	1	1
Credit intermediation and related activities	87	4	8	—	1
Insurance carriers and related activities	80	3	15	1	1
Real estate and rental and leasing	59	—	38	—	—
Professional and business services	64	2	31	—	—
Professional and technical services	67	1	30	—	—
Administrative and waste services	49	—	47	—	—
Education and health services	61	3	32	3	1
Educational services	59	6	30	3	2
Junior colleges, colleges, and universities	64	—	23	1	2
Health care and social assistance	62	3	33	3	1
Leisure and hospitality	53	—	40	7	—
Accommodation and food services	53	—	39	8	—
Other services	46	—	54	—	—
1 to 99 workers	45	1	51	2	1
1 to 49 workers	45	2	51	2	1
50 to 99 workers	45	—	51	2	—
100 workers or more	66	3	27	3	1
100 to 499 workers	61	2	34	2	1
500 workers or more	71	4	20	4	1
Geographic areas					
New England	69	4	25	—	—
Middle Atlantic	62	2	32	3	1
East North Central	52	2	42	4	1
West North Central	54	3	41	1	1
South Atlantic	61	2	34	2	1
East South Central	55	—	36	6	—
West South Central	61	2	33	2	2
Mountain	54	2	43	—	—
Pacific	57	2	38	2	1

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 19. Life insurance plans: Fixed multiple of earnings benefit formulas, private industry workers, National Compensation Survey, March 2009

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of earnings amounts ¹					Mean multiple of earnings	Median multiple of earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	60	12	24	3	1.3	1.0
Worker characteristics							
Management, professional, and related	1	56	12	27	4	1.4	1.0
Management, business, and financial	1	52	13	29	6	1.4	1.0
Professional and related	1	58	11	26	3	1.4	1.0
Service	2	63	18	16	1	1.3	1.0
Protective service	—	53	—	—	—	1.4	—
Sales and office	1	64	9	22	4	1.3	1.0
Sales and related	1	72	7	17	3	1.2	1.0
Office and administrative support	1	61	10	24	4	1.4	1.0
Natural resources, construction, and maintenance	2	63	9	25	2	1.3	1.0
Construction, extraction, farming, fishing, and forestry	—	51	7	42	—	1.5	—
Installation, maintenance, and repair	2	66	9	21	2	1.3	1.0
Production, transportation, and material moving ...	1	58	16	24	2	1.3	1.0
Production	—	52	15	30	2	1.4	1.0
Transportation and material moving	1	64	16	17	1	1.3	1.0
Full time	1	60	12	24	3	1.4	1.0
Part time	1	69	9	17	3	1.3	1.0
Union	2	63	9	23	3	1.3	1.0
Nonunion	1	60	12	24	3	1.4	1.0
Wage percentiles:²							
Lowest 10 percent	—	60	21	—	—	1.3	1.0
Lowest 25 percent	—	68	15	15	2	1.3	1.0
Second 25 percent	1	65	12	19	2	1.3	1.0
Third 25 percent	1	58	13	24	3	1.4	1.0
Highest 25 percent	1	56	10	29	4	1.4	1.0
Highest 10 percent	1	51	11	32	5	1.4	1.0
Establishment characteristics							
Goods-producing industries	1	49	14	31	6	1.5	—
Construction	—	67	—	26	—	1.3	1.0
Manufacturing	1	48	15	31	6	1.5	—
Service-providing industries	1	62	11	22	3	1.3	1.0
Trade, transportation, and utilities	1	67	11	19	3	1.3	1.0
Wholesale trade	—	48	18	27	6	1.5	1.5
Retail trade	—	84	6	9	1	1.1	1.0
Transportation and warehousing	2	64	14	19	—	1.3	1.0
Utilities	2	38	6	49	6	1.7	2.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of earnings benefit formulas, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of earnings amounts ¹					Mean multiple of earnings	Median multiple of earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information	—	67	5	24	4	1.3	1.0
Financial activities	1	60	6	27	6	1.4	1.0
Finance and insurance	1	59	5	27	7	1.4	1.0
Credit intermediation and related activities	1	56	6	30	8	1.5	1.0
Insurance carriers and related activities	2	65	4	23	5	1.3	1.0
Real estate and rental and leasing	—	63	—	27	—	1.3	1.0
Professional and business services	—	51	13	34	2	1.5	—
Professional and technical services	—	51	10	35	3	1.5	—
Administrative and waste services	—	50	—	31	—	1.4	—
Education and health services	2	68	12	16	1	1.2	1.0
Educational services	5	59	14	18	4	1.3	1.0
Junior colleges, colleges, and universities	7	54	14	20	5	1.3	1.0
Health care and social assistance	2	70	12	15	1	1.2	1.0
Leisure and hospitality	—	61	28	11	—	1.2	1.0
Accommodation and food services	—	60	32	7	—	1.2	1.0
Other services	5	44	—	30	—	1.5	—
1 to 99 workers	1	59	12	24	4	1.4	1.0
1 to 49 workers	1	58	12	25	4	1.4	1.0
50 to 99 workers	1	61	12	24	3	1.4	1.0
100 workers or more	1	61	12	23	3	1.3	1.0
100 to 499 workers	—	62	13	22	2	1.3	1.0
500 workers or more	2	59	11	24	4	1.3	1.0
Geographic areas							
New England	3	67	6	21	3	1.3	1.0
Middle Atlantic	3	59	14	21	3	1.3	1.0
East North Central	—	54	15	27	3	1.4	1.0
West North Central	—	62	10	21	6	1.4	1.0
South Atlantic	1	64	11	22	2	1.3	1.0
East South Central	—	58	19	20	—	1.3	1.0
West South Central	—	59	10	28	2	1.4	1.0
Mountain	—	65	12	20	3	1.3	1.0
Pacific	1	57	10	27	5	1.4	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount. Includes multiple of earnings not shown separately.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 20. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2009

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$7,500	\$10,000	\$15,000	\$25,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	10,000	20,000	50,000	50,000
Management, business, and financial	10,000	10,000	20,000	40,000	50,000
Professional and related	10,000	10,000	20,000	50,000	50,000
Service	5,000	10,000	10,000	20,000	30,000
Protective service	5,000	5,000	5,000	10,000	10,000
Sales and office	10,000	10,000	15,000	25,000	50,000
Sales and related	5,000	10,000	15,000	20,000	50,000
Office and administrative support	10,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	15,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	5,000	10,000	15,000	25,000	50,000
Installation, maintenance, and repair	10,000	10,000	15,000	25,000	50,000
Production, transportation, and material moving ...	10,000	10,000	15,000	25,000	46,000
Production	10,000	10,000	20,000	25,000	46,000
Transportation and material moving	6,000	10,000	15,000	25,000	46,000
Full time	10,000	10,000	15,000	25,000	50,000
Part time	5,000	5,000	10,000	20,000	25,000
Union	5,000	10,000	15,000	29,000	50,000
Nonunion	10,000	10,000	15,000	25,000	50,000
Establishment characteristics					
Goods-producing industries	10,000	10,000	20,000	25,000	50,000
Construction	5,000	10,000	15,000	25,000	50,000
Manufacturing	10,000	10,000	20,000	25,000	50,000
Service-providing industries	5,000	10,000	15,000	25,000	50,000
Trade, transportation, and utilities	5,000	10,000	15,000	25,000	40,000
Wholesale trade	10,000	10,000	20,000	25,000	40,000
Retail trade	5,000	10,000	10,000	20,000	25,000
Transportation and warehousing	10,000	10,000	15,000	25,000	50,000
Utilities	10,000	10,000	15,000	45,000	50,000
Information	1,000	10,000	15,000	25,000	50,000
Financial activities	10,000	15,000	25,000	50,000	50,000
Finance and insurance	10,000	15,000	25,000	50,000	50,000
Credit intermediation and related activities	10,000	20,000	30,000	50,000	50,000
Insurance carriers and related activities	10,000	15,000	20,000	50,000	50,000
Real estate and rental and leasing	10,000	10,000	20,000	25,000	40,000

See footnotes at end of table.

Table 20. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2009—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Professional and business services	\$5,000	\$10,000	\$20,000	\$25,000	\$50,000
Professional and technical services	15,000	15,000	25,000	50,000	100,000
Administrative and waste services	5,000	5,000	10,000	20,000	25,000
Education and health services	5,000	10,000	15,000	25,000	50,000
Educational services	10,000	15,000	25,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	10,000	20,000	50,000	50,000
Health care and social assistance	5,000	10,000	15,000	25,000	50,000
Leisure and hospitality	10,000	10,000	10,000	20,000	30,000
Accommodation and food services	10,000	10,000	10,000	20,000	35,000
Other services	10,000	10,000	15,000	30,000	50,000
1 to 99 workers	10,000	10,000	15,000	25,000	50,000
1 to 49 workers	10,000	10,000	15,000	25,000	50,000
50 to 99 workers	8,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	15,000	25,000	50,000
100 to 499 workers	8,000	10,000	15,000	25,000	50,000
500 workers or more	5,000	10,000	15,000	30,000	50,000
Geographic areas					
New England	8,000	10,000	20,000	50,000	50,000
Middle Atlantic	6,000	10,000	20,000	30,000	50,000
East North Central	5,000	10,000	15,000	25,000	50,000
West North Central	5,000	10,000	20,000	25,000	50,000
South Atlantic	5,000	10,000	15,000	25,000	50,000
East South Central	10,000	10,000	15,000	25,000	50,000
West South Central	10,000	10,000	15,000	25,000	50,000
Mountain	10,000	10,000	15,000	25,000	50,000
Pacific	5,000	10,000	15,000	25,000	50,000

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile,

one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 21. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	45	36	16	2
Worker characteristics				
Management, professional, and related	51	34	14	2
Management, business, and financial	52	34	11	2
Professional and related	49	34	15	2
Service	31	36	32	1
Protective service	25	38	36	—
Sales and office	49	33	18	1
Sales and related	50	29	20	1
Office and administrative support	48	34	17	1
Natural resources, construction, and maintenance	39	40	15	7
Construction, extraction, farming, fishing, and forestry	24	45	19	12
Installation, maintenance, and repair	48	36	12	3
Production, transportation, and material moving ...	44	42	11	3
Production	46	42	9	3
Transportation and material moving	41	42	14	3
Full time	46	37	14	2
Part time	36	20	43	1
Union	44	34	15	7
Nonunion	46	36	17	1
Wage percentiles: ²				
Lowest 10 percent	34	24	41	—
Lowest 25 percent	36	32	31	1
Second 25 percent	42	41	16	1
Third 25 percent	44	39	14	3
Highest 25 percent	52	32	14	3
Highest 10 percent	54	30	13	3
Establishment characteristics				
Goods-producing industries	47	40	9	4
Construction	17	44	27	12
Manufacturing	52	39	7	3
Service-providing industries	45	35	19	2
Trade, transportation, and utilities	49	30	19	2
Wholesale trade	48	35	16	—
Retail trade	51	25	22	2
Transportation and warehousing	45	37	—	—
Utilities	63	21	—	—

See footnotes at end of table.

Table 21. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Information	65	25	9	—
Financial activities	64	27	9	—
Finance and insurance	69	24	7	—
Credit intermediation and related activities	73	21	6	—
Insurance carriers and related activities	63	30	6	—
Real estate and rental and leasing	29	47	—	—
Professional and business services	36	44	19	2
Professional and technical services	36	45	18	—
Administrative and waste services	24	50	26	—
Education and health services	35	41	21	3
Educational services	53	26	20	—
Junior colleges, colleges, and universities	69	24	7	—
Health care and social assistance	31	44	22	3
Leisure and hospitality	—	34	—	—
Accommodation and food services	—	31	—	—
Other services	15	35	50	—
1 to 99 workers	30	40	28	2
1 to 49 workers	28	40	30	2
50 to 99 workers	33	40	25	2
100 workers or more	54	34	10	2
100 to 499 workers	48	38	12	2
500 workers or more	60	30	7	2
Geographic areas				
New England	48	49	—	—
Middle Atlantic	20	23	55	1
East North Central	59	37	—	4
West North Central	59	38	—	4
South Atlantic	54	44	—	1
East South Central	56	43	—	—
West South Central	59	39	—	2
Mountain	54	41	—	—
Pacific	44	40	14	2

¹ Employer assumes all risks and expenses of providing the benefit.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more

details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 22. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	20	80
Worker characteristics		
Management, professional, and related	16	84
Management, business, and financial	14	86
Professional and related	16	84
Service	38	62
Sales and office	20	80
Sales and related	23	77
Office and administrative support	18	82
Natural resources, construction, and maintenance	20	80
Construction, extraction, farming, fishing, and forestry	17	83
Installation, maintenance, and repair	23	77
Production, transportation, and material moving ...	17	83
Production	15	85
Transportation and material moving	20	80
Full time	18	82
Part time	38	62
Union	16	84
Nonunion	21	79
Wage percentiles: ¹		
Lowest 10 percent	57	43
Lowest 25 percent	39	61
Second 25 percent	21	79
Third 25 percent	17	83
Highest 25 percent	15	85
Highest 10 percent	13	87
Establishment characteristics		
Goods-producing industries	13	87
Construction	24	76
Manufacturing	12	88
Service-providing industries	22	78
Trade, transportation, and utilities	21	79
Wholesale trade	16	84
Retail trade	28	72
Transportation and warehousing	14	86
Utilities	13	87

See footnotes at end of table.

Table 22. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Information	15	85
Financial activities	8	92
Finance and insurance	8	92
Credit intermediation and related activities	7	93
Insurance carriers and related activities	7	93
Professional and business services	18	82
Professional and technical services	14	86
Administrative and waste services	32	68
Education and health services	25	75
Educational services	26	74
Junior colleges, colleges, and universities	12	88
Health care and social assistance	25	75
Leisure and hospitality	51	49
Accommodation and food services	54	46
Other services	55	45
1 to 99 workers	29	71
1 to 49 workers	30	70
50 to 99 workers	25	75
100 workers or more	15	85
100 to 499 workers	17	83
500 workers or more	14	86
Geographic areas		
New England	9	91
Middle Atlantic	48	52
East North Central	7	93
West North Central	6	94
South Atlantic	8	92
West South Central	7	93
Mountain	4	96
Pacific	13	87

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 23. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
All workers	7	2	66	22	2
Worker characteristics					
Management, professional, and related	1	1	63	32	3
Management, business, and financial	1	1	58	39	1
Professional and related	1	1	66	29	3
Service	4	2	84	7	3
Protective service	—	2	88	8	—
Sales and office	4	1	66	27	3
Sales and related	4	1	67	26	2
Office and administrative support	3	1	65	28	3
Natural resources, construction, and maintenance	17	6	58	16	2
Construction, extraction, farming, fishing, and forestry	24	8	59	7	2
Installation, maintenance, and repair	13	5	58	22	3
Production, transportation, and material moving ...	18	6	65	10	1
Production	20	7	62	10	1
Transportation and material moving	16	4	70	10	—
Full time	8	3	65	22	2
Part time	3	1	78	16	3
Union	21	9	51	17	2
Nonunion	5	1	69	23	2
Wage percentiles: ¹					
Lowest 10 percent	3	—	89	6	—
Lowest 25 percent	7	1	81	10	1
Second 25 percent	10	2	71	15	2
Third 25 percent	9	2	66	20	2
Highest 25 percent	4	3	59	31	3
Highest 10 percent	3	1	57	37	2
Establishment characteristics					
Goods-producing industries	19	6	58	15	1
Construction	25	5	64	5	1
Manufacturing	19	7	57	16	1
Service-providing industries	3	1	69	24	3
Trade, transportation, and utilities	8	3	68	19	2
Wholesale trade	7	6	61	23	3
Retail trade	6	1	71	20	1
Transportation and warehousing	12	—	77	10	—
Utilities	8	—	50	33	—

See footnotes at end of table.

Table 23. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
Information	—	—	37	56	7
Financial activities	1	(²)	49	49	(²)
Finance and insurance	1	(²)	45	54	(²)
Credit intermediation and related activities	1	—	36	62	—
Insurance carriers and related activities	1	—	55	44	—
Real estate and rental and leasing	—	—	75	21	—
Professional and business services	—	(²)	77	21	—
Professional and technical services	—	—	78	21	—
Administrative and waste services	—	—	88	8	—
Education and health services	1	1	76	14	7
Educational services	2	—	81	16	—
Junior colleges, colleges, and universities	2	—	71	25	—
Health care and social assistance	1	1	75	14	8
Leisure and hospitality	5	—	89	—	—
Accommodation and food services	6	—	91	—	—
Other services	—	—	86	—	—
1 to 99 workers	7	1	74	16	1
1 to 49 workers	7	2	73	17	1
50 to 99 workers	9	1	76	13	2
100 workers or more	7	3	62	25	3
100 to 499 workers	9	2	66	21	2
500 workers or more	5	4	58	29	4
Geographic areas					
New England	5	1	68	24	1
Middle Atlantic	4	1	82	13	1
East North Central	14	5	55	24	2
West North Central	11	3	65	19	3
South Atlantic	8	3	62	26	2
East South Central	—	4	79	9	—
West South Central	7	—	53	33	—
Mountain	6	—	59	28	—
Pacific	2	2	58	31	6

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 24. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	89	13	24	26	26	26	11
Worker characteristics							
Management, professional, and related	87	13	24	26	26	26	13
Management, business, and financial	87	13	21	26	26	26	13
Professional and related	88	12	24	26	26	26	12
Service	95	13	26	26	26	26	5
Protective service	94	12	12	26	26	26	6
Sales and office	88	13	21	26	26	26	12
Sales and related	86	13	21	26	26	26	14
Office and administrative support	89	13	21	26	26	26	11
Natural resources, construction, and maintenance	87	13	26	26	26	26	13
Construction, extraction, farming, fishing, and forestry	94	13	26	26	26	26	6
Installation, maintenance, and repair	82	13	26	26	26	26	18
Production, transportation, and material moving	90	13	26	26	26	26	10
Production	89	13	26	26	26	26	11
Transportation and material moving	92	13	26	26	26	26	8
Full time	88	13	24	26	26	26	12
Part time	93	13	26	26	26	26	7
Union	85	13	26	26	26	52	15
Nonunion	90	13	24	26	26	26	10
Establishment characteristics							
Goods-producing industries	90	13	26	26	26	26	10
Construction	95	13	26	26	26	26	5
Manufacturing	90	13	26	26	26	26	10
Service-providing industries	89	13	24	26	26	26	11
Trade, transportation, and utilities	86	13	21	26	26	26	14
Wholesale trade	88	12	24	26	26	26	12
Retail trade	81	13	20	26	26	26	19
Utilities	71	13	25	26	26	26	29
Information	66	12	21	26	26	52	34
Financial activities	85	13	20	26	26	26	15
Finance and insurance	84	13	20	26	26	26	16
Credit intermediation and related activities	82	13	20	25	26	26	18
Insurance carriers and related activities	87	12	13	26	26	26	13
Real estate and rental and leasing	91	12	13	26	26	26	9

See footnotes at end of table.

Table 24. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Professional and business services	93	12	22	26	26	26	7
Professional and technical services	94	12	16	26	26	26	6
Administrative and waste services	96	12	20	26	26	26	4
Education and health services	93	13	24	26	26	26	7
Educational services:							
Junior colleges, colleges, and universities ...	91	12	24	26	26	26	9
Health care and social assistance	94	13	24	26	26	26	6
1 to 99 workers	92	13	25	26	26	26	8
1 to 49 workers	92	13	25	26	26	26	8
50 to 99 workers	92	13	22	26	26	26	8
100 workers or more	87	13	24	26	26	26	13
100 to 499 workers	88	13	21	26	26	26	12
500 workers or more	87	13	26	26	26	26	13
Geographic areas							
New England	91	13	24	26	26	26	9
Middle Atlantic	94	25	26	26	26	26	6
East North Central	85	13	20	26	26	26	15
West North Central	86	12	13	26	26	26	14
South Atlantic	91	12	16	26	26	26	9
West South Central	82	13	21	26	26	26	18
Mountain	83	12	13	26	26	26	17
Pacific	86	13	25	26	26	26	14

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less

than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 25. Short-term disability plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2009

(All workers with fixed percent of earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings						Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	22	1	33	26	18	64.4	60.0
Worker characteristics								
Management, professional, and related	1	15	1	33	25	25	67.6	65.0
Management, business, and financial	–	16	1	35	21	28	67.1	60.0
Professional and related	1	15	1	32	27	24	67.8	65.0
Service	–	38	2	26	26	7	59.6	60.0
Protective service	–	–	–	43	–	5	61.6	60.0
Sales and office	(¹)	21	1	32	25	20	64.8	60.0
Sales and related	–	23	1	30	24	22	65.1	60.0
Office and administrative support	(¹)	21	1	33	26	18	64.6	60.0
Natural resources, construction, and maintenance	3	23	–	31	34	9	61.6	60.0
Construction, extraction, farming, fishing, and forestry	5	16	–	27	45	7	62.0	66.0
Installation, maintenance, and repair	1	28	–	33	27	10	61.4	60.0
Production, transportation, and material moving ...	2	19	1	39	25	14	63.6	60.0
Production	2	17	1	42	25	13	62.5	60.0
Transportation and material moving	1	21	1	36	25	16	65.0	60.0
Full time	1	20	1	35	25	18	64.6	60.0
Part time	–	38	–	15	33	13	62.2	60.0
Union	2	25	2	19	36	17	64.7	66.0
Nonunion	1	21	1	35	25	18	64.3	60.0
Wage percentiles:²								
Lowest 10 percent	–	50	–	20	24	6	58.0	60.0
Lowest 25 percent	–	36	–	25	29	9	60.4	60.0
Second 25 percent	1	23	1	38	25	13	62.6	60.0
Third 25 percent	1	18	1	35	26	17	64.7	60.0
Highest 25 percent	1	17	1	30	25	26	67.4	65.0
Highest 10 percent	1	16	1	28	25	30	68.8	66.0
Establishment characteristics								
Goods-producing industries	3	13	(¹)	39	27	18	65.1	60.0
Construction	–	18	–	21	50	9	63.2	67.0
Manufacturing	3	12	(¹)	41	24	19	65.4	60.0
Service-providing industries	(¹)	24	1	31	26	18	64.2	60.0
Trade, transportation, and utilities	–	23	1	30	26	21	65.5	60.0
Wholesale trade	–	16	–	39	29	14	64.1	60.0
Retail trade	–	25	–	27	28	19	64.4	60.0
Transportation and warehousing	–	25	–	27	18	29	68.8	60.0
Utilities	–	24	–	–	28	35	70.6	67.0

See footnotes at end of table.

Table 25. Short-term disability plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with fixed percent of earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings						Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Information	—	22	—	26	30	22	65.0	66.0
Financial activities	—	15	2	31	21	31	68.8	66.0
Finance and insurance	—	12	3	28	23	34	70.3	66.0
Credit intermediation and related activities	—	16	2	27	26	28	69.5	66.0
Insurance carriers and related activities	—	8	—	34	20	35	69.6	66.0
Real estate and rental and leasing	—	—	—	39	—	—	62.9	60.0
Professional and business services	—	15	—	38	27	19	65.8	60.0
Professional and technical services	—	12	—	40	26	22	67.4	60.0
Administrative and waste services	—	22	—	33	37	—	61.6	60.0
Education and health services	1	23	2	30	29	14	62.9	60.0
Educational services	—	17	2	17	19	45	74.5	67.0
Junior colleges, colleges, and universities	—	19	—	22	6	51	76.2	70.0
Health care and social assistance	1	25	2	33	31	8	60.6	60.0
Leisure and hospitality	—	49	—	28	—	3	56.9	58.0
Accommodation and food services	—	52	—	24	—	3	56.6	50.0
Other services	—	54	—	—	—	7	57.5	50.0
1 to 99 workers	1	25	1	30	31	12	62.6	60.0
1 to 49 workers	—	26	1	29	32	11	62.6	60.0
50 to 99 workers	—	25	—	32	28	15	62.6	60.0
100 workers or more	1	19	1	35	23	21	65.6	60.0
100 to 499 workers	2	15	—	38	25	20	65.3	60.0
500 workers or more	1	23	2	31	20	23	65.9	60.0
Geographic areas								
New England	—	14	—	44	14	27	65.8	60.0
Middle Atlantic	—	40	1	9	43	7	61.5	66.0
East North Central	1	9	—	44	21	25	66.1	60.0
West North Central	—	9	—	47	17	26	66.7	60.0
South Atlantic	2	10	—	55	12	21	65.9	60.0
East South Central	—	—	—	48	4	—	60.2	60.0
West South Central	—	7	1	50	20	22	66.9	60.0
Mountain	—	10	—	47	13	29	67.8	60.0
Pacific	—	13	7	26	32	22	66.9	65.0

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 26. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	9	91
Worker characteristics		
Management, professional, and related	8	92
Management, business, and financial	8	92
Professional and related	8	92
Service	8	92
Protective service	4	96
Sales and office	9	91
Sales and related	12	88
Office and administrative support	9	91
Natural resources, construction, and maintenance	11	89
Construction, extraction, farming, fishing, and forestry	7	93
Installation, maintenance, and repair	13	87
Production, transportation, and material moving ...	10	90
Production	11	89
Transportation and material moving	9	91
Full time	9	91
Part time	7	93
Union	8	92
Nonunion	9	91
Wage percentiles: ¹		
Lowest 25 percent	8	92
Second 25 percent	9	91
Third 25 percent	10	90
Highest 25 percent	8	92
Highest 10 percent	9	91
Establishment characteristics		
Goods-producing industries	11	89
Construction	7	93
Manufacturing	11	89
Service-providing industries	9	91
Trade, transportation, and utilities	12	88
Wholesale trade	11	89
Retail trade	16	84
Transportation and warehousing	6	94
Utilities	24	76

See footnotes at end of table.

Table 26. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Information	8	92
Financial activities	9	91
Finance and insurance	9	91
Credit intermediation and related activities	11	89
Insurance carriers and related activities	6	94
Professional and business services	7	93
Professional and technical services	8	92
Education and health services	9	91
Educational services	9	91
Junior colleges, colleges, and universities	11	89
Health care and social assistance	9	91
Other services	4	96
1 to 99 workers	8	92
1 to 49 workers	10	90
50 to 99 workers	5	95
100 workers or more	9	91
100 to 499 workers	9	91
500 workers or more	10	90
Geographic areas		
New England	8	92
Middle Atlantic	8	92
East North Central	9	91
West North Central	6	94
South Atlantic	9	91
East South Central	8	92
West South Central	10	90
Pacific	10	90

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 27. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
All workers	93	5	1	1
Worker characteristics				
Management, professional, and related	94	5	(¹)	(¹)
Management, business, and financial	92	7	1	(¹)
Professional and related	95	5	(¹)	—
Service	96	3	—	—
Protective service	87	—	—	—
Sales and office	94	5	(¹)	(¹)
Sales and related	94	6	—	—
Office and administrative support	94	5	1	(¹)
Natural resources, construction, and maintenance	90	6	3	2
Construction, extraction, farming, fishing, and forestry	86	—	3	—
Installation, maintenance, and repair	92	4	2	2
Production, transportation, and material moving ...	87	4	5	4
Production	84	5	7	3
Transportation and material moving	90	4	2	4
Full time	93	5	1	1
Part time	92	7	—	—
Union	78	7	9	6
Nonunion	95	5	(¹)	(¹)
Wage percentiles: ²				
Lowest 10 percent	97	—	—	—
Lowest 25 percent	96	3	—	—
Second 25 percent	95	4	1	(¹)
Third 25 percent	93	5	1	1
Highest 25 percent	91	6	2	1
Highest 10 percent	92	7	(¹)	1
Establishment characteristics				
Goods-producing industries	88	5	5	2
Construction	90	8	—	—
Manufacturing	89	4	5	2
Service-providing industries	94	5	(¹)	1
Trade, transportation, and utilities	90	7	1	2
Wholesale trade	92	2	2	4
Retail trade	87	11	1	—
Transportation and warehousing	96	2	—	—
Utilities	78	21	—	—

See footnotes at end of table.

Table 27. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
Information	92	8	—	—
Financial activities	91	8	(¹)	1
Finance and insurance	90	9	(¹)	1
Credit intermediation and related activities	90	9	1	—
Insurance carriers and related activities	88	10	(¹)	—
Real estate and rental and leasing	98	—	—	—
Professional and business services	96	4	—	—
Professional and technical services	97	3	—	—
Administrative and waste services	94	—	—	—
Education and health services	96	4	—	—
Educational services	94	—	(¹)	—
Junior colleges, colleges, and universities	92	—	(¹)	—
Health care and social assistance	97	3	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	99	—	—	—
Other services	92	—	—	—
1 to 99 workers	95	4	1	(¹)
1 to 49 workers	95	4	1	—
50 to 99 workers	96	3	1	—
100 workers or more	92	6	1	1
100 to 499 workers	93	6	1	1
500 workers or more	91	6	2	1
Geographic areas				
New England	95	4	—	—
Middle Atlantic	97	2	1	—
East North Central	88	7	3	2
West North Central	91	6	2	—
South Atlantic	95	4	(¹)	(¹)
East South Central	94	5	—	—
West South Central	92	7	—	1
Mountain	94	5	—	—
Pacific	92	5	1	2

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 28. Long-term disability plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2009

(All workers with a fixed percent of earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	22	62	9	5	1	58.7	60.0
Worker characteristics							
Management, professional, and related	22	61	10	6	1	58.7	60.0
Management, business, and financial	19	63	11	6	2	59.1	60.0
Professional and related	23	61	9	6	1	58.5	60.0
Service	44	46	5	4	—	56.2	60.0
Protective service	—	52	—	—	—	58.1	60.0
Sales and office	17	63	12	6	1	59.5	60.0
Sales and related	19	63	11	6	1	59.1	60.0
Office and administrative support	17	64	12	6	2	59.6	60.0
Natural resources, construction, and maintenance	24	67	3	5	1	58.1	60.0
Construction, extraction, farming, fishing, and forestry	—	74	—	5	—	58.2	60.0
Installation, maintenance, and repair	26	64	4	5	1	58.0	60.0
Production, transportation, and material moving ...	17	69	7	4	2	59.1	60.0
Production	16	67	10	—	—	59.2	60.0
Transportation and material moving	18	72	3	4	2	58.9	60.0
Full time	22	62	9	5	1	58.7	60.0
Part time	22	60	11	4	2	59.3	60.0
Union	31	55	4	6	4	58.1	60.0
Nonunion	21	63	10	5	1	58.8	60.0
Wage percentiles:¹							
Lowest 10 percent	67	—	—	—	—	53.0	50.0
Lowest 25 percent	—	56	7	5	—	58.2	60.0
Second 25 percent	21	64	8	6	1	58.6	60.0
Third 25 percent	20	63	10	6	2	59.1	60.0
Highest 25 percent	22	62	10	5	1	58.6	60.0
Highest 10 percent	22	58	12	6	2	58.8	60.0
Establishment characteristics							
Goods-producing industries	18	67	9	5	1	59.0	60.0
Construction	—	82	—	6	—	59.5	60.0
Manufacturing	18	65	11	5	2	59.0	60.0
Service-providing industries	23	61	9	6	1	58.7	60.0
Trade, transportation, and utilities	20	65	7	5	3	59.2	60.0
Wholesale trade	15	69	10	5	1	58.9	60.0
Retail trade	11	75	8	5	2	60.2	60.0
Transportation and warehousing	23	64	—	6	—	60.1	60.0
Information	18	68	8	4	3	59.1	60.0

See footnotes at end of table.

Table 28. Long-term disability plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with a fixed percent of earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Financial activities	16	58	17	6	2	60.1	60.0
Finance and insurance	15	57	19	7	2	60.4	60.0
Credit intermediation and related activities	13	54	22	9	2	60.9	60.0
Insurance carriers and related activities	19	61	14	4	2	59.7	60.0
Real estate and rental and leasing	24	68	—	—	—	58.5	60.0
Professional and business services	18	60	15	8	—	59.2	60.0
Professional and technical services	12	60	17	10	—	60.1	60.0
Administrative and waste services	—	56	—	6	—	58.0	60.0
Education and health services	27	63	4	5	1	57.6	60.0
Educational services	8	74	7	8	3	60.7	60.0
Junior colleges, colleges, and universities	8	74	8	8	2	60.2	60.0
Health care and social assistance	32	60	4	4	—	56.8	60.0
Other services	18	75	3	—	—	58.5	60.0
1 to 99 workers	16	66	10	7	1	59.7	60.0
1 to 49 workers	16	65	11	6	1	59.6	60.0
50 to 99 workers	15	68	8	7	2	59.7	60.0
100 workers or more	25	60	9	5	1	58.2	60.0
100 to 499 workers	15	67	10	7	1	59.5	60.0
500 workers or more	33	55	7	3	2	57.3	60.0
Geographic areas							
New England	19	61	7	11	1	59.0	60.0
Middle Atlantic	18	67	9	4	2	59.2	60.0
East North Central	20	67	6	5	2	58.9	60.0
West North Central	14	68	9	7	1	59.5	60.0
South Atlantic	21	65	9	4	1	58.5	60.0
East South Central	—	—	3	—	—	55.8	60.0
West South Central	19	63	8	8	2	58.7	60.0
Mountain	21	65	13	1	—	58.3	60.0
Pacific	26	49	16	6	3	59.3	60.0

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 29. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2009

(All workers participating in fixed percent of earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	80	\$3,000	\$5,000	\$8,000	\$10,000	\$15,000	20
Worker characteristics							
Management, professional, and related	81	4,166	5,000	10,000	12,000	15,000	19
Management, business, and financial	81	5,000	6,000	10,000	12,500	18,500	19
Professional and related	81	4,000	5,000	8,000	10,500	15,000	19
Service	83	3,000	5,000	8,000	10,000	15,000	17
Sales and office	83	3,000	5,000	8,000	10,000	15,000	17
Sales and related	86	2,800	5,000	7,000	10,000	16,667	14
Office and administrative support	82	3,000	5,000	8,500	10,000	15,000	18
Natural resources, construction, and maintenance	80	2,917	4,000	5,000	10,000	15,000	20
Construction, extraction, farming, fishing, and forestry	82	2,000	4,000	6,000	8,500	15,000	18
Installation, maintenance, and repair	79	3,000	4,000	5,000	10,000	15,000	21
Production, transportation, and material moving ...	74	2,500	5,000	6,000	10,000	13,000	26
Production	78	2,917	5,000	7,500	10,000	15,000	22
Transportation and material moving	68	2,500	5,000	5,400	10,000	10,000	32
Full time	81	3,333	5,000	8,000	10,000	15,000	19
Part time	69	3,000	5,000	6,000	10,000	15,000	31
Union	66	2,118	4,000	5,000	10,000	15,000	34
Nonunion	82	3,399	5,000	8,000	10,000	15,000	18
Establishment characteristics							
Goods-producing industries	81	2,500	5,000	7,500	10,000	15,000	19
Manufacturing	79	2,917	5,000	8,000	11,000	15,000	21
Service-providing industries	80	4,000	5,000	8,000	10,000	15,000	20
Trade, transportation, and utilities	73	2,800	5,000	5,400	10,000	15,000	27
Wholesale trade	76	3,000	5,000	7,292	10,000	15,000	24
Retail trade	87	2,000	3,333	5,000	6,000	10,000	13
Transportation and warehousing	57	3,000	5,000	5,000	8,000	10,000	43
Utilities	69	3,100	5,000	10,000	15,000	15,000	31
Information	82	3,000	4,000	6,000	10,000	15,000	18
Financial activities	82	5,000	7,500	10,000	15,000	25,000	18
Finance and insurance	82	5,000	8,000	10,000	20,000	25,000	18
Credit intermediation and related activities	83	5,000	8,000	10,000	20,000	25,000	17
Insurance carriers and related activities	75	5,000	6,000	10,000	15,000	20,000	25
Professional and business services	82	5,000	6,000	10,000	12,500	15,000	18

See footnotes at end of table.

Table 29. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2009—Continued

(All workers participating in fixed percent of earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Professional and technical services	88	\$5,000	\$6,000	\$10,000	\$10,000	\$15,000	12
Administrative and waste services	85	3,000	6,000	10,000	15,000	17,300	15
Education and health services	82	3,000	5,000	6,000	10,000	15,000	18
Educational services	84	4,000	5,000	6,000	10,000	14,000	16
Junior colleges, colleges, and universities	87	4,000	5,000	7,500	10,000	15,000	13
Health care and social assistance	82	3,000	5,000	6,000	10,000	15,000	18
Other services	66	3,000	4,000	5,000	10,000	10,000	34
1 to 99 workers	82	3,000	5,000	6,000	10,000	15,000	18
1 to 49 workers	82	3,000	5,000	6,000	10,000	15,000	18
50 to 99 workers	83	3,000	5,000	6,000	10,000	10,000	17
100 workers or more	80	4,000	5,000	10,000	12,000	15,000	20
100 to 499 workers	84	3,500	5,000	7,500	10,000	15,000	16
500 workers or more	76	4,000	6,000	10,000	15,000	17,300	24
Geographic areas							
New England	82	3,100	5,000	7,500	10,000	15,000	18
Middle Atlantic	80	3,000	5,000	7,500	10,000	15,000	20
East North Central	74	3,000	5,000	6,500	10,000	15,000	26
West North Central	85	4,000	5,000	8,000	10,000	15,000	15
South Atlantic	83	3,000	5,000	7,500	10,000	15,000	17
West South Central	76	3,000	5,000	8,500	10,000	15,000	24
Mountain	81	5,000	5,000	7,500	10,000	15,000	19
Pacific	81	4,000	5,000	10,000	12,500	17,300	19

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less

than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 30. Leave benefits: Access, private industry workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid jury duty leave
All workers	77	61	78	70
Worker characteristics				
Management, professional, and related	89	84	87	86
Management, business, and financial	96	89	96	89
Professional and related	85	82	83	85
Service	53	42	61	51
Protective service	59	35	65	62
Sales and office	81	66	80	73
Sales and related	71	56	72	67
Office and administrative support	88	74	86	78
Natural resources, construction, and maintenance	77	49	76	56
Construction, extraction, farming, fishing, and forestry	64	33	63	42
Installation, maintenance, and repair	91	67	91	72
Production, transportation, and material moving ...	84	52	83	70
Production	91	52	90	72
Transportation and material moving	78	52	76	67
Full time	89	73	91	78
Part time	39	26	38	44
Union	86	69	85	83
Nonunion	76	61	77	68
Wage percentiles: ¹				
Lowest 10 percent	36	21	42	37
Lowest 25 percent	52	33	55	47
Second 25 percent	84	64	85	73
Third 25 percent	89	73	89	78
Highest 25 percent	88	81	88	85
Highest 10 percent	88	84	88	88
Establishment characteristics				
Goods-producing industries	87	52	86	70
Construction	66	35	65	41
Manufacturing	95	59	95	81
Service-providing industries	75	63	76	70
Trade, transportation, and utilities	79	61	79	72
Wholesale trade	93	77	93	77
Retail trade	73	52	73	67
Transportation and warehousing	80	66	83	78
Utilities	98	94	96	92

See footnotes at end of table.

Table 30. Leave benefits: Access, private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid jury duty leave
Information	92	89	90	90
Financial activities	92	88	92	88
Finance and insurance	94	91	94	92
Credit intermediation and related activities	96	93	96	93
Insurance carriers and related activities	93	89	94	92
Real estate and rental and leasing	85	81	83	75
Professional and business services	81	64	77	68
Professional and technical services	89	84	90	82
Administrative and waste services	68	38	59	47
Education and health services	82	77	80	82
Educational services	64	76	54	82
Junior colleges, colleges, and universities	81	82	73	93
Health care and social assistance	84	77	84	82
Leisure and hospitality	39	31	53	39
Accommodation and food services	37	30	53	37
Other services	71	55	71	56
1 to 99 workers	69	52	71	58
1 to 49 workers	68	51	69	55
50 to 99 workers	74	54	76	65
100 workers or more	86	72	86	83
100 to 499 workers	84	67	84	79
500 workers or more	89	80	90	89
Geographic areas				
New England	78	70	77	80
Middle Atlantic	81	67	79	79
East North Central	77	56	78	71
West North Central	75	62	77	67
South Atlantic	78	59	80	71
East South Central	77	55	79	68
West South Central	80	61	79	67
Mountain	74	59	75	63
Pacific	74	65	77	61

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 31. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2009

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	10	24	13	13	9	14	7	4	1	1	2	8	8
Worker characteristics													
Management, professional, and related	2	16	13	15	11	20	10	7	2	1	3	9	9
Management, business, and financial	1	12	10	13	11	25	11	8	3	2	4	10	10
Professional and related	3	17	15	16	11	17	9	7	2	1	3	9	8
Service	24	27	13	13	6	6	5	3	1	(¹)	2	7	6
Protective service	—	35	—	—	—	—	3	2	—	—	—	7	7
Sales and office	10	31	12	12	9	15	5	3	1	(¹)	1	8	7
Sales and related	18	45	11	8	6	7	3	2	(¹)	(¹)	—	7	6
Office and administrative support	6	24	13	15	10	19	7	3	1	(¹)	1	8	8
Natural resources, construction, and maintenance	12	28	18	13	8	10	6	2	1	(¹)	1	7	7
Construction, extraction, farming, fishing, and forestry	18	31	15	13	9	8	3	1	1	—	1	7	7
Installation, maintenance, and repair	8	26	20	13	8	11	8	4	2	(¹)	1	8	7
Production, transportation, and material moving	9	22	12	14	12	13	9	4	2	1	3	8	8
Production	7	14	13	13	12	15	11	6	3	1	4	9	9
Transportation and material moving	12	31	12	15	10	11	5	2	1	1	1	7	7
Full time	7	23	13	14	10	15	8	5	2	1	2	8	8
Part time	29	35	10	9	5	8	3	2	(¹)	—	—	6	6
Union	3	15	11	14	11	15	12	7	4	2	6	9	9
Nonunion	11	26	13	13	9	14	7	4	1	1	2	8	8
Wage percentiles:²													
Lowest 10 percent	42	29	11	8	5	2	—	—	—	—	—	5	6
Lowest 25 percent	27	35	12	10	6	5	3	1	(¹)	—	—	6	6
Second 25 percent	10	31	14	15	9	12	6	2	1	(¹)	1	8	7
Third 25 percent	6	21	13	15	10	16	9	5	2	1	2	8	8
Highest 25 percent	3	14	12	14	11	21	10	7	2	1	4	9	9
Highest 10 percent	1	11	10	13	12	23	12	9	3	1	3	9	10
Establishment characteristics													
Goods-producing industries	7	16	10	13	13	17	11	6	3	1	3	9	9
Construction	18	35	17	14	8	3	3	—	1	—	—	7	6
Manufacturing	4	10	9	12	13	19	14	9	4	1	4	10	10
Service-providing industries	11	27	14	14	9	14	6	4	1	1	2	8	7
Trade, transportation, and utilities	14	39	12	10	8	9	4	2	1	(¹)	1	7	6
Wholesale trade	3	21	20	16	12	14	5	4	—	1	3	8	8
Retail trade	21	54	10	6	4	2	1	1	—	—	—	6	6
Transportation and warehousing	8	23	8	17	13	19	8	3	1	—	—	8	8
Utilities	—	—	—	6	20	16	16	—	16	—	—	10	11

See footnotes at end of table.

Table 31. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
Information	—	14	34	13	8	15	12	4	—	—	—	8	8
Financial activities	1	12	8	13	12	36	11	4	1	1	1	9	10
Finance and insurance	1	9	6	14	13	42	9	5	1	—	(¹)	9	10
Credit intermediation and related activities	—	11	4	6	7	59	7	3	2	—	(¹)	9	10
Insurance carriers and related activities	—	7	12	26	17	20	10	7	—	—	—	9	9
Real estate and rental and leasing	4	22	13	11	12	11	21	—	—	—	—	8	9
Professional and business services	7	19	12	17	11	19	6	6	—	—	2	8	8
Professional and technical services	2	7	13	23	15	24	7	8	—	—	—	9	9
Administrative and waste services	16	35	12	12	6	10	4	2	—	—	—	7	6
Education and health services	6	29	16	15	8	9	6	4	2	1	4	8	7
Educational services	2	1	3	7	5	13	19	14	9	8	17	12	11
Junior colleges, colleges, and universities	1	1	2	7	5	8	22	15	11	12	17	12	12
Health care and social assistance	6	33	18	16	8	9	5	2	1	(¹)	3	8	7
Leisure and hospitality	41	16	14	15	4	4	5	—	—	—	—	6	6
Accommodation and food services	47	16	13	14	4	2	3	—	—	—	—	5	6
Other services	10	24	13	14	8	12	5	6	4	2	2	8	8
1 to 99 workers	14	26	16	13	9	13	5	2	1	1	1	7	7
1 to 49 workers	14	26	15	13	9	14	4	2	1	1	1	7	7
50 to 99 workers	12	26	17	12	10	12	6	3	1	—	1	7	7
100 workers or more	7	23	11	14	10	15	9	6	2	1	3	9	8
100 to 499 workers	8	26	11	14	10	13	9	5	2	(¹)	2	8	8
500 workers or more	5	19	10	14	9	18	10	7	3	1	4	9	9
Geographic areas													
New England	6	15	7	9	10	24	15	9	2	1	3	9	10
Middle Atlantic	8	19	12	12	10	14	10	7	2	1	4	9	8
East North Central	6	27	16	12	10	13	5	3	2	1	4	8	8
West North Central	7	32	16	14	7	10	9	2	1	—	1	8	7
South Atlantic	13	27	13	12	9	15	5	4	1	(¹)	1	8	7
East South Central	22	27	12	17	6	8	4	2	—	—	—	7	7
West South Central	14	24	12	12	12	14	7	3	1	(¹)	—	8	7
Mountain	9	26	13	20	9	11	7	3	2	—	(¹)	8	8
Pacific	9	20	13	17	10	18	7	4	1	(¹)	1	8	8

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 32. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2009

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	Other basis ³
All workers	69	9	22
Worker characteristics			
Management, professional, and related	65	13	23
Management, business, and financial	66	12	22
Professional and related	64	13	23
Service	67	4	29
Protective service	70	—	—
Sales and office	71	9	20
Sales and related	78	9	13
Office and administrative support	68	9	23
Natural resources, construction, and maintenance	66	13	21
Construction, extraction, farming, fishing, and forestry	68	15	17
Installation, maintenance, and repair	65	12	23
Production, transportation, and material moving	75	6	19
Production	72	6	22
Transportation and material moving	77	7	16
Full time	68	10	22
Part time	70	7	23
Union	75	8	17
Nonunion	68	10	23
Wage percentiles:⁴			
Lowest 10 percent	61	—	—
Lowest 25 percent	71	7	22
Second 25 percent	71	6	23
Third 25 percent	70	9	21
Highest 25 percent	65	13	22
Highest 10 percent	66	15	19
Establishment characteristics			
Goods-producing industries	67	12	21
Construction	67	18	15
Manufacturing	67	10	23
Service-providing industries	69	9	22
Trade, transportation, and utilities	79	9	12
Wholesale trade	75	13	12
Retail trade	83	7	9
Transportation and warehousing	74	5	20
Utilities	64	—	—

See footnotes at end of table.

Table 32. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	Other basis ³
Information	58	22	20
Financial activities	67	9	24
Finance and insurance	67	8	25
Credit intermediation and related activities	74	5	20
Insurance carriers and related activities	54	10	36
Real estate and rental and leasing	69	13	18
Professional and business services	67	14	19
Professional and technical services	64	19	18
Administrative and waste services	74	6	19
Education and health services	64	5	31
Educational services	78	9	13
Junior colleges, colleges, and universities	77	10	13
Health care and social assistance	62	4	34
Leisure and hospitality	59	—	—
Accommodation and food services	55	—	—
Other services	76	7	17
1 to 99 workers	70	12	18
1 to 49 workers	68	14	17
50 to 99 workers	75	7	18
100 workers or more	68	7	25
100 to 499 workers	70	7	23
500 workers or more	65	7	28
Geographic areas			
New England	62	12	26
Middle Atlantic	75	11	14
East North Central	65	10	25
West North Central	70	11	19
South Atlantic	69	8	23
East South Central	50	—	—
West South Central	72	8	20
Mountain	69	9	22
Pacific	71	8	20

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² Plan does not specify maximum number of days.

³ Includes sick leave plans, such as those available as part of consolidated leave plans, which may also provide vacations, personal leave, etc.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 33. Paid sick leave: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2009

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	18	56	22	3	1	8	6
Full time	16	57	23	3	1	8	6
Part time	31	50	17	2	–	6	5
Union	20	44	29	6	(³)	8	6
Nonunion	17	58	21	3	1	8	6
1 to 99 workers	23	59	17	2	–	6	5
1 to 49 workers	24	57	18	1	–	6	5
50 to 99 workers	21	63	14	2	–	6	6
100 workers or more	13	54	27	4	1	9	6
100 to 499 workers	17	62	18	3	(³)	7	6
500 workers or more	9	45	37	6	3	11	7
After 5 years							
All workers	16	56	24	3	2	8	6
Full time	14	56	24	4	2	8	6
Part time	30	51	17	2	–	6	5
Union	17	46	30	5	2	9	6
Nonunion	16	57	23	3	2	8	6
1 to 99 workers	21	57	19	2	(³)	7	5
1 to 49 workers	22	55	21	2	(³)	7	5
50 to 99 workers	19	61	16	4	–	7	6
100 workers or more	12	55	27	4	3	9	6
100 to 499 workers	15	62	18	3	1	7	6
500 workers or more	7	46	37	5	5	12	8

See footnotes at end of table.

Table 33. Paid sick leave: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2009—Continued

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	16	55	24	4	2	9	6
Full time	14	56	25	4	2	9	6
Part time	29	49	19	2	—	6	6
Union	17	46	30	5	2	9	6
Nonunion	15	56	23	3	2	9	6
1 to 99 workers	21	56	19	3	(³)	7	5
1 to 49 workers	21	55	21	3	1	7	5
50 to 99 workers	19	61	16	4	—	7	6
100 workers or more	11	54	28	4	3	10	6
100 to 499 workers	15	61	19	3	1	8	6
500 workers or more	7	45	38	5	5	13	8
After 20 years							
All workers	15	55	24	4	2	9	6
Full time	14	56	25	4	2	9	6
Part time	30	49	19	2	—	6	6
Union	17	46	30	6	2	9	6
Nonunion	15	56	23	3	2	9	6
1 to 99 workers	21	56	20	3	(³)	7	5
1 to 49 workers	21	55	21	3	1	7	5
50 to 99 workers	19	61	17	4	—	7	6
100 workers or more	11	54	28	4	3	11	6
100 to 499 workers	15	62	19	3	1	8	6
500 workers or more	7	45	38	5	5	13	9

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression.

² Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 34. Paid vacations: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2009

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacations days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	7	39	36	10	6	2	9	10
Full time	4	38	39	11	6	2	10	10
Part time	29	46	16	3	4	1	7	5
Union	5	45	38	6	4	2	9	10
Nonunion	8	38	36	11	6	2	9	10
1 to 99 workers	9	47	34	7	2	1	8	5
1 to 49 workers	9	47	34	7	3	(³)	8	5
50 to 99 workers	8	47	36	6	2	—	8	—
100 workers or more	6	31	38	14	8	3	11	10
100 to 499 workers	7	40	36	11	4	2	9	10
500 workers or more	3	20	41	18	14	4	12	10
After 5 years								
All workers	2	10	37	34	11	6	14	15
Full time	1	8	38	36	12	6	14	15
Part time	11	29	31	18	4	6	11	10
Union	1	6	45	34	7	6	14	12
Nonunion	2	11	36	33	11	6	14	15
1 to 99 workers	3	15	42	30	7	2	12	10
1 to 49 workers	3	17	41	30	7	3	12	10
50 to 99 workers	2	11	46	32	7	2	12	10
100 workers or more	2	6	33	36	14	9	15	15
100 to 499 workers	2	8	40	35	10	5	14	15
500 workers or more	1	3	24	38	20	14	17	15

See footnotes at end of table.

Table 34. Paid vacations: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2009—Continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacations days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	7	16	41	22	12	17	15
Full time	1	5	15	43	23	13	17	15
Part time	10	22	19	30	12	8	13	15
Union	1	3	10	57	19	9	17	15
Nonunion	2	8	17	39	22	12	16	15
1 to 99 workers	2	12	23	39	18	5	14	15
1 to 49 workers	3	13	25	36	17	5	14	15
50 to 99 workers	2	9	17	46	21	5	15	15
100 workers or more	1	3	9	43	25	18	18	15
100 to 499 workers	2	4	11	51	22	11	17	15
500 workers or more	1	2	7	33	30	27	20	20
After 20 years								
All workers	2	7	13	18	37	24	19	20
Full time	1	5	13	18	38	25	19	20
Part time	10	19	16	15	24	16	15	15
Union	1	2	6	11	45	35	21	20
Nonunion	2	7	14	18	36	23	19	20
1 to 99 workers	2	12	20	24	29	13	16	15
1 to 49 workers	3	13	22	24	27	12	15	15
50 to 99 workers	2	8	15	25	36	15	17	20
100 workers or more	1	2	7	11	43	35	22	20
100 to 499 workers	2	3	8	16	47	24	20	20
500 workers or more	1	1	5	6	39	48	24	24

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression. Fractional vacation amounts were rounded to the nearest full number of days.

² Employees eligible for paid vacations but who have not fulfilled the minimum

service requirement are included as receiving 0 days.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 35. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	9	5	6	29	45
Worker characteristics					
Management, professional, and related	17	12	11	45	62
Management, business, and financial	16	17	12	46	64
Professional and related	17	9	11	45	62
Service	8	1	2	15	27
Protective service	4	1	3	14	23
Sales and office	7	5	6	31	49
Sales and related	3	4	4	30	50
Office and administrative support	9	5	8	32	48
Natural resources, construction, and maintenance	3	2	4	20	32
Construction, extraction, farming, fishing, and forestry	1	—	2	12	23
Installation, maintenance, and repair	6	3	7	29	41
Production, transportation, and material moving ...	5	1	3	25	42
Production	7	2	3	28	43
Transportation and material moving	3	1	3	21	41
Full time	10	6	7	33	49
Part time	4	2	2	18	32
Union	15	2	7	43	68
Nonunion	8	5	6	28	42
Wage percentiles: ²					
Lowest 10 percent	5	1	2	9	22
Lowest 25 percent	5	1	2	14	28
Second 25 percent	7	2	4	27	42
Third 25 percent	9	5	7	33	49
Highest 25 percent	16	12	12	45	63
Highest 10 percent	19	15	14	48	67
Establishment characteristics					
Goods-producing industries	7	5	2	29	44
Construction	(³)	2	3	10	19
Manufacturing	10	6	2	38	54
Service-providing industries	9	5	7	29	45
Trade, transportation, and utilities	2	2	4	29	50
Wholesale trade	5	4	3	19	39
Retail trade	1	1	3	30	51
Transportation and warehousing	2	—	5	32	56
Utilities	16	—	—	70	86

See footnotes at end of table.

Table 35. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	9	10	15	54	76
Financial activities	24	13	16	44	61
Finance and insurance	30	15	19	52	68
Credit intermediation and related activities	33	14	19	49	64
Insurance carriers and related activities	24	14	17	54	71
Real estate and rental and leasing	4	6	—	16	34
Professional and business services	8	10	10	25	38
Professional and technical services	13	15	14	28	45
Administrative and waste services	1	5	2	13	22
Education and health services	15	3	7	40	54
Educational services	15	6	12	40	51
Junior colleges, colleges, and universities	19	8	21	64	76
Health care and social assistance	15	3	6	40	54
Leisure and hospitality	—	(³)	2	8	21
Accommodation and food services	—	—	1	8	20
Other services	4	3	3	13	20
1 to 99 workers	3	3	3	12	24
1 to 49 workers	3	3	2	10	20
50 to 99 workers	3	3	5	19	35
100 workers or more	15	6	9	48	68
100 to 499 workers	7	4	6	37	58
500 workers or more	25	9	13	61	81
Geographic areas					
New England	9	5	8	33	45
Middle Atlantic	7	6	7	30	43
East North Central	10	5	4	34	46
West North Central	9	4	6	31	45
South Atlantic	8	4	4	25	46
East South Central	—	3	2	26	45
West South Central	8	4	4	27	44
Mountain	7	4	7	26	43
Pacific	10	5	10	29	44

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

³ Less than 0.5 percent.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 36. Financial benefits: Access, private industry workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ¹	Performance	Signing	Other
All workers	12	18	33	35	18	14	9	3	1	7
Worker characteristics										
Management, professional, and related	17	31	55	57	24	25	12	5	3	9
Management, business, and financial	23	32	56	60	24	30	17	7	5	12
Professional and related	14	30	54	56	23	23	10	4	3	7
Service	6	9	18	20	13	6	4	1	(²)	—
Protective service	—	10	16	18	25	6	4	—	—	4
Sales and office	16	17	36	38	20	15	11	3	1	9
Sales and related	18	9	31	31	20	9	12	2	1	10
Office and administrative support	15	22	39	42	20	18	10	3	2	8
Natural resources, construction, and maintenance	8	11	18	20	13	8	7	2	1	4
Construction, extraction, farming, fishing, and forestry	3	7	8	10	9	4	2	—	1	2
Installation, maintenance, and repair	14	16	30	31	18	13	11	5	1	6
Production, transportation, and material moving ...	9	15	27	29	17	10	7	1	1	6
Production	9	18	30	34	17	12	8	1	2	6
Transportation and material moving	8	13	24	23	16	8	7	1	1	6
Full time	14	21	38	41	21	16	10	3	2	7
Part time	5	8	18	18	11	6	6	1	(²)	5
Union	11	19	41	40	25	20	10	4	1	5
Nonunion	12	18	33	35	17	13	9	2	2	7
Wage percentiles: ³										
Lowest 10 percent	4	5	11	12	—	4	6	1	(²)	5
Lowest 25 percent	6	7	16	17	12	5	6	1	(²)	5
Second 25 percent	13	16	30	33	18	11	7	1	1	6
Third 25 percent	13	22	37	40	20	15	9	2	1	6
Highest 25 percent	17	29	54	56	24	26	14	6	3	9
Highest 10 percent	20	31	61	63	25	29	16	8	5	11
Establishment characteristics										
Goods-producing industries	10	18	32	35	16	15	9	2	2	6
Construction	3	6	9	12	8	4	1	—	1	1
Manufacturing	14	22	41	45	19	21	11	3	3	8
Service-providing industries	13	18	34	35	19	14	9	3	1	7
Trade, transportation, and utilities	16	12	33	32	21	9	11	1	1	10
Wholesale trade	9	19	25	29	14	15	7	1	1	6
Retail trade	19	6	31	30	21	6	13	1	1	12
Transportation and warehousing	14	19	41	34	28	8	8	—	—	6
Utilities	30	46	75	69	13	32	21	4	2	18

See footnotes at end of table.

Table 36. Financial benefits: Access, private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ¹	Performance	Signing	Other
Information	30	30	65	70	26	27	37	25	2	15
Financial activities	26	35	57	62	20	40	19	8	4	16
Finance and insurance	31	41	67	71	23	49	23	9	4	19
Credit intermediation and related activities	36	45	69	71	24	47	25	11	5	20
Insurance carriers and related activities	28	36	64	70	19	47	23	8	4	19
Real estate and rental and leasing	9	12	21	28	10	7	5	—	—	5
Professional and business services	11	20	33	33	20	16	9	3	3	7
Professional and technical services	13	24	43	43	25	23	11	4	4	9
Administrative and waste services	5	11	13	15	16	6	4	—	1	3
Education and health services	9	25	44	48	19	14	1	(²)	(²)	1
Educational services	8	24	47	51	33	14	2	—	2	(²)
Junior colleges, colleges, and universities	9	27	70	72	47	22	3	—	3	(²)
Health care and social assistance	9	26	43	47	16	14	1	1	(²)	1
Leisure and hospitality	—	5	9	13	—	4	—	1	—	—
Accommodation and food services	—	—	8	12	—	5	—	1	—	—
Other services	5	10	10	12	13	5	2	—	—	—
1 to 99 workers	6	9	17	18	11	6	4	1	1	3
1 to 49 workers	6	8	14	15	9	6	3	1	1	2
50 to 99 workers	9	13	25	27	17	6	7	2	(²)	6
100 workers or more	19	27	52	55	26	22	13	4	2	10
100 to 499 workers	16	22	43	47	23	15	11	3	1	9
500 workers or more	22	35	62	65	30	33	16	6	4	12
Geographic areas										
New England	8	17	38	40	20	15	8	2	1	7
Middle Atlantic	9	15	33	34	22	12	7	2	1	5
East North Central	13	18	35	36	18	16	9	3	2	7
West North Central	13	21	37	42	17	15	6	1	1	4
South Atlantic	13	19	34	35	15	11	10	3	2	7
East South Central	20	18	18	29	—	12	—	2	1	—
West South Central	11	19	32	35	15	13	9	3	1	6
Mountain	11	18	36	36	18	13	6	2	1	6
Pacific	13	15	33	34	17	18	9	4	2	5

¹ The sum of the individual components may be greater than the total because some employees may have access to more than one type of stock option.

² Less than 0.5 percent.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 37. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	14	17	15
Worker characteristics			
Management, professional, and related	23	27	24
Management, business, and financial	27	32	30
Professional and related	21	25	21
Service	5	4	4
Protective service	7	8	7
Sales and office	18	20	19
Sales and related	18	20	19
Office and administrative support	18	19	19
Natural resources, construction, and maintenance	10	14	13
Construction, extraction, farming, fishing, and forestry	4	9	8
Installation, maintenance, and repair	16	21	19
Production, transportation, and material moving ...	10	16	14
Production	8	16	12
Transportation and material moving	11	16	15
Full time	16	20	18
Part time	9	10	9
Union	20	37	34
Nonunion	14	15	13
Wage percentiles: ³			
Lowest 10 percent	4	5	4
Lowest 25 percent	7	8	7
Second 25 percent	11	13	11
Third 25 percent	15	18	16
Highest 25 percent	26	33	29
Highest 10 percent	30	35	33
Establishment characteristics			
Goods-producing industries	10	18	15
Construction	3	5	5
Manufacturing	13	23	19
Service-providing industries	15	17	16
Trade, transportation, and utilities	17	22	21
Wholesale trade	10	10	8
Retail trade	16	20	19
Transportation and warehousing	27	36	36
Utilities	40	67	56

See footnotes at end of table.

Table 37. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
Information	45	51	51
Financial activities	33	34	36
Finance and insurance	41	43	46
Credit intermediation and related activities	44	44	48
Insurance carriers and related activities	38	41	42
Real estate and rental and leasing	5	3	3
Professional and business services	14	16	14
Professional and technical services	17	23	20
Administrative and waste services	6	5	5
Education and health services	13	12	10
Educational services	26	27	25
Junior colleges, colleges, and universities	41	42	41
Health care and social assistance	11	10	7
Leisure and hospitality	2	1	—
Accommodation and food services	2	1	—
Other services	2	7	7
1 to 99 workers	6	7	6
1 to 49 workers	5	5	4
50 to 99 workers	8	10	9
100 workers or more	24	29	26
100 to 499 workers	18	22	21
500 workers or more	31	38	33
Geographic areas			
New England	15	16	15
Middle Atlantic	14	17	17
East North Central	16	18	16
West North Central	13	17	14
South Atlantic	15	19	16
East South Central	12	13	11
West South Central	13	19	16
Mountain	13	14	13
Pacific	14	17	16

¹ A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care.

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 38. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	46	5	4	11	10	5	3	7	13
Worker characteristics									
Management, professional, and related	55	8	7	13	6	8	2	11	18
Management, business, and financial	62	9	8	19	7	7	1	10	22
Professional and related	51	7	6	11	6	8	2	11	16
Service	33	1	5	7	8	3	2	7	7
Protective service	43	1	—	7	7	2	6	—	—
Sales and office	49	4	3	13	14	5	6	7	11
Sales and related	43	3	2	9	16	3	9	4	9
Office and administrative support	54	5	4	15	13	6	3	8	13
Natural resources, construction, and maintenance	47	5	3	15	13	3	2	5	14
Construction, extraction, farming, fishing, and forestry	42	4	2	15	14	2	2	1	11
Installation, maintenance, and repair	52	6	5	15	12	3	2	8	18
Production, transportation, and material moving	47	8	3	11	11	5	2	5	16
Production	51	10	2	12	10	6	1	6	19
Transportation and material moving	44	5	3	10	12	4	2	5	14
Full time	52	6	5	13	11	6	3	8	16
Part time	30	2	2	7	8	2	3	6	6
Union	38	8	5	5	4	7	1	6	19
Nonunion	47	5	4	12	11	5	3	8	13
Wage percentiles:³									
Lowest 10 percent	27	1	3	6	9	1	1	5	5
Lowest 25 percent	33	1	3	7	10	2	3	6	6
Second 25 percent	48	4	3	12	14	5	5	8	12
Third 25 percent	51	6	3	14	11	6	2	6	15
Highest 25 percent	56	10	8	14	6	7	1	10	21
Highest 10 percent	58	12	9	14	5	8	1	10	21
Establishment characteristics									
Goods-producing industries	52	11	3	14	11	6	1	5	18
Construction	44	4	1	18	15	2	2	1	9
Manufacturing	55	15	3	12	9	8	1	7	22
Service-providing industries	45	4	5	11	10	5	3	8	12
Trade, transportation, and utilities	46	4	3	11	16	3	7	4	10
Wholesale trade	56	8	2	19	14	6	2	5	15
Retail trade	42	2	1	8	18	2	11	4	7
Transportation and warehousing	46	9	7	7	11	2	3	4	16
Utilities	58	5	—	26	2	6	—	—	21

See footnotes at end of table.

Table 38. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
Information	64	3	15	11	5	4	—	21	38
Financial activities	67	8	8	24	9	4	1	11	23
Finance and insurance	72	10	9	25	8	4	1	12	25
Credit intermediation and related activities	72	6	6	27	7	5	1	11	25
Insurance carriers and related activities	70	16	13	18	10	4	—	15	25
Real estate and rental and leasing	51	—	3	21	13	5	—	6	13
Professional and business services	50	7	5	13	8	5	1	9	14
Professional and technical services	65	14	7	20	11	5	1	11	15
Administrative and waste services	33	1	3	6	5	4	2	9	9
Education and health services	43	2	4	6	8	9	3	11	10
Educational services	23	(⁴)	3	3	3	11	—	2	3
Junior colleges, colleges, and universities	22	(⁴)	2	1	1	13	—	2	3
Health care and social assistance	46	2	4	7	9	9	3	13	11
Leisure and hospitality	29	1	6	7	8	1	1	5	6
Accommodation and food services	29	1	6	7	7	—	1	6	7
Other services	36	1	4	12	11	3	1	3	4
1 to 99 workers	44	4	3	14	13	3	1	4	9
1 to 49 workers	44	4	2	15	16	3	1	3	8
50 to 99 workers	42	5	5	12	6	5	2	6	12
100 workers or more	50	6	6	9	7	7	5	11	18
100 to 499 workers	46	4	4	8	9	5	6	10	14
500 workers or more	55	10	8	10	4	9	2	13	22
Geographic areas									
New England	52	6	6	8	14	7	1	9	11
Middle Atlantic	45	3	4	11	7	9	2	7	13
East North Central	47	8	3	12	10	7	3	8	15
West North Central	47	6	5	15	10	2	3	8	13
South Atlantic	50	4	4	11	12	3	4	10	14
East South Central	50	3	—	15	13	—	4	7	14
West South Central	46	6	5	9	14	2	3	7	14
Mountain	43	5	2	11	11	6	2	4	10
Pacific	42	6	4	11	6	4	3	5	12

¹ The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

² Includes all other bonuses provided to employees and not published separately.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁴ Less than 0.5 percent.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eps/glossary20082009.htm.

Table 39. Benefit combinations: Access, private industry workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
All workers	60	11	7	22	58	13	2	28
Worker characteristics								
Management, professional, and related	76	10	4	10	75	11	2	13
Management, business, and financial	84	10	2	4	84	10	1	5
Professional and related	72	10	5	13	71	11	2	16
Service	34	12	11	43	34	12	2	53
Protective service	36	—	—	36	47	—	—	37
Sales and office	62	10	9	19	57	14	1	27
Sales and related	53	10	13	24	47	16	1	36
Office and administrative support	68	9	6	16	64	13	1	21
Natural resources, construction, and maintenance	64	13	4	19	55	21	1	22
Construction, extraction, farming, fishing, and forestry	58	12	6	24	45	25	2	28
Installation, maintenance, and repair	70	14	2	14	66	17	1	15
Production, transportation, and material moving ...	64	12	5	19	64	13	2	22
Production	67	15	3	15	70	11	2	17
Transportation and material moving	62	10	6	22	58	14	1	27
Full time	73	13	3	11	72	14	1	13
Part time	20	4	20	57	13	10	2	74
Union	84	6	3	7	78	12	1	9
Nonunion	57	12	8	24	55	13	2	30
Wage percentiles: ²								
Lowest 10 percent	17	8	19	56	16	10	1	74
Lowest 25 percent	29	10	14	47	27	12	2	60
Second 25 percent	64	14	5	17	62	15	2	21
Third 25 percent	73	13	4	11	70	16	1	13
Highest 25 percent	81	8	3	8	77	11	1	10
Highest 10 percent	83	7	3	6	81	10	2	8
Establishment characteristics								
Goods-producing industries	72	13	4	11	70	15	2	13
Construction	56	15	6	23	43	28	1	27
Manufacturing	78	12	2	7	81	10	1	8
Service-providing industries	57	10	8	24	55	13	2	31
Trade, transportation, and utilities	64	9	9	18	57	16	1	26
Wholesale trade	76	11	4	9	70	18	1	12
Retail trade	55	8	13	23	46	18	1	35
Transportation and warehousing	73	9	3	15	73	9	2	16
Utilities	93	—	—	4	91	—	—	5

See footnotes at end of table.

Table 39. Benefit combinations: Access, private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
Information	80	8	4	9	80	—	—	12
Financial activities	80	6	4	9	77	9	1	12
Finance and insurance	86	5	3	6	84	6	1	8
Credit intermediation and related activities	90	3	4	3	88	5	1	6
Insurance carriers and related activities	82	6	3	9	79	9	1	11
Real estate and rental and leasing	60	13	6	22	52	—	—	26
Professional and business services	54	13	5	27	56	12	2	30
Professional and technical services	69	15	4	12	70	14	1	15
Administrative and waste services	31	13	6	49	33	12	3	52
Education and health services	64	11	7	18	62	13	2	23
Educational services	70	8	5	17	67	11	1	21
Junior colleges, colleges, and universities	87	3	1	9	85	4	1	9
Health care and social assistance	63	11	7	19	61	13	2	24
Leisure and hospitality	26	11	13	50	27	11	1	62
Accommodation and food services	25	11	13	50	26	11	1	62
Other services	38	14	7	40	36	16	1	47
1 to 99 workers	44	15	9	32	41	18	1	39
1 to 49 workers	39	16	9	36	37	18	2	43
50 to 99 workers	57	13	9	20	54	16	1	28
100 workers or more	78	6	5	11	76	9	2	14
100 to 499 workers	73	8	6	13	69	12	2	17
500 workers or more	84	4	4	8	84	4	1	10
Geographic areas								
New England	57	13	6	24	57	13	1	29
Middle Atlantic	62	10	6	21	54	18	1	26
East North Central	62	10	8	20	63	9	1	27
West North Central	61	7	9	23	58	10	2	30
South Atlantic	61	11	8	20	60	12	1	27
East South Central	62	12	7	19	62	11	2	25
West South Central	55	11	8	26	56	10	2	32
Mountain	60	9	6	24	55	14	2	29
Pacific	58	14	5	23	52	20	1	27

See footnotes at end of table.

Table 39. Benefit combinations: Access, private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
All workers	20	1	51	28	55	6	16	23
Worker characteristics								
Management, professional, and related	29	1	57	13	72	4	14	11
Management, business, and financial	35	(1)	59	6	81	2	13	4
Professional and related	26	1	56	17	68	4	14	14
Service	8	1	38	54	30	11	16	44
Protective service	6	1	50	43	35	7	21	37
Sales and office	18	2	54	26	59	8	13	21
Sales and related	11	3	52	34	50	11	13	26
Office and administrative support	23	1	55	21	65	5	13	17
Natural resources, construction, and maintenance	26	1	51	23	54	4	23	19
Construction, extraction, farming, fishing, and forestry	—	—	46	29	46	5	24	24
Installation, maintenance, and repair	27	1	56	16	63	2	21	14
Production, transportation, and material moving ...	25	1	52	22	56	4	21	19
Production	26	(1)	56	18	60	3	22	15
Transportation and material moving	24	1	48	27	51	5	21	23
Full time	24	(1)	61	14	67	3	19	11
Part time	7	3	16	73	16	17	8	59
Union	67	1	23	9	52	2	38	8
Nonunion	15	1	54	30	55	7	14	24
Wage percentiles: ²								
Lowest 10 percent	3	2	22	73	16	17	10	58
Lowest 25 percent	5	2	33	59	26	13	12	49
Second 25 percent	16	1	62	22	59	5	18	18
Third 25 percent	25	1	61	14	66	4	20	11
Highest 25 percent	38	1	50	10	74	3	15	8
Highest 10 percent	38	1	52	9	78	3	12	6
Establishment characteristics								
Goods-producing industries	30	1	55	14	64	3	21	12
Construction	—	—	53	28	46	5	25	23
Manufacturing	35	1	56	9	71	2	19	7
Service-providing industries	18	1	50	31	53	7	15	25
Trade, transportation, and utilities	19	3	54	25	57	7	16	20
Wholesale trade	16	1	71	12	72	3	15	9
Retail trade	12	4	51	32	50	10	14	26
Transportation and warehousing	35	—	47	—	58	3	24	15
Utilities	85	—	10	—	90	2	5	4

See footnotes at end of table.

Table 39. Benefit combinations: Access, private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
Information	48	—	39	—	77	4	10	9
Financial activities	42	1	45	13	78	4	9	9
Finance and insurance	51	1	40	9	84	3	7	6
Credit intermediation and related activities	56	1	37	6	87	4	6	3
Insurance carriers and related activities	47	(¹)	41	12	80	3	8	9
Real estate and rental and leasing	—	—	61	27	55	6	18	22
Professional and business services	—	—	54	32	53	5	15	27
Professional and technical services	—	—	74	16	68	4	16	12
Administrative and waste services	—	—	36	55	30	6	15	49
Education and health services	20	1	55	24	57	6	18	19
Educational services	—	—	62	20	64	3	14	19
Junior colleges, colleges, and universities	18	—	72	—	85	1	4	9
Health care and social assistance	21	1	54	25	56	7	18	19
Leisure and hospitality	2	1	35	62	24	13	13	50
Accommodation and food services	—	—	34	63	24	13	13	50
Other services	8	1	44	47	33	7	19	41
1 to 99 workers	9	1	50	40	41	8	18	33
1 to 49 workers	8	1	48	44	37	8	18	36
50 to 99 workers	13	1	57	28	53	8	18	21
100 workers or more	33	1	51	14	70	4	14	12
100 to 499 workers	22	2	59	17	67	5	14	14
500 workers or more	47	1	41	11	75	3	14	8
Geographic areas								
New England	—	—	50	29	53	5	18	25
Middle Atlantic	26	1	47	26	55	6	18	22
East North Central	25	1	47	27	55	7	17	21
West North Central	21	1	48	31	55	8	13	23
South Atlantic	17	1	55	27	58	7	14	21
East South Central	—	—	61	25	59	7	15	20
West South Central	17	1	49	33	53	7	14	26
Mountain	15	2	54	29	57	5	13	25
Pacific	22	1	50	27	51	5	20	24

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.