National Compensation Survey: Employee Benefits in the United States, March 2010

U.S. Department of Labor
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Overview

The National Compensation Survey (NCS) provides comprehensive measures of occupational earnings, compensation cost trends, as well as incidence and detailed provisions of employee benefit plans. This bulletin presents estimates of the incidence and key provisions of selected employee benefit plans. Estimates presented are on benefits for civilian workers–-workers in private industry and in State and local government–-by various employee and employer characteristics. For the purposes of the NCS, Federal Government, agricultural, and household workers, and the self-employed, are excluded.

Questions regarding these data and recent and historical NCS benefits data can be addressed by calling the information line at (202) 691–6199 or by e-mailing NCSInfo@bls.gov. Information is available to sensory-impaired individuals upon request, telephone: (202) 691–5200; Federal Relay Service: (800) 877–8339. Data requests may also be sent by mail to the U.S. Bureau of Labor Statistics, Division of Compensation Data Analysis and Planning, 2 Massachusetts Avenue, NE., Room 4175, Washington, DC 20212. Material in this publication is in the public domain and, with appropriate credit, may be reproduced without permission.

U. S. Bureau of Labor Statistics (BLS) field economists collected and reviewed the survey data. The Office of Compensation and Working Conditions, in cooperation with the Office of Field Operations and the Office of Technology and Survey Processing (all in the BLS National Office), designed the survey, processed the data, and prepared the survey for publication. The survey could not have been conducted without the cooperation of the many private businesses and State and local government agencies and jurisdictions that provided benefits data included in this bulletin. BLS thanks these respondents for their cooperation.

Civilian Tables

Types of Benefits

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Table 2. Retirement benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	All retirement benefits[3]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	69	55	80	31	28	92	54	37	69
Worker characteristics									
Management, professional, and related	83	74	89	46	43	93	61	46	76
Management, business, and financial	86	78	90	43	40	93	74	59	81
Professional and related	82	73	88	47	44	93	56	42	74
Teachers	86	81	95	73	69	94	31	20	64
Primary, secondary, and special education school teachers	92	89	96	86	83	97	21	12	59
Registered nurses	82	69	85	38	35	94	66	48	72
Service	49	32	66	19	18	94	36	18	50
Protective service	75	63	84	55	51	94	38	20	53
Sales and office	71	56	78	25	22	86	62	44	71
Sales and related	66	43	66	14	10	71	61	39	64
Office and administrative support	74	63	84	31	28	91	62	47	75
Natural resources, construction, and maintenance	67	55	81	32	31	97	54	38	70
Construction, extraction, farming, fishing, and forestry	65	50	78	31	31	98	48	32	66
Installation, maintenance, and repair	70	59	84	33	32	97	59	44	74
Production, transportation, and material moving	67	52	78	28	26	94	54	37	68
Production	66	52	80	25	24	96	58	41	71
Transportation and material moving	68	53	77	30	28	93	50	32	65
Full time	78	65	84	36	34	94	61	45	72
Part time	39	23	58	14	11	80	30	14	47
Union	92	87	94	82	78	96	41	29	71
Nonunion	65	49	77	21	19	90	57	39	69
Average wage within the following categories:[4]									
Lowest 25 percent	43	24	56	10	8	77	37	18	49
Lowest 10 percent	31	12	39	5	3	61	28	9	34
Second 25 percent	70	54	78	26	23	91	57	38	67
Third 25 percent	80	68	86	37	35	94	62	46	75
Highest 25 percent	88	81	92	54	51	95	64	51	79
Highest 10 percent	90	83	92	54	50	94	67	54	80
Establishment characteristics									
Goods-producing industries	73	60	83	30	28	95	65	49	75
Service-providing industries	68	55	80	31	28	92	52	36	68
Education and health services	78	67	85	46	43	93	49	33	68
Educational services	87	82	94	74	69	93	32	21	66
Elementary and secondary schools	90	87	96	85	82	96	20	11	54
Junior colleges, colleges, and universities	87	79	91	56	47	84	62	46	75
Health care and social assistance	72	56	78	25	23	92	62	42	68
Hospitals	89	78	87	50	47	93	71	51	71
Public administration	90	86	96	84	80	96	32	18	57

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits[3]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	52	37	70	12	11	90	46	30	65
1 to 49 workers	48	34	71	10	9	92	43	28	65
50 to 99 workers	65	46	70	19	17	87	56	36	65
100 workers or more	84	72	86	47	44	93	61	44	72
100 to 499 workers	79	63	80	31	28	90	64	46	71
500 workers or more	88	80	91	63	59	94	58	42	73
Geographic areas									
New England	67	55	83	31	29	94	51	37	74
Middle Atlantic	72	60	84	36	33	91	53	39	74
East North Central	69	56	81	33	30	91	55	38	68
West North Central	72	58	81	29	26	88	58	42	73
South Atlantic	70	54	76	29	26	90	60	38	63
East South Central	68	54	79	31	29	93	49	33	68
West South Central	66	52	78	26	24	95	53	36	68
Mountain	70	55	79	27	25	96	56	38	68
Pacific	66	54	82	32	31	95	49	36	72

[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 workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[3] Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or participating in at least one of these plan types.

[4] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2010

Characteristics	All retirement benefits[3]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.5	0.6	0.4	0.5	0.5	0.6	0.6	0.5	0.5
Worker characteristics									
Management, professional, and related	0.7	0.7	0.5	0.9	0.8	0.8	0.9	0.8	0.7
Management, business, and financial	1.0	1.1	0.6	1.4	1.2	0.8	1.1	1.2	1.1
Professional and related	0.8	0.8	0.6	1.0	1.0	0.9	1.1	0.9	0.9
Teachers	1.1	1.1	0.5	1.6	1.6	1.0	1.7	1.4	2.3
Primary, secondary, and special education school teachers	1.1	1.1	0.5	1.4	1.4	0.5	2.0	1.5	3.1
Registered nurses	1.5	1.7	1.4	1.9	1.8	1.4	1.9	1.9	1.7
Service	1.1	0.8	1.3	0.8	0.7	0.7	1.1	0.6	1.3
Protective service	2.9	2.8	2.1	2.9	2.8	1.1	2.7	1.6	3.3
Sales and office	0.8	0.7	0.6	0.6	0.6	1.0	0.8	0.6	0.7
Sales and related	1.1	1.0	1.1	0.9	0.7	2.5	1.2	1.0	1.2
Office and administrative support	1.0	0.9	0.6	0.8	0.7	0.8	1.0	0.9	0.7
Natural resources, construction, and maintenance	1.4	1.3	0.9	1.3	1.2	0.4	1.4	1.1	1.1
Construction, extraction, farming, fishing, and forestry	1.9	1.7	1.6	1.8	1.8	0.6	1.9	1.4	1.8
Installation, maintenance, and repair	1.9	1.7	1.0	1.7	1.6	0.6	1.8	1.6	1.2
Production, transportation, and material moving	1.2	1.2	0.9	1.1	1.1	0.6	1.1	0.9	0.9
Production	1.6	1.5	1.3	1.2	1.2	0.8	1.6	1.4	1.4
Transportation and material moving	1.8	1.7	1.2	1.7	1.5	0.9	1.5	1.2	1.3
Full time	0.6	0.6	0.4	0.6	0.6	0.6	0.6	0.5	0.5
Part time	1.1	0.7	1.3	0.6	0.5	1.5	1.0	0.6	1.4
Union	0.7	0.8	0.4	1.1	1.0	0.5	1.3	1.2	1.3
Nonunion	0.6	0.6	0.5	0.5	0.5	0.8	0.6	0.5	0.5
Average wage within the following categories:[4]									
Lowest 25 percent	1.0	0.7	1.2	0.5	0.5	2.0	1.0	0.6	1.2
Lowest 10 percent	1.4	0.9	2.3	0.5	0.5	4.7	1.4	0.8	2.3
Second 25 percent	0.9	0.9	0.7	0.8	0.7	0.8	0.9	0.7	0.8
Third 25 percent	0.9	0.8	0.5	0.7	0.7	0.8	1.0	0.8	0.7
Highest 25 percent	0.6	0.6	0.4	0.9	0.8	0.5	0.8	0.8	0.6
Highest 10 percent	0.7	0.8	0.4	1.2	1.1	0.7	1.2	1.2	0.9
Establishment characteristics									
Goods-producing industries	1.1	1.1	0.7	1.2	1.2	0.6	1.1	1.0	0.8
Service-providing industries	0.6	0.6	0.5	0.6	0.5	0.6	0.7	0.5	0.6
Education and health services	1.2	1.1	0.8	1.1	1.0	1.3	1.4	1.0	1.1
Educational services	0.8	0.9	0.5	1.1	1.2	1.4	1.5	1.1	1.9
Elementary and secondary schools	0.7	0.8	0.5	1.0	1.1	0.5	1.6	1.1	2.9
Junior colleges, colleges, and universities	1.2	1.6	1.2	2.5	1.9	5.1	2.5	1.9	2.2
Health care and social assistance	1.9	1.7	1.2	1.3	1.1	1.9	2.0	1.6	1.3
Hospitals	1.0	1.2	0.9	2.1	1.9	1.9	1.8	1.6	1.1
Public administration	1.2	1.3	0.6	1.4	1.6	0.7	2.4	1.7	4.4

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2010—Continued

Characteristics	All retirement benefits[3]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.9	0.8	0.9	0.5	0.5	1.2	0.9	0.7	0.9
1 to 49 workers	1.2	1.0	1.1	0.6	0.5	1.8	1.1	0.9	1.1
50 to 99 workers	1.8	1.5	1.5	1.1	1.0	1.8	1.9	1.5	1.8
100 workers or more	0.8	0.8	0.4	0.9	0.8	0.6	0.7	0.7	0.6
100 to 499 workers	1.0	1.0	0.7	1.0	0.9	0.8	1.1	1.0	0.7
500 workers or more	1.2	1.4	0.5	1.7	1.6	0.9	1.0	0.9	0.9
Geographic areas									
New England	3.0	2.4	1.7	1.9	1.7	1.1	2.6	1.8	1.6
Middle Atlantic	1.3	1.6	0.8	1.5	1.3	1.1	1.6	1.4	0.8
East North Central	1.4	1.2	1.2	1.3	1.2	1.3	1.4	1.2	1.5
West North Central	1.7	2.1	1.6	2.3	1.4	5.4	1.6	1.4	1.7
South Atlantic	1.1	1.1	1.0	1.0	0.8	1.1	1.3	1.0	1.2
East South Central	4.2	4.4	2.4	5.0	4.6	2.0	3.1	2.2	1.8
West South Central	1.7	1.5	1.4	1.1	1.1	0.9	1.9	1.6	1.4
Mountain	2.0	2.2	1.5	2.1	2.1	0.6	2.2	2.1	1.8
Pacific	1.6	1.6	0.9	1.0	1.0	0.6	1.7	1.6	1.2

[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 workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[3] Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or participating in at least one of these plan types.

[4] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 4. Defined benefit retirement plans: Open and frozen plans, civilian workers,[1] National Compensation Survey, March 2010

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

Characteristics	Open plans[2]	Frozen plans[3]
All workers	84	16
Worker characteristics		
Management, professional, and related	84	16
Management, business, and financial	78	22
Professional and related	85	15
Teachers	91	9
Primary, secondary, and special education school teachers	92	8
Registered nurses	85	15
Service	89	11
Protective service	90	10
Sales and office	81	19
Sales and related	68	32
Office and administrative support	84	16
Natural resources, construction, and maintenance	91	9
Construction, extraction, farming, fishing, and forestry	95	5
Installation, maintenance, and repair	86	14
Production, transportation, and material moving	80	20
Production	73	27
Transportation and material moving	86	14
Full time	84	16
Part time	87	13
Union	87	13
Nonunion	81	19
Average wage within the following categories:[4]		
Lowest 25 percent	80	20
Second 25 percent	86	14
Third 25 percent	86	14
Highest 25 percent	83	17
Highest 10 percent	80	20
Establishment characteristics		
Goods-producing industries	76	24
Service-providing industries	85	15
Education and health services	89	11
Educational services	91	9
Elementary and secondary schools	91	9
Junior colleges, colleges, and universities	92	8
Health care and social assistance	85	15
Hospitals	84	16
Public administration	89	11

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Open and frozen plans, civilian workers,[1] National Compensation Survey, March 2010—Continued

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

Characteristics	Open plans[2]	Frozen plans[3]
1 to 99 workers	86	14
1 to 49 workers	87	13
50 to 99 workers	85	15
100 workers or more	83	17
100 to 499 workers	80	20
500 workers or more	85	15
Geographic areas		
New England	76	24
Middle Atlantic	83	17
East North Central	78	22
West North Central	89	11
South Atlantic	88	12
East South Central	85	15
West South Central	84	16
Pacific	87	13

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] Plans open to new participants.

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

[4] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Open plans[2]	Frozen plans[3]
All workers	0.7	0.7
Worker characteristics		
Management, professional, and related	0.9	0.9
Management, business, and financial	1.4	1.4
Professional and related	1.0	1.0
Teachers	0.8	0.8
Primary, secondary, and special education school teachers	0.8	0.8
Registered nurses	1.8	1.8
Service	1.3	1.3
Protective service	1.6	1.6
Sales and office	1.1	1.1
Sales and related	3.2	3.2
Office and administrative support	1.2	1.2
Natural resources, construction, and maintenance	1.0	1.0
Construction, extraction, farming, fishing, and forestry	0.7	0.7
Installation, maintenance, and repair	1.6	1.6
Production, transportation, and material moving	1.4	1.4
Production	2.2	2.2
Transportation and material moving	1.6	1.6
Full time	0.7	0.7
Part time	1.5	1.5
Union	0.8	0.8
Nonunion	0.9	0.9
Average wage within the following categories:[4]		
Lowest 25 percent	3.1	3.1
Second 25 percent	0.9	0.9
Third 25 percent	0.8	0.8
Highest 25 percent	0.9	0.9
Highest 10 percent	1.2	1.2
Establishment characteristics		
Goods-producing industries	1.7	1.7
Service-providing industries	0.7	0.7
Education and health services	1.0	1.0
Educational services	0.8	0.8
Elementary and secondary schools	0.8	0.8
Junior colleges, colleges, and universities	1.7	1.7
Health care and social assistance	2.5	2.5
Hospitals	1.8	1.8
Public administration	1.5	1.5

See footnotes at end of table.

Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Open plans[2]	Frozen plans[3]
1 to 99 workers	1.2	1.2
1 to 49 workers	1.4	1.4
50 to 99 workers	2.3	2.3
100 workers or more	0.8	0.8
100 to 499 workers	1.5	1.5
500 workers or more	0.8	0.8
Geographic areas		
New England	2.8	2.8
Middle Atlantic	0.9	0.9
East North Central	1.5	1.5
West North Central	1.7	1.7
South Atlantic	1.3	1.3
East South Central	3.8	3.8
West South Central	2.3	2.3
Pacific	1.7	1.7

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] Plans open to new participants.

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

[4] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 5. Defined benefit frozen retirement plans:[1] Benefits accrual, civilian workers,[2] National Compensation Survey, March 2010

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

Characteristics	Retirement benefit accrual[3]		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	79	5	16
Worker characteristics			
Management, professional, and related	78	7	15
Management, business, and financial	69	6	25
Professional and related	83	7	10
Teachers	100	–	–
Primary, secondary, and special education school teachers	100	–	–
Registered nurses	87	–	–
Service	86	–	–
Protective service	98	–	–
Sales and office	77	3	20
Sales and related	83	3	14
Office and administrative support	75	3	22
Natural resources, construction, and maintenance	88	2	10
Construction, extraction, farming, fishing, and forestry	93	–	–
Installation, maintenance, and repair	86	3	11
Production, transportation, and material moving	75	5	20
Production	75	–	–
Transportation and material moving	76	7	17
Full time	79	5	16
Part time	82	–	–
Union	94	2	4
Nonunion	71	6	23
Average wage within the following categories:[4]			
Lowest 25 percent	76	–	–
Second 25 percent	76	3	20
Third 25 percent	77	5	17
Highest 25 percent	81	6	13
Highest 10 percent	80	7	13
Establishment characteristics			
Goods-producing industries	74	9	18
Service-providing industries	80	4	16
Education and health services	94	2	4
Educational services	99	–	–
Elementary and secondary schools	100	–	–
Junior colleges, colleges, and universities	93	–	–
Health care and social assistance	88	3	8
Hospitals	85	5	10
Public administration	100	–	–

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:[1] Benefits accrual, civilian workers,[2] National Compensation Survey, March 2010—Continued

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

Characteristics	Retirement benefit accrual[3]		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
1 to 99 workers	66	3	31
1 to 49 workers	62	–	–
50 to 99 workers	71	–	–
100 workers or more	81	5	14
100 to 499 workers	84	–	–
500 workers or more	79	6	14
Geographic areas			
New England	78	–	–
Middle Atlantic	82	–	–
East North Central	76	–	–
West North Central	74	–	–
South Atlantic	76	5	19
East South Central	74	–	–
West South Central	83	4	13
Pacific	85	–	–

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

[2] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

[4] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 5. Standard errors for defined benefit frozen retirement plans:[1] Benefits accrual, civilian workers,[2] National Compensation Survey, March 2010

Characteristics	Retirement benefit accrual[3]		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	1.4	1.1	1.3
Worker characteristics			
Management, professional, and related	2.3	2.1	1.6
Management, business, and financial	2.8	1.9	2.5
Professional and related	2.5	2.3	1.5
Teachers	0.1	–	–
Primary, secondary, and special education school teachers	0.0	–	–
Registered nurses	4.1	–	–
Service	5.2	–	–
Protective service	1.2	–	–
Sales and office	2.5	0.8	2.3
Sales and related	2.8	0.9	2.7
Office and administrative support	2.9	1.0	2.7
Natural resources, construction, and maintenance	2.6	0.8	2.5
Construction, extraction, farming, fishing, and forestry	5.4	–	–
Installation, maintenance, and repair	3.1	1.0	2.9
Production, transportation, and material moving	3.1	1.8	2.8
Production	3.9	–	–
Transportation and material moving	4.7	2.8	4.3
Full time	1.4	1.2	1.3
Part time	3.6	–	–
Union	1.5	0.8	1.3
Nonunion	1.9	1.6	1.8
Average wage within the following categories:[4]			
Lowest 25 percent	6.0	–	–
Second 25 percent	2.5	0.9	2.5
Third 25 percent	2.5	1.5	2.2
Highest 25 percent	1.9	1.7	1.3
Highest 10 percent	2.5	2.4	1.6
Establishment characteristics			
Goods-producing industries	3.1	2.4	2.4
Service-providing industries	1.5	1.3	1.5
Education and health services	1.2	0.6	0.9
Educational services	0.9	–	–
Elementary and secondary schools	0.0	–	–
Junior colleges, colleges, and universities	4.2	–	–
Health care and social assistance	3.0	1.5	2.3
Hospitals	3.2	1.9	2.5
Public administration	0.1	–	–

See footnotes at end of table.

Table 5. Standard errors for defined benefit frozen retirement plans:[1] Benefits accrual, civilian workers,[2] National Compensation Survey, March 2010—Continued

Characteristics	Retirement benefit accrual[3]		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
1 to 99 workers	4.6	1.3	4.4
1 to 49 workers	5.4	–	–
50 to 99 workers	8.3	–	–
100 workers or more	1.5	1.3	1.1
100 to 499 workers	2.4	–	–
500 workers or more	2.0	1.8	1.4
Geographic areas			
New England	6.5	–	–
Middle Atlantic	2.9	–	–
East North Central	3.9	–	–
West North Central	9.1	–	–
South Atlantic	4.1	1.6	3.3
East South Central	8.8	–	–
West South Central	2.9	1.4	2.2
Pacific	3.5	–	–

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

[2] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

[4] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, civilian workers,[2] National Compensation Survey, March 2010

(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	8	43	50
Worker characteristics			
Management, professional, and related	7	35	59
Management, business, and financial	13	39	48
Professional and related	4	32	64
Teachers	–	5	95
Primary, secondary, and special education school teachers	–	–	97
Registered nurses	–	52	–
Service	3	23	74
Protective service	–	–	88
Sales and office	15	45	40
Sales and related	15	61	23
Office and administrative support	15	38	47
Natural resources, construction, and maintenance	5	58	37
Construction, extraction, farming, fishing, and forestry	–	–	55
Installation, maintenance, and repair	5	64	31
Production, transportation, and material moving	3	68	29
Production	–	79	–
Transportation and material moving	4	50	46
Full time	7	43	50
Part time	17	33	50
Union	1	30	69
Nonunion	11	49	40
Average wage within the following categories:[3]			
Lowest 25 percent	16	41	43
Second 25 percent	9	45	46
Third 25 percent	6	44	50
Highest 25 percent	6	41	52
Highest 10 percent	7	34	59
Establishment characteristics			
Goods-producing industries	7	64	29
Service-providing industries	8	37	55
Education and health services	1	27	72
Educational services	–	9	91
Elementary and secondary schools	–	2	98
Junior colleges, colleges, and universities	–	37	63
Health care and social assistance	–	49	–
Hospitals	4	56	40
Public administration	–	–	94

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, civilian workers,[2] National Compensation Survey, March 2010—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
1 to 99 workers	9	51	40
1 to 49 workers	12	50	38
50 to 99 workers	–	52	–
100 workers or more	7	41	51
100 to 499 workers	12	46	42
500 workers or more	5	38	57
Geographic areas			
New England	–	–	57
Middle Atlantic	–	–	63
East North Central	4	44	52
South Atlantic	5	68	27
East South Central	–	50	–
West South Central	–	59	–
Pacific	17	29	55

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

[2] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, civilian workers,[2] National Compensation Survey, March 2010

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	1.0	1.8	2.0
Worker characteristics			
Management, professional, and related	1.1	2.7	2.7
Management, business, and financial	2.3	3.3	3.6
Professional and related	0.9	3.0	3.0
Teachers	–	1.6	1.6
Primary, secondary, and special education school teachers	–	–	1.8
Registered nurses	–	5.6	–
Service	1.0	3.1	3.2
Protective service	–	–	3.7
Sales and office	2.3	2.7	3.3
Sales and related	3.6	5.4	5.2
Office and administrative support	2.3	3.0	3.9
Natural resources, construction, and maintenance	1.8	5.0	4.9
Construction, extraction, farming, fishing, and forestry	–	–	7.9
Installation, maintenance, and repair	2.3	5.3	5.0
Production, transportation, and material moving	1.2	3.0	3.3
Production	–	3.0	–
Transportation and material moving	1.7	6.5	6.6
Full time	0.9	1.9	2.0
Part time	4.0	4.2	5.0
Union	0.5	2.7	2.7
Nonunion	1.3	2.2	2.4
Average wage within the following categories:[3]			
Lowest 25 percent	4.3	6.8	9.1
Second 25 percent	1.8	3.0	3.3
Third 25 percent	1.1	2.8	2.9
Highest 25 percent	1.0	2.5	2.4
Highest 10 percent	1.3	3.2	3.3
Establishment characteristics			
Goods-producing industries	1.8	3.2	3.3
Service-providing industries	1.0	2.2	2.4
Education and health services	0.5	3.8	3.8
Educational services	–	1.9	1.9
Elementary and secondary schools	–	0.9	0.9
Junior colleges, colleges, and universities	–	6.8	6.8
Health care and social assistance	–	8.9	–
Hospitals	1.7	5.0	4.6
Public administration	–	–	2.9

See footnotes at end of table.

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, civilian workers,[2] National Compensation Survey, March 2010—Continued

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	2.2	4.7	4.4
1 to 49 workers	3.5	6.2	5.7
50 to 99 workers	–	7.4	–
100 workers or more	1.1	2.0	2.2
100 to 499 workers	2.2	3.9	4.1
500 workers or more	0.9	2.1	2.3
Geographic areas			
New England	–	–	5.9
Middle Atlantic	–	–	3.5
East North Central	1.2	3.9	4.1
South Atlantic	1.9	3.6	3.8
East South Central	–	8.7	–
West South Central	–	4.5	–
Pacific	3.5	5.7	6.2

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

[2] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,[1] National Compensation Survey, March 2010

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	62	38	78	22
Worker characteristics				
Management, professional, and related	66	34	83	17
Management, business, and financial	69	31	84	16
Professional and related	65	35	82	18
Teachers	55	45	76	24
Primary, secondary, and special education school teachers	44	56	66	34
Registered nurses	64	36	84	16
Service	62	38	82	18
Protective service	69	31	80	20
Sales and office	57	43	71	29
Sales and related	49	51	57	43
Office and administrative support	61	39	79	21
Natural resources, construction, and maintenance	67	33	82	18
Construction, extraction, farming, fishing, and forestry	57	43	75	25
Installation, maintenance, and repair	74	26	86	14
Production, transportation, and material moving	63	37	79	21
Production	65	35	81	19
Transportation and material moving	61	39	76	24
Full time	63	37	79	21
Part time	57	43	72	28
Union	56	44	76	24
Nonunion	63	37	79	21
Average wage within the following categories:[2]				
Lowest 25 percent	54	46	69	31
Lowest 10 percent	60	40	81	19
Second 25 percent	59	41	74	26
Third 25 percent	65	35	81	19
Highest 25 percent	67	33	83	17
Highest 10 percent	66	34	83	17
Establishment characteristics				
Goods-producing industries	66	34	81	19
Service-providing industries	62	38	78	22
Education and health services	59	41	80	20
Educational services	55	45	75	25
Elementary and secondary schools	44	56	65	35
Junior colleges, colleges, and universities	60	40	79	21
Health care and social assistance	60	40	81	19
Hospitals	68	32	83	17
Public administration	59	41	83	17

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,[1] National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	63	37	81	19
1 to 49 workers	62	38	82	18
50 to 99 workers	64	36	80	20
100 workers or more	62	38	77	23
100 to 499 workers	58	42	72	28
500 workers or more	67	33	82	18
Geographic areas				
New England	67	33	80	20
Middle Atlantic	61	39	83	17
East North Central	58	42	76	24
West North Central	62	38	79	21
South Atlantic	62	38	77	23
East South Central	65	35	76	24
West South Central	65	35	76	24
Mountain	62	38	78	22
Pacific	65	35	80	20

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.7	0.7	0.6	0.6
Worker characteristics				
Management, professional, and related	1.2	1.2	1.0	1.0
Management, business, and financial	1.2	1.2	0.9	0.9
Professional and related	1.5	1.5	1.3	1.3
Teachers	3.3	3.3	2.8	2.8
Primary, secondary, and special education school teachers	5.5	5.5	6.2	6.2
Registered nurses	2.3	2.3	1.9	1.9
Service	1.8	1.8	1.4	1.4
Protective service	4.4	4.4	3.9	3.9
Sales and office	0.9	0.9	1.0	1.0
Sales and related	1.5	1.5	1.8	1.8
Office and administrative support	1.0	1.0	0.8	0.8
Natural resources, construction, and maintenance	1.5	1.5	1.2	1.2
Construction, extraction, farming, fishing, and forestry	2.8	2.8	2.4	2.4
Installation, maintenance, and repair	1.6	1.6	1.2	1.2
Production, transportation, and material moving	1.4	1.4	1.2	1.2
Production	1.6	1.6	1.5	1.5
Transportation and material moving	2.2	2.2	1.9	1.9
Full time	0.7	0.7	0.6	0.6
Part time	1.8	1.8	1.9	1.9
Union	2.2	2.2	2.1	2.1
Nonunion	0.7	0.7	0.6	0.6
Average wage within the following categories:[2]				
Lowest 25 percent	1.6	1.6	1.4	1.4
Lowest 10 percent	3.5	3.5	2.0	2.0
Second 25 percent	1.1	1.1	1.0	1.0
Third 25 percent	1.0	1.0	1.0	1.0
Highest 25 percent	1.1	1.1	0.8	0.8
Highest 10 percent	1.5	1.5	1.1	1.1
Establishment characteristics				
Goods-producing industries	1.2	1.2	1.1	1.1
Service-providing industries	0.8	0.8	0.7	0.7
Education and health services	1.8	1.8	1.6	1.6
Educational services	2.7	2.7	2.3	2.3
Elementary and secondary schools	5.1	5.1	5.6	5.6
Junior colleges, colleges, and universities	3.0	3.0	2.0	2.0
Health care and social assistance	2.0	2.0	1.9	1.9
Hospitals	1.8	1.8	1.4	1.4
Public administration	5.3	5.3	3.5	3.5

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	1.2	1.2	1.2	1.2
1 to 49 workers	1.5	1.5	1.5	1.5
50 to 99 workers	2.1	2.1	1.9	1.9
100 workers or more	0.9	0.9	0.7	0.7
100 to 499 workers	1.4	1.4	1.1	1.1
500 workers or more	1.1	1.1	1.0	1.0
Geographic areas				
New England	4.7	4.7	3.2	3.2
Middle Atlantic	2.0	2.0	1.7	1.7
East North Central	1.6	1.6	1.8	1.8
West North Central	2.3	2.3	2.4	2.4
South Atlantic	1.7	1.7	1.4	1.4
East South Central	2.7	2.7	2.6	2.6
West South Central	1.6	1.6	1.3	1.3
Mountain	4.4	4.4	2.0	2.0
Pacific	2.1	2.1	1.3	1.3

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Health care[3]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	74	60	81	73	55	75
Worker characteristics						
Management, professional, and related	88	75	85	88	68	78
Management, business, and financial	95	81	86	94	74	79
Professional and related	86	73	85	85	66	78
Teachers	84	73	86	84	67	80
Primary, secondary, and special education school teachers	92	79	86	92	73	80
Registered nurses	82	68	84	81	62	76
Service	51	37	73	50	34	67
Protective service	73	63	86	73	59	81
Sales and office	74	58	79	73	52	71
Sales and related	64	47	73	64	41	65
Office and administrative support	80	65	81	79	59	74
Natural resources, construction, and maintenance	79	66	84	78	62	79
Construction, extraction, farming, fishing, and forestry	73	60	83	72	58	80
Installation, maintenance, and repair	85	72	84	84	66	78
Production, transportation, and material moving	77	63	82	76	59	77
Production	82	69	85	81	65	80
Transportation and material moving	72	57	79	72	53	74
Full time	89	73	82	88	67	76
Part time	25	16	65	24	14	59
Union	94	84	90	93	78	84
Nonunion	70	55	79	70	50	72
Average wage within the following categories:[3]						
Lowest 25 percent	41	27	66	41	25	60
Lowest 10 percent	25	15	59	25	13	54
Second 25 percent	79	61	78	78	56	72
Third 25 percent	88	75	85	88	70	79
Highest 25 percent	93	81	88	92	74	80
Highest 10 percent	94	83	88	94	75	80
Establishment characteristics						
Goods-producing industries	86	73	86	85	69	81
Service-providing industries	72	58	80	71	52	73
Education and health services	81	65	81	80	60	75
Educational services	86	74	86	86	68	80
Elementary and secondary schools	88	75	85	88	69	79
Junior colleges, colleges, and universities	88	78	89	87	72	83
Health care and social assistance	77	59	77	76	54	71
Hospitals	89	77	86	88	69	78
Public administration	88	80	90	88	75	84

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Health care[3]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	60	45	76	60	43	71
1 to 49 workers	56	42	75	56	39	71
50 to 99 workers	72	55	77	71	52	73
100 workers or more	86	73	84	86	66	77
100 to 499 workers	83	67	81	82	60	74
500 workers or more	90	79	88	89	71	79
Geographic areas						
New England	72	60	83	71	52	73
Middle Atlantic	74	61	83	74	57	78
East North Central	73	59	81	73	54	75
West North Central	72	59	81	72	54	76
South Atlantic	75	58	78	75	53	71
East South Central	79	66	84	78	60	77
West South Central	71	56	78	71	51	72
Mountain	74	57	77	73	52	71
Pacific	74	64	86	74	58	79

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	47	38	80	28	22	78	72	54	75
Worker characteristics									
Management, professional, and related	59	49	83	36	28	79	86	67	78
Management, business, and financial	67	55	82	39	31	80	93	73	78
Professional and related	56	46	83	35	27	79	84	65	78
Teachers	50	42	85	32	26	82	83	66	80
Primary, secondary, and special education school teachers	55	47	85	34	29	84	90	72	80
Registered nurses	60	48	81	30	22	75	79	60	76
Service	31	23	73	19	14	71	49	33	67
Protective service	46	38	82	31	24	79	72	58	80
Sales and office	47	36	77	25	19	77	72	51	71
Sales and related	40	28	72	20	15	74	62	40	65
Office and administrative support	52	41	79	28	22	78	77	57	74
Natural resources, construction, and maintenance	46	39	85	32	26	81	76	60	79
Construction, extraction, farming, fishing, and forestry	39	33	85	28	24	85	70	56	80
Installation, maintenance, and repair	53	45	84	36	28	78	83	65	78
Production, transportation, and material moving	49	39	80	30	24	80	75	58	77
Production	51	42	83	30	24	81	79	64	80
Transportation and material moving	46	36	77	29	23	79	70	52	74
Full time	57	46	80	34	27	78	87	66	76
Part time	15	11	71	9	7	70	24	14	59
Union	71	62	87	53	45	85	91	76	84
Nonunion	43	33	77	23	18	75	68	49	72
Average wage within the following categories:[3]									
Lowest 25 percent	21	14	67	12	8	68	40	24	60
Lowest 10 percent	13	8	58	8	5	62	24	13	54
Second 25 percent	48	37	77	26	19	75	76	55	72
Third 25 percent	58	47	82	35	28	80	86	68	79
Highest 25 percent	66	56	85	43	35	81	91	73	80
Highest 10 percent	71	60	85	45	36	81	93	74	80
Establishment characteristics									
Goods-producing industries	55	47	85	34	28	83	83	67	81
Service-providing industries	46	36	79	27	21	77	70	51	73
Education and health services	49	40	81	29	22	77	79	59	75
Educational services	50	42	84	32	26	80	84	67	79
Elementary and secondary schools	50	42	85	32	26	82	86	68	78
Junior colleges, colleges, and universities	56	46	83	35	27	76	87	72	83
Health care and social assistance	48	37	78	26	19	74	74	53	71
Hospitals	70	56	79	39	29	75	87	67	77
Public administration	59	50	86	43	34	79	87	74	84

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	30	23	77	18	14	76	58	41	71
1 to 49 workers	27	21	77	16	12	77	54	38	71
50 to 99 workers	41	32	77	26	19	73	69	50	73
100 workers or more	62	50	81	37	29	79	84	64	76
100 to 499 workers	56	44	79	30	24	79	81	59	73
500 workers or more	68	56	82	43	34	79	88	70	79
Geographic areas									
New England	50	41	81	21	17	80	70	51	72
Middle Atlantic	48	39	81	33	26	81	72	56	78
East North Central	48	38	79	26	20	76	72	53	74
West North Central	46	38	82	17	14	79	71	53	76
South Atlantic	43	33	77	27	19	68	74	52	71
East South Central	45	33	74	29	22	76	77	60	78
West South Central	35	27	77	19	15	76	69	49	72
Mountain	47	38	79	28	22	81	72	50	70
Pacific	59	49	83	42	35	83	72	56	79

[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 workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[3] Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2010

Characteristics	Health care[3]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.5	0.3	0.6	0.5	0.4
Worker characteristics						
Management, professional, and related	0.6	0.6	0.4	0.6	0.6	0.5
Management, business, and financial	0.6	1.2	0.9	0.6	1.0	0.9
Professional and related	0.7	0.6	0.5	0.7	0.7	0.6
Teachers	1.1	1.1	0.8	1.1	1.1	0.8
Primary, secondary, and special education school teachers	1.5	1.1	1.0	1.5	1.1	1.0
Registered nurses	1.5	1.9	1.3	1.5	1.9	1.4
Service	1.4	1.4	1.3	1.4	1.1	1.2
Protective service	2.8	2.6	1.5	2.8	2.5	1.5
Sales and office	0.8	0.7	0.6	0.8	0.7	0.6
Sales and related	1.2	1.1	0.9	1.2	1.0	0.9
Office and administrative support	1.0	0.9	0.6	1.0	0.9	0.7
Natural resources, construction, and maintenance	1.3	1.2	0.8	1.3	1.3	0.9
Construction, extraction, farming, fishing, and forestry	1.9	1.7	1.0	1.9	1.8	1.1
Installation, maintenance, and repair	1.5	1.5	1.1	1.5	1.5	1.3
Production, transportation, and material moving	1.2	1.1	0.7	1.1	1.0	0.7
Production	1.4	1.5	0.9	1.4	1.4	0.9
Transportation and material moving	1.8	1.6	1.0	1.8	1.4	1.0
Full time	0.5	0.5	0.3	0.4	0.5	0.4
Part time	0.9	0.6	1.6	0.9	0.6	1.4
Union	0.7	0.8	0.4	0.7	0.9	0.6
Nonunion	0.7	0.6	0.4	0.6	0.5	0.4
Average wage within the following categories:[3]						
Lowest 25 percent	1.2	1.0	1.3	1.2	0.9	1.1
Lowest 10 percent	2.1	1.8	3.5	2.1	1.6	2.9
Second 25 percent	1.0	0.9	0.5	1.0	0.8	0.5
Third 25 percent	0.8	0.7	0.4	0.8	0.7	0.5
Highest 25 percent	0.5	0.5	0.4	0.5	0.5	0.5
Highest 10 percent	0.6	0.6	0.5	0.6	0.8	0.8
Establishment characteristics						
Goods-producing industries	0.8	0.8	0.5	0.8	0.8	0.6
Service-providing industries	0.7	0.6	0.4	0.6	0.5	0.5
Education and health services	1.0	0.9	0.7	1.0	1.0	0.7
Educational services	0.7	0.8	0.7	0.7	0.9	0.7
Elementary and secondary schools	0.6	0.8	0.8	0.6	0.9	0.9
Junior colleges, colleges, and universities	1.0	1.4	1.1	1.0	1.8	1.5
Health care and social assistance	1.6	1.5	1.2	1.6	1.4	1.1
Hospitals	0.7	0.9	0.7	0.8	1.1	1.0
Public administration	1.1	1.2	0.7	1.1	1.3	0.9

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2010—Continued

Characteristics	Health care[3]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.0	0.7	0.7	0.9	0.7	0.8
1 to 49 workers	1.1	0.8	0.9	1.0	0.8	0.9
50 to 99 workers	1.6	1.4	1.1	1.6	1.3	1.1
100 workers or more	0.5	0.6	0.4	0.5	0.5	0.4
100 to 499 workers	0.9	0.9	0.7	0.9	0.8	0.6
500 workers or more	0.6	0.7	0.4	0.6	0.7	0.6
Geographic areas						
New England	1.7	1.4	1.1	1.8	1.4	1.8
Middle Atlantic	2.0	1.6	0.7	1.9	1.1	1.3
East North Central	1.0	1.0	0.6	1.0	0.9	0.6
West North Central	1.9	2.0	1.1	1.8	1.9	1.1
South Atlantic	1.4	1.3	1.0	1.4	1.2	0.9
East South Central	3.4	3.3	1.8	3.6	2.1	1.9
West South Central	1.5	1.4	0.9	1.5	1.4	1.0
Mountain	2.4	2.1	1.1	2.3	2.1	1.3
Pacific	1.2	1.3	0.6	1.3	1.4	1.0

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2010—Continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.5	0.4	0.7	0.5	0.6	0.6	0.5	0.4
Worker characteristics									
Management, professional, and related	0.9	0.8	0.5	0.9	0.7	0.8	0.6	0.6	0.5
Management, business, and financial	1.3	1.4	0.9	1.4	1.0	1.6	0.6	1.1	0.9
Professional and related	0.9	0.9	0.5	1.0	0.8	0.9	0.8	0.7	0.6
Teachers	1.6	1.3	0.9	1.4	1.3	1.8	1.2	1.2	0.8
Primary, secondary, and special education school teachers	2.1	1.7	1.1	1.9	1.8	1.8	1.7	1.2	1.0
Registered nurses	2.3	2.2	1.2	1.9	1.5	1.6	1.7	1.9	1.5
Service	1.6	1.1	1.4	1.7	1.4	1.8	1.4	1.1	1.2
Protective service	2.8	2.4	1.6	2.4	2.0	2.5	2.8	2.5	1.6
Sales and office	0.9	0.7	0.7	0.8	0.6	0.8	0.8	0.7	0.6
Sales and related	1.2	1.0	1.2	0.9	0.8	1.3	1.1	1.0	1.0
Office and administrative support	1.1	0.8	0.7	0.9	0.7	1.0	1.0	0.9	0.7
Natural resources, construction, and maintenance	1.3	1.1	1.0	1.2	1.0	1.4	1.3	1.2	0.9
Construction, extraction, farming, fishing, and forestry	1.8	1.6	1.4	1.6	1.4	1.6	1.8	1.7	1.1
Installation, maintenance, and repair	1.8	1.5	1.3	1.9	1.3	1.9	1.5	1.6	1.3
Production, transportation, and material moving	1.4	1.2	0.9	0.9	0.8	1.1	1.1	1.0	0.7
Production	1.7	1.5	1.1	1.3	1.1	1.5	1.4	1.4	0.9
Transportation and material moving	1.8	1.5	1.3	1.3	1.1	1.6	1.8	1.4	1.0
Full time	0.7	0.6	0.4	0.8	0.6	0.6	0.5	0.5	0.4
Part time	0.6	0.5	1.6	0.5	0.4	1.9	0.9	0.5	1.5
Union	1.2	1.1	0.6	1.3	1.2	0.9	0.8	0.9	0.6
Nonunion	0.7	0.5	0.5	0.7	0.5	0.7	0.6	0.5	0.4
Average wage within the following categories:[3]									
Lowest 25 percent	1.2	0.7	1.4	1.2	0.9	1.6	1.1	0.9	1.2
Lowest 10 percent	2.0	1.0	3.3	1.9	1.3	3.6	2.1	1.6	3.3
Second 25 percent	1.1	0.9	0.7	1.0	0.7	0.9	1.0	0.8	0.6
Third 25 percent	0.9	0.8	0.5	1.0	0.9	0.7	0.8	0.7	0.5
Highest 25 percent	0.8	0.8	0.4	0.8	0.7	0.7	0.5	0.5	0.5
Highest 10 percent	1.2	1.1	0.6	1.2	1.0	0.9	0.7	0.8	0.8
Establishment characteristics									
Goods-producing industries	1.3	1.2	0.6	1.2	1.0	0.9	0.9	0.9	0.6
Service-providing industries	0.7	0.6	0.5	0.8	0.6	0.6	0.6	0.6	0.5
Education and health services	1.2	1.0	0.7	1.3	0.9	1.3	1.1	1.0	0.7
Educational services	1.4	1.2	0.7	1.3	1.1	1.6	0.8	0.9	0.7
Elementary and secondary schools	1.6	1.4	1.0	1.5	1.4	1.9	0.8	1.0	0.9
Junior colleges, colleges, and universities	2.7	2.5	1.0	2.9	2.5	2.7	1.0	1.8	1.5
Health care and social assistance	1.8	1.4	1.1	2.0	1.4	1.6	1.6	1.5	1.2
Hospitals	1.6	1.3	0.8	2.1	1.6	1.3	0.9	1.1	1.0
Public administration	2.3	2.1	0.9	1.9	1.6	2.2	1.2	1.4	0.9

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2010—Continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.8	0.6	0.8	0.6	0.5	0.9	0.9	0.7	0.7
1 to 49 workers	0.9	0.7	1.0	0.7	0.6	1.3	1.0	0.7	0.9
50 to 99 workers	1.6	1.3	1.3	1.3	1.2	1.7	1.6	1.3	1.1
100 workers or more	0.8	0.6	0.5	1.1	0.8	0.7	0.6	0.6	0.4
100 to 499 workers	1.2	1.0	0.8	1.2	0.9	1.1	0.9	0.8	0.6
500 workers or more	1.2	0.9	0.7	1.6	1.3	1.0	0.7	0.7	0.6
Geographic areas									
New England	1.7	1.5	1.4	2.0	1.6	2.4	1.7	1.2	1.8
Middle Atlantic	1.4	1.2	1.0	1.9	1.4	1.4	1.9	1.2	1.2
East North Central	1.3	1.1	1.0	1.2	1.0	1.1	1.0	0.9	0.7
West North Central	2.1	2.0	1.2	1.1	1.0	2.0	1.7	1.8	1.2
South Atlantic	1.1	1.0	1.1	1.3	1.0	1.8	1.4	1.3	0.9
East South Central	5.6	3.4	2.3	7.1	5.3	1.8	3.4	2.4	1.9
West South Central	2.1	1.6	1.4	1.1	1.1	2.2	1.7	1.5	1.0
Mountain	3.2	2.2	1.6	3.2	2.5	1.4	2.3	2.2	1.5
Pacific	1.4	1.2	0.7	1.2	1.1	0.9	1.1	1.2	0.9

[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 workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[3] Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 10. Health care benefits:[1] Share of premiums paid by employer and employee, civilian workers,[2] National Compensation Survey, March 2010

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	79	21	68	32
Worker characteristics				
Management, professional, and related	81	19	69	31
Management, business, and financial	79	21	69	31
Professional and related	81	19	69	31
Teachers	88	12	70	30
Primary, secondary, and special education school teachers	89	11	69	31
Registered nurses	76	24	65	35
Service	80	20	67	33
Protective service	85	15	74	26
Sales and office	76	24	65	35
Sales and related	71	29	61	39
Office and administrative support	78	22	67	33
Natural resources, construction, and maintenance	82	18	70	30
Construction, extraction, farming, fishing, and forestry	84	16	70	30
Installation, maintenance, and repair	81	19	71	29
Production, transportation, and material moving	79	21	72	28
Production	80	20	74	26
Transportation and material moving	79	21	70	30
Full time	80	20	68	32
Part time	77	23	66	34
Union	89	11	81	19
Nonunion	77	23	64	36
Average wage within the following categories:[3]				
Lowest 25 percent	76	24	61	39
Lowest 10 percent	75	25	63	37
Second 25 percent	77	23	65	35
Third 25 percent	80	20	69	31
Highest 25 percent	81	19	72	28
Highest 10 percent	81	19	73	27
Establishment characteristics				
Goods-producing industries	80	20	73	27
Service-providing industries	79	21	67	33
Education and health services	83	17	67	33
Educational services	88	12	70	30
Elementary and secondary schools	89	11	70	30
Junior colleges, colleges, and universities	84	16	70	30
Health care and social assistance	78	22	64	36
Hospitals	75	25	66	34
Public administration	88	12	76	24

See footnotes at end of table.

Table 10. Health care benefits:[1] Share of premiums paid by employer and employee, civilian workers,[2] National Compensation Survey, March 2010—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	79	21	64	36
1 to 49 workers	79	21	63	37
50 to 99 workers	79	21	65	35
100 workers or more	80	20	70	30
100 to 499 workers	78	22	68	32
500 workers or more	81	19	72	28
Geographic areas				
New England	75	25	69	31
Middle Atlantic	82	18	75	25
East North Central	80	20	73	27
West North Central	79	21	67	33
South Atlantic	77	23	62	38
East South Central	79	21	63	37
West South Central	79	21	61	39
Mountain	79	21	65	35
Pacific	82	18	70	30

[1] Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

[2] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 10. Standard errors for health care benefits:[1] Share of premiums paid by employer and employee, civilian workers,[2] National Compensation Survey, March 2010

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.4	0.4
Management, business, and financial	0.4	0.4	0.5	0.5
Professional and related	0.4	0.4	0.5	0.5
Teachers	0.5	0.5	0.8	0.8
Primary, secondary, and special education school teachers	0.6	0.6	1.0	1.0
Registered nurses	0.9	0.9	0.9	0.9
Service	0.5	0.5	0.6	0.6
Protective service	0.8	0.8	1.1	1.1
Sales and office	0.3	0.3	0.3	0.3
Sales and related	0.5	0.5	0.7	0.7
Office and administrative support	0.4	0.4	0.4	0.4
Natural resources, construction, and maintenance	0.5	0.5	0.6	0.6
Construction, extraction, farming, fishing, and forestry	0.8	0.8	1.2	1.2
Installation, maintenance, and repair	0.7	0.7	0.9	0.9
Production, transportation, and material moving	0.5	0.5	0.5	0.5
Production	0.6	0.6	0.8	0.8
Transportation and material moving	0.7	0.7	1.0	1.0
Full time	0.2	0.2	0.3	0.3
Part time	0.8	0.8	1.3	1.3
Union	0.3	0.3	0.6	0.6
Nonunion	0.2	0.2	0.3	0.3
Average wage within the following categories:[3]				
Lowest 25 percent	0.5	0.5	0.7	0.7
Lowest 10 percent	1.2	1.2	1.9	1.9
Second 25 percent	0.3	0.3	0.4	0.4
Third 25 percent	0.3	0.3	0.4	0.4
Highest 25 percent	0.3	0.3	0.3	0.3
Highest 10 percent	0.4	0.4	0.4	0.4
Establishment characteristics				
Goods-producing industries	0.4	0.4	0.5	0.5
Service-providing industries	0.2	0.2	0.3	0.3
Education and health services	0.4	0.4	0.5	0.5
Educational services	0.4	0.4	0.7	0.7
Elementary and secondary schools	0.5	0.5	0.9	0.9
Junior colleges, colleges, and universities	0.8	0.8	1.3	1.3
Health care and social assistance	0.6	0.6	0.8	0.8
Hospitals	0.6	0.6	0.7	0.7
Public administration	0.5	0.5	0.8	0.8

See footnotes at end of table.

Table 10. Standard errors for health care benefits:[1] Share of premiums paid by employer and employee, civilian workers,[2] National Compensation Survey, March 2010—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.4	0.4	0.5	0.5
1 to 49 workers	0.5	0.5	0.6	0.6
50 to 99 workers	0.8	0.8	1.0	1.0
100 workers or more	0.2	0.2	0.3	0.3
100 to 499 workers	0.4	0.4	0.4	0.4
500 workers or more	0.3	0.3	0.4	0.4
Geographic areas				
New England	0.9	0.9	0.8	0.8
Middle Atlantic	0.5	0.5	0.7	0.7
East North Central	0.5	0.5	0.7	0.7
West North Central	1.0	1.0	0.7	0.7
South Atlantic	0.4	0.4	0.6	0.6
East South Central	1.3	1.3	1.9	1.9
West South Central	0.6	0.6	0.8	0.8
Mountain	1.1	1.1	0.9	0.9
Pacific	0.5	0.5	0.6	0.6

[1] Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

[2] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,[1] National Compensation Survey, March 2010

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	82	18	70	30
Worker characteristics				
Management, professional, and related	84	16	72	28
Management, business, and financial	82	18	72	28
Professional and related	84	16	71	29
Teachers	88	12	69	31
Primary, secondary, and special education school teachers	89	11	67	33
Registered nurses	81	19	72	28
Service	82	18	68	32
Protective service	86	14	75	25
Sales and office	80	20	68	32
Sales and related	76	24	65	35
Office and administrative support	82	18	69	31
Natural resources, construction, and maintenance	83	17	70	30
Construction, extraction, farming, fishing, and forestry	85	15	70	30
Installation, maintenance, and repair	82	18	71	29
Production, transportation, and material moving	82	18	73	27
Production	81	19	74	26
Transportation and material moving	82	18	72	28
Full time	82	18	70	30
Part time	80	20	70	30
Union	89	11	82	18
Nonunion	80	20	67	33
Average wage within the following categories:[2]				
Lowest 25 percent	78	22	63	37
Lowest 10 percent	76	24	62	38
Second 25 percent	80	20	67	33
Third 25 percent	83	17	72	28
Highest 25 percent	84	16	75	25
Highest 10 percent	84	16	76	24
Establishment characteristics				
Goods-producing industries	82	18	74	26
Service-providing industries	82	18	69	31
Education and health services	85	15	69	31
Educational services	88	12	69	31
Elementary and secondary schools	89	11	68	32
Junior colleges, colleges, and universities	86	14	71	29
Health care and social assistance	82	18	69	31
Hospitals	82	18	75	25
Public administration	89	11	79	21

See footnotes at end of table.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,[1] National Compensation Survey, March 2010—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	80	20	65	35
1 to 49 workers	81	19	64	36
50 to 99 workers	80	20	66	34
100 workers or more	83	17	73	27
100 to 499 workers	81	19	71	29
500 workers or more	84	16	75	25
Geographic areas				
New England	79	21	74	26
Middle Atlantic	84	16	77	23
East North Central	82	18	76	24
West North Central	82	18	71	29
South Atlantic	80	20	65	35
East South Central	81	19	63	37
West South Central	83	17	63	37
Mountain	83	17	69	31
Pacific	83	17	71	29

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.4	0.4
Management, business, and financial	0.4	0.4	0.6	0.6
Professional and related	0.3	0.3	0.5	0.5
Teachers	0.4	0.4	1.0	1.0
Primary, secondary, and special education school teachers	0.5	0.5	1.2	1.2
Registered nurses	0.9	0.9	1.1	1.1
Service	0.6	0.6	0.8	0.8
Protective service	0.8	0.8	1.2	1.2
Sales and office	0.3	0.3	0.4	0.4
Sales and related	0.5	0.5	0.7	0.7
Office and administrative support	0.4	0.4	0.5	0.5
Natural resources, construction, and maintenance	0.5	0.5	0.7	0.7
Construction, extraction, farming, fishing, and forestry	0.8	0.8	1.2	1.2
Installation, maintenance, and repair	0.6	0.6	0.8	0.8
Production, transportation, and material moving	0.4	0.4	0.6	0.6
Production	0.6	0.6	0.7	0.7
Transportation and material moving	0.6	0.6	1.0	1.0
Full time	0.2	0.2	0.3	0.3
Part time	0.8	0.8	0.9	0.9
Union	0.3	0.3	0.5	0.5
Nonunion	0.2	0.2	0.3	0.3
Average wage within the following categories:[2]				
Lowest 25 percent	0.6	0.6	0.7	0.7
Lowest 10 percent	1.3	1.3	1.4	1.4
Second 25 percent	0.3	0.3	0.4	0.4
Third 25 percent	0.3	0.3	0.4	0.4
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.4	0.4	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.4	0.4	0.6	0.6
Service-providing industries	0.2	0.2	0.3	0.3
Education and health services	0.3	0.3	0.6	0.6
Educational services	0.4	0.4	0.9	0.9
Elementary and secondary schools	0.5	0.5	1.0	1.0
Junior colleges, colleges, and universities	0.8	0.8	2.0	2.0
Health care and social assistance	0.5	0.5	1.0	1.0
Hospitals	0.4	0.4	0.6	0.6
Public administration	0.4	0.4	0.8	0.8

See footnotes at end of table.

Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.4	0.4	0.5	0.5
1 to 49 workers	0.4	0.4	0.7	0.7
50 to 99 workers	0.7	0.7	0.9	0.9
100 workers or more	0.2	0.2	0.4	0.4
100 to 499 workers	0.3	0.3	0.5	0.5
500 workers or more	0.4	0.4	0.5	0.5
Geographic areas				
New England	0.6	0.6	0.7	0.7
Middle Atlantic	0.5	0.5	0.9	0.9
East North Central	0.5	0.5	0.7	0.7
West North Central	0.8	0.8	1.0	1.0
South Atlantic	0.4	0.4	0.6	0.6
East South Central	1.7	1.7	1.8	1.8
West South Central	0.6	0.6	0.8	0.8
Mountain	1.1	1.1	1.2	1.2
Pacific	0.4	0.4	0.6	0.6

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010

(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	$355.61	23	$441.25	77	$329.43	$96.56
Worker characteristics							
Management, professional, and related	100	376.69	24	446.44	76	355.04	94.74
Management, business, and financial	100	358.27	21	437.05	79	337.93	95.60
Professional and related	100	384.05	25	449.52	75	362.27	94.38
Teachers	100	435.66	37	472.84	63	413.68	97.32
Primary, secondary, and special education school teachers	100	451.08	40	489.71	60	425.50	98.40
Registered nurses	100	372.74	15	481.58	85	353.11	96.00
Service	100	355.78	23	461.02	77	324.76	94.99
Protective service	100	394.30	28	446.01	72	374.04	84.57
Sales and office	100	337.99	19	432.03	81	315.82	99.74
Sales and related	100	303.43	16	387.69	84	287.16	110.34
Office and administrative support	100	352.12	20	446.52	80	328.15	95.18
Natural resources, construction, and maintenance	100	340.15	35	416.76	65	299.60	100.92
Construction, extraction, farming, fishing, and forestry	100	344.18	41	420.11	59	292.26	98.19
Installation, maintenance, and repair	100	336.54	29	412.58	71	305.13	102.98
Production, transportation, and material moving	100	343.62	24	445.82	76	312.12	94.62
Production	100	335.50	21	432.15	79	309.45	92.72
Transportation and material moving	100	353.17	26	458.79	74	315.48	97.02
Full time	100	355.37	23	440.36	77	329.47	95.52
Part time	100	359.27	24	454.46	76	328.82	112.75
Union	100	442.03	42	504.63	58	396.35	90.21
Nonunion	100	330.51	18	398.00	82	315.74	97.86
Average wage within the following categories:[2]							
Lowest 25 percent	100	311.80	18	392.58	82	293.90	100.68
Lowest 10 percent	100	295.67	16	419.97	84	271.57	101.31
Second 25 percent	100	333.07	20	419.35	80	311.00	97.91
Third 25 percent	100	364.04	24	452.88	76	335.42	94.75
Highest 25 percent	100	381.78	27	457.02	73	354.16	95.34
Highest 10 percent	100	386.87	25	461.64	75	362.44	95.07
Establishment characteristics							
Goods-producing industries	100	333.59	24	416.14	76	308.01	89.25
Service-providing industries	100	360.56	23	446.98	77	334.24	98.20
Education and health services	100	394.72	25	456.86	75	373.62	94.90
Educational services	100	419.63	35	456.40	65	400.15	96.53
Elementary and secondary schools	100	435.07	41	467.27	59	412.92	100.31
Junior colleges, colleges, and universities	100	389.13	23	411.67	77	382.42	90.99
Health care and social assistance	100	371.51	17	457.73	83	354.23	93.71
Hospitals	100	373.06	12	492.22	88	356.19	89.93
Public administration	100	431.77	32	474.26	68	411.61	74.27

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010—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
1 to 99 workers	100	$332.27	29	$420.00	71	$297.25	$107.52
1 to 49 workers	100	335.52	30	422.62	70	297.44	110.03
50 to 99 workers	100	325.01	24	412.65	76	296.86	102.36
100 workers or more	100	369.02	20	458.29	80	346.06	90.91
100 to 499 workers	100	357.58	18	462.07	82	334.47	93.86
500 workers or more	100	378.41	22	455.79	78	356.08	88.35
Geographic areas							
New England	100	363.65	15	454.27	85	347.87	111.02
Middle Atlantic	100	382.85	28	471.08	72	348.43	98.58
East North Central	100	359.33	19	454.05	81	336.72	91.01
West North Central	100	349.98	24	430.81	76	324.75	95.67
South Atlantic	100	331.01	19	391.37	81	317.13	96.92
East South Central	100	338.10	22	388.73	78	324.07	92.77
West South Central	100	343.24	27	403.25	73	321.47	96.41
Pacific	100	371.86	29	481.54	71	326.07	99.02

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	$2.32	0.6	$5.11	0.6	$1.94	$0.78
Worker characteristics						
Management, professional, and related	2.99	0.9	7.07	0.9	2.58	1.22
Management, business, and financial	3.75	1.3	10.60	1.3	3.38	2.19
Professional and related	3.55	1.1	7.50	1.1	3.22	1.29
Teachers	5.62	1.7	9.38	1.7	6.73	2.85
Primary, secondary, and special education school teachers	7.18	2.0	10.85	2.0	8.85	3.40
Registered nurses	11.19	3.3	39.89	3.3	7.61	2.85
Service	6.51	1.4	15.75	1.4	4.64	2.25
Protective service	8.11	2.4	13.27	2.4	9.42	3.96
Sales and office	2.26	0.8	8.43	0.8	2.29	1.20
Sales and related	3.78	1.5	14.29	1.5	3.97	1.93
Office and administrative support	2.94	0.9	10.17	0.9	2.86	1.44
Natural resources, construction, and maintenance	4.56	1.6	8.49	1.6	5.36	2.38
Construction, extraction, farming, fishing, and forestry	6.81	2.1	11.84	2.1	6.22	3.45
Installation, maintenance, and repair	6.34	1.9	11.15	1.9	7.97	3.51
Production, transportation, and material moving	4.82	1.1	11.71	1.1	4.11	1.50
Production	5.26	1.5	10.84	1.5	5.12	1.72
Transportation and material moving	6.95	1.8	18.44	1.8	5.85	2.37
Full time	2.33	0.7	5.32	0.7	1.92	0.79
Part time	8.40	1.8	16.61	1.8	8.37	3.69
Union	5.08	1.2	8.91	1.2	3.94	2.41
Nonunion	1.86	0.7	4.36	0.7	1.94	0.74
Average wage within the following categories:[2]						
Lowest 25 percent	4.44	1.5	12.94	1.5	4.41	1.94
Lowest 10 percent	10.04	3.3	25.42	3.3	8.84	4.05
Second 25 percent	3.17	0.8	8.94	0.8	2.59	1.22
Third 25 percent	3.61	1.0	9.10	1.0	2.42	1.12
Highest 25 percent	2.84	0.8	5.76	0.8	2.63	1.22
Highest 10 percent	3.91	1.2	9.12	1.2	3.50	1.60
Establishment characteristics						
Goods-producing industries	3.78	1.1	6.69	1.1	3.83	1.45
Service-providing industries	2.53	0.7	5.97	0.7	2.17	0.91
Education and health services	3.73	1.2	8.93	1.2	3.69	1.80
Educational services	4.49	1.8	8.25	1.8	5.21	2.34
Elementary and secondary schools	6.42	1.9	9.76	1.9	7.87	3.06
Junior colleges, colleges, and universities	5.39	3.6	14.77	3.6	5.45	3.44
Health care and social assistance	5.48	1.5	19.21	1.5	4.90	2.48
Hospitals	5.81	1.4	22.97	1.4	4.02	1.77
Public administration	9.00	2.2	22.10	2.2	5.98	2.06

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
1 to 99 workers	$3.24	1.0	$6.52	1.0	$3.31	$1.57
1 to 49 workers	3.66	1.2	7.56	1.2	3.68	2.13
50 to 99 workers	5.05	1.8	10.66	1.8	5.42	1.88
100 workers or more	2.79	0.8	7.55	0.8	2.27	0.98
100 to 499 workers	3.60	1.0	10.85	1.0	3.17	1.38
500 workers or more	3.68	1.0	8.17	1.0	3.27	1.41
Geographic areas						
New England	5.96	1.8	15.25	1.8	4.91	3.75
Middle Atlantic	6.35	1.3	9.55	1.3	4.49	1.93
East North Central	6.52	1.1	14.89	1.1	5.50	2.23
West North Central	12.65	2.4	25.15	2.4	11.06	2.62
South Atlantic	3.22	1.4	7.26	1.4	3.70	1.54
East South Central	8.98	5.2	13.11	5.2	11.45	3.69
West South Central	4.62	1.8	10.31	1.8	5.64	1.99
Pacific	7.18	1.7	13.03	1.7	4.65	2.35

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2010

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[2]	Varies[3]	Flexible benefits[4]	Percent of earnings	Exists, but unknown	Other
All workers	100	77	1	11	1	([5])	10	([5])
Worker characteristics								
Management, professional, and related	100	77	1	11	2	([5])	9	([5])
Management, business, and financial	100	77	–	11	2	–	9	1
Professional and related	100	77	1	11	1	1	9	([5])
Teachers	100	81	1	10	2	–	6	–
Primary, secondary, and special education school teachers	100	80	1	9	2	–	7	–
Registered nurses	100	74	([5])	11	1	–	12	–
Service	100	78	–	9	1	([5])	11	–
Protective service	100	77	–	10	2	–	9	–
Sales and office	100	72	([5])	16	1	([5])	10	([5])
Sales and related	100	67	–	20	–	–	12	([5])
Office and administrative support	100	75	([5])	14	1	([5])	10	([5])
Natural resources, construction, and maintenance	100	83	–	7	1	–	9	1
Construction, extraction, farming, fishing, and forestry	100	83	–	6	1	–	9	–
Installation, maintenance, and repair	100	83	–	7	–	–	9	–
Production, transportation, and material moving	100	83	1	6	–	–	10	([5])
Production	100	83	–	5	–	–	10	–
Transportation and material moving	100	83	–	6	([5])	–	9	–
Full time	100	77	1	10	1	([5])	10	([5])
Part time	100	74	1	16	1	–	7	–
Union	100	77	1	9	2	1	9	1
Nonunion	100	77	([5])	11	1	([5])	10	([5])
Average wage within the following categories:[6]								
Lowest 25 percent	100	76	–	13	([5])	–	10	–
Lowest 10 percent	100	81	–	9	–	–	–	–
Second 25 percent	100	76	([5])	12	1	([5])	10	([5])
Third 25 percent	100	80	([5])	9	1	([5])	9	([5])
Highest 25 percent	100	76	–	10	2	–	10	1
Highest 10 percent	100	75	1	10	2	1	10	1
Establishment characteristics								
Goods-producing industries	100	82	–	6	([5])	–	10	([5])
Service-providing industries	100	76	([5])	12	1	([5])	10	([5])
Education and health services	100	77	1	12	2	([5])	8	([5])
Educational services	100	79	1	12	2	–	5	–
Elementary and secondary schools	100	79	1	10	2	–	7	–
Junior colleges, colleges, and universities	100	78	–	16	1	1	3	–
Health care and social assistance	100	75	–	12	1	–	10	–
Hospitals	100	75	([5])	13	1	–	10	–
Public administration	100	78	–	12	4	2	4	–

See footnotes at end of table.

Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2010—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[2]	Varies[3]	Flexible benefits[4]	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	80	–	9	1	–	10	([5])
1 to 49 workers	100	77	–	10	1	–	11	([5])
50 to 99 workers	100	84	–	6	([5])	–	9	–
100 workers or more	100	76	1	12	1	([5])	9	1
100 to 499 workers	100	78	1	11	1	–	8	–
500 workers or more	100	74	1	12	2	1	10	1
Geographic areas								
New England	100	81	–	7	1	–	11	–
Middle Atlantic	100	76	–	9	([5])	2	11	–
East North Central	100	77	([5])	12	1	–	10	–
West North Central	100	77	–	12	–	–	9	–
South Atlantic	100	80	–	10	([5])	–	9	–
East South Central	100	77	–	13	–	–	–	–
West South Central	100	74	–	13	2	–	10	–
Mountain	100	75	–	12	1	–	11	–
Pacific	100	77	–	11	3	–	8	1

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] 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.

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

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

[5] Less than 0.5 percent.

[6] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 13. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[2]	Varies[3]	Flexible benefits[4]	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.7	0.1	0.4	0.1	([5])	0.5	0.1
Worker characteristics								
Management, professional, and related	0.0	1.0	0.3	0.7	0.2	0.1	0.6	0.2
Management, business, and financial	0.0	1.2	–	1.0	0.5	–	0.8	0.3
Professional and related	0.0	1.1	0.2	0.9	0.2	0.1	0.7	0.2
Teachers	0.0	1.6	0.1	1.2	0.6	–	1.1	–
Primary, secondary, and special education school teachers	0.0	2.1	0.2	1.6	0.8	–	1.5	–
Registered nurses	0.0	2.0	([5])	1.5	0.5	–	1.6	–
Service	0.0	1.8	–	0.9	0.3	0.1	1.7	–
Protective service	0.0	2.8	–	1.9	0.8	–	2.3	–
Sales and office	0.0	0.9	0.1	0.7	0.2	([5])	0.7	0.1
Sales and related	0.0	1.6	–	1.2	–	–	1.0	0.1
Office and administrative support	0.0	1.1	0.1	0.8	0.3	0.1	0.9	0.1
Natural resources, construction, and maintenance	0.0	1.4	–	0.8	0.1	–	1.1	0.4
Construction, extraction, farming, fishing, and forestry	0.0	2.4	–	1.1	0.1	–	2.0	–
Installation, maintenance, and repair	0.0	1.7	–	0.9	–	–	1.4	–
Production, transportation, and material moving	0.0	1.1	0.3	0.6	–	–	0.9	0.2
Production	0.0	1.4	–	0.8	–	–	1.2	–
Transportation and material moving	0.0	1.5	–	0.9	0.2	–	1.1	–
Full time	0.0	0.7	0.2	0.4	0.1	([5])	0.5	0.1
Part time	0.0	2.0	0.2	1.5	0.3	–	1.1	–
Union	0.0	1.3	0.2	1.2	0.4	0.1	0.7	0.3
Nonunion	0.0	0.7	0.2	0.4	0.1	([5])	0.6	0.1
Average wage within the following categories:[6]								
Lowest 25 percent	0.0	1.6	–	0.9	0.2	–	1.3	–
Lowest 10 percent	0.0	3.7	–	1.2	–	–	–	–
Second 25 percent	0.0	1.1	0.1	0.7	0.3	0.1	0.8	0.1
Third 25 percent	0.0	0.7	0.1	0.6	0.2	([5])	0.5	0.1
Highest 25 percent	0.0	0.9	–	0.6	0.2	–	0.5	0.2
Highest 10 percent	0.0	1.1	0.3	0.7	0.2	0.1	0.7	0.3
Establishment characteristics								
Goods-producing industries	0.0	1.2	–	0.7	0.1	–	1.0	0.1
Service-providing industries	0.0	0.8	0.1	0.5	0.2	([5])	0.6	0.1
Education and health services	0.0	1.5	0.2	1.2	0.3	0.1	1.0	0.1
Educational services	0.0	1.4	0.1	1.2	0.3	–	0.8	–
Elementary and secondary schools	0.0	1.9	0.1	1.6	0.5	–	1.2	–
Junior colleges, colleges, and universities	0.0	2.2	–	2.0	0.2	0.3	0.5	–
Health care and social assistance	0.0	2.1	–	1.8	0.5	–	1.4	–
Hospitals	0.0	1.8	0.1	1.4	0.4	–	1.2	–
Public administration	0.0	2.2	–	1.6	0.9	0.3	1.1	–

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[2]	Varies[3]	Flexible benefits[4]	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	0.0	1.1	–	0.8	0.2	–	0.9	0.1
1 to 49 workers	0.0	1.4	–	1.1	0.2	–	1.2	0.1
50 to 99 workers	0.0	1.5	–	1.0	0.2	–	1.2	–
100 workers or more	0.0	0.8	0.2	0.5	0.2	0.1	0.6	0.1
100 to 499 workers	0.0	1.0	0.2	0.7	0.3	–	0.7	–
500 workers or more	0.0	1.2	0.4	0.7	0.3	0.1	1.0	0.2
Geographic areas								
New England	0.0	1.9	–	1.4	0.1	–	1.8	–
Middle Atlantic	0.0	1.5	–	0.9	0.2	0.3	0.9	–
East North Central	0.0	1.9	0.1	1.2	0.4	–	1.1	–
West North Central	0.0	1.5	–	1.3	–	–	1.4	–
South Atlantic	0.0	1.4	–	0.8	0.2	–	1.2	–
East South Central	0.0	4.5	–	1.8	–	–	–	–
West South Central	0.0	2.0	–	1.5	0.7	–	1.5	–
Mountain	0.0	2.5	–	1.9	0.1	–	2.0	–
Pacific	0.0	1.8	–	1.4	0.4	–	1.2	0.3

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] 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.

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

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

[5] Less than 0.05.

[6] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010

(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	$818.80	12	$1,071.00	88	$786.00	$376.96
Worker characteristics							
Management, professional, and related	100	864.19	10	1,111.33	90	835.80	375.65
Management, business, and financial	100	857.20	9	1,074.46	91	834.77	365.34
Professional and related	100	866.96	11	1,124.13	89	836.21	379.80
Teachers	100	841.80	13	1,144.73	87	795.03	426.30
Primary, secondary, and special education school teachers	100	840.58	14	1,209.87	86	780.56	447.85
Registered nurses	100	875.01	8	1,098.51	92	856.47	365.16
Service	100	784.09	10	1,108.30	90	747.51	393.83
Protective service	100	904.35	11	1,164.24	89	871.59	320.65
Sales and office	100	783.00	8	1,009.28	92	762.94	388.75
Sales and related	100	716.40	8	856.36	92	704.96	416.61
Office and administrative support	100	810.30	8	1,065.75	92	786.92	377.22
Natural resources, construction, and maintenance	100	789.44	20	1,092.84	80	713.04	391.45
Construction, extraction, farming, fishing, and forestry	100	769.67	25	1,083.27	75	666.55	411.74
Installation, maintenance, and repair	100	806.72	16	–	84	749.46	375.56
Production, transportation, and material moving	100	815.98	16	1,023.55	84	777.07	336.76
Production	100	821.92	14	1,034.98	86	786.78	315.22
Transportation and material moving	100	808.94	18	1,012.70	82	765.06	363.42
Full time	100	819.48	11	1,097.40	89	783.90	374.12
Part time	100	808.23	14	736.39	86	819.94	422.82
Union	100	993.25	30	1,094.41	70	949.73	318.50
Nonunion	100	768.64	6	1,038.18	94	750.92	389.49
Average wage within the following categories:[2]							
Lowest 25 percent	100	685.52	7	854.91	93	672.82	424.72
Lowest 10 percent	100	637.08	7	659.66	93	635.30	422.24
Second 25 percent	100	755.23	8	1,016.74	92	731.98	387.70
Third 25 percent	100	836.72	11	1,074.14	89	806.08	364.90
Highest 25 percent	100	900.50	16	1,125.75	84	858.38	359.39
Highest 10 percent	100	939.25	16	1,119.22	84	904.81	345.72
Establishment characteristics							
Goods-producing industries	100	819.78	16	1,020.36	84	781.00	324.48
Service-providing industries	100	818.58	10	1,088.59	90	787.05	387.97
Education and health services	100	833.52	9	1,072.13	91	809.24	412.86
Educational services	100	822.37	12	1,124.75	88	781.19	413.78
Elementary and secondary schools	100	813.85	16	1,127.01	84	755.12	447.03
Junior colleges, colleges, and universities	100	849.98	4	1,111.97	96	837.66	349.29
Health care and social assistance	100	844.21	7	980.69	93	834.55	412.02
Hospitals	100	920.43	5	1,189.65	95	905.73	311.75
Public administration	100	950.67	12	1,094.67	88	931.84	284.32

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010—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
1 to 99 workers	100	$729.83	14	$1,060.75	86	$677.56	$436.67
1 to 49 workers	100	721.91	14	1,098.27	86	659.90	446.35
50 to 99 workers	100	746.95	13	969.38	87	715.03	416.13
100 workers or more	100	868.85	10	1,078.63	90	844.73	344.62
100 to 499 workers	100	845.20	9	1,061.62	91	823.99	370.27
500 workers or more	100	888.17	11	1,089.48	89	862.17	323.07
Geographic areas							
New England	100	935.93	9	1,087.74	91	920.32	360.52
Middle Atlantic	100	935.68	21	1,090.18	79	895.83	362.24
East North Central	100	887.70	13	1,079.15	87	859.51	317.17
West North Central	100	805.94	12	984.24	88	781.52	367.95
South Atlantic	100	743.35	5	1,136.49	95	724.14	396.54
East South Central	100	678.20	5	948.32	95	663.21	411.53
West South Central	100	722.03	7	1,101.22	93	692.96	429.03
Pacific	100	831.29	16	1,059.99	84	789.02	385.28

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	$5.72	0.4	$14.37	0.4	$5.27	$3.17
Worker characteristics						
Management, professional, and related	7.61	0.7	27.61	0.7	7.27	4.84
Management, business, and financial	10.85	0.9	29.28	0.9	10.47	6.49
Professional and related	9.05	0.8	35.31	0.8	8.75	5.85
Teachers	15.03	1.0	27.18	1.0	15.52	12.21
Primary, secondary, and special education school teachers	18.85	1.2	34.46	1.2	19.39	14.24
Registered nurses	21.25	2.3	63.07	2.3	21.57	10.39
Service	13.32	1.1	33.70	1.1	12.20	7.20
Protective service	21.17	1.4	59.90	1.4	20.87	11.55
Sales and office	6.77	0.5	28.07	0.5	6.79	4.38
Sales and related	10.76	0.7	61.00	0.7	12.17	8.27
Office and administrative support	8.18	0.6	33.93	0.6	8.11	5.25
Natural resources, construction, and maintenance	12.82	1.1	30.53	1.1	12.36	6.05
Construction, extraction, farming, fishing, and forestry	20.34	1.8	38.89	1.8	19.86	11.71
Installation, maintenance, and repair	15.13	1.5	–	1.5	14.42	7.63
Production, transportation, and material moving	9.81	1.0	21.50	1.0	9.88	6.61
Production	12.62	1.3	30.83	1.3	12.76	6.41
Transportation and material moving	15.62	1.5	29.25	1.5	15.88	11.04
Full time	5.71	0.4	14.06	0.4	5.25	3.42
Part time	18.33	1.5	40.31	1.5	19.88	11.48
Union	11.33	1.1	17.72	1.1	11.61	6.43
Nonunion	5.48	0.4	24.23	0.4	5.39	3.42
Average wage within the following categories:[2]						
Lowest 25 percent	13.45	0.7	63.97	0.7	12.94	8.00
Lowest 10 percent	27.14	1.6	63.14	1.6	28.28	19.76
Second 25 percent	7.37	0.5	21.32	0.5	6.92	4.78
Third 25 percent	8.52	0.7	20.67	0.7	7.80	4.45
Highest 25 percent	7.47	0.8	22.95	0.8	7.04	4.28
Highest 10 percent	10.84	1.2	42.35	1.2	9.44	6.00
Establishment characteristics						
Goods-producing industries	10.27	0.9	18.24	0.9	11.44	5.71
Service-providing industries	6.44	0.5	17.94	0.5	6.00	3.61
Education and health services	10.80	0.7	29.37	0.7	11.01	6.88
Educational services	12.99	0.7	22.67	0.7	13.51	9.32
Elementary and secondary schools	15.76	1.0	25.11	1.0	15.65	10.26
Junior colleges, colleges, and universities	27.64	0.8	36.19	0.8	28.42	17.15
Health care and social assistance	16.79	1.2	61.87	1.2	16.90	11.39
Hospitals	15.93	0.9	75.56	0.9	14.78	5.91
Public administration	15.54	0.9	25.72	0.9	16.26	7.77

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
1 to 99 workers	$9.58	0.8	$26.97	0.8	$9.09	$5.82
1 to 49 workers	10.47	0.9	31.63	0.9	9.39	7.90
50 to 99 workers	16.20	1.5	48.57	1.5	16.95	7.88
100 workers or more	6.05	0.5	13.02	0.5	5.86	3.72
100 to 499 workers	9.11	0.6	19.72	0.6	9.18	5.79
500 workers or more	7.44	0.6	13.96	0.6	7.29	5.01
Geographic areas						
New England	16.79	1.0	93.01	1.0	14.31	12.52
Middle Atlantic	19.91	1.6	23.14	1.6	18.96	7.59
East North Central	14.56	1.0	26.16	1.0	14.40	7.82
West North Central	19.11	1.4	30.78	1.4	18.68	13.88
South Atlantic	10.60	0.7	41.37	0.7	9.83	6.76
East South Central	22.21	1.2	60.73	1.2	24.99	20.20
West South Central	15.26	0.8	79.19	0.8	14.64	7.31
Pacific	11.93	1.6	30.84	1.6	12.92	7.26

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2010

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[2]	Varies[3]	Flexible benefits[4]	Percent of earnings	Exists, but unknown	Other
All workers	100	80	([5])	9	1	([5])	9	([5])
Worker characteristics								
Management, professional, and related	100	80	–	9	1	([5])	9	–
Management, business, and financial	100	78	–	10	2	([5])	9	–
Professional and related	100	80	([5])	9	1	([5])	9	([5])
Teachers	100	84	–	7	1	([5])	7	–
Primary, secondary, and special education school teachers	100	84	([5])	7	1	–	8	–
Registered nurses	100	77	([5])	10	1	–	11	–
Service	100	80	–	8	1	([5])	10	–
Protective service	100	81	–	8	2	–	8	–
Sales and office	100	75	([5])	13	1	([5])	10	([5])
Sales and related	100	69	–	18	–	–	12	–
Office and administrative support	100	78	([5])	11	1	([5])	10	([5])
Natural resources, construction, and maintenance	100	84	–	5	([5])	–	9	1
Construction, extraction, farming, fishing, and forestry	100	82	–	5	1	–	10	–
Installation, maintenance, and repair	100	85	–	6	–	–	8	–
Production, transportation, and material moving	100	84	1	6	([5])	–	9	–
Production	100	84	–	6	([5])	–	9	–
Transportation and material moving	100	85	–	5	([5])	–	8	–
Full time	100	80	([5])	9	1	([5])	9	([5])
Part time	100	78	([5])	13	1	–	8	–
Union	100	80	1	7	1	1	9	1
Nonunion	100	79	([5])	10	1	([5])	9	([5])
Average wage within the following categories:[6]								
Lowest 25 percent	100	78	–	11	–	–	10	([5])
Lowest 10 percent	100	86	–	5	–	–	9	–
Second 25 percent	100	78	([5])	11	1	([5])	9	([5])
Third 25 percent	100	82	([5])	8	1	([5])	9	([5])
Highest 25 percent	100	79	–	9	1	1	10	–
Highest 10 percent	100	78	–	9	2	1	9	–
Establishment characteristics								
Goods-producing industries	100	83	–	6	([5])	–	10	–
Service-providing industries	100	79	([5])	10	1	([5])	9	([5])
Education and health services	100	80	–	10	1	([5])	8	–
Educational services	100	83	–	9	1	([5])	6	–
Elementary and secondary schools	100	83	([5])	7	1	–	8	–
Junior colleges, colleges, and universities	100	82	–	13	1	1	3	–
Health care and social assistance	100	78	–	11	1	–	10	([5])
Hospitals	100	77	([5])	11	1	–	10	–
Public administration	100	82	–	8	3	1	5	–

See footnotes at end of table.

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2010—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[2]	Varies[3]	Flexible benefits[4]	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	82	–	7	1	–	11	([5])
1 to 49 workers	100	80	–	8	1	–	12	([5])
50 to 99 workers	100	86	–	5	–	–	9	–
100 workers or more	100	79	1	10	1	([5])	9	([5])
100 to 499 workers	100	80	1	10	1	–	8	–
500 workers or more	100	77	–	10	1	1	9	–
Geographic areas								
New England	100	82	–	6	1	–	11	–
Middle Atlantic	100	79	–	8	([5])	2	9	–
East North Central	100	77	([5])	11	1	–	10	–
West North Central	100	79	–	10	–	–	9	–
South Atlantic	100	83	–	8	([5])	–	8	–
East South Central	100	83	–	10	–	–	6	–
West South Central	100	78	–	10	2	–	10	–
Mountain	100	74	–	11	1	–	14	–
Pacific	100	79	([5])	9	2	–	10	–

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] 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.

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

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

[5] Less than 0.5 percent.

[6] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[2]	Varies[3]	Flexible benefits[4]	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.6	0.1	0.4	0.1	([5])	0.4	([5])
Worker characteristics								
Management, professional, and related	0.0	0.9	–	0.6	0.2	([5])	0.6	–
Management, business, and financial	0.0	1.3	–	0.8	0.4	0.1	1.0	–
Professional and related	0.0	1.0	0.2	0.8	0.2	0.1	0.7	0.1
Teachers	0.0	1.4	–	0.9	0.5	0.1	1.0	–
Primary, secondary, and special education school teachers	0.0	1.8	0.1	1.1	0.6	–	1.3	–
Registered nurses	0.0	2.0	0.1	1.5	0.4	–	1.5	–
Service	0.0	1.4	–	0.8	0.3	0.1	1.2	–
Protective service	0.0	2.3	–	1.6	0.6	–	1.8	–
Sales and office	0.0	0.9	0.1	0.6	0.2	([5])	0.7	([5])
Sales and related	0.0	1.7	–	1.2	–	–	1.4	–
Office and administrative support	0.0	1.0	0.1	0.7	0.2	0.1	0.7	([5])
Natural resources, construction, and maintenance	0.0	1.2	–	0.6	0.1	–	1.0	0.4
Construction, extraction, farming, fishing, and forestry	0.0	2.2	–	0.9	0.1	–	1.9	–
Installation, maintenance, and repair	0.0	1.5	–	0.7	–	–	1.3	–
Production, transportation, and material moving	0.0	1.1	0.3	0.8	0.1	–	0.9	–
Production	0.0	1.4	–	1.2	0.1	–	1.1	–
Transportation and material moving	0.0	1.3	–	0.8	0.1	–	0.9	–
Full time	0.0	0.6	0.1	0.4	0.1	([5])	0.5	([5])
Part time	0.0	1.8	0.2	1.3	0.3	–	1.2	–
Union	0.0	1.2	0.2	1.0	0.3	0.1	0.9	0.2
Nonunion	0.0	0.7	0.1	0.4	0.1	([5])	0.5	([5])
Average wage within the following categories:[6]								
Lowest 25 percent	0.0	1.4	–	0.8	–	–	1.1	([5])
Lowest 10 percent	0.0	2.3	–	1.0	–	–	1.7	–
Second 25 percent	0.0	0.9	0.1	0.6	0.2	0.1	0.6	([5])
Third 25 percent	0.0	0.7	0.1	0.5	0.1	([5])	0.5	0.1
Highest 25 percent	0.0	0.8	–	0.6	0.2	0.1	0.6	–
Highest 10 percent	0.0	1.1	–	0.7	0.2	0.1	0.8	–
Establishment characteristics								
Goods-producing industries	0.0	1.2	–	0.8	0.1	–	1.0	–
Service-providing industries	0.0	0.7	0.1	0.5	0.2	([5])	0.5	0.1
Education and health services	0.0	1.2	–	1.0	0.2	0.1	0.8	–
Educational services	0.0	1.3	–	1.0	0.2	0.1	0.8	–
Elementary and secondary schools	0.0	1.7	0.1	1.2	0.4	–	1.2	–
Junior colleges, colleges, and universities	0.0	1.9	–	1.6	0.1	0.2	0.5	–
Health care and social assistance	0.0	2.0	–	1.6	0.4	–	1.2	0.2
Hospitals	0.0	1.7	0.1	1.5	0.3	–	1.2	–
Public administration	0.0	2.1	–	1.2	0.7	0.2	1.7	–

See footnotes at end of table.

Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[2]	Varies[3]	Flexible benefits[4]	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	0.0	1.1	–	0.7	0.1	–	0.9	0.1
1 to 49 workers	0.0	1.4	–	1.0	0.2	–	1.2	0.1
50 to 99 workers	0.0	1.4	–	0.8	–	–	1.1	–
100 workers or more	0.0	0.7	0.2	0.5	0.2	0.1	0.5	0.1
100 to 499 workers	0.0	0.9	0.2	0.7	0.2	–	0.6	–
500 workers or more	0.0	1.0	–	0.7	0.2	0.1	0.8	–
Geographic areas								
New England	0.0	1.6	–	1.3	0.1	–	1.6	–
Middle Atlantic	0.0	1.2	–	1.0	0.2	0.3	0.8	–
East North Central	0.0	2.0	0.1	1.1	0.4	–	1.3	–
West North Central	0.0	1.8	–	1.3	–	–	1.3	–
South Atlantic	0.0	1.4	–	0.7	0.1	–	1.2	–
East South Central	0.0	3.6	–	1.9	–	–	2.6	–
West South Central	0.0	1.7	–	1.2	0.6	–	1.0	–
Mountain	0.0	2.5	–	1.7	0.1	–	2.3	–
Pacific	0.0	1.6	([5])	1.2	0.3	–	0.9	–

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] 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.

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

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

[5] Less than 0.05.

[6] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,[1] National Compensation Survey, March 2010

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

Characteristics	Single coverage[2]					Family coverage[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$31.00	$51.60	$82.73	$121.33	$173.21	$117.80	$200.00	$316.33	$497.97	$713.92
Worker characteristics										
Management, professional, and related	30.00	50.00	80.13	118.47	172.40	115.00	197.82	316.24	508.16	723.93
Management, business, and financial	33.69	51.60	83.18	118.91	172.02	126.00	203.77	309.52	492.24	713.08
Professional and related	28.75	49.27	78.49	118.42	172.59	109.28	194.78	320.98	514.73	734.07
Teachers	22.04	41.42	73.92	120.34	175.18	92.08	180.00	368.54	563.00	804.44
Primary, secondary, and special education school teachers	23.82	40.66	73.53	118.15	175.18	95.00	167.77	414.65	598.40	848.80
Registered nurses	30.76	49.93	82.71	121.00	181.98	110.27	204.38	320.99	478.48	701.25
Service	26.15	49.43	80.06	125.40	166.00	114.00	206.11	357.18	519.96	725.51
Protective service	26.14	42.69	66.00	96.71	158.00	84.58	176.53	266.00	407.08	596.00
Sales and office	33.04	54.47	86.67	124.48	177.26	130.20	216.41	327.70	512.69	728.74
Sales and related	41.02	67.47	97.82	136.64	206.57	169.00	249.17	349.65	563.75	766.37
Office and administrative support	30.10	51.00	82.38	118.44	169.00	117.55	203.77	317.98	491.00	708.35
Natural resources, construction, and maintenance	30.00	54.50	85.00	128.00	190.59	124.86	208.21	325.00	512.00	714.10
Construction, extraction, farming, fishing, and forestry	25.33	52.93	84.64	132.83	198.40	131.44	218.41	344.99	538.87	740.32
Installation, maintenance, and repair	33.85	56.53	86.15	125.90	184.63	120.00	202.85	312.52	481.53	695.84
Production, transportation, and material moving	36.56	56.53	81.12	114.76	164.72	110.00	180.00	275.16	428.97	648.28
Production	35.00	54.50	79.00	112.66	154.54	109.10	168.76	255.06	390.86	582.31
Transportation and material moving	38.57	59.51	84.00	117.72	183.26	115.28	191.01	301.23	471.87	703.70
Full time	30.93	51.09	82.25	120.19	171.06	118.17	199.81	312.66	492.36	711.17
Part time	32.80	54.71	90.84	159.11	219.83	114.82	234.90	360.85	596.00	754.00
Union	24.07	43.79	68.27	103.93	161.81	75.83	137.35	234.04	395.99	654.87
Nonunion	33.36	54.21	85.35	124.48	173.46	135.00	216.65	332.25	517.00	721.79
Average wage within the following categories:[3]										
Lowest 25 percent	31.32	55.53	86.66	129.87	171.62	150.49	240.11	384.22	563.00	773.32
Lowest 10 percent	27.66	57.94	82.84	139.66	165.86	162.79	240.11	381.64	553.06	746.64
Second 25 percent	33.15	53.00	84.70	122.55	173.33	127.63	209.09	333.00	512.58	729.00
Third 25 percent	30.31	50.98	80.07	118.42	171.00	109.10	188.55	300.66	481.97	708.35
Highest 25 percent	31.00	50.00	81.23	118.88	173.55	110.97	191.58	296.03	470.56	684.12
Highest 10 percent	30.76	49.00	78.95	116.44	172.80	107.95	185.83	279.38	439.84	659.53
Establishment characteristics										
Goods-producing industries	34.66	51.06	77.65	110.39	155.22	114.54	171.59	262.73	405.29	597.95
Service-providing industries	30.47	51.64	84.00	124.48	176.00	120.74	207.98	330.04	517.00	730.02
Education and health services	24.32	45.31	75.70	118.23	175.18	100.94	196.93	354.67	550.56	797.05
Educational services	20.79	40.66	72.76	119.68	182.87	95.37	192.89	365.08	552.86	767.99
Elementary and secondary schools	20.79	39.67	75.00	125.94	190.00	92.08	183.13	434.24	593.71	815.09
Junior colleges, colleges, and universities	18.00	45.00	72.32	110.00	182.87	104.25	201.48	319.81	462.36	581.00
Health care and social assistance	28.68	46.71	78.28	117.05	169.10	110.43	198.36	348.39	545.35	860.88
Hospitals	30.05	46.53	73.66	110.00	164.00	96.00	179.09	278.83	401.06	552.92
Public administration	22.00	38.48	58.07	93.46	135.90	78.02	170.96	247.76	381.59	533.00

See footnotes at end of table.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,[1] National Compensation Survey, March 2010—Continued

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

Characteristics	Single coverage[2]					Family coverage[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	$38.06	$61.66	$95.22	$136.67	$192.66	$138.33	$235.72	$376.21	$582.65	$806.06
1 to 49 workers	38.94	62.92	96.03	140.72	208.03	133.86	233.45	384.71	611.62	841.20
50 to 99 workers	36.00	60.60	90.00	128.81	173.21	151.82	237.59	363.94	537.05	758.81
100 workers or more	29.75	49.00	76.47	111.74	161.80	109.92	185.43	289.96	446.17	635.00
100 to 499 workers	32.50	51.64	82.76	118.14	165.03	128.84	205.00	316.31	477.60	695.40
500 workers or more	25.02	45.63	72.32	106.60	156.68	97.12	173.16	267.56	421.25	581.00
Geographic areas										
New England	41.41	65.72	96.00	139.14	201.36	120.98	200.29	315.22	444.03	679.45
Middle Atlantic	33.84	52.00	80.37	125.40	181.12	107.29	187.38	290.64	457.46	755.65
East North Central	30.66	48.00	75.57	110.66	160.32	87.38	156.23	249.64	397.84	588.68
West North Central	30.25	53.99	82.14	117.83	169.50	129.99	207.84	318.94	469.64	681.42
South Atlantic	34.00	52.00	85.00	118.94	174.11	142.24	223.57	330.96	529.93	722.00
East South Central	21.67	53.00	85.63	123.00	165.03	143.64	230.00	374.34	563.00	715.02
West South Central	30.88	51.48	82.33	122.00	169.24	160.89	267.20	388.63	567.00	793.00
Mountain	23.83	45.00	78.00	112.00	170.27	114.82	205.00	311.48	487.50	711.76
Pacific	26.34	50.67	84.00	126.62	179.67	110.00	198.00	309.63	522.92	729.41

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[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 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.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Single coverage[2]					Family coverage[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$0.52	$0.95	$0.92	$1.34	$1.26	$3.55	$2.35	$4.21	$10.15	$9.49
Worker characteristics										
Management, professional, and related	0.66	0.51	1.83	2.66	1.86	5.51	4.06	7.10	12.59	14.47
Management, business, and financial	1.63	1.77	1.89	4.10	4.01	3.93	3.88	7.16	19.80	25.93
Professional and related	1.50	1.56	1.84	3.04	2.20	5.16	5.64	7.29	9.24	20.27
Teachers	2.07	2.57	2.57	4.95	4.93	6.95	12.81	26.29	13.16	34.12
Primary, secondary, and special education school teachers	3.44	1.93	6.52	7.04	2.22	5.12	17.58	34.66	16.15	58.43
Registered nurses	1.52	3.77	5.94	6.39	13.26	15.30	12.49	20.48	20.45	30.11
Service	2.77	3.18	2.73	3.59	4.53	8.33	8.98	12.10	19.08	24.62
Protective service	3.66	3.63	4.38	6.21	24.31	9.94	8.58	21.86	20.06	30.09
Sales and office	0.97	1.01	1.47	2.26	4.65	3.21	4.63	5.36	7.83	8.75
Sales and related	2.12	2.68	3.22	4.58	9.44	13.16	12.60	12.64	19.73	20.90
Office and administrative support	1.12	1.07	1.58	2.63	5.54	7.19	4.24	7.51	9.69	17.13
Natural resources, construction, and maintenance	1.72	1.59	1.69	5.16	9.47	7.28	5.64	6.65	11.21	24.40
Construction, extraction, farming, fishing, and forestry	2.65	3.45	1.69	7.25	13.05	12.00	7.01	19.79	18.99	39.65
Installation, maintenance, and repair	1.52	2.95	2.82	5.21	12.82	10.81	5.48	12.16	17.92	25.59
Production, transportation, and material moving	1.62	1.48	1.94	2.59	5.52	3.53	6.39	4.87	8.35	25.50
Production	1.68	2.65	2.80	3.09	2.28	4.73	7.47	6.17	11.85	19.83
Transportation and material moving	2.61	2.28	2.47	4.70	14.74	7.27	7.69	12.09	19.06	41.35
Full time	0.55	0.79	0.95	1.44	1.86	3.65	2.11	4.99	9.53	12.37
Part time	1.15	3.61	4.13	13.18	10.24	15.22	15.96	19.02	39.27	27.92
Union	1.21	1.29	1.96	2.01	8.49	3.28	5.78	5.74	14.23	25.54
Nonunion	0.86	0.75	0.89	1.60	1.74	3.18	4.27	4.38	4.77	10.04
Average wage within the following categories:[3]										
Lowest 25 percent	2.58	2.18	2.97	3.72	5.06	11.25	9.03	12.34	16.31	21.28
Lowest 10 percent	7.66	9.63	9.10	7.32	11.96	16.31	15.42	20.74	64.74	66.12
Second 25 percent	1.11	1.57	0.99	2.58	2.79	3.59	4.64	5.62	8.80	13.84
Third 25 percent	0.81	1.00	1.33	2.44	3.86	3.19	4.65	4.58	9.38	18.65
Highest 25 percent	0.68	0.86	1.54	2.29	1.88	2.62	3.88	5.21	12.50	15.11
Highest 10 percent	0.89	1.35	1.47	2.46	1.13	4.61	5.24	6.91	11.23	22.39
Establishment characteristics										
Goods-producing industries	0.76	2.17	1.96	2.87	3.72	4.60	4.62	6.19	7.50	18.45
Service-providing industries	0.74	1.03	0.90	1.70	2.31	5.55	3.52	4.19	5.90	8.55
Education and health services	1.49	0.87	2.09	3.35	2.40	4.82	6.15	14.40	12.34	23.62
Educational services	1.52	2.28	1.62	5.40	7.51	6.94	11.79	21.29	12.84	17.56
Elementary and secondary schools	0.77	1.68	2.49	4.18	18.54	4.97	15.16	24.84	14.75	32.39
Junior colleges, colleges, and universities	6.26	7.41	2.35	5.80	16.41	34.18	22.32	31.36	73.04	10.33
Health care and social assistance	2.15	1.72	3.34	4.11	5.05	6.28	8.01	14.44	29.72	60.84
Hospitals	2.39	1.11	2.66	5.27	7.32	4.38	6.00	7.75	12.49	24.18
Public administration	1.29	2.17	2.66	3.88	10.60	3.46	6.12	13.77	14.66	11.23

See footnotes at end of table.

Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Single coverage[2]					Family coverage[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	$2.96	$1.79	$1.66	$2.86	$7.18	$5.71	$7.53	$9.56	$10.47	$9.98
1 to 49 workers	2.66	2.83	0.92	3.33	10.69	4.34	9.29	8.11	16.39	34.53
50 to 99 workers	4.86	3.03	2.70	3.45	1.06	10.04	8.60	9.24	14.98	35.75
100 workers or more	0.81	1.21	0.97	2.48	2.21	2.49	3.71	5.32	6.89	9.63
100 to 499 workers	1.51	1.84	1.71	2.76	3.48	6.05	4.91	6.72	15.87	14.75
500 workers or more	0.89	1.12	0.95	2.51	4.61	4.83	4.79	7.06	13.67	8.90
Geographic areas										
New England	4.89	1.75	0.00	9.24	16.30	6.62	1.74	6.63	12.03	57.23
Middle Atlantic	1.22	2.18	3.26	3.03	7.28	4.55	3.74	12.79	27.60	32.33
East North Central	1.02	1.90	2.40	3.59	2.89	6.52	7.11	8.13	10.41	20.50
West North Central	3.31	2.50	4.02	5.16	5.90	17.74	9.30	19.20	30.27	44.17
South Atlantic	1.75	2.32	1.89	3.26	6.09	4.63	9.96	8.25	9.69	19.84
East South Central	4.64	4.52	2.17	7.01	4.06	16.68	14.74	43.08	10.02	71.31
West South Central	2.09	2.89	3.60	4.05	3.50	8.66	11.83	8.85	16.68	38.52
Mountain	2.12	4.37	3.59	9.14	15.30	22.16	14.08	17.13	42.30	44.12
Pacific	3.06	1.13	0.96	3.73	7.02	4.61	6.57	11.23	17.06	17.45

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[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 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.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 17. Insurance benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2010

(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	62	60	96	37	36	98	33	32	95
Worker characteristics									
Management, professional, and related	79	77	98	42	42	98	52	50	96
Management, business, and financial	85	84	98	55	54	98	61	58	96
Professional and related	76	74	98	38	37	98	49	47	96
Teachers	74	72	97	22	22	99	39	38	97
Primary, secondary, and special education school teachers	79	78	98	18	18	99	39	38	98
Registered nurses	73	71	98	35	34	99	51	49	97
Service	40	37	94	23	21	95	15	14	94
Protective service	74	71	96	25	24	98	23	22	95
Sales and office	60	58	96	36	36	98	33	31	95
Sales and related	49	45	92	29	29	97	20	18	91
Office and administrative support	67	65	97	40	40	98	40	38	95
Natural resources, construction, and maintenance	62	59	96	37	36	97	26	25	96
Construction, extraction, farming, fishing, and forestry	53	50	94	30	29	97	18	17	96
Installation, maintenance, and repair	70	68	97	44	43	98	35	33	97
Production, transportation, and material moving	65	63	97	46	45	98	28	27	95
Production	70	68	97	52	52	99	31	29	96
Transportation and material moving	60	58	96	39	39	98	25	24	94
Full time	76	74	97	43	42	98	41	39	95
Part time	16	14	90	15	15	97	7	7	93
Union	84	83	98	47	47	99	35	34	97
Nonunion	58	56	96	35	34	97	33	31	95
Average wage within the following categories:[3]									
Lowest 25 percent	30	27	91	18	17	95	9	8	93
Lowest 10 percent	16	14	88	14	13	92	4	4	96
Second 25 percent	65	63	96	37	36	97	30	29	94
Third 25 percent	75	73	97	45	44	98	42	40	95
Highest 25 percent	83	82	98	49	49	98	55	53	96
Highest 10 percent	86	85	98	51	51	99	58	56	97
Establishment characteristics									
Goods-producing industries	72	70	97	52	51	98	34	33	96
Service-providing industries	60	58	96	34	33	97	33	31	95
Education and health services	70	67	97	27	27	98	38	36	95
Educational services	77	75	98	23	22	99	40	38	96
Elementary and secondary schools	76	75	98	19	19	99	35	34	97
Junior colleges, colleges, and universities	84	80	96	30	29	98	52	50	95
Health care and social assistance	65	62	96	31	30	98	36	34	94
Hospitals	86	84	98	43	42	98	59	57	96
Public administration	82	80	98	28	27	98	31	30	96

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2010—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
1 to 99 workers	44	41	95	27	26	97	21	20	95
1 to 49 workers	39	37	95	25	24	96	19	17	94
50 to 99 workers	57	55	95	34	33	97	30	29	97
100 workers or more	78	76	97	45	44	98	44	42	95
100 to 499 workers	71	68	96	42	41	98	36	34	95
500 workers or more	86	84	98	48	48	98	51	49	96
Geographic areas									
New England	60	58	97	36	35	98	35	34	95
Middle Atlantic	60	59	99	68	67	100	30	29	97
East North Central	66	63	96	40	38	96	37	35	95
West North Central	63	62	97	28	27	98	36	35	96
South Atlantic	64	62	97	33	32	96	35	33	95
East South Central	67	65	96	29	28	96	33	32	96
West South Central	61	57	94	26	25	96	31	30	94
Mountain	62	59	96	27	26	98	34	32	93
Pacific	57	55	97	28	27	98	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] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2010

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	0.6	0.6	0.2	0.6	0.6	0.2	0.6	0.6	0.3
Worker characteristics									
Management, professional, and related	0.7	0.7	0.2	0.8	0.8	0.3	0.9	0.9	0.4
Management, business, and financial	0.9	0.9	0.2	1.4	1.4	0.5	1.3	1.2	0.4
Professional and related	0.8	0.8	0.3	1.0	0.9	0.3	1.1	1.1	0.5
Teachers	1.3	1.3	0.3	1.5	1.5	0.3	2.0	1.9	0.8
Primary, secondary, and special education school teachers	1.6	1.6	0.2	1.6	1.5	0.5	2.5	2.4	0.8
Registered nurses	1.8	1.9	0.7	2.0	2.0	0.4	2.0	1.9	0.5
Service	1.5	1.5	0.7	1.6	1.5	1.3	1.2	1.2	0.9
Protective service	1.9	1.9	1.1	2.2	2.2	0.9	1.9	1.8	1.2
Sales and office	0.8	0.8	0.3	0.7	0.7	0.2	0.7	0.7	0.4
Sales and related	1.2	1.1	0.6	1.2	1.2	0.4	0.9	0.9	1.1
Office and administrative support	1.0	1.0	0.3	0.9	0.9	0.2	1.0	0.9	0.4
Natural resources, construction, and maintenance	1.3	1.3	0.6	1.4	1.4	0.6	1.4	1.4	0.6
Construction, extraction, farming, fishing, and forestry	1.9	1.9	1.0	1.7	1.7	1.1	1.4	1.4	1.3
Installation, maintenance, and repair	1.6	1.7	0.6	1.9	1.9	0.6	2.1	2.1	0.6
Production, transportation, and material moving	1.2	1.2	0.4	1.1	1.1	0.3	0.9	0.9	0.6
Production	1.5	1.6	0.5	1.6	1.6	0.4	1.4	1.4	0.7
Transportation and material moving	1.7	1.7	0.5	1.4	1.3	0.5	1.1	1.1	1.0
Full time	0.5	0.5	0.2	0.6	0.6	0.2	0.7	0.7	0.3
Part time	0.6	0.6	1.1	1.2	1.2	1.1	0.6	0.6	1.2
Union	1.0	1.0	0.3	1.1	1.1	0.2	1.2	1.2	0.5
Nonunion	0.7	0.7	0.2	0.6	0.6	0.3	0.7	0.7	0.3
Average wage within the following categories:[3]									
Lowest 25 percent	1.2	1.2	0.9	1.0	0.9	1.1	0.9	0.9	1.2
Lowest 10 percent	2.0	2.0	2.7	1.7	1.5	2.7	1.5	1.5	2.1
Second 25 percent	1.0	1.0	0.4	0.9	0.9	0.3	0.9	0.9	0.4
Third 25 percent	0.8	0.7	0.2	0.8	0.8	0.2	0.9	0.9	0.4
Highest 25 percent	0.7	0.7	0.2	1.0	1.0	0.3	1.0	1.0	0.3
Highest 10 percent	0.9	0.9	0.2	1.5	1.5	0.4	1.5	1.5	0.4
Establishment characteristics									
Goods-producing industries	1.1	1.0	0.3	1.2	1.2	0.3	1.3	1.3	0.5
Service-providing industries	0.7	0.7	0.2	0.7	0.7	0.3	0.7	0.7	0.3
Education and health services	1.2	1.1	0.5	1.0	0.9	0.3	1.2	1.1	0.6
Educational services	1.0	1.0	0.5	1.3	1.3	0.3	1.7	1.6	0.8
Elementary and secondary schools	1.2	1.2	0.2	1.5	1.5	0.3	1.9	1.9	1.0
Junior colleges, colleges, and universities	1.3	1.4	1.4	2.3	2.2	0.5	3.4	3.3	0.9
Health care and social assistance	1.7	1.7	0.7	1.5	1.5	0.5	1.5	1.4	0.8
Hospitals	0.9	0.9	0.3	1.7	1.7	0.5	1.9	1.7	0.6
Public administration	1.9	1.9	0.5	1.8	1.7	0.5	1.7	1.6	0.8

See footnotes at end of table.

Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2010—Continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.9	0.8	0.4	0.9	0.8	0.5	0.8	0.8	0.4
1 to 49 workers	1.0	1.0	0.4	0.9	0.8	0.6	0.8	0.8	0.6
50 to 99 workers	1.7	1.6	0.9	1.8	1.8	0.9	1.9	1.9	0.4
100 workers or more	0.6	0.6	0.2	0.9	0.9	0.2	0.8	0.8	0.3
100 to 499 workers	1.1	1.1	0.3	1.2	1.2	0.3	1.1	1.1	0.5
500 workers or more	0.7	0.7	0.3	1.1	1.1	0.3	1.1	1.1	0.5
Geographic areas									
New England	1.1	1.1	0.5	1.5	1.6	0.7	2.3	2.4	0.8
Middle Atlantic	1.6	1.6	0.3	2.3	2.3	0.1	1.7	1.7	0.8
East North Central	1.0	1.0	0.6	1.0	1.0	0.6	1.4	1.3	0.8
West North Central	2.4	2.6	0.8	2.0	2.0	0.3	3.2	3.2	0.7
South Atlantic	1.4	1.3	0.4	1.6	1.5	1.0	1.5	1.4	0.5
East South Central	5.1	5.1	1.2	4.4	4.2	0.8	4.6	4.6	1.0
West South Central	1.2	1.2	1.0	1.4	1.4	1.3	1.8	1.7	0.7
Mountain	2.1	2.4	1.1	1.2	1.2	0.5	2.0	1.9	1.4
Pacific	1.4	1.4	0.2	1.4	1.4	0.5	1.3	1.2	0.7

[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 workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 18. Life insurance plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	6	94
Worker characteristics		
Management, professional, and related	6	94
Management, business, and financial	4	96
Professional and related	6	94
Teachers	9	91
Primary, secondary, and special education school teachers	9	91
Registered nurses	4	96
Service	10	90
Protective service	10	90
Sales and office	6	94
Sales and related	8	92
Office and administrative support	5	95
Natural resources, construction, and maintenance	8	92
Construction, extraction, farming, fishing, and forestry	10	90
Installation, maintenance, and repair	6	94
Production, transportation, and material moving	5	95
Production	5	95
Transportation and material moving	5	95
Full time	7	93
Part time	4	96
Union	6	94
Nonunion	7	93
Average wage within the following categories:[2]		
Lowest 25 percent	10	90
Lowest 10 percent	16	84
Second 25 percent	6	94
Third 25 percent	6	94
Highest 25 percent	5	95
Highest 10 percent	6	94
Establishment characteristics		
Goods-producing industries	5	95
Service-providing industries	7	93
Education and health services	6	94
Educational services	9	91
Elementary and secondary schools	9	91
Health care and social assistance	4	96
Hospitals	3	97
Public administration	11	89

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	6	94
1 to 49 workers	6	94
50 to 99 workers	7	93
100 workers or more	6	94
100 to 499 workers	6	94
500 workers or more	7	93
Geographic areas		
New England	9	91
Middle Atlantic	4	96
East North Central	7	93
West North Central	4	96
South Atlantic	7	93
East South Central	15	85
West South Central	6	94
Mountain	7	93
Pacific	4	96

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 18. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.5	0.5
Management, business, and financial	0.5	0.5
Professional and related	0.6	0.6
Teachers	1.2	1.2
Primary, secondary, and special education school teachers	1.0	1.0
Registered nurses	0.9	0.9
Service	1.2	1.2
Protective service	1.6	1.6
Sales and office	0.6	0.6
Sales and related	0.9	0.9
Office and administrative support	0.7	0.7
Natural resources, construction, and maintenance	0.8	0.8
Construction, extraction, farming, fishing, and forestry	1.7	1.7
Installation, maintenance, and repair	0.9	0.9
Production, transportation, and material moving	0.5	0.5
Production	0.7	0.7
Transportation and material moving	0.6	0.6
Full time	0.4	0.4
Part time	0.6	0.6
Union	0.6	0.6
Nonunion	0.5	0.5
Average wage within the following categories:[2]		
Lowest 25 percent	1.3	1.3
Lowest 10 percent	3.0	3.0
Second 25 percent	0.5	0.5
Third 25 percent	0.5	0.5
Highest 25 percent	0.4	0.4
Highest 10 percent	0.6	0.6
Establishment characteristics		
Goods-producing industries	0.6	0.6
Service-providing industries	0.5	0.5
Education and health services	0.9	0.9
Educational services	1.7	1.7
Elementary and secondary schools	1.3	1.3
Health care and social assistance	0.7	0.7
Hospitals	0.7	0.7
Public administration	1.7	1.7

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	0.5	0.5
1 to 49 workers	0.7	0.7
50 to 99 workers	1.1	1.1
100 workers or more	0.6	0.6
100 to 499 workers	0.6	0.6
500 workers or more	0.9	0.9
Geographic areas		
New England	1.6	1.6
Middle Atlantic	0.5	0.5
East North Central	0.9	0.9
West North Central	0.4	0.4
South Atlantic	1.0	1.0
East South Central	4.3	4.3
West South Central	0.8	0.8
Mountain	1.6	1.6
Pacific	0.6	0.6

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 19. Life insurance plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2010

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	54	2	40	3	1
Worker characteristics					
Management, professional, and related	60	3	34	2	1
Management, business, and financial	67	3	26	2	2
Professional and related	57	3	37	3	1
Teachers	37	2	55	5	1
Primary, secondary, and special education school teachers	32	1	61	6	1
Registered nurses	67	–	29	2	–
Service	45	1	48	4	1
Protective service	38	2	53	5	2
Sales and office	62	2	33	2	1
Sales and related	61	2	35	1	1
Office and administrative support	63	2	32	2	1
Natural resources, construction, and maintenance	37	1	57	4	1
Construction, extraction, farming, fishing, and forestry	21	1	72	5	1
Installation, maintenance, and repair	49	1	46	3	1
Production, transportation, and material moving	43	1	49	5	1
Production	42	1	50	5	1
Transportation and material moving	44	1	48	5	1
Full time	54	2	39	3	1
Part time	49	1	46	2	2
Union	36	1	54	8	1
Nonunion	59	2	36	2	1
Average wage within the following categories:[2]					
Lowest 25 percent	47	1	48	3	([3])
Lowest 10 percent	42	–	51	6	–
Second 25 percent	52	2	43	2	1
Third 25 percent	54	2	40	3	1
Highest 25 percent	58	3	34	4	1
Highest 10 percent	60	4	33	2	1
Establishment characteristics					
Goods-producing industries	42	2	50	4	1
Service-providing industries	56	2	38	3	1
Education and health services	51	2	43	3	1
Educational services	40	2	52	5	1
Elementary and secondary schools	31	1	62	5	1
Junior colleges, colleges, and universities	57	4	32	4	2
Health care and social assistance	61	2	34	2	1
Hospitals	76	2	19	–	–
Public administration	39	3	49	6	2

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2010—Continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	44	2	51	2	1
1 to 49 workers	43	2	52	2	1
50 to 99 workers	46	1	50	3	1
100 workers or more	59	2	34	4	1
100 to 499 workers	59	2	37	2	1
500 workers or more	59	3	32	5	1
Geographic areas					
New England	58	3	34	3	1
Middle Atlantic	57	2	36	5	1
East North Central	50	2	43	4	([3])
West North Central	52	2	42	3	([3])
South Atlantic	61	2	33	3	2
East South Central	55	–	36	6	–
West South Central	53	2	42	2	2
Mountain	49	1	48	–	–
Pacific	48	3	46	2	1

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 19. Standard errors for life insurance plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	0.7	0.2	0.7	0.2	0.1
Worker characteristics					
Management, professional, and related	1.0	0.3	0.9	0.3	0.2
Management, business, and financial	1.1	0.5	1.1	0.3	0.4
Professional and related	1.2	0.3	1.2	0.3	0.2
Teachers	1.9	0.5	1.9	0.9	0.2
Primary, secondary, and special education school teachers	2.3	0.5	2.3	1.1	0.2
Registered nurses	2.9	–	2.8	0.5	–
Service	1.9	0.3	2.0	0.7	0.2
Protective service	2.9	0.6	3.2	1.2	0.6
Sales and office	0.9	0.3	0.9	0.3	0.2
Sales and related	1.5	0.5	1.5	0.4	0.3
Office and administrative support	1.0	0.3	0.9	0.3	0.2
Natural resources, construction, and maintenance	1.5	0.2	1.5	0.5	0.3
Construction, extraction, farming, fishing, and forestry	1.6	0.3	1.7	1.0	0.5
Installation, maintenance, and repair	2.0	0.2	2.1	0.6	0.2
Production, transportation, and material moving	1.6	0.3	1.6	0.6	0.3
Production	1.9	0.3	1.9	0.7	0.5
Transportation and material moving	2.1	0.7	2.2	0.7	0.3
Full time	0.7	0.2	0.7	0.2	0.1
Part time	1.9	0.2	1.9	0.4	0.5
Union	1.3	0.3	1.2	0.5	0.2
Nonunion	0.8	0.2	0.8	0.2	0.2
Average wage within the following categories:[2]					
Lowest 25 percent	2.0	0.2	2.2	0.7	0.2
Lowest 10 percent	5.6	–	6.4	2.0	–
Second 25 percent	1.1	0.3	1.1	0.3	0.1
Third 25 percent	1.1	0.2	1.0	0.3	0.2
Highest 25 percent	0.9	0.3	0.8	0.3	0.2
Highest 10 percent	1.3	0.5	1.2	0.3	0.3
Establishment characteristics					
Goods-producing industries	1.5	0.3	1.4	0.5	0.3
Service-providing industries	0.8	0.2	0.8	0.2	0.1
Education and health services	1.4	0.4	1.3	0.5	0.2
Educational services	2.1	0.5	2.0	0.9	0.2
Elementary and secondary schools	2.1	0.3	2.1	1.2	0.2
Junior colleges, colleges, and universities	4.1	1.5	3.8	0.9	0.5
Health care and social assistance	1.7	0.7	1.7	0.3	0.3
Hospitals	2.0	0.7	1.8	–	–
Public administration	2.9	0.5	2.7	0.6	0.6

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	1.3	0.2	1.3	0.3	0.2
1 to 49 workers	1.6	0.3	1.5	0.4	0.3
50 to 99 workers	2.2	0.3	2.3	0.6	0.3
100 workers or more	0.9	0.3	0.8	0.3	0.2
100 to 499 workers	1.3	0.3	1.3	0.3	0.2
500 workers or more	1.2	0.4	1.1	0.4	0.2
Geographic areas					
New England	2.2	0.9	2.5	1.0	0.6
Middle Atlantic	2.0	0.4	2.0	0.3	0.5
East North Central	1.6	0.5	1.6	0.6	0.1
West North Central	3.0	0.5	2.8	0.6	0.2
South Atlantic	1.8	0.3	1.5	0.6	0.4
East South Central	4.2	–	4.5	1.4	–
West South Central	2.3	0.4	1.9	0.5	0.4
Mountain	2.1	0.3	2.2	–	–
Pacific	1.7	0.8	1.8	0.6	0.2

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,[1] National Compensation Survey, March 2010

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

Characteristics	Multiple of annual earnings amounts[2]					Mean multiple of annual earnings	Median multiple of annual 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	58	14	23	4	1.4	1.0
Worker characteristics							
Management, professional, and related	1	55	15	25	5	1.4	1.0
Management, business, and financial	1	53	15	26	6	1.4	1.0
Professional and related	1	56	15	25	4	1.4	1.0
Teachers	–	47	23	27	–	1.4	1.5
Primary, secondary, and special education school teachers	–	48	25	25	2	1.4	–
Registered nurses	–	69	12	14	–	1.3	1.0
Service	1	59	18	19	3	1.3	1.0
Protective service	–	52	20	19	9	1.5	–
Sales and office	([3])	64	11	21	4	1.3	1.0
Sales and related	–	73	9	16	–	1.2	1.0
Office and administrative support	([3])	60	12	23	5	1.4	1.0
Natural resources, construction, and maintenance	2	60	12	23	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	54	12	31	–	1.4	1.0
Installation, maintenance, and repair	2	62	13	20	3	1.3	1.0
Production, transportation, and material moving	1	58	17	22	2	1.3	1.0
Production	1	52	17	28	2	1.4	1.0
Transportation and material moving	1	64	18	16	1	1.3	1.0
Full time	1	58	14	23	4	1.4	1.0
Part time	1	69	9	16	5	1.3	1.0
Union	1	61	17	17	4	1.3	1.0
Nonunion	1	58	14	24	4	1.4	1.0
Average wage within the following categories:[4]							
Lowest 25 percent	–	66	15	17	–	1.3	1.0
Lowest 10 percent	–	56	–	–	–	1.4	1.0
Second 25 percent	1	62	14	21	3	1.3	1.0
Third 25 percent	1	58	14	22	4	1.4	1.0
Highest 25 percent	1	55	14	26	4	1.4	1.0
Highest 10 percent	1	49	15	29	5	1.5	–
Establishment characteristics							
Goods-producing industries	1	48	17	29	6	1.4	–
Service-providing industries	1	60	14	22	3	1.4	1.0
Education and health services	1	60	16	20	2	1.3	1.0
Educational services	1	46	22	29	3	1.4	1.5
Elementary and secondary schools	–	43	26	29	1	1.4	1.5
Junior colleges, colleges, and universities	3	47	16	29	4	1.4	–
Health care and social assistance	2	68	13	16	2	1.3	1.0
Hospitals	2	72	12	13	1	1.2	1.0
Public administration	–	53	24	17	–	1.4	1.0

See footnotes at end of table.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,[1] National Compensation Survey, March 2010—Continued

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

Characteristics	Multiple of annual earnings amounts[2]					Mean multiple of annual earnings	Median multiple of annual 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		
1 to 99 workers	1	57	13	23	6	1.4	1.0
1 to 49 workers	1	57	13	23	6	1.4	1.0
50 to 99 workers	1	58	14	23	5	1.4	1.0
100 workers or more	1	59	14	23	3	1.4	1.0
100 to 499 workers	–	61	14	21	–	1.3	1.0
500 workers or more	1	57	15	24	3	1.4	1.0
Geographic areas							
New England	2	63	12	18	4	1.3	1.0
Middle Atlantic	3	54	20	18	5	1.4	1.0
East North Central	–	57	14	25	–	1.4	1.0
West North Central	–	55	15	23	–	1.4	1.0
South Atlantic	([3])	60	13	23	3	1.4	1.0
East South Central	–	49	18	31	2	1.4	–
West South Central	–	59	12	26	–	1.4	1.0
Mountain	–	68	12	17	–	1.3	1.0
Pacific	1	61	11	23	4	1.3	1.0

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

[3] Less than 0.5 percent.

[4] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Multiple of annual earnings amounts[2]					Mean multiple of annual earnings	Median multiple of annual 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	0.1	0.9	0.7	0.9	0.3	([3])	0.0
Worker characteristics							
Management, professional, and related	0.2	1.4	0.9	1.3	0.4	([3])	0.0
Management, business, and financial	0.1	1.6	1.7	1.3	0.6	([3])	0.0
Professional and related	0.3	1.7	1.0	1.7	0.5	([3])	0.0
Teachers	–	3.7	2.3	4.0	–	([3])	0.2
Primary, secondary, and special education school teachers	–	4.4	3.0	3.9	0.4	([3])	–
Registered nurses	–	3.3	1.8	2.3	–	([3])	0.0
Service	0.3	2.2	2.8	2.5	0.6	([3])	0.0
Protective service	–	4.9	3.7	4.0	2.4	0.1	–
Sales and office	0.1	1.0	0.7	0.9	0.4	([3])	0.0
Sales and related	–	1.8	1.1	1.6	–	([3])	0.0
Office and administrative support	0.1	1.3	1.0	1.1	0.5	([3])	0.0
Natural resources, construction, and maintenance	0.6	2.3	1.7	1.9	0.8	([3])	0.0
Construction, extraction, farming, fishing, and forestry	–	4.4	2.7	3.6	–	([3])	0.0
Installation, maintenance, and repair	0.6	2.6	2.0	2.1	1.0	([3])	0.0
Production, transportation, and material moving	0.3	1.9	1.4	1.5	0.4	([3])	0.0
Production	0.4	2.7	1.8	2.3	0.7	([3])	([3])
Transportation and material moving	0.3	2.4	2.0	1.5	0.4	([3])	0.0
Full time	0.1	0.9	0.8	0.9	0.2	([3])	0.0
Part time	0.3	3.2	1.9	2.4	2.0	([3])	0.0
Union	0.3	2.0	1.5	1.8	0.6	([3])	0.0
Nonunion	0.1	1.0	0.8	1.0	0.3	([3])	0.0
Average wage within the following categories:[4]							
Lowest 25 percent	–	2.8	2.8	2.6	–	([3])	0.0
Lowest 10 percent	–	6.8	–	–	–	0.1	0.1
Second 25 percent	0.2	1.3	1.1	1.2	0.3	([3])	0.0
Third 25 percent	0.3	1.4	0.9	1.3	0.6	([3])	0.0
Highest 25 percent	0.1	1.1	0.8	1.0	0.3	([3])	0.0
Highest 10 percent	0.2	1.5	1.1	1.4	0.4	([3])	–
Establishment characteristics							
Goods-producing industries	0.3	2.2	1.8	1.6	0.6	([3])	–
Service-providing industries	0.1	1.0	0.8	1.0	0.3	([3])	0.0
Education and health services	0.4	2.5	1.6	2.5	0.5	([3])	0.0
Educational services	0.3	3.7	2.1	4.7	0.3	([3])	0.2
Elementary and secondary schools	–	3.5	2.7	3.9	0.3	([3])	0.1
Junior colleges, colleges, and universities	0.6	5.8	2.5	7.9	0.6	0.1	–
Health care and social assistance	0.6	2.8	2.2	2.1	0.7	([3])	0.0
Hospitals	0.6	2.7	1.6	2.3	0.4	([3])	0.0
Public administration	–	4.4	3.3	2.9	–	([3])	0.2

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Multiple of annual earnings amounts[2]					Mean multiple of annual earnings	Median multiple of annual 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		
1 to 99 workers	0.2	1.9	1.0	1.5	0.7	([3])	0.0
1 to 49 workers	0.3	2.2	1.3	1.9	0.9	([3])	0.0
50 to 99 workers	0.3	3.0	1.8	2.7	1.0	([3])	0.0
100 workers or more	0.2	1.2	0.9	1.1	0.3	([3])	0.0
100 to 499 workers	–	1.8	1.3	1.3	–	([3])	0.0
500 workers or more	0.2	1.7	1.2	1.7	0.3	([3])	0.0
Geographic areas							
New England	0.5	2.1	1.3	2.3	0.4	([3])	0.0
Middle Atlantic	0.6	2.2	2.4	1.6	0.8	([3])	0.0
East North Central	–	2.2	1.0	1.9	–	([3])	0.0
West North Central	–	3.8	2.7	4.8	–	([3])	0.0
South Atlantic	([3])	1.9	2.0	1.6	0.5	([3])	0.0
East South Central	–	6.5	5.0	8.9	1.0	0.1	–
West South Central	–	1.6	1.5	1.5	–	([3])	0.0
Mountain	–	2.6	2.6	2.0	–	([3])	0.0
Pacific	0.4	1.6	0.9	1.9	0.5	([3])	0.0

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

[3] Less than 0.05.

[4] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] civilian workers,[2] National Compensation Survey, March 2010

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

Characteristics	Flat dollar amounts[3]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$5,000	$10,000	$16,000	$28,000	$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	50,000	50,000
Management, business, and financial	10,000	10,000	20,000	50,000	50,000
Professional and related	5,000	10,000	20,000	50,000	50,000
Teachers:					
Primary, secondary, and special education school teachers	10,000	10,000	20,000	50,000	50,000
Registered nurses	5,000	10,000	15,000	35,000	50,000
Service	5,000	10,000	15,000	25,000	45,000
Protective service	5,000	5,000	10,000	25,000	45,000
Sales and office	6,000	10,000	15,000	25,000	50,000
Sales and related	5,000	10,000	15,000	25,000	50,000
Office and administrative support	8,000	10,000	20,000	30,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	15,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	9,000	10,000	20,000	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	50,000
Production	10,000	10,000	20,000	25,000	50,000
Transportation and material moving	7,500	10,000	15,000	25,000	50,000
Full time	7,500	10,000	20,000	30,000	50,000
Part time	5,000	5,000	10,000	20,000	50,000
Union	5,000	10,000	20,000	40,000	50,000
Nonunion	10,000	10,000	15,000	25,000	50,000
Average wage within the following categories:[4]					
Second 25 percent	10,000	10,000	15,000	25,000	50,000
Third 25 percent	5,000	10,000	20,000	30,000	50,000
Highest 25 percent	5,000	10,000	24,000	50,000	50,000
Highest 10 percent	6,000	15,000	25,000	50,000	50,000
Establishment characteristics					
Goods-producing industries	10,000	10,000	20,000	25,000	50,000
Service-providing industries	5,000	10,000	15,000	30,000	50,000
Education and health services	5,000	10,000	20,000	40,000	50,000
Educational services	5,000	10,000	20,000	45,000	50,000
Health care and social assistance	5,000	10,000	15,000	25,000	50,000
Hospitals	5,000	10,000	15,000	25,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] civilian workers,[2] National Compensation Survey, March 2010—Continued

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

Characteristics	Flat dollar amounts[3]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
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	10,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	20,000	31,217	50,000
100 to 499 workers	7,500	10,000	20,000	25,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
Geographic areas					
Middle Atlantic	5,000	10,000	20,000	50,000	50,000
East North Central	10,000	10,000	20,000	30,000	50,000
West North Central	10,000	10,000	20,000	30,000	50,000
South Atlantic	10,000	10,000	15,000	25,000	50,000
East South Central	10,000	10,000	15,000	25,000	50,000
West South Central	5,000	10,000	15,000	20,000	30,000
Mountain	10,000	10,000	15,000	25,000	50,000
Pacific	5,000	10,000	15,000	30,000	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] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[3] 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.

[4] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] civilian workers,[2] National Compensation Survey, March 2010

Characteristics	Flat dollar amounts[3]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$698.57	$0.00	$5,513.84	$3,768.39	$0.00
Worker characteristics					
Management, professional, and related	883.63	0.00	0.00	2,012.56	0.00
Management, business, and financial	1,325.44	0.00	781.02	6,794.47	0.00
Professional and related	312.41	0.00	0.00	3,140.65	0.00
Teachers:					
Primary, secondary, and special education school teachers	2,763.55	390.51	7,931.15	1,490.10	0.00
Registered nurses	0.00	1,012.32	1,352.77	9,377.90	0.00
Service	0.00	0.00	2,223.52	1,848.24	7,496.21
Protective service	0.00	220.91	715.82	2,580.93	8,078.99
Sales and office	2,033.67	0.00	7,021.74	624.82	0.00
Sales and related	0.00	0.00	0.00	3,982.46	0.00
Office and administrative support	2,775.66	0.00	0.00	2,897.17	0.00
Natural resources, construction, and maintenance	0.00	0.00	1,562.05	0.00	0.00
Construction, extraction, farming, fishing, and forestry	1,806.52	0.00	1,104.54	1,944.74	0.00
Installation, maintenance, and repair	0.00	0.00	0.00	0.00	2,343.07
Production, transportation, and material moving	2,089.88	0.00	584.47	0.00	1,082.22
Production	1,171.54	0.00	3,895.74	624.82	2,084.03
Transportation and material moving	3,379.23	0.00	0.00	312.41	1,746.42
Full time	2,030.66	0.00	1,623.80	1,390.58	0.00
Part time	0.00	0.00	0.00	1,562.05	2,209.07
Union	0.00	0.00	0.00	0.00	0.00
Nonunion	1,224.99	0.00	0.00	0.00	0.00
Average wage within the following categories:[4]					
Second 25 percent	0.00	0.00	0.00	0.00	624.82
Third 25 percent	950.16	0.00	0.00	3,996.22	0.00
Highest 25 percent	1,450.69	0.00	4,751.43	0.00	0.00
Highest 10 percent	1,704.00	3,055.00	6,579.74	0.00	2,469.82
Establishment characteristics					
Goods-producing industries	0.00	0.00	811.66	349.28	0.00
Service-providing industries	0.00	0.00	3,673.72	1,596.81	0.00
Education and health services	220.91	0.00	1,220.00	4,250.69	0.00
Educational services	441.81	0.00	1,352.77	7,259.75	0.00
Health care and social assistance	270.55	0.00	0.00	3,243.84	0.00
Hospitals	0.00	0.00	2,066.40	2,705.55	0.00
Public administration	0.00	0.00	897.33	4,939.64	0.00

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] civilian workers,[2] National Compensation Survey, March 2010—Continued

Characteristics	Flat dollar amounts[3]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	$844.81	$0.00	$0.00	$0.00	$0.00
1 to 49 workers	1,158.45	0.00	0.00	0.00	0.00
50 to 99 workers	2,305.02	0.00	781.02	0.00	1,562.05
100 workers or more	0.00	0.00	0.00	2,873.84	0.00
100 to 499 workers	2,269.01	0.00	2,000.78	5,255.55	0.00
500 workers or more	0.00	0.00	0.00	2,418.68	0.00
Geographic areas					
Middle Atlantic	604.98	0.00	3,197.44	9,108.24	0.00
East North Central	2,780.05	0.00	0.00	3,242.90	0.00
West North Central	1,126.41	0.00	0.00	7,112.05	0.00
South Atlantic	1,789.55	0.00	1,913.11	4,275.00	0.00
East South Central	312.41	0.00	0.00	1,608.23	8,224.53
West South Central	0.00	0.00	0.00	1,104.54	11,932.06
Mountain	0.00	0.00	6,808.82	1,104.54	0.00
Pacific	0.00	0.00	3,599.50	3,512.66	0.00

[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] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[3] 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.

[4] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 22. Short-term disability plans: Method of funding, civilian workers,[1] National Compensation Survey, March 2010

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

Characteristics	Non-commercially insured[2]	Commercially insured	Legally required	Other
All workers	47	34	15	4
Worker characteristics				
Management, professional, and related	50	33	13	4
Management, business, and financial	52	35	11	2
Professional and related	49	32	14	6
Teachers	44	23	19	14
Primary, secondary, and special education school teachers	37	26	–	–
Registered nurses	42	37	16	5
Service	37	32	27	4
Protective service	46	35	13	5
Sales and office	50	32	16	2
Sales and related	52	28	19	1
Office and administrative support	49	33	16	3
Natural resources, construction, and maintenance	40	38	15	8
Construction, extraction, farming, fishing, and forestry	27	40	19	14
Installation, maintenance, and repair	48	36	12	4
Production, transportation, and material moving	45	40	12	3
Production	47	41	9	3
Transportation and material moving	44	38	14	4
Full time	47	36	13	4
Part time	39	17	41	3
Union	45	29	15	11
Nonunion	47	35	16	2
Average wage within the following categories:[3]				
Lowest 25 percent	38	31	30	2
Lowest 10 percent	34	20	45	1
Second 25 percent	45	37	14	3
Third 25 percent	46	38	13	4
Highest 25 percent	52	30	13	5
Highest 10 percent	54	29	12	5
Establishment characteristics				
Goods-producing industries	47	40	10	4
Service-providing industries	47	33	17	4
Education and health services	39	35	18	8
Educational services	48	25	11	16
Elementary and secondary schools	34	28	–	–
Junior colleges, colleges, and universities	67	20	11	2
Health care and social assistance	35	40	22	3
Hospitals	49	30	16	6
Public administration	54	22	8	16

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, civilian workers,[1] National Compensation Survey, March 2010—Continued

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

Characteristics	Non-commercially insured[2]	Commercially insured	Legally required	Other
1 to 99 workers	34	38	26	2
1 to 49 workers	31	37	29	2
50 to 99 workers	38	39	20	3
100 workers or more	53	32	10	5
100 to 499 workers	47	38	12	3
500 workers or more	59	27	8	6
Geographic areas				
New England	53	43	–	–
Middle Atlantic	20	22	53	5
East North Central	58	36	–	6
West North Central	57	40	–	3
South Atlantic	56	41	–	3
East South Central	56	43	–	–
West South Central	60	37	–	3
Mountain	57	41	–	–
Pacific	52	35	10	3

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] Employer assumes all risks and expenses of providing the benefit.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Non-commercially insured[2]	Commercially insured	Legally required	Other
All workers	1.0	0.9	0.9	0.3
Worker characteristics				
Management, professional, and related	1.4	1.6	0.7	0.5
Management, business, and financial	2.1	1.8	0.9	0.6
Professional and related	1.6	1.9	0.8	0.6
Teachers	3.5	3.3	2.0	2.1
Primary, secondary, and special education school teachers	4.5	4.7	–	–
Registered nurses	3.5	4.0	3.4	1.0
Service	3.4	2.2	3.8	0.6
Protective service	5.5	6.4	2.4	1.9
Sales and office	1.2	1.2	0.8	0.4
Sales and related	2.3	2.1	1.2	0.6
Office and administrative support	1.4	1.4	0.9	0.4
Natural resources, construction, and maintenance	2.0	2.3	2.0	1.2
Construction, extraction, farming, fishing, and forestry	2.7	3.6	3.1	2.1
Installation, maintenance, and repair	2.6	2.6	2.1	1.0
Production, transportation, and material moving	1.5	1.4	0.9	0.6
Production	2.0	1.8	1.4	0.6
Transportation and material moving	2.1	2.2	1.2	1.1
Full time	0.9	0.9	0.6	0.3
Part time	4.5	1.8	5.3	0.6
Union	1.8	1.7	1.5	1.0
Nonunion	1.1	1.0	0.8	0.3
Average wage within the following categories:[3]				
Lowest 25 percent	3.0	2.2	3.0	0.4
Lowest 10 percent	6.4	3.4	6.9	0.3
Second 25 percent	1.5	1.3	1.3	0.5
Third 25 percent	1.3	1.4	0.8	0.5
Highest 25 percent	1.3	1.4	0.9	0.4
Highest 10 percent	1.9	2.0	1.2	0.6
Establishment characteristics				
Goods-producing industries	1.8	1.4	1.5	0.6
Service-providing industries	1.3	1.0	1.3	0.4
Education and health services	1.8	2.5	1.2	0.8
Educational services	2.9	3.3	1.9	2.1
Elementary and secondary schools	4.1	4.7	–	–
Junior colleges, colleges, and universities	2.6	2.4	0.9	0.4
Health care and social assistance	2.0	2.8	1.3	0.5
Hospitals	2.9	3.1	2.1	0.9
Public administration	3.8	3.2	1.4	2.1

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Non-commercially insured[2]	Commercially insured	Legally required	Other
1 to 99 workers	1.4	1.9	1.9	0.4
1 to 49 workers	1.8	1.9	1.7	0.5
50 to 99 workers	2.2	3.0	2.9	0.7
100 workers or more	1.1	1.1	0.6	0.4
100 to 499 workers	1.5	2.1	1.2	0.4
500 workers or more	1.4	1.3	1.0	0.6
Geographic areas				
New England	3.6	3.8	–	–
Middle Atlantic	1.6	1.2	1.7	0.6
East North Central	1.8	1.8	–	0.9
West North Central	2.5	2.2	–	1.2
South Atlantic	2.1	2.1	–	1.0
East South Central	7.1	6.9	–	–
West South Central	2.6	2.8	–	1.0
Mountain	3.1	2.8	–	–
Pacific	3.3	3.1	1.2	0.5

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] Employer assumes all risks and expenses of providing the benefit.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	19	81
Worker characteristics		
Management, professional, and related	15	85
Management, business, and financial	14	86
Professional and related	16	84
Teachers	21	79
Primary, secondary, and special education school teachers	24	76
Registered nurses	19	81
Service	32	68
Protective service	18	82
Sales and office	19	81
Sales and related	23	77
Office and administrative support	18	82
Natural resources, construction, and maintenance	19	81
Construction, extraction, farming, fishing, and forestry	17	83
Installation, maintenance, and repair	20	80
Production, transportation, and material moving	17	83
Production	14	86
Transportation and material moving	20	80
Full time	17	83
Part time	34	66
Union	17	83
Nonunion	19	81
Average wage within the following categories:[2]		
Lowest 25 percent	34	66
Lowest 10 percent	49	51
Second 25 percent	19	81
Third 25 percent	16	84
Highest 25 percent	15	85
Highest 10 percent	13	87
Establishment characteristics		
Goods-producing industries	13	87
Service-providing industries	21	79
Education and health services	21	79
Educational services	13	87
Elementary and secondary schools	12	88
Junior colleges, colleges, and universities	8	92
Health care and social assistance	26	74
Hospitals	22	78
Public administration	16	84

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	27	73
1 to 49 workers	30	70
50 to 99 workers	23	77
100 workers or more	15	85
100 to 499 workers	17	83
500 workers or more	12	88
Geographic areas		
New England	7	93
Middle Atlantic	46	54
East North Central	7	93
West North Central	7	93
South Atlantic	7	93
West South Central	9	91
Mountain	4	96
Pacific	12	88

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.0	1.0
Worker characteristics		
Management, professional, and related	0.8	0.8
Management, business, and financial	1.1	1.1
Professional and related	1.1	1.1
Teachers	3.4	3.4
Primary, secondary, and special education school teachers	3.2	3.2
Registered nurses	2.2	2.2
Service	3.7	3.7
Protective service	3.7	3.7
Sales and office	0.9	0.9
Sales and related	1.4	1.4
Office and administrative support	1.0	1.0
Natural resources, construction, and maintenance	1.9	1.9
Construction, extraction, farming, fishing, and forestry	2.4	2.4
Installation, maintenance, and repair	2.5	2.5
Production, transportation, and material moving	1.3	1.3
Production	1.6	1.6
Transportation and material moving	1.7	1.7
Full time	0.9	0.9
Part time	3.6	3.6
Union	1.2	1.2
Nonunion	1.0	1.0
Average wage within the following categories:[2]		
Lowest 25 percent	2.7	2.7
Lowest 10 percent	7.2	7.2
Second 25 percent	1.3	1.3
Third 25 percent	0.8	0.8
Highest 25 percent	0.7	0.7
Highest 10 percent	1.0	1.0
Establishment characteristics		
Goods-producing industries	1.2	1.2
Service-providing industries	1.2	1.2
Education and health services	1.8	1.8
Educational services	2.4	2.4
Elementary and secondary schools	2.1	2.1
Junior colleges, colleges, and universities	1.2	1.2
Health care and social assistance	2.3	2.3
Hospitals	2.6	2.6
Public administration	1.9	1.9

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	2.4	2.4
1 to 49 workers	2.4	2.4
50 to 99 workers	3.0	3.0
100 workers or more	1.2	1.2
100 to 499 workers	1.3	1.3
500 workers or more	1.9	1.9
Geographic areas		
New England	2.0	2.0
Middle Atlantic	1.6	1.6
East North Central	0.8	0.8
West North Central	1.5	1.5
South Atlantic	1.0	1.0
West South Central	1.4	1.4
Mountain	0.6	0.6
Pacific	1.6	1.6

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 24. Short-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2010

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	7	2	68	21	2
Worker characteristics					
Management, professional, and related	2	1	66	29	3
Management, business, and financial	1	([2])	61	35	1
Professional and related	2	1	68	26	4
Teachers	–	–	79	7	8
Primary, secondary, and special education school teachers	–	–	83	6	3
Registered nurses	–	–	76	16	5
Service	3	1	85	8	2
Protective service	–	1	85	12	–
Sales and office	4	1	67	26	3
Sales and related	5	1	68	25	2
Office and administrative support	3	1	67	26	3
Natural resources, construction, and maintenance	16	6	61	15	2
Construction, extraction, farming, fishing, and forestry	21	9	62	6	1
Installation, maintenance, and repair	12	4	61	20	2
Production, transportation, and material moving	20	6	64	10	1
Production	21	7	60	10	1
Transportation and material moving	19	3	67	9	1
Full time	7	2	66	22	2
Part time	4	1	81	13	2
Union	17	7	58	15	4
Nonunion	4	1	70	23	2
Average wage within the following categories:[3]					
Lowest 25 percent	6	2	81	10	2
Lowest 10 percent	3	–	90	5	–
Second 25 percent	9	2	71	16	2
Third 25 percent	9	2	66	21	2
Highest 25 percent	4	3	61	29	3
Highest 10 percent	2	1	60	33	3
Establishment characteristics					
Goods-producing industries	19	7	57	16	1
Service-providing industries	4	1	70	22	3
Education and health services	2	1	79	12	6
Educational services	4	1	81	9	5
Elementary and secondary schools	–	–	82	4	8
Junior colleges, colleges, and universities	2	–	78	18	–
Health care and social assistance	1	1	78	13	7
Hospitals	–	–	80	13	5
Public administration	2	–	86	11	–

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2010—Continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	8	1	74	16	1
1 to 49 workers	7	1	74	16	1
50 to 99 workers	9	1	73	15	1
100 workers or more	7	3	65	23	3
100 to 499 workers	8	2	69	20	1
500 workers or more	5	4	61	26	4
Geographic areas					
New England	6	1	63	28	1
Middle Atlantic	4	1	81	12	2
East North Central	13	5	58	23	2
West North Central	12	3	64	19	2
South Atlantic	7	2	64	25	1
East South Central	9	–	74	12	–
West South Central	6	–	55	33	–
Mountain	4	–	66	26	–
Pacific	3	2	66	24	5

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] Less than 0.5 percent.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	0.4	0.2	0.8	0.6	0.3
Worker characteristics					
Management, professional, and related	0.3	0.2	1.3	1.3	0.3
Management, business, and financial	0.4	0.1	1.5	1.4	0.3
Professional and related	0.5	0.3	1.6	1.6	0.4
Teachers	–	–	3.1	1.3	1.0
Primary, secondary, and special education school teachers	–	–	5.2	2.2	1.1
Registered nurses	–	–	3.2	3.3	1.1
Service	0.7	0.3	1.6	1.2	0.7
Protective service	–	0.4	3.6	3.2	–
Sales and office	0.3	0.1	1.0	1.0	0.5
Sales and related	0.8	0.3	2.2	2.3	0.5
Office and administrative support	0.3	0.1	1.1	1.0	0.6
Natural resources, construction, and maintenance	1.6	0.9	2.1	1.5	0.5
Construction, extraction, farming, fishing, and forestry	2.6	2.0	2.9	1.0	0.6
Installation, maintenance, and repair	1.6	0.7	2.7	2.3	0.8
Production, transportation, and material moving	1.2	0.6	1.5	1.0	0.3
Production	1.5	0.9	2.0	1.2	0.4
Transportation and material moving	1.8	0.6	2.0	1.4	0.3
Full time	0.4	0.2	0.8	0.7	0.3
Part time	0.9	0.2	2.0	1.6	0.5
Union	1.2	0.6	1.8	1.3	0.6
Nonunion	0.4	0.2	0.8	0.7	0.3
Average wage within the following categories:[2]					
Lowest 25 percent	0.8	0.6	1.8	1.5	0.5
Lowest 10 percent	0.8	–	2.1	1.2	–
Second 25 percent	0.7	0.3	1.2	0.8	0.7
Third 25 percent	0.6	0.3	1.1	0.9	0.3
Highest 25 percent	0.4	0.3	1.2	1.1	0.3
Highest 10 percent	0.4	0.2	1.4	1.4	0.3
Establishment characteristics					
Goods-producing industries	1.1	0.7	1.6	1.3	0.3
Service-providing industries	0.3	0.2	0.9	0.7	0.4
Education and health services	0.6	0.3	2.2	1.9	1.2
Educational services	1.4	0.3	1.8	1.4	0.6
Elementary and secondary schools	–	–	2.4	1.0	1.2
Junior colleges, colleges, and universities	0.5	–	2.7	2.9	–
Health care and social assistance	0.4	0.4	3.1	2.7	1.9
Hospitals	–	–	2.1	1.6	1.1
Public administration	0.9	–	2.3	2.0	–

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	0.7	0.2	1.1	0.9	0.3
1 to 49 workers	0.7	0.3	1.4	1.1	0.3
50 to 99 workers	1.4	0.4	1.9	1.5	0.5
100 workers or more	0.5	0.3	1.1	0.9	0.4
100 to 499 workers	0.8	0.3	1.6	1.5	0.3
500 workers or more	0.6	0.4	1.6	1.3	0.7
Geographic areas					
New England	1.5	0.5	3.3	2.9	0.4
Middle Atlantic	0.6	0.1	1.1	1.2	0.4
East North Central	1.2	0.4	1.7	1.1	0.4
West North Central	2.0	1.4	2.9	2.1	1.0
South Atlantic	0.9	0.4	1.6	1.7	0.6
East South Central	2.4	–	6.1	3.1	–
West South Central	1.4	–	3.6	3.5	–
Mountain	1.6	–	3.0	2.6	–
Pacific	0.8	0.3	2.6	2.0	1.7

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,[1] National Compensation Survey, March 2010

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

Characteristics	Fixed duration	Number of weeks[2]					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	88	13	22	26	26	26	12
Management, business, and financial	90	13	21	26	26	26	10
Professional and related	87	12	23	26	26	26	13
Teachers	80	–	–	–	–	–	20
Primary, secondary, and special education school teachers	90	20	24	26	52	52	10
Registered nurses	93	12	22	26	26	26	7
Service	94	–	–	–	–	–	6
Protective service	91	–	–	–	–	–	9
Sales and office	87	13	21	26	26	26	13
Sales and related	84	12	20	26	26	26	16
Office and administrative support	89	13	21	26	26	26	11
Natural resources, construction, and maintenance	89	13	26	26	26	52	11
Construction, extraction, farming, fishing, and forestry	93	–	–	–	–	–	7
Installation, maintenance, and repair	85	13	26	26	26	52	15
Production, transportation, and material moving	90	13	26	26	26	26	10
Production	90	13	26	26	26	26	10
Transportation and material moving	90	13	25	26	26	26	10
Full time	89	13	24	26	26	26	11
Part time	92	–	–	–	–	–	8
Union	85	13	26	26	26	52	15
Nonunion	90	13	21	26	26	26	10
Average wage within the following categories:[3]							
Lowest 25 percent	91	13	24	26	26	26	9
Lowest 10 percent	94	–	–	–	–	–	6
Second 25 percent	92	13	21	26	26	26	8
Third 25 percent	90	13	24	26	26	26	10
Highest 25 percent	86	13	25	26	26	26	14
Highest 10 percent	85	13	25	26	26	26	15
Establishment characteristics							
Goods-producing industries	91	13	26	26	26	26	9
Service-providing industries	89	13	22	26	26	26	11
Education and health services	89	13	24	26	26	26	11
Educational services	81	18	24	26	26	52	19
Elementary and secondary schools	76	20	22	26	52	52	24
Junior colleges, colleges, and universities	91	16	26	26	26	26	9
Health care and social assistance	94	13	24	26	26	26	6
Hospitals	90	13	20	26	26	26	10
Public administration	88	–	–	–	–	–	12

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,[1] National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed duration	Number of weeks[2]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	91	12	20	26	26	26	9
1 to 49 workers	91	12	24	26	26	26	9
50 to 99 workers	92	12	13	26	26	26	8
100 workers or more	88	13	24	26	26	26	12
100 to 499 workers	89	12	20	26	26	26	11
500 workers or more	87	13	25	26	26	26	13
Geographic areas							
Middle Atlantic	93	25	26	26	26	26	7
East North Central	84	13	20	26	26	26	16
West North Central	88	12	13	26	26	26	12
South Atlantic	91	12	17	26	26	52	9
East South Central	93	–	–	–	–	–	7
West South Central	88	12	13	26	26	26	12
Mountain	82	12	13	26	26	26	18
Pacific	88	12	25	26	26	26	12

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[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 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.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Fixed duration	Number of weeks[2]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.6	0.0	0.6	0.0	0.0	0.0	0.6
Worker characteristics							
Management, professional, and related	1.0	1.5	1.1	0.0	0.0	0.0	1.0
Management, business, and financial	0.9	0.9	1.3	0.0	0.0	0.0	0.9
Professional and related	1.2	1.1	1.8	0.0	0.0	0.0	1.2
Teachers	3.1	–	–	–	–	–	3.1
Primary, secondary, and special education school teachers	2.5	1.3	2.3	0.0	6.5	0.0	2.5
Registered nurses	1.4	1.1	2.9	0.0	0.0	0.0	1.4
Service	0.8	–	–	–	–	–	0.8
Protective service	1.9	–	–	–	–	–	1.9
Sales and office	0.7	1.5	0.2	0.0	0.0	0.0	0.7
Sales and related	1.5	0.0	2.1	0.0	0.0	0.0	1.5
Office and administrative support	0.8	0.0	0.2	0.0	0.0	0.0	0.8
Natural resources, construction, and maintenance	1.4	0.0	0.3	0.0	0.0	18.0	1.4
Construction, extraction, farming, fishing, and forestry	1.6	–	–	–	–	–	1.6
Installation, maintenance, and repair	1.9	0.0	0.7	0.0	0.0	16.2	1.9
Production, transportation, and material moving	0.9	0.0	0.9	0.0	0.0	0.0	0.9
Production	1.1	0.0	0.3	0.0	0.0	0.0	1.1
Transportation and material moving	1.3	0.0	1.7	0.0	0.0	0.0	1.3
Full time	0.6	0.0	2.6	0.0	0.0	0.0	0.6
Part time	1.9	–	–	–	–	–	1.9
Union	1.0	6.1	0.0	0.0	0.0	0.9	1.0
Nonunion	0.6	1.4	0.8	0.0	0.0	0.0	0.6
Average wage within the following categories:[3]							
Lowest 25 percent	1.2	0.5	3.0	0.0	0.0	0.0	1.2
Lowest 10 percent	1.7	–	–	–	–	–	1.7
Second 25 percent	0.6	0.0	0.9	0.0	0.0	0.0	0.6
Third 25 percent	0.8	0.0	0.3	0.0	0.0	0.0	0.8
Highest 25 percent	1.0	0.2	0.5	0.0	0.0	0.6	1.0
Highest 10 percent	1.3	0.0	0.6	0.0	0.0	0.0	1.3
Establishment characteristics							
Goods-producing industries	0.9	0.0	0.0	0.0	0.0	0.0	0.9
Service-providing industries	0.7	1.1	2.3	0.0	0.0	0.0	0.7
Education and health services	1.1	0.2	0.6	0.0	0.0	2.2	1.1
Educational services	2.3	4.8	2.0	0.0	0.0	0.0	2.3
Elementary and secondary schools	3.1	3.6	0.0	0.0	3.2	0.0	3.1
Junior colleges, colleges, and universities	1.2	4.8	0.0	0.0	0.0	8.4	1.2
Health care and social assistance	0.8	1.4	0.8	0.0	0.0	0.0	0.8
Hospitals	1.6	0.4	2.3	0.0	0.0	0.0	1.6
Public administration	1.6	–	–	–	–	–	1.6

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Fixed duration	Number of weeks[2]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	0.8	0.6	1.9	0.0	0.0	0.0	0.8
1 to 49 workers	0.9	0.9	1.7	0.0	0.0	0.0	0.9
50 to 99 workers	1.2	0.5	2.6	0.0	0.0	0.0	1.2
100 workers or more	0.7	0.0	0.9	0.0	0.0	0.0	0.7
100 to 499 workers	1.0	1.1	1.1	0.0	0.0	0.0	1.0
500 workers or more	0.9	0.0	1.4	0.0	0.0	2.4	0.9
Geographic areas							
Middle Atlantic	0.9	2.1	0.0	0.0	0.0	0.0	0.9
East North Central	1.3	0.2	0.9	0.0	0.0	6.3	1.3
West North Central	2.0	0.2	4.8	0.0	0.0	0.0	2.0
South Atlantic	1.0	0.3	5.2	0.0	0.0	5.7	1.0
East South Central	2.5	–	–	–	–	–	2.5
West South Central	2.7	0.7	3.3	0.0	0.0	0.0	2.7
Mountain	3.5	0.0	3.7	0.2	0.0	8.7	3.5
Pacific	1.1	1.3	3.2	0.0	0.0	0.0	1.1

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[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 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.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2010

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	23	2	32	25	16	63.7	60.0
Worker characteristics								
Management, professional, and related	1	20	3	32	21	23	65.6	60.0
Management, business, and financial	–	19	–	37	17	24	65.6	60.0
Professional and related	1	21	3	30	23	22	65.6	60.0
Teachers	–	35	5	17	13	29	66.7	60.0
Primary, secondary, and special education school teachers	–	48	4	11	–	22	61.6	58.0
Registered nurses	–	20	–	39	26	10	61.0	60.0
Service	–	36	–	28	26	6	59.2	60.0
Protective service	–	31	–	44	16	8	60.1	60.0
Sales and office	([2])	21	2	32	27	17	64.4	60.0
Sales and related	–	22	–	33	24	19	64.6	60.0
Office and administrative support	([2])	21	2	31	28	17	64.2	60.0
Natural resources, construction, and maintenance	–	24	–	31	33	10	61.8	60.0
Construction, extraction, farming, fishing, and forestry	–	20	–	22	44	10	62.6	66.0
Installation, maintenance, and repair	–	26	–	37	26	10	61.2	60.0
Production, transportation, and material moving	2	19	1	38	26	15	63.9	60.0
Production	3	18	1	41	26	11	62.0	60.0
Transportation and material moving	([2])	20	1	35	24	20	66.1	60.0
Full time	1	21	2	34	25	17	64.0	60.0
Part time	–	39	–	18	30	11	61.3	60.0
Union	1	22	5	25	33	14	63.2	60.0
Nonunion	1	23	1	34	23	17	63.7	60.0
Average wage within the following categories:[3]								
Lowest 25 percent	–	36	–	27	27	8	60.2	60.0
Lowest 10 percent	–	55	–	19	22	3	56.9	50.0
Second 25 percent	1	22	2	36	26	13	62.8	60.0
Third 25 percent	1	20	3	36	25	16	63.7	60.0
Highest 25 percent	1	20	2	29	24	24	66.2	60.0
Highest 10 percent	–	19	–	29	22	27	67.3	60.0
Establishment characteristics								
Goods-producing industries	3	14	1	37	27	19	65.1	60.0
Service-providing industries	1	25	2	31	25	16	63.3	60.0
Education and health services	1	27	5	28	23	16	62.6	60.0
Educational services	–	32	8	20	12	28	66.0	60.0
Elementary and secondary schools	–	42	4	20	15	19	61.5	60.0
Junior colleges, colleges, and universities	–	22	16	19	7	37	70.5	60.0
Health care and social assistance	2	24	3	33	29	9	60.6	60.0
Hospitals	2	20	3	41	23	11	60.7	60.0
Public administration	–	27	4	36	25	8	60.5	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	1	27	1	31	30	11	62.0	60.0
1 to 49 workers	–	27	–	30	33	9	62.0	60.0
50 to 99 workers	–	25	–	35	26	13	62.0	60.0
100 workers or more	1	21	3	33	22	20	64.6	60.0
100 to 499 workers	2	16	1	37	25	19	64.7	60.0
500 workers or more	([2])	26	4	30	19	21	64.5	60.0
Geographic areas								
New England	–	14	–	40	19	26	65.9	60.0
Middle Atlantic	–	38	–	11	43	7	61.1	60.0
East North Central	–	13	–	42	22	21	65.0	60.0
West North Central	–	10	–	43	19	26	66.0	60.0
South Atlantic	–	21	–	50	9	18	63.9	60.0
East South Central	–	–	–	45	4	–	61.4	60.0
West South Central	–	10	–	48	17	24	66.8	60.0
Mountain	–	8	–	47	14	26	66.6	60.0
Pacific	–	14	–	30	23	18	64.7	60.0

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] Less than 0.5 percent.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	0.2	1.5	0.2	1.0	0.9	0.9	0.4	0.0
Worker characteristics								
Management, professional, and related	0.2	2.0	0.2	1.6	1.6	1.6	0.6	0.0
Management, business, and financial	–	2.3	–	2.3	1.1	2.1	0.7	0.0
Professional and related	0.3	2.1	0.2	1.7	2.1	1.9	0.7	0.0
Teachers	–	5.1	0.7	2.3	2.9	3.9	2.2	0.0
Primary, secondary, and special education school teachers	–	6.3	0.9	1.7	–	2.9	1.4	9.2
Registered nurses	–	1.8	–	3.4	3.0	1.7	0.5	0.0
Service	–	3.8	–	2.9	2.6	0.7	0.6	0.0
Protective service	–	5.4	–	6.3	4.8	1.8	0.9	0.0
Sales and office	0.2	1.2	0.3	1.2	1.1	1.1	0.4	0.0
Sales and related	–	2.1	–	2.3	1.9	1.8	0.7	0.0
Office and administrative support	0.2	1.2	0.3	1.4	1.3	1.2	0.4	0.0
Natural resources, construction, and maintenance	–	2.2	–	2.1	2.4	1.3	0.6	0.0
Construction, extraction, farming, fishing, and forestry	–	2.7	–	3.0	3.6	2.4	1.1	2.1
Installation, maintenance, and repair	–	3.2	–	3.0	3.0	1.4	0.6	0.0
Production, transportation, and material moving	0.5	1.4	0.2	2.0	1.4	1.6	0.5	0.0
Production	0.8	2.0	0.2	3.0	2.2	1.9	0.5	0.0
Transportation and material moving	0.2	1.6	0.2	2.5	2.0	2.4	0.9	0.0
Full time	0.2	1.3	0.2	1.0	1.0	0.9	0.3	0.0
Part time	–	4.6	–	3.4	1.9	2.7	1.4	0.0
Union	0.4	1.9	0.4	1.8	1.8	1.5	0.6	0.0
Nonunion	0.2	1.5	0.2	1.1	0.9	1.0	0.4	0.0
Average wage within the following categories:[2]								
Lowest 25 percent	–	3.4	–	2.1	2.1	1.2	0.6	0.0
Lowest 10 percent	–	4.9	–	3.6	3.4	1.1	0.8	2.4
Second 25 percent	0.3	2.0	0.2	1.7	1.4	1.0	0.5	0.0
Third 25 percent	0.2	0.9	0.5	1.2	1.1	1.1	0.4	0.0
Highest 25 percent	0.2	2.1	0.2	1.7	1.5	1.6	0.6	0.8
Highest 10 percent	–	1.6	–	2.4	1.5	2.0	0.6	2.9
Establishment characteristics								
Goods-producing industries	0.6	1.3	0.3	2.3	2.0	2.0	0.7	0.0
Service-providing industries	0.2	1.7	0.2	1.2	1.0	1.0	0.4	0.0
Education and health services	0.6	2.1	0.5	1.8	1.4	1.2	0.6	0.0
Educational services	–	2.9	0.7	2.4	1.3	2.6	1.2	0.0
Elementary and secondary schools	–	3.8	0.8	3.3	2.5	2.9	0.9	0.4
Junior colleges, colleges, and universities	–	2.7	1.2	2.5	0.9	4.2	1.9	0.0
Health care and social assistance	0.9	2.8	0.7	2.3	2.2	1.3	0.6	0.0
Hospitals	0.8	2.6	0.8	2.9	2.8	1.9	0.6	0.0
Public administration	–	3.8	0.4	4.7	2.7	1.7	0.7	0.0

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	0.2	2.2	0.3	1.7	1.2	1.0	0.4	0.0
1 to 49 workers	–	2.5	–	1.7	1.8	1.1	0.5	0.0
50 to 99 workers	–	3.9	–	3.2	2.2	1.9	0.8	0.0
100 workers or more	0.3	1.7	0.2	1.3	1.2	1.1	0.5	0.0
100 to 499 workers	0.6	1.5	0.3	2.0	1.7	1.5	0.5	0.0
500 workers or more	0.1	2.9	0.4	1.6	1.6	1.5	0.8	0.0
Geographic areas								
New England	–	3.1	–	3.5	2.8	4.9	1.1	0.0
Middle Atlantic	–	3.2	–	1.3	2.2	1.0	0.7	7.9
East North Central	–	1.4	–	2.1	2.1	1.6	0.5	0.0
West North Central	–	2.2	–	4.9	2.9	3.7	1.0	0.9
South Atlantic	–	2.3	–	2.5	1.3	2.8	1.1	0.0
East South Central	–	–	–	10.0	1.8	–	3.1	0.0
West South Central	–	1.8	–	3.1	2.6	2.7	0.9	0.0
Mountain	–	2.8	–	4.7	1.8	5.6	1.9	0.0
Pacific	–	2.0	–	3.4	2.8	2.4	0.8	0.0

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2010

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	70	$170	$250	$546	$1,000	$2,000	30
Worker characteristics							
Management, professional, and related	68	170	364	600	1,385	2,308	32
Management, business, and financial	66	170	476	692	1,500	2,350	34
Professional and related	69	170	346	561	1,000	2,308	31
Teachers	68	–	–	–	–	–	32
Primary, secondary, and special education school teachers	76	170	170	546	692	1,500	24
Registered nurses	71	170	385	561	1,250	2,423	29
Service	76	170	170	546	1,000	2,000	24
Protective service	73	–	–	–	–	–	27
Sales and office	69	170	220	546	1,000	2,300	31
Sales and related	69	170	170	524	1,000	2,500	31
Office and administrative support	69	170	250	546	1,000	2,000	31
Natural resources, construction, and maintenance	73	170	300	546	750	1,500	27
Construction, extraction, farming, fishing, and forestry	76	170	364	546	625	1,154	24
Installation, maintenance, and repair	70	170	250	546	1,000	1,500	30
Production, transportation, and material moving	69	170	250	500	750	1,500	31
Production	70	170	250	500	800	1,500	30
Transportation and material moving	68	170	230	524	600	1,500	32
Full time	70	170	300	546	1,000	2,307	30
Part time	69	–	–	–	–	–	31
Union	74	170	200	490	550	1,500	26
Nonunion	69	170	300	546	1,000	2,308	31
Average wage within the following categories:[3]							
Lowest 25 percent	75	–	–	–	–	–	25
Lowest 10 percent	80	–	–	–	–	–	20
Second 25 percent	72	170	250	546	1,000	2,000	28
Third 25 percent	71	170	300	546	1,000	2,000	29
Highest 25 percent	66	170	250	546	1,000	2,308	34
Highest 10 percent	66	170	250	561	1,100	2,308	34
Establishment characteristics							
Goods-producing industries	65	170	300	524	1,000	1,500	35
Service-providing industries	71	170	201	546	1,000	2,307	29
Education and health services	73	170	300	546	1,000	2,000	27
Educational services	64	170	476	692	831	1,500	36
Elementary and secondary schools	71	170	500	692	808	1,500	29
Junior colleges, colleges, and universities	59	170	185	561	1,000	1,500	41
Health care and social assistance	78	170	265	546	1,000	2,000	22
Hospitals	68	170	400	576	1,250	2,423	32
Public administration	70	135	200	546	959	1,662	30

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2010—Continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	76	$170	$170	$524	$750	$1,500	24
1 to 49 workers	80	170	170	524	750	1,500	20
50 to 99 workers	70	170	170	524	1,000	1,500	30
100 workers or more	66	170	300	561	1,292	2,308	34
100 to 499 workers	67	170	364	546	1,155	2,000	33
500 workers or more	65	170	250	561	1,500	2,310	35
Geographic areas							
New England	61	–	–	–	–	–	39
Middle Atlantic	88	170	170	470	546	561	12
East North Central	51	250	400	700	1,153	2,307	49
West North Central	55	250	400	600	1,250	2,309	45
South Atlantic	67	300	500	750	1,500	2,500	33
West South Central	55	250	500	1,000	1,500	2,000	45
Mountain	60	400	750	1,000	2,308	3,500	40
Pacific	70	135	200	546	1,500	2,308	30

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[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 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.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.1	$0.00	$20.29	$0.00	$0.00	$176.81	1.1
Worker characteristics							
Management, professional, and related	1.6	0.00	78.46	83.47	241.41	37.31	1.6
Management, business, and financial	2.0	0.00	96.01	77.34	172.17	197.21	2.0
Professional and related	1.9	0.00	116.17	47.18	249.89	70.43	1.9
Teachers	3.7	–	–	–	–	–	3.7
Primary, secondary, and special education school teachers	2.8	0.00	23.65	66.16	12.04	681.78	2.8
Registered nurses	3.1	0.00	55.95	86.20	298.24	254.23	3.1
Service	2.9	0.00	31.25	27.28	487.67	553.03	2.9
Protective service	5.1	–	–	–	–	–	5.1
Sales and office	1.4	0.00	42.56	0.00	0.00	194.08	1.4
Sales and related	2.3	0.00	57.80	35.30	328.49	246.11	2.3
Office and administrative support	1.6	0.00	64.55	0.00	0.00	100.87	1.6
Natural resources, construction, and maintenance	2.1	0.00	40.45	3.44	303.53	206.67	2.1
Construction, extraction, farming, fishing, and forestry	3.6	0.00	102.81	0.00	123.31	157.48	3.6
Installation, maintenance, and repair	2.7	0.00	57.30	35.94	78.10	67.63	2.7
Production, transportation, and material moving	2.0	0.00	27.88	20.48	56.11	205.76	2.0
Production	2.5	0.00	15.62	15.53	234.82	194.55	2.5
Transportation and material moving	2.7	0.00	54.51	32.08	153.74	357.39	2.7
Full time	1.2	0.00	32.78	7.28	179.50	173.83	1.2
Part time	5.0	–	–	–	–	–	5.0
Union	1.7	0.00	7.73	21.92	16.02	457.91	1.7
Nonunion	1.3	0.00	52.80	21.37	186.16	1.43	1.3
Average wage within the following categories:[3]							
Lowest 25 percent	2.7	–	–	–	–	–	2.7
Lowest 10 percent	4.9	–	–	–	–	–	4.9
Second 25 percent	1.5	0.00	67.19	0.00	0.00	177.25	1.5
Third 25 percent	1.3	0.00	19.27	0.00	23.43	409.59	1.3
Highest 25 percent	1.5	0.00	102.96	16.98	164.98	2.05	1.5
Highest 10 percent	1.8	0.00	82.64	8.53	302.45	96.38	1.8
Establishment characteristics							
Goods-producing industries	2.4	1.10	23.44	17.46	83.39	0.00	2.4
Service-providing industries	1.2	0.00	60.35	0.00	15.62	209.75	1.2
Education and health services	1.5	0.00	118.40	5.77	113.24	423.91	1.5
Educational services	2.5	11.26	66.47	59.25	68.94	153.50	2.5
Elementary and secondary schools	3.1	26.51	3.75	0.00	68.63	593.91	3.1
Junior colleges, colleges, and universities	3.9	0.00	0.00	19.74	118.18	474.31	3.9
Health care and social assistance	1.9	0.00	125.04	0.00	57.05	410.58	1.9
Hospitals	2.9	0.00	55.78	79.99	327.34	73.59	2.9
Public administration	3.5	0.00	0.00	13.39	344.66	0.00	3.5

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	1.5	$0.00	$15.80	$3.53	$273.03	$71.75	1.5
1 to 49 workers	1.7	0.00	11.53	2.50	202.67	115.37	1.7
50 to 99 workers	3.3	0.00	42.94	34.47	254.15	225.55	3.3
100 workers or more	1.5	0.00	76.43	13.89	307.24	0.47	1.5
100 to 499 workers	1.7	0.00	57.42	13.68	303.83	464.94	1.7
500 workers or more	2.2	0.00	80.38	108.71	420.58	99.65	2.2
Geographic areas							
New England	5.3	–	–	–	–	–	5.3
Middle Atlantic	1.6	0.00	0.00	51.30	0.00	0.00	1.6
East North Central	2.8	20.83	64.00	95.63	185.35	312.83	2.8
West North Central	5.2	32.20	61.56	103.96	186.58	342.27	5.2
South Atlantic	2.4	37.44	0.00	143.51	78.10	31.82	2.4
West South Central	4.4	63.62	13.25	384.32	320.10	336.45	4.4
Mountain	4.5	140.26	41.54	105.65	305.23	860.17	4.5
Pacific	2.1	4.06	23.63	15.66	355.70	2.73	2.1

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[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 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.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	10	90
Worker characteristics		
Management, professional, and related	10	90
Management, business, and financial	9	91
Professional and related	11	89
Teachers	17	83
Primary, secondary, and special education school teachers	19	81
Registered nurses	8	92
Service	11	89
Protective service	16	84
Sales and office	10	90
Sales and related	12	88
Office and administrative support	10	90
Natural resources, construction, and maintenance	10	90
Construction, extraction, farming, fishing, and forestry	9	91
Installation, maintenance, and repair	11	89
Production, transportation, and material moving	9	91
Production	10	90
Transportation and material moving	8	92
Full time	10	90
Union	13	87
Nonunion	10	90
Average wage within the following categories:[2]		
Lowest 25 percent	9	91
Second 25 percent	11	89
Third 25 percent	10	90
Highest 25 percent	10	90
Highest 10 percent	11	89
Establishment characteristics		
Goods-producing industries	10	90
Service-providing industries	10	90
Education and health services	13	87
Educational services	17	83
Elementary and secondary schools	20	80
Junior colleges, colleges, and universities	13	87
Health care and social assistance	9	91
Hospitals	10	90
Public administration	16	84

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	8	92
1 to 49 workers	9	91
50 to 99 workers	5	95
100 workers or more	11	89
100 to 499 workers	9	91
500 workers or more	13	87
Geographic areas		
New England	4	96
Middle Atlantic	8	92
East North Central	14	86
West North Central	7	93
South Atlantic	9	91
East South Central	7	93
West South Central	12	88
Mountain	20	80
Pacific	10	90

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.6	0.6
Worker characteristics		
Management, professional, and related	0.7	0.7
Management, business, and financial	0.9	0.9
Professional and related	0.9	0.9
Teachers	2.0	2.0
Primary, secondary, and special education school teachers	2.8	2.8
Registered nurses	1.2	1.2
Service	1.7	1.7
Protective service	3.3	3.3
Sales and office	0.7	0.7
Sales and related	1.5	1.5
Office and administrative support	0.8	0.8
Natural resources, construction, and maintenance	1.5	1.5
Construction, extraction, farming, fishing, and forestry	2.8	2.8
Installation, maintenance, and repair	1.7	1.7
Production, transportation, and material moving	1.1	1.1
Production	1.5	1.5
Transportation and material moving	1.3	1.3
Full time	0.6	0.6
Union	1.4	1.4
Nonunion	0.6	0.6
Average wage within the following categories:[2]		
Lowest 25 percent	1.7	1.7
Second 25 percent	1.0	1.0
Third 25 percent	0.8	0.8
Highest 25 percent	0.6	0.6
Highest 10 percent	0.8	0.8
Establishment characteristics		
Goods-producing industries	1.1	1.1
Service-providing industries	0.7	0.7
Education and health services	1.2	1.2
Educational services	1.9	1.9
Elementary and secondary schools	3.0	3.0
Junior colleges, colleges, and universities	2.2	2.2
Health care and social assistance	1.6	1.6
Hospitals	1.3	1.3
Public administration	2.5	2.5

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	0.7	0.7
1 to 49 workers	1.0	1.0
50 to 99 workers	0.8	0.8
100 workers or more	0.7	0.7
100 to 499 workers	0.9	0.9
500 workers or more	1.0	1.0
Geographic areas		
New England	0.8	0.8
Middle Atlantic	1.0	1.0
East North Central	1.3	1.3
West North Central	1.4	1.4
South Atlantic	1.3	1.3
East South Central	1.7	1.7
West South Central	2.1	2.1
Mountain	5.8	5.8
Pacific	1.6	1.6

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2010

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	93	5	1	1
Worker characteristics				
Management, professional, and related	94	5	1	([2])
Management, business, and financial	92	6	1	([2])
Professional and related	94	5	([2])	([2])
Teachers	95	3	–	–
Primary, secondary, and special education school teachers	96	–	–	2
Registered nurses	97	3	–	–
Service	96	4	1	([2])
Protective service	94	5	–	–
Sales and office	94	6	1	([2])
Sales and related	92	7	–	–
Office and administrative support	94	5	1	([2])
Natural resources, construction, and maintenance	91	5	2	1
Construction, extraction, farming, fishing, and forestry	91	5	–	–
Installation, maintenance, and repair	91	5	2	1
Production, transportation, and material moving	87	4	6	3
Production	85	4	8	2
Transportation and material moving	90	5	2	3
Full time	93	5	1	1
Union	85	6	6	3
Nonunion	94	5	([2])	([2])
Average wage within the following categories:[3]				
Lowest 25 percent	95	4	–	–
Lowest 10 percent	94	–	–	–
Second 25 percent	94	5	1	([2])
Third 25 percent	93	5	1	([2])
Highest 25 percent	92	6	2	1
Highest 10 percent	93	6	1	1
Establishment characteristics				
Goods-producing industries	89	4	5	2
Service-providing industries	94	5	1	1
Education and health services	96	3	1	1
Educational services	95	3	1	1
Elementary and secondary schools	96	1	1	2
Junior colleges, colleges, and universities	92	8	–	–
Health care and social assistance	96	3	–	–
Hospitals	97	3	–	–
Public administration	92	7	–	–

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	93	5	1	([2])
1 to 49 workers	93	6	1	([2])
50 to 99 workers	94	4	–	–
100 workers or more	93	5	1	1
100 to 499 workers	94	5	1	([2])
500 workers or more	92	5	2	1
Geographic areas				
New England	95	4	1	([2])
Middle Atlantic	96	3	1	1
East North Central	87	8	4	1
West North Central	93	5	–	–
South Atlantic	96	3	–	–
East South Central	91	7	–	–
West South Central	92	7	([2])	1
Mountain	96	4	–	–
Pacific	92	6	1	1

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] Less than 0.5 percent.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.4	0.4	0.2	0.1
Worker characteristics				
Management, professional, and related	0.6	0.6	0.1	0.1
Management, business, and financial	0.8	0.7	0.4	0.1
Professional and related	0.7	0.6	0.1	0.2
Teachers	1.2	0.9	–	–
Primary, secondary, and special education school teachers	1.2	–	–	0.9
Registered nurses	0.9	0.9	–	–
Service	0.8	0.8	0.2	0.1
Protective service	1.6	1.5	–	–
Sales and office	0.5	0.5	0.2	0.1
Sales and related	1.0	1.0	–	–
Office and administrative support	0.5	0.5	0.1	0.1
Natural resources, construction, and maintenance	1.1	1.0	0.5	0.4
Construction, extraction, farming, fishing, and forestry	2.1	1.8	–	–
Installation, maintenance, and repair	1.4	1.2	0.6	0.4
Production, transportation, and material moving	1.2	0.8	1.0	0.7
Production	1.8	1.1	1.4	0.8
Transportation and material moving	1.4	0.9	0.7	1.1
Full time	0.4	0.4	0.2	0.1
Union	1.3	1.0	0.9	0.7
Nonunion	0.4	0.4	0.1	0.1
Average wage within the following categories:[2]				
Lowest 25 percent	0.9	0.8	–	–
Lowest 10 percent	3.2	–	–	–
Second 25 percent	0.5	0.5	0.2	0.1
Third 25 percent	0.6	0.5	0.3	0.1
Highest 25 percent	0.6	0.5	0.3	0.3
Highest 10 percent	0.8	0.8	0.2	0.2
Establishment characteristics				
Goods-producing industries	1.0	0.7	0.8	0.5
Service-providing industries	0.5	0.4	0.1	0.1
Education and health services	0.8	0.7	0.1	0.2
Educational services	1.2	1.1	0.3	0.5
Elementary and secondary schools	1.0	0.4	0.5	0.8
Junior colleges, colleges, and universities	2.7	2.7	–	–
Health care and social assistance	1.0	1.0	–	–
Hospitals	1.0	1.0	–	–
Public administration	2.1	2.1	–	–

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	0.7	0.7	0.2	0.2
1 to 49 workers	0.9	0.9	0.2	0.1
50 to 99 workers	1.5	1.4	–	–
100 workers or more	0.5	0.5	0.2	0.2
100 to 499 workers	0.7	0.7	0.3	0.1
500 workers or more	0.7	0.6	0.3	0.3
Geographic areas				
New England	1.2	1.1	0.4	0.2
Middle Atlantic	0.6	0.6	0.3	0.3
East North Central	1.4	1.4	0.8	0.5
West North Central	1.4	1.1	–	–
South Atlantic	0.6	0.6	–	–
East South Central	3.0	2.4	–	–
West South Central	1.4	1.4	0.1	0.4
Mountain	1.3	1.3	–	–
Pacific	1.3	1.2	0.4	0.5

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2010

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	20	60	10	7	2	59.2	60.0
Worker characteristics							
Management, professional, and related	20	58	12	7	3	59.3	60.0
Management, business, and financial	18	63	11	7	1	59.3	60.0
Professional and related	20	56	13	8	3	59.2	60.0
Teachers	14	43	22	14	7	61.4	60.0
Primary, secondary, and special education school teachers	16	37	24	15	7	61.5	60.0
Registered nurses	35	53	8	–	–	56.6	60.0
Service	32	50	9	6	3	58.0	60.0
Protective service	21	53	17	–	–	59.7	60.0
Sales and office	16	63	11	7	2	59.7	60.0
Sales and related	16	64	12	7	2	60.0	60.0
Office and administrative support	16	63	11	7	2	59.7	60.0
Natural resources, construction, and maintenance	22	62	7	7	2	59.0	60.0
Construction, extraction, farming, fishing, and forestry	20	66	6	–	–	59.3	60.0
Installation, maintenance, and repair	23	60	8	7	2	58.8	60.0
Production, transportation, and material moving	19	69	5	5	2	58.7	60.0
Production	17	69	6	–	–	58.9	60.0
Transportation and material moving	21	69	3	5	2	58.5	60.0
Full time	20	61	10	7	2	59.1	60.0
Union	26	47	9	11	6	59.6	60.0
Nonunion	19	63	11	6	2	59.1	60.0
Average wage within the following categories:[2]							
Lowest 25 percent	26	55	8	7	3	59.1	60.0
Second 25 percent	19	64	9	7	2	59.0	60.0
Third 25 percent	18	62	10	7	3	59.4	60.0
Highest 25 percent	21	58	11	7	2	59.1	60.0
Highest 10 percent	21	57	12	7	2	59.0	60.0
Establishment characteristics							
Goods-producing industries	18	67	8	6	2	59.1	60.0
Service-providing industries	20	59	11	7	3	59.2	60.0
Education and health services	22	54	12	–	–	59.1	60.0
Educational services	14	45	21	13	7	61.3	60.0
Elementary and secondary schools	17	35	26	15	7	61.6	60.0
Junior colleges, colleges, and universities	11	61	15	–	–	60.7	60.0
Health care and social assistance	29	61	5	–	–	57.2	60.0
Hospitals	37	57	3	–	–	56.0	60.0
Public administration	20	46	22	–	–	60.0	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	13	67	9	9	3	60.2	60.0
1 to 49 workers	13	69	9	7	2	59.9	60.0
50 to 99 workers	14	64	8	12	3	60.6	60.0
100 workers or more	23	57	11	6	2	58.7	60.0
100 to 499 workers	16	65	10	8	2	59.5	60.0
500 workers or more	28	53	12	–	–	58.2	60.0
Geographic areas							
New England	16	63	7	12	2	59.7	60.0
Middle Atlantic	19	64	8	7	2	59.4	60.0
East North Central	26	58	6	7	3	58.6	60.0
West North Central	14	61	11	–	–	60.3	60.0
South Atlantic	16	63	17	3	1	59.2	60.0
East South Central	–	50	5	5	–	56.8	60.0
West South Central	18	68	6	6	2	59.0	60.0
Mountain	16	57	14	–	–	59.8	60.0
Pacific	22	54	14	8	2	59.4	60.0

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.2	1.3	0.6	0.6	0.7	0.2	0.0
Worker characteristics							
Management, professional, and related	1.0	1.4	0.8	0.7	1.0	0.2	0.0
Management, business, and financial	1.2	1.5	0.9	0.8	0.5	0.2	0.0
Professional and related	1.1	1.7	1.0	0.9	1.2	0.2	0.0
Teachers	1.8	2.9	2.2	1.9	2.5	0.6	0.0
Primary, secondary, and special education school teachers	2.3	3.5	3.0	2.5	1.9	0.7	1.2
Registered nurses	3.0	3.1	2.6	–	–	0.5	0.0
Service	6.9	5.3	1.4	1.0	1.2	0.9	0.0
Protective service	3.8	4.9	3.1	–	–	0.6	0.0
Sales and office	0.9	1.2	0.8	0.7	0.6	0.2	0.0
Sales and related	2.4	2.6	1.4	1.5	0.9	0.5	0.0
Office and administrative support	1.0	1.4	0.9	0.7	0.7	0.2	0.0
Natural resources, construction, and maintenance	2.8	3.0	1.3	1.7	0.8	0.5	0.0
Construction, extraction, farming, fishing, and forestry	3.4	4.6	2.1	–	–	0.7	0.0
Installation, maintenance, and repair	3.7	3.4	1.3	1.8	0.6	0.5	0.0
Production, transportation, and material moving	1.5	2.0	0.8	0.7	0.6	0.3	0.0
Production	1.8	2.5	1.3	–	–	0.3	0.0
Transportation and material moving	2.1	2.5	0.7	1.0	0.7	0.4	0.0
Full time	1.3	1.4	0.6	0.6	0.7	0.2	0.0
Union	2.7	2.5	1.2	1.6	1.8	0.5	0.0
Nonunion	1.2	1.3	0.7	0.5	0.5	0.2	0.0
Average wage within the following categories:[2]							
Lowest 25 percent	7.6	5.9	1.5	1.6	1.1	1.0	0.0
Second 25 percent	1.7	1.9	0.9	0.9	0.6	0.2	0.0
Third 25 percent	1.0	1.4	0.8	0.6	1.0	0.2	0.0
Highest 25 percent	1.2	1.3	0.8	0.7	0.6	0.2	0.0
Highest 10 percent	1.4	1.7	1.1	0.7	0.8	0.2	0.0
Establishment characteristics							
Goods-producing industries	1.7	2.1	1.3	0.8	0.5	0.2	0.0
Service-providing industries	1.4	1.5	0.7	0.6	0.8	0.2	0.0
Education and health services	1.5	2.0	1.2	–	–	0.3	0.0
Educational services	1.8	2.5	2.0	1.6	2.9	0.5	0.0
Elementary and secondary schools	2.5	2.6	2.9	2.1	1.6	0.6	2.0
Junior colleges, colleges, and universities	1.7	5.1	1.7	–	–	0.7	0.0
Health care and social assistance	2.4	2.6	1.2	–	–	0.4	0.0
Hospitals	2.5	2.5	0.8	–	–	0.4	0.0
Public administration	3.0	3.5	3.3	–	–	0.5	0.0

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	1.4	2.0	0.9	1.1	0.6	0.2	0.0
1 to 49 workers	1.8	2.4	1.1	1.3	0.7	0.3	0.0
50 to 99 workers	1.7	3.0	1.5	2.4	1.0	0.5	0.0
100 workers or more	1.7	1.6	0.8	0.5	0.9	0.2	0.0
100 to 499 workers	1.2	1.8	1.0	0.8	0.4	0.2	0.0
500 workers or more	2.6	2.2	1.0	–	–	0.4	0.0
Geographic areas							
New England	1.9	3.1	1.6	2.0	0.4	0.4	0.0
Middle Atlantic	0.9	1.7	1.0	1.0	1.1	0.2	0.0
East North Central	2.3	2.1	0.9	1.0	0.8	0.4	0.0
West North Central	2.9	5.8	2.8	–	–	0.9	0.0
South Atlantic	1.5	2.3	2.1	0.6	0.2	0.3	0.0
East South Central	–	11.5	1.5	1.9	–	1.6	0.0
West South Central	1.7	2.7	0.7	2.4	0.8	0.3	0.0
Mountain	2.6	4.8	2.5	–	–	0.6	0.0
Pacific	2.7	2.9	1.4	1.2	0.5	0.4	0.0

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2010

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	79	$3,000	$5,000	$7,500	$10,000	$15,000	21
Worker characteristics							
Management, professional, and related	79	3,333	5,000	7,500	10,000	15,000	21
Management, business, and financial	82	4,000	5,500	10,000	12,000	15,000	18
Professional and related	78	3,000	5,000	7,000	10,000	15,000	22
Teachers	70	2,000	3,900	5,000	7,000	10,000	30
Primary, secondary, and special education school teachers	65	1,500	3,000	5,000	6,000	8,000	35
Registered nurses	84	3,000	5,000	7,500	10,000	15,000	16
Service	77	3,000	5,000	7,000	10,000	13,000	23
Protective service	71	2,917	5,000	6,000	10,000	15,000	29
Sales and office	82	3,000	5,000	7,500	10,000	15,000	18
Sales and related	85	2,500	5,000	7,000	10,000	16,667	15
Office and administrative support	81	3,000	5,000	8,000	10,000	15,000	19
Natural resources, construction, and maintenance	79	3,000	4,000	5,000	10,000	15,000	21
Construction, extraction, farming, fishing, and forestry	76	2,500	5,000	5,000	8,333	15,000	24
Installation, maintenance, and repair	80	3,000	4,000	5,000	10,000	15,000	20
Production, transportation, and material moving	74	2,500	5,000	6,000	10,000	14,000	26
Production	79	2,917	5,000	7,500	10,000	15,000	21
Transportation and material moving	69	2,500	5,000	5,000	10,000	10,000	31
Full time	80	3,000	5,000	7,500	10,000	15,000	20
Union	65	2,222	4,000	5,000	8,000	10,000	35
Nonunion	82	3,000	5,000	7,500	10,000	15,000	18
Average wage within the following categories:[3]							
Lowest 25 percent	79	3,000	5,000	7,500	10,000	15,000	21
Second 25 percent	80	3,000	5,000	6,000	10,000	15,000	20
Third 25 percent	80	3,000	5,000	7,000	10,000	15,000	20
Highest 25 percent	78	3,399	5,000	7,500	10,000	15,000	22
Highest 10 percent	79	4,000	5,000	9,100	12,000	17,300	21
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	7,500	11,000	15,000	18
Service-providing industries	78	3,000	5,000	7,500	10,000	15,000	22
Education and health services	77	3,000	5,000	6,000	10,000	11,000	23
Educational services	70	2,000	3,900	5,000	7,500	10,000	30
Elementary and secondary schools	65	1,500	3,333	5,000	6,000	8,000	35
Junior colleges, colleges, and universities	78	3,600	5,000	6,000	10,000	12,500	22
Health care and social assistance	83	3,000	5,000	6,000	10,000	13,333	17
Hospitals	86	3,000	5,000	7,500	10,000	15,000	14
Public administration	62	–	–	–	–	–	38

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2010—Continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	81	$3,000	$5,000	$6,000	$10,000	$15,000	19
1 to 49 workers	83	3,000	5,000	6,500	10,000	15,000	17
50 to 99 workers	78	3,000	5,000	6,000	10,000	10,833	22
100 workers or more	78	3,000	5,000	7,500	10,000	15,000	22
100 to 499 workers	81	3,500	5,000	7,000	10,000	15,000	19
500 workers or more	76	3,000	5,000	9,000	11,000	15,000	24
Geographic areas							
New England	85	4,000	5,000	7,500	10,000	15,000	15
Middle Atlantic	83	3,000	5,000	7,500	10,000	15,000	17
East North Central	69	3,000	5,000	6,500	10,000	15,000	31
West North Central	74	3,500	5,000	6,000	10,000	15,000	26
South Atlantic	82	2,917	4,000	6,000	10,000	15,000	18
West South Central	82	3,000	5,000	7,500	10,000	15,000	18
Mountain	74	4,000	5,000	7,500	10,000	20,000	26
Pacific	80	4,000	5,000	10,000	10,000	17,300	20

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[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 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.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.9	$0.00	$0.00	$263.24	$0.00	$0.00	0.9
Worker characteristics							
Management, professional, and related	1.1	689.56	0.00	0.00	0.00	0.00	1.1
Management, business, and financial	1.4	159.01	785.38	657.51	138.40	135.28	1.4
Professional and related	1.4	94.21	0.00	598.54	0.00	0.00	1.4
Teachers	2.5	775.38	0.00	0.00	583.04	0.00	2.5
Primary, secondary, and special education school teachers	3.4	527.64	779.90	245.50	427.78	609.89	3.4
Registered nurses	3.1	221.12	0.00	677.47	110.45	0.00	3.1
Service	3.0	293.95	0.00	1,479.90	0.00	3,616.78	3.0
Protective service	4.5	1,009.78	481.46	529.72	493.96	4,039.49	4.5
Sales and office	1.0	0.00	0.00	482.15	0.00	414.13	1.0
Sales and related	1.8	719.53	0.00	611.53	0.00	4,545.04	1.8
Office and administrative support	1.2	189.11	0.00	475.41	0.00	156.20	1.2
Natural resources, construction, and maintenance	2.5	43.00	78.10	202.45	0.00	468.61	2.5
Construction, extraction, farming, fishing, and forestry	3.1	701.39	320.51	518.07	1,331.05	1,383.56	3.1
Installation, maintenance, and repair	3.4	411.40	0.00	374.20	0.00	1,280.98	3.4
Production, transportation, and material moving	2.0	464.74	0.00	761.72	0.00	1,769.57	2.0
Production	2.5	625.25	0.00	445.12	0.00	0.00	2.5
Transportation and material moving	2.7	484.56	0.00	634.70	617.16	0.00	2.7
Full time	0.9	0.00	0.00	143.16	0.00	0.00	0.9
Union	2.1	385.29	0.00	0.00	499.90	156.20	2.1
Nonunion	0.8	427.64	0.00	305.14	0.00	0.00	0.8
Average wage within the following categories:[3]							
Lowest 25 percent	3.1	126.90	0.00	1,394.79	0.00	918.26	3.1
Second 25 percent	1.3	0.00	0.00	505.98	0.00	0.00	1.3
Third 25 percent	1.2	0.00	0.00	377.33	0.00	0.00	1.2
Highest 25 percent	1.0	580.88	0.00	581.12	246.98	0.00	1.0
Highest 10 percent	1.3	31.24	531.50	1,408.02	1,385.21	2,120.67	1.3
Establishment characteristics							
Goods-producing industries	2.1	244.75	0.00	599.18	1,153.78	0.00	2.1
Service-providing industries	0.9	0.00	0.00	449.33	0.00	0.00	0.9
Education and health services	1.8	702.92	448.66	460.97	0.00	1,621.60	1.8
Educational services	2.7	678.95	0.00	0.00	110.45	0.00	2.7
Elementary and secondary schools	3.2	652.52	683.11	450.02	180.40	746.44	3.2
Junior colleges, colleges, and universities	5.2	702.17	0.00	660.42	0.00	1,238.07	5.2
Health care and social assistance	2.0	0.00	0.00	161.01	0.00	2,285.13	2.0
Hospitals	2.2	736.82	0.00	651.42	0.00	0.00	2.2
Public administration	3.3	–	–	–	–	–	3.3

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	1.2	$0.00	$0.00	$294.08	$0.00	$349.28	1.2
1 to 49 workers	1.7	488.75	0.00	647.51	0.00	0.00	1.7
50 to 99 workers	2.2	0.00	0.00	0.00	0.00	3,291.60	2.2
100 workers or more	1.1	0.00	0.00	209.08	0.00	0.00	1.1
100 to 499 workers	1.3	580.39	0.00	584.47	0.00	0.00	1.3
500 workers or more	1.7	114.93	0.00	1,882.02	1,233.08	558.39	1.7
Geographic areas							
New England	2.8	1,332.33	0.00	441.81	0.00	0.00	2.8
Middle Atlantic	2.3	0.00	0.00	255.72	0.00	0.00	2.3
East North Central	2.1	4.84	0.00	877.60	0.00	0.00	2.1
West North Central	4.7	711.78	0.00	574.25	0.00	1,834.99	4.7
South Atlantic	2.0	652.25	940.84	505.01	0.00	0.00	2.0
West South Central	1.3	687.48	0.00	413.28	0.00	0.00	1.3
Mountain	4.4	1,375.43	0.00	970.68	523.93	4,259.03	4.4
Pacific	1.3	158.53	0.00	156.20	2,789.09	819.03	1.3

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[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 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.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 32. Leave benefits: Access, civilian workers,[1] National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid jury duty leave	Family leave[2]	
						Paid	Unpaid
All workers	76	67	74	41	72	11	86
Worker characteristics							
Management, professional, and related	79	87	74	58	87	17	91
Management, business, and financial	95	91	94	57	89	19	93
Professional and related	73	86	67	58	87	17	91
Teachers	35	84	17	64	89	16	91
Primary, secondary, and special education school teachers	31	92	12	76	94	17	94
Registered nurses	82	81	82	62	84	21	90
Service	58	48	61	28	56	8	81
Protective service	77	69	79	42	81	13	91
Sales and office	82	69	80	41	73	11	87
Sales and related	72	56	70	32	66	7	86
Office and administrative support	88	77	86	47	78	14	88
Natural resources, construction, and maintenance	80	56	80	28	61	8	79
Construction, extraction, farming, fishing, and forestry	69	42	69	20	47	6	73
Installation, maintenance, and repair	91	69	90	37	74	9	85
Production, transportation, and material moving	84	55	82	33	70	6	85
Production	91	53	90	30	72	7	87
Transportation and material moving	77	57	74	35	68	5	83
Full time	87	79	86	47	81	13	89
Part time	39	28	36	21	44	6	76
Union	79	83	73	58	91	15	94
Nonunion	75	64	75	38	68	10	85
Average wage within the following categories:[3]							
Lowest 25 percent	54	35	54	21	48	5	78
Lowest 10 percent	37	22	40	14	35	3	73
Second 25 percent	84	70	83	41	75	10	86
Third 25 percent	90	80	88	46	82	14	89
Highest 25 percent	80	87	77	59	88	17	92
Highest 10 percent	77	90	73	59	90	18	93
Establishment characteristics							
Goods-producing industries	88	55	88	30	70	8	86
Service-providing industries	74	69	72	43	72	12	86
Education and health services	72	83	65	58	85	16	90
Educational services	53	87	40	62	90	15	93
Elementary and secondary schools	43	90	27	70	92	17	93
Junior colleges, colleges, and universities	78	86	68	49	91	14	94
Health care and social assistance	86	79	84	55	81	17	89
Hospitals	91	89	89	67	91	25	95
Public administration	88	89	88	53	90	16	93

See footnotes at end of table.

Table 32. Leave benefits: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid jury duty leave	Family leave[2]	
						Paid	Unpaid
1 to 99 workers	70	54	70	27	58	8	77
1 to 49 workers	68	53	69	25	55	7	73
50 to 99 workers	75	58	75	34	66	9	89
100 workers or more	82	78	78	53	85	14	94
100 to 499 workers	82	70	79	47	78	11	92
500 workers or more	82	85	77	59	91	17	96
Geographic areas							
New England	73	72	71	51	82	11	89
Middle Atlantic	78	71	74	50	81	9	85
East North Central	77	62	74	44	71	14	84
West North Central	74	67	73	35	70	10	87
South Atlantic	78	65	77	40	73	13	86
East South Central	77	63	75	36	74	7	91
West South Central	76	67	74	37	69	9	84
Mountain	73	65	73	37	67	9	86
Pacific	75	70	75	37	65	14	89

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 32. Standard errors for leave benefits: Access, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid jury duty leave	Family leave[2]	
						Paid	Unpaid
All workers	0.5	0.5	0.4	0.5	0.5	0.4	0.4
Worker characteristics							
Management, professional, and related	0.6	0.5	0.7	0.9	0.7	0.8	0.5
Management, business, and financial	0.7	0.7	0.8	1.4	1.1	1.1	0.8
Professional and related	0.8	0.6	0.8	1.0	0.7	0.8	0.6
Teachers	1.6	1.4	1.3	1.5	1.1	1.0	1.1
Primary, secondary, and special education school teachers	1.8	1.1	1.5	1.6	1.0	1.3	0.9
Registered nurses	1.7	1.7	1.9	2.2	2.1	1.6	1.5
Service	1.5	1.1	1.2	1.0	1.3	0.5	1.1
Protective service	2.6	2.9	2.5	2.5	1.9	1.8	1.5
Sales and office	0.6	0.7	0.6	0.8	0.7	0.5	0.6
Sales and related	0.9	1.1	1.0	1.0	1.0	0.7	0.9
Office and administrative support	0.8	0.9	0.8	1.1	0.9	0.7	0.7
Natural resources, construction, and maintenance	1.2	1.3	1.2	1.1	1.2	0.6	1.1
Construction, extraction, farming, fishing, and forestry	2.0	2.0	2.1	1.5	1.9	0.8	1.9
Installation, maintenance, and repair	1.1	1.7	1.1	1.6	1.5	1.0	1.3
Production, transportation, and material moving	0.9	1.2	1.0	1.1	1.3	0.5	1.0
Production	1.0	1.5	1.1	1.4	1.7	0.8	1.2
Transportation and material moving	1.5	1.6	1.5	1.6	1.9	0.5	1.5
Full time	0.4	0.5	0.4	0.5	0.4	0.4	0.4
Part time	1.2	1.0	1.1	0.8	1.1	0.4	1.0
Union	0.8	0.9	0.8	1.1	0.7	0.8	0.5
Nonunion	0.6	0.5	0.5	0.6	0.6	0.4	0.5
Average wage within the following categories:[3]							
Lowest 25 percent	1.1	1.1	1.0	0.8	1.1	0.4	0.9
Lowest 10 percent	2.1	1.9	1.7	1.3	1.8	0.5	1.7
Second 25 percent	0.7	0.8	0.6	0.9	0.8	0.5	0.6
Third 25 percent	0.6	0.7	0.6	0.9	0.6	0.7	0.5
Highest 25 percent	0.7	0.7	0.8	0.8	0.7	0.6	0.5
Highest 10 percent	0.8	0.7	1.1	1.3	0.8	0.8	0.7
Establishment characteristics							
Goods-producing industries	0.6	1.3	0.7	1.1	1.1	0.8	0.9
Service-providing industries	0.6	0.5	0.5	0.6	0.6	0.4	0.5
Education and health services	0.8	0.9	0.9	1.2	1.0	0.9	0.8
Educational services	1.1	0.7	1.1	1.5	0.6	1.0	0.6
Elementary and secondary schools	1.3	0.7	1.1	1.4	0.7	1.2	0.8
Junior colleges, colleges, and universities	1.2	1.2	1.6	3.2	1.0	1.5	0.9
Health care and social assistance	1.2	1.5	1.3	1.9	1.6	1.5	1.3
Hospitals	0.6	0.9	0.7	1.9	1.3	2.1	0.8
Public administration	1.2	1.3	1.2	2.3	1.2	1.7	1.1

See footnotes at end of table.

Table 32. Standard errors for leave benefits: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid jury duty leave	Family leave[2]	
						Paid	Unpaid
1 to 99 workers	0.8	0.8	0.8	0.7	0.9	0.5	0.8
1 to 49 workers	1.0	0.9	1.0	0.9	1.1	0.6	1.0
50 to 99 workers	1.5	1.8	1.4	1.6	1.6	1.1	1.0
100 workers or more	0.7	0.6	0.6	0.7	0.6	0.6	0.3
100 to 499 workers	0.9	1.0	1.0	0.9	0.9	0.8	0.5
500 workers or more	0.8	0.8	0.6	1.0	0.8	0.8	0.4
Geographic areas							
New England	1.5	1.5	1.7	2.6	1.4	1.8	1.2
Middle Atlantic	0.9	1.3	1.0	1.3	0.8	1.3	0.9
East North Central	0.9	1.2	1.1	1.3	1.1	1.0	1.1
West North Central	1.4	1.5	1.4	1.7	2.0	2.1	1.7
South Atlantic	1.3	1.5	1.1	1.1	1.7	0.8	1.1
East South Central	4.5	3.0	2.5	2.7	2.5	1.9	2.1
West South Central	1.3	1.7	1.4	1.8	1.4	1.1	1.1
Mountain	2.3	1.6	1.7	2.0	1.8	0.9	1.5
Pacific	1.2	1.2	1.1	1.3	1.1	0.6	0.9

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 33. Paid holidays: Number of days provided, civilian workers,[1] National Compensation Survey, March 2010

(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	9	21	12	12	9	15	9	6	3	2	3	8	8
Worker characteristics													
Management, professional, and related	3	12	11	12	11	19	12	9	5	2	4	9	10
Management, business, and financial	2	9	9	13	12	24	12	9	5	2	4	10	10
Professional and related	4	13	12	12	10	17	11	9	5	2	4	9	9
Teachers	10	10	6	7	8	11	17	9	6	5	11	10	10
Primary, secondary, and special education school teachers	12	15	6	6	5	12	16	6	–	–	12	10	10
Registered nurses	7	31	20	13	6	8	5	5	3	1	1	8	7
Service	22	20	11	10	7	8	7	6	4	2	3	8	7
Protective service	3	11	8	4	9	13	18	13	14	3	4	10	11
Sales and office	9	28	11	12	8	15	7	4	2	1	1	8	8
Sales and related	17	45	11	10	6	6	3	2	1	([2])	([2])	7	6
Office and administrative support	6	20	12	13	10	19	9	5	3	1	2	9	8
Natural resources, construction, and maintenance	10	26	16	11	8	12	8	5	3	1	2	8	7
Construction, extraction, farming, fishing, and forestry	14	27	15	11	9	9	6	4	2	1	2	8	7
Installation, maintenance, and repair	7	24	17	11	8	14	8	5	3	1	2	8	8
Production, transportation, and material moving	8	21	12	14	10	14	9	5	2	1	3	8	8
Production	7	15	12	13	11	17	10	6	3	1	4	9	9
Transportation and material moving	10	28	13	15	9	11	7	3	1	1	2	8	7
Full time	7	19	12	12	10	16	9	6	4	2	3	9	8
Part time	29	30	9	9	5	8	4	2	1	1	2	6	6
Union	3	11	7	10	10	14	14	12	9	4	7	10	10
Nonunion	11	23	13	12	9	15	8	5	2	1	2	8	8
Average wage within the following categories:[3]													
Lowest 25 percent	25	33	13	10	5	7	3	2	([2])	([2])	1	6	6
Lowest 10 percent	43	27	12	8	5	3	1	1	–	–	1	5	6
Second 25 percent	9	25	13	13	9	13	7	4	2	1	2	8	8
Third 25 percent	4	16	11	12	10	18	12	7	4	2	3	9	9
Highest 25 percent	3	11	10	13	11	19	11	9	6	2	5	10	10
Highest 10 percent	2	9	9	12	12	20	12	10	6	2	5	10	10
Establishment characteristics													
Goods-producing industries	6	16	11	12	13	17	10	7	3	1	3	9	9
Service-providing industries	10	22	12	12	8	14	8	6	3	2	3	8	8
Education and health services	6	20	12	10	8	13	9	6	5	4	7	9	9
Educational services	6	6	4	6	7	14	14	10	10	8	16	11	11
Elementary and secondary schools	9	10	4	4	7	13	13	8	9	7	16	11	11
Junior colleges, colleges, and universities	2	1	2	8	7	12	15	12	12	11	17	12	12
Health care and social assistance	7	28	17	12	9	12	7	4	2	1	1	8	7
Hospitals	4	32	19	10	8	7	5	9	4	–	–	8	7
Public administration	([2])	–	–	1	10	16	22	23	18	5	4	11	11

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, civilian workers,[1] National Compensation Survey, March 2010—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		
1 to 99 workers	13	25	15	13	9	13	5	3	1	1	1	8	7
1 to 49 workers	13	26	15	14	8	14	5	2	1	1	1	7	7
50 to 99 workers	13	23	15	10	13	12	6	4	1	1	1	8	7
100 workers or more	6	17	9	11	9	16	11	8	5	2	4	9	9
100 to 499 workers	8	23	12	12	10	14	10	5	3	1	2	8	8
500 workers or more	5	11	6	11	8	17	13	11	7	3	7	10	10
Geographic areas													
New England	4	14	8	9	10	23	13	10	4	1	3	9	10
Middle Atlantic	9	17	11	11	10	14	10	10	4	2	4	9	9
East North Central	7	21	14	12	11	15	6	4	3	2	4	8	8
West North Central	6	25	17	14	8	10	–	4	3	–	1	8	8
South Atlantic	11	25	11	9	8	15	9	7	2	1	1	8	8
East South Central	21	18	9	16	7	12	7	4	2	1	5	8	8
West South Central	12	23	11	12	9	14	8	3	2	2	3	8	8
Mountain	10	23	10	16	9	14	9	4	3	–	–	8	8
Pacific	7	17	11	15	9	15	9	6	6	2	3	9	9

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] Less than 0.5 percent.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 33. Standard errors for paid holidays: Number of days provided, civilian workers,[1] National Compensation Survey, March 2010

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	0.6	0.5	0.5	0.4	0.4	0.5	0.4	0.3	0.2	0.1	0.2	([2])	0.0
Worker characteristics													
Management, professional, and related	0.4	0.6	0.8	0.6	0.7	0.9	0.9	0.6	0.3	0.3	0.4	([2])	0.5
Management, business, and financial	0.2	0.7	0.8	0.9	0.9	1.2	1.0	0.8	0.4	0.3	0.5	0.1	0.0
Professional and related	0.5	0.8	1.0	0.7	0.9	1.2	1.1	0.6	0.4	0.3	0.4	0.1	0.2
Teachers	1.5	1.4	1.7	1.7	1.4	1.5	2.5	1.4	1.6	1.6	1.9	0.3	0.6
Primary, secondary, and special education school teachers	2.2	2.3	2.3	2.4	1.1	2.4	3.5	2.0	–	–	2.5	0.4	0.0
Registered nurses	1.8	3.0	2.7	1.8	1.4	1.9	1.2	0.9	0.6	0.3	0.4	0.2	0.0
Service	2.1	1.3	1.0	1.0	0.9	0.7	0.8	0.6	0.4	0.2	0.5	0.2	0.0
Protective service	0.8	2.4	2.5	1.1	2.0	1.7	1.9	2.1	1.6	0.7	0.7	0.2	0.6
Sales and office	0.6	0.8	0.7	0.6	0.5	0.6	0.4	0.3	0.2	0.1	0.2	([2])	0.5
Sales and related	1.3	1.4	1.0	0.8	0.6	0.8	0.3	0.3	0.2	0.1	0.1	0.1	0.0
Office and administrative support	0.5	0.9	0.9	0.8	0.7	0.7	0.6	0.4	0.3	0.1	0.3	0.1	0.4
Natural resources, construction, and maintenance	1.1	1.3	1.2	1.1	0.7	0.9	0.6	0.5	0.4	0.1	0.3	0.1	0.2
Construction, extraction, farming, fishing, and forestry	1.8	2.1	1.8	1.6	1.2	1.1	0.9	0.7	0.5	0.2	0.4	0.1	0.0
Installation, maintenance, and repair	1.3	1.5	1.5	1.3	0.8	1.3	0.8	0.6	0.6	0.2	0.4	0.1	0.6
Production, transportation, and material moving	0.9	1.0	0.9	0.9	0.9	0.8	0.7	0.6	0.3	0.3	0.3	0.1	0.0
Production	1.2	1.2	1.4	1.1	1.1	1.2	0.9	1.0	0.6	0.4	0.5	0.1	0.1
Transportation and material moving	1.2	1.5	1.2	1.3	1.0	1.1	0.9	0.5	0.2	0.3	0.4	0.1	0.4
Full time	0.6	0.5	0.5	0.5	0.4	0.5	0.5	0.3	0.2	0.1	0.2	([2])	0.1
Part time	2.2	1.6	1.0	0.8	0.8	0.9	0.8	0.3	0.3	0.1	0.3	0.1	0.0
Union	0.5	0.7	0.6	0.7	1.1	0.8	1.1	0.8	0.6	0.3	0.5	0.1	0.0
Nonunion	0.7	0.6	0.5	0.5	0.4	0.6	0.5	0.3	0.2	0.1	0.2	([2])	0.0
Average wage within the following categories:[3]													
Lowest 25 percent	1.6	1.2	1.0	0.8	0.7	0.8	0.5	0.3	0.1	0.1	0.3	0.1	0.0
Lowest 10 percent	3.4	2.2	1.8	1.2	1.7	0.8	0.6	0.2	–	–	0.3	0.2	0.0
Second 25 percent	0.8	0.8	0.6	0.7	0.5	0.7	0.6	0.4	0.2	0.1	0.2	0.1	0.0
Third 25 percent	0.4	0.6	0.6	0.6	0.6	0.6	0.7	0.5	0.3	0.2	0.3	([2])	0.0
Highest 25 percent	0.3	0.5	0.7	0.6	0.6	1.0	0.7	0.6	0.3	0.3	0.4	0.1	0.0
Highest 10 percent	0.4	0.9	1.1	0.9	1.0	1.4	1.1	0.8	0.4	0.4	0.6	0.1	0.0
Establishment characteristics													
Goods-producing industries	0.8	1.0	0.9	0.9	0.9	1.0	0.7	0.8	0.4	0.3	0.4	0.1	0.0
Service-providing industries	0.7	0.6	0.5	0.5	0.5	0.5	0.5	0.3	0.2	0.1	0.2	0.1	0.0
Education and health services	0.7	1.3	1.1	1.0	1.0	1.2	1.3	0.4	0.5	0.4	0.6	0.1	0.1
Educational services	0.8	0.6	1.0	1.2	0.8	1.6	1.9	0.8	1.2	0.9	1.2	0.1	0.0
Elementary and secondary schools	1.2	1.1	1.2	0.9	1.0	1.5	1.7	0.8	1.8	1.2	1.4	0.2	0.6
Junior colleges, colleges, and universities	0.6	0.2	1.0	2.7	1.5	3.0	4.1	1.5	1.6	1.3	2.2	0.2	0.8
Health care and social assistance	1.1	2.0	1.7	1.4	1.5	1.6	1.3	0.5	0.4	0.1	0.4	0.1	0.5
Hospitals	1.3	2.6	2.0	1.6	1.4	1.6	2.4	1.4	1.0	–	–	0.1	0.2
Public administration	0.1	–	–	0.3	2.8	1.8	1.8	2.0	1.3	0.6	0.7	0.1	0.5

See footnotes at end of table.

Table 33. Standard errors for paid holidays: Number of days provided, civilian workers,[1] National Compensation Survey, March 2010—Continued

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		
1 to 99 workers	0.7	0.9	0.8	0.7	0.6	0.7	0.4	0.4	0.1	0.1	0.2	([2])	0.0
1 to 49 workers	0.8	1.1	1.0	0.8	0.7	0.9	0.5	0.3	0.1	0.1	0.3	0.1	0.0
50 to 99 workers	1.2	1.5	1.3	1.1	1.3	1.0	0.8	1.1	0.3	0.2	0.3	0.1	0.3
100 workers or more	0.9	0.6	0.5	0.5	0.6	0.6	0.7	0.4	0.3	0.2	0.3	0.1	0.0
100 to 499 workers	0.8	0.9	0.8	0.8	0.8	0.8	0.8	0.5	0.4	0.2	0.2	0.1	0.0
500 workers or more	1.6	0.7	0.7	0.8	0.8	0.9	1.2	0.7	0.5	0.3	0.5	0.2	0.0
Geographic areas													
New England	1.1	1.8	1.9	1.2	1.5	1.5	2.0	1.9	0.7	0.2	0.6	0.2	0.0
Middle Atlantic	1.5	1.1	0.8	0.8	1.0	1.5	0.8	1.0	0.5	0.3	0.5	0.1	0.0
East North Central	1.1	1.3	1.3	1.1	1.3	1.3	0.7	0.6	0.4	0.3	0.6	0.1	0.0
West North Central	0.8	1.8	2.5	1.7	1.2	1.0	–	1.0	1.0	–	0.3	0.1	1.0
South Atlantic	1.2	1.3	1.0	0.9	0.8	1.1	0.8	0.8	0.5	0.3	0.2	0.1	([2])
East South Central	5.9	1.8	1.7	3.0	1.4	2.4	1.8	1.1	0.4	0.2	1.6	0.5	0.8
West South Central	1.1	1.2	1.0	1.0	1.3	1.7	1.2	0.6	0.4	0.3	0.6	0.1	0.0
Mountain	1.1	2.0	1.9	2.5	1.5	1.3	1.8	1.1	0.8	–	–	0.1	0.0
Pacific	0.9	1.3	1.2	1.0	1.1	1.1	1.0	0.6	0.4	0.3	0.3	0.1	0.8

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] Less than 0.05.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 34. Paid sick leave: Type of provision, civilian workers,[1] National Compensation Survey, March 2010

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year[2]	As needed[3]	Other basis[4]
All workers	69	6	25
Worker characteristics			
Management, professional, and related	68	7	25
Management, business, and financial	67	8	25
Professional and related	68	7	26
Teachers	82	3	14
Primary, secondary, and special education school teachers	83	2	15
Registered nurses	53	1	46
Service	68	3	29
Protective service	75	4	21
Sales and office	70	6	24
Sales and related	77	7	17
Office and administrative support	67	5	27
Natural resources, construction, and maintenance	70	9	21
Installation, maintenance, and repair	69	10	21
Production, transportation, and material moving	74	5	21
Production	72	4	24
Transportation and material moving	76	5	19
Full time	69	6	25
Part time	67	5	28
Union	80	5	16
Nonunion	67	6	27
Average wage within the following categories:[5]			
Lowest 25 percent	69	5	26
Lowest 10 percent	64	6	30
Second 25 percent	70	4	26
Third 25 percent	70	5	25
Highest 25 percent	68	8	24
Highest 10 percent	69	10	21
Establishment characteristics			
Goods-producing industries	67	9	24
Service-providing industries	69	6	25
Education and health services	68	3	29
Educational services	84	3	13
Elementary and secondary schools	84	2	14
Junior colleges, colleges, and universities	85	5	10
Health care and social assistance	55	2	43
Hospitals	46	1	52
Public administration	81	4	15

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, civilian workers,[1] National Compensation Survey, March 2010—Continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year[2]	As needed[3]	Other basis[4]
1 to 99 workers	68	9	23
1 to 49 workers	67	10	23
50 to 99 workers	72	5	23
100 workers or more	70	4	26
100 to 499 workers	71	4	24
500 workers or more	69	4	27
Geographic areas			
New England	67	8	25
Middle Atlantic	76	7	17
East North Central	67	7	26
West North Central	69	5	25
South Atlantic	66	4	30
East South Central	58	6	36
West South Central	75	5	20
Mountain	66	6	28
Pacific	71	5	24

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

[3] Plan does not specify maximum number of days.

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

[5] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 34. Standard errors for paid sick leave: Type of provision, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Sick leave provision		
	Fixed number of days per year[2]	As needed[3]	Other basis[4]
All workers	0.8	0.3	0.8
Worker characteristics			
Management, professional, and related	0.9	0.6	0.9
Management, business, and financial	1.4	0.7	1.4
Professional and related	1.1	0.7	1.1
Teachers	1.1	0.4	1.1
Primary, secondary, and special education school teachers	1.4	0.5	1.4
Registered nurses	2.1	0.3	2.1
Service	2.4	0.4	2.4
Protective service	2.6	0.6	2.6
Sales and office	0.9	0.4	0.8
Sales and related	1.4	0.6	1.4
Office and administrative support	1.1	0.5	1.0
Natural resources, construction, and maintenance	1.7	1.0	1.4
Installation, maintenance, and repair	2.3	1.4	1.8
Production, transportation, and material moving	1.2	0.5	1.2
Production	1.8	0.7	1.7
Transportation and material moving	1.6	0.7	1.6
Full time	0.8	0.3	0.8
Part time	1.7	0.8	1.7
Union	1.1	0.8	0.9
Nonunion	0.9	0.4	0.9
Average wage within the following categories:[5]			
Lowest 25 percent	2.4	0.6	2.4
Lowest 10 percent	6.2	1.7	6.5
Second 25 percent	1.1	0.4	1.0
Third 25 percent	0.9	0.4	0.8
Highest 25 percent	0.9	0.5	0.8
Highest 10 percent	1.2	0.9	1.0
Establishment characteristics			
Goods-producing industries	1.6	0.7	1.6
Service-providing industries	0.8	0.4	0.8
Education and health services	1.1	0.5	1.1
Educational services	0.9	0.4	0.9
Elementary and secondary schools	1.2	0.4	1.1
Junior colleges, colleges, and universities	1.4	0.7	1.2
Health care and social assistance	1.8	0.9	1.8
Hospitals	2.2	0.2	2.2
Public administration	1.5	0.7	1.3

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Type of provision, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Sick leave provision		
	Fixed number of days per year[2]	As needed[3]	Other basis[4]
1 to 99 workers	1.3	0.8	1.2
1 to 49 workers	1.5	1.0	1.3
50 to 99 workers	2.3	0.6	2.2
100 workers or more	1.0	0.3	1.0
100 to 499 workers	1.2	0.4	1.1
500 workers or more	1.6	0.3	1.6
Geographic areas			
New England	3.3	1.1	4.0
Middle Atlantic	1.6	0.7	1.1
East North Central	1.6	1.3	1.3
West North Central	2.7	1.1	2.5
South Atlantic	1.9	0.5	1.7
East South Central	7.8	1.6	8.1
West South Central	1.4	0.9	1.4
Mountain	2.2	1.3	2.6
Pacific	1.4	0.5	1.1

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

[3] Plan does not specify maximum number of days.

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

[5] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 35. Paid sick leave: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2010

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

Characteristics	Paid sick leave days by length of service[3]					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	16	45	32	6	1	8	6
Full time	15	45	33	7	1	9	6
Part time	27	43	26	–	–	7	6
Union	11	23	51	14	1	10	10
Nonunion	18	51	26	4	1	8	6
1 to 99 workers	24	54	19	3	([4])	7	5
1 to 49 workers	24	54	19	2	([4])	7	5
50 to 99 workers	23	54	18	–	–	7	6
100 workers or more	12	39	40	8	1	10	10
100 to 499 workers	15	52	27	5	([4])	8	6
500 workers or more	9	28	51	11	2	11	10
After 5 years							
All workers	15	44	32	7	1	9	7
Full time	14	44	33	7	1	9	7
Part time	25	45	26	–	–	7	6
Union	10	24	49	15	1	11	10
Nonunion	17	51	27	5	1	8	6
1 to 99 workers	22	54	19	4	([4])	7	5
1 to 49 workers	23	54	20	3	([4])	7	5
50 to 99 workers	21	55	18	–	–	7	6
100 workers or more	11	38	40	9	2	10	10
100 to 499 workers	14	52	27	6	1	8	6
500 workers or more	8	28	50	12	3	12	10

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2010—Continued

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

Characteristics	Paid sick leave days by length of service[3]					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	15	44	32	8	1	9	7
Full time	14	45	32	8	2	9	7
Part time	25	44	26	–	–	7	6
Union	10	24	48	17	1	11	10
Nonunion	16	51	27	5	1	9	6
1 to 99 workers	22	54	20	4	([4])	7	6
1 to 49 workers	23	54	20	3	([4])	7	5
50 to 99 workers	21	53	20	6	([4])	7	6
100 workers or more	11	39	39	10	2	11	10
100 to 499 workers	14	52	27	6	1	9	6
500 workers or more	8	28	49	12	3	12	10
After 20 years							
All workers	15	44	32	7	2	10	7
Full time	14	45	32	8	2	10	7
Part time	25	44	26	–	–	7	6
Union	10	24	48	16	2	11	10
Nonunion	16	51	27	5	1	9	6
1 to 99 workers	22	54	20	4	1	7	6
1 to 49 workers	23	54	20	3	1	7	5
50 to 99 workers	20	53	20	6	([4])	7	6
100 workers or more	10	39	39	10	2	11	10
100 to 499 workers	13	52	27	6	1	9	6
500 workers or more	8	28	49	13	3	13	10

[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] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

[4] 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/glossary20092010.htm.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2010

Characteristics	Paid sick leave days by length of service[3]					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	0.6	0.8	0.7	0.5	0.1	0.1	([4])
Full time	0.6	0.8	0.8	0.5	0.1	0.1	0.7
Part time	1.5	2.2	1.5	–	–	0.1	0.0
Union	0.8	1.2	1.7	1.2	0.2	0.2	([4])
Nonunion	0.7	0.9	0.8	0.4	0.1	0.2	0.0
1 to 99 workers	1.0	1.2	1.0	0.3	0.1	0.1	0.0
1 to 49 workers	1.3	1.3	1.1	0.4	0.1	0.2	0.0
50 to 99 workers	1.6	2.3	1.8	–	–	0.2	0.2
100 workers or more	0.6	1.0	0.9	0.7	0.1	0.2	0.7
100 to 499 workers	0.9	1.7	1.4	0.5	0.1	0.1	0.0
500 workers or more	0.8	1.2	1.4	1.1	0.2	0.3	0.0
After 5 years							
All workers	0.6	0.8	0.7	0.5	0.2	0.1	0.6
Full time	0.6	0.8	0.8	0.5	0.2	0.2	0.0
Part time	1.5	2.2	1.5	–	–	0.1	0.0
Union	0.8	1.2	1.7	1.1	0.2	0.2	0.1
Nonunion	0.7	0.9	0.8	0.4	0.2	0.2	0.0
1 to 99 workers	1.0	1.2	1.0	0.4	0.1	0.1	0.8
1 to 49 workers	1.3	1.4	1.1	0.4	0.2	0.2	0.0
50 to 99 workers	1.6	2.2	1.8	–	–	0.2	0.0
100 workers or more	0.6	1.0	0.9	0.7	0.3	0.2	0.1
100 to 499 workers	0.8	1.7	1.4	0.6	0.3	0.2	0.0
500 workers or more	0.8	1.2	1.4	1.0	0.4	0.3	0.0

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2010—Continued

Characteristics	Paid sick leave days by length of service[3]					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	0.6	0.8	0.8	0.5	0.2	0.2	0.4
Full time	0.6	0.8	0.8	0.5	0.2	0.2	0.0
Part time	1.5	2.2	1.5	–	–	0.1	0.0
Union	0.8	1.2	1.6	1.1	0.2	0.2	0.7
Nonunion	0.7	1.0	0.8	0.4	0.2	0.2	([4])
1 to 99 workers	1.0	1.3	1.1	0.3	0.1	0.2	0.9
1 to 49 workers	1.2	1.4	1.2	0.4	0.2	0.2	0.0
50 to 99 workers	1.6	2.2	2.0	0.9	0.2	0.2	0.0
100 workers or more	0.6	1.1	1.0	0.7	0.3	0.2	0.1
100 to 499 workers	0.8	1.6	1.4	0.6	0.3	0.3	0.0
500 workers or more	0.8	1.3	1.4	1.0	0.4	0.3	0.0
After 20 years							
All workers	0.6	0.8	0.7	0.5	0.2	0.2	0.3
Full time	0.6	0.8	0.8	0.5	0.2	0.2	0.0
Part time	1.5	2.2	1.5	–	–	0.1	0.0
Union	0.8	1.2	1.7	1.2	0.4	0.3	0.8
Nonunion	0.7	1.0	0.8	0.4	0.2	0.2	([4])
1 to 99 workers	1.0	1.3	1.0	0.4	0.1	0.2	0.8
1 to 49 workers	1.3	1.4	1.2	0.4	0.2	0.2	([4])
50 to 99 workers	1.6	2.2	2.0	0.9	0.2	0.2	0.0
100 workers or more	0.6	1.1	1.0	0.8	0.3	0.3	([4])
100 to 499 workers	0.8	1.6	1.4	0.6	0.4	0.3	0.0
500 workers or more	0.8	1.3	1.4	1.1	0.4	0.4	0.0

[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] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

[4] Less than 0.05.

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/glossary20092010.htm.

Table 36. Paid vacations:[1] Number of annual days by service requirement, civilian workers,[2] National Compensation Survey, March 2010

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacations days by length of service[3]						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	35	39	12	6	2	10	10
Full time	5	34	41	13	6	2	10	10
Part time	23	47	19	5	4	1	7	5
Union	4	34	46	9	5	2	10	10
Nonunion	7	35	37	12	6	2	10	10
1 to 99 workers	9	46	35	7	3	1	8	6
1 to 49 workers	9	46	34	7	3	1	8	5
50 to 99 workers	7	44	38	7	–	–	8	8
100 workers or more	5	27	42	15	9	3	11	10
100 to 499 workers	6	37	38	12	5	2	10	10
500 workers or more	4	17	45	18	12	4	13	10
After 5 years								
All workers	2	10	35	36	11	6	14	15
Full time	1	8	35	38	12	6	14	15
Part time	10	25	36	18	5	5	11	10
Union	1	7	37	41	9	5	14	15
Nonunion	2	10	35	35	11	6	14	15
1 to 99 workers	3	15	41	32	7	3	12	10
1 to 49 workers	3	17	40	31	7	3	12	10
50 to 99 workers	2	9	43	36	7	3	13	12
100 workers or more	1	6	31	39	14	9	15	15
100 to 499 workers	1	7	39	36	11	5	14	15
500 workers or more	1	4	23	42	18	12	17	15

See footnotes at end of table.

Table 36. Paid vacations:[1] Number of annual days by service requirement, civilian workers,[2] National Compensation Survey, March 2010—Continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacations days by length of service[3]						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	15	42	23	12	17	15
Full time	1	5	14	43	24	12	17	15
Part time	9	20	18	34	11	8	14	15
Union	1	3	10	54	23	9	17	15
Nonunion	2	8	16	40	23	12	17	15
1 to 99 workers	3	12	22	40	18	6	15	15
1 to 49 workers	3	14	23	37	17	6	14	15
50 to 99 workers	2	7	17	48	21	7	16	15
100 workers or more	1	3	9	44	26	16	18	18
100 to 499 workers	1	4	11	50	23	11	17	15
500 workers or more	1	2	7	38	30	21	20	20
After 20 years								
All workers	2	6	12	18	38	25	19	20
Full time	1	5	11	18	39	26	20	20
Part time	9	17	15	18	25	16	16	15
Union	([4])	2	5	11	46	35	21	21
Nonunion	2	7	13	19	36	23	19	20
1 to 99 workers	2	11	18	25	29	14	16	15
1 to 49 workers	3	13	20	25	26	13	16	15
50 to 99 workers	1	6	13	25	36	18	18	20
100 workers or more	1	2	6	13	44	33	22	20
100 to 499 workers	1	3	8	17	46	25	20	20
500 workers or more	1	1	5	8	43	41	23	22

[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] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[3] Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time-off for workers to use for multiple purposes.

[4] 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/glossary20092010.htm.

Table 36. Standard errors for paid vacations: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2010

Characteristics	Paid vacations days by length of service[3]						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	0.4	0.6	0.6	0.5	0.3	0.2	0.1	0.0
Full time	0.3	0.6	0.6	0.6	0.3	0.2	0.1	0.0
Part time	1.5	1.6	1.5	0.6	0.5	0.4	0.2	0.0
Union	0.4	1.3	1.4	0.7	0.6	0.4	0.1	0.0
Nonunion	0.4	0.6	0.6	0.6	0.3	0.3	0.1	0.0
1 to 99 workers	0.5	0.9	1.0	0.8	0.3	0.3	0.1	0.6
1 to 49 workers	0.6	1.0	1.2	1.0	0.4	0.2	0.1	0.6
50 to 99 workers	0.8	1.8	1.9	0.9	–	–	0.2	1.8
100 workers or more	0.4	0.8	0.8	0.6	0.4	0.3	0.1	0.0
100 to 499 workers	0.6	1.1	1.1	0.8	0.5	0.6	0.1	0.0
500 workers or more	0.5	1.1	1.0	0.9	0.7	0.3	0.2	0.6
After 5 years								
All workers	0.2	0.4	0.5	0.5	0.5	0.3	0.1	0.0
Full time	0.1	0.3	0.6	0.5	0.5	0.3	0.1	0.0
Part time	1.3	1.7	1.8	1.3	0.5	0.7	0.2	0.0
Union	0.2	0.8	1.0	1.1	0.7	0.6	0.1	0.0
Nonunion	0.2	0.4	0.6	0.7	0.5	0.4	0.1	0.0
1 to 99 workers	0.3	0.6	0.9	0.9	0.5	0.5	0.1	0.0
1 to 49 workers	0.4	0.8	1.0	1.0	0.6	0.6	0.2	0.0
50 to 99 workers	0.4	1.1	1.7	1.7	1.1	0.9	0.3	0.7
100 workers or more	0.2	0.4	0.6	0.8	0.7	0.4	0.1	0.0
100 to 499 workers	0.4	0.6	1.1	1.1	0.8	0.6	0.2	0.0
500 workers or more	0.2	0.4	0.9	1.0	1.0	0.5	0.1	0.0

See footnotes at end of table.

Table 36. Standard errors for paid vacations: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2010—Continued

Characteristics	Paid vacations days by length of service[3]						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	0.2	0.3	0.4	0.6	0.6	0.5	0.1	0.0
Full time	0.1	0.3	0.4	0.6	0.6	0.5	0.1	0.0
Part time	1.2	1.6	1.2	1.9	1.2	0.8	0.2	0.0
Union	0.2	0.6	0.8	1.2	1.0	0.8	0.1	0.0
Nonunion	0.2	0.3	0.5	0.7	0.6	0.5	0.1	0.0
1 to 99 workers	0.3	0.6	0.6	0.8	0.9	0.6	0.2	0.0
1 to 49 workers	0.4	0.7	0.7	1.0	1.1	0.7	0.2	0.0
50 to 99 workers	0.4	1.0	1.3	1.7	1.6	1.3	0.4	0.0
100 workers or more	0.2	0.3	0.4	0.9	0.7	0.7	0.1	0.7
100 to 499 workers	0.4	0.5	0.6	1.2	0.9	0.7	0.2	0.0
500 workers or more	0.2	0.4	0.6	1.1	1.0	1.1	0.2	([4])
After 20 years								
All workers	0.2	0.3	0.4	0.5	0.6	0.6	0.1	0.0
Full time	0.1	0.3	0.4	0.5	0.6	0.6	0.1	0.0
Part time	1.2	1.5	1.2	1.7	1.6	1.0	0.3	([4])
Union	0.1	0.5	0.9	0.6	1.3	1.3	0.2	1.1
Nonunion	0.2	0.3	0.4	0.6	0.7	0.6	0.1	0.0
1 to 99 workers	0.3	0.5	0.6	0.7	1.0	0.7	0.2	0.0
1 to 49 workers	0.4	0.7	0.6	0.9	1.2	0.8	0.2	0.0
50 to 99 workers	0.4	1.0	1.1	1.6	1.6	1.5	0.4	0.0
100 workers or more	0.2	0.3	0.4	0.6	0.7	0.8	0.1	0.0
100 to 499 workers	0.4	0.4	0.6	0.9	1.1	1.0	0.2	0.0
500 workers or more	0.2	0.3	0.7	0.6	1.1	1.2	0.1	0.6

[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] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[3] Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time-off for workers to use for multiple purposes.

[4] Less than 0.05.

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/glossary20092010.htm.

Table 37. Consolidated leave plans:[1] Access, civilian workers,[2] National Compensation Survey, March 2010

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	21	15	20	23	25	79	8	12	15	18
Worker characteristics										
Management, professional, and related	30	17	22	25	28	70	11	14	17	20
Management, business, and financial	25	17	22	25	27	75	11	15	17	20
Professional and related	32	18	22	26	28	68	11	14	17	20
Teachers	17	15	18	19	21	83	12	14	16	19
Registered nurses	58	19	24	27	29	42	10	14	17	19
Service	22	14	20	23	24	78	8	12	14	16
Protective service	12	15	19	22	25	88	10	13	16	19
Sales and office	20	15	20	23	25	80	8	12	15	18
Sales and related	12	12	17	19	22	88	7	12	14	17
Office and administrative support	24	16	21	24	26	76	9	13	15	18
Natural resources, construction, and maintenance	13	11	15	18	20	87	7	11	13	15
Construction, extraction, farming, fishing, and forestry	14	10	14	17	18	86	7	10	12	14
Installation, maintenance, and repair	12	11	16	19	22	88	8	12	14	17
Production, transportation, and material moving	12	11	16	19	22	88	7	11	14	17
Production	13	11	16	19	22	87	7	11	14	17
Transportation and material moving	11	10	16	19	22	89	7	11	14	18
Full time	22	15	20	24	26	78	9	13	15	18
Part time	20	13	17	20	22	80	6	10	12	14
Union	12	13	18	22	25	88	9	14	17	21
Nonunion	23	15	20	23	25	77	8	12	15	17
Average wage within the following categories:[3]										
Lowest 25 percent	17	13	18	21	23	83	6	10	12	14
Lowest 10 percent	15	11	17	19	21	85	5	9	11	12
Second 25 percent	21	14	20	23	25	79	8	12	15	17
Third 25 percent	21	15	20	24	26	79	9	13	16	19
Highest 25 percent	26	17	21	24	27	74	10	14	17	20
Highest 10 percent	25	17	22	25	27	75	11	15	17	20
Establishment characteristics										
Goods-producing industries	14	11	15	18	22	86	7	11	14	17
Service-providing industries	23	16	21	24	26	77	9	13	15	18
Education and health services	37	18	23	27	28	63	11	14	17	19
Educational services	6	14	16	17	19	94	12	15	17	20
Elementary and secondary schools	6	10	10	10	11	94	11	13	16	18
Junior colleges, colleges, and universities	5	20	25	27	29	95	14	17	19	22
Health care and social assistance	48	18	24	27	29	52	10	14	17	18
Hospitals	67	20	25	28	30	33	12	16	19	22
Public administration	7	17	21	25	28	93	12	15	18	22

See footnotes at end of table.

Table 37. Consolidated leave plans:[1] Access, civilian workers,[2] National Compensation Survey, March 2010—Continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers	17	13	18	21	22	83	7	11	14	15
1 to 49 workers	17	12	17	20	21	83	7	11	13	15
50 to 99 workers	16	14	19	23	24	84	7	12	15	17
100 workers or more	25	17	21	25	27	75	9	13	16	20
100 to 499 workers	21	15	20	23	26	79	8	12	16	19
500 workers or more	28	17	22	26	28	72	11	14	17	21
Geographic areas										
New England	25	17	23	25	27	75	9	13	16	19
Middle Atlantic	15	16	21	24	26	85	9	13	16	18
East North Central	22	14	19	23	25	78	8	12	15	18
West North Central	23	16	20	23	26	77	8	12	15	18
South Atlantic	21	16	20	23	25	79	8	12	14	17
East South Central	25	14	19	23	25	75	8	12	15	17
West South Central	20	15	20	23	25	80	8	12	14	17
Mountain	27	14	20	23	25	73	9	13	15	17
Pacific	23	15	20	23	25	77	9	13	15	18

[1] A consolidated leave plan provides a single amount of time-off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

[2] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 37. Standard errors for consolidated leave plans:[1] Access, civilian workers,[2] National Compensation Survey, March 2010

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	0.6	0.2	0.3	0.3	0.3	0.6	0.1	0.1	0.1	0.1
Worker characteristics										
Management, professional, and related	1.0	0.3	0.4	0.4	0.4	1.0	0.1	0.1	0.1	0.1
Management, business, and financial	1.2	0.3	0.7	0.6	0.5	1.2	0.1	0.1	0.1	0.1
Professional and related	1.3	0.3	0.4	0.4	0.4	1.3	0.2	0.2	0.2	0.2
Teachers	3.7	2.1	2.2	2.1	2.0	3.7	0.7	0.7	0.7	0.7
Registered nurses	2.3	0.5	0.5	0.5	0.5	2.3	0.4	0.5	0.5	0.7
Service	1.9	0.6	0.4	0.5	0.6	1.9	0.1	0.2	0.2	0.2
Protective service	1.9	0.6	0.8	0.8	0.9	1.9	0.3	0.2	0.3	0.4
Sales and office	0.8	0.3	0.3	0.3	0.4	0.8	0.1	0.1	0.1	0.1
Sales and related	1.0	0.6	0.6	0.7	0.8	1.0	0.1	0.1	0.1	0.2
Office and administrative support	1.0	0.3	0.4	0.4	0.4	1.0	0.1	0.1	0.1	0.1
Natural resources, construction, and maintenance	1.1	0.5	0.6	0.7	0.7	1.1	0.1	0.1	0.2	0.2
Construction, extraction, farming, fishing, and forestry	1.7	0.8	0.9	1.1	1.2	1.7	0.2	0.2	0.3	0.3
Installation, maintenance, and repair	1.3	0.6	0.6	0.7	0.8	1.3	0.1	0.2	0.2	0.3
Production, transportation, and material moving	0.8	0.4	0.4	0.4	0.4	0.8	0.1	0.1	0.1	0.2
Production	1.0	0.4	0.5	0.5	0.5	1.0	0.1	0.1	0.2	0.2
Transportation and material moving	1.0	0.5	0.5	0.6	0.6	1.0	0.1	0.1	0.1	0.2
Full time	0.7	0.2	0.3	0.3	0.3	0.7	0.1	0.1	0.1	0.1
Part time	1.4	0.6	0.6	0.6	0.7	1.4	0.2	0.2	0.2	0.3
Union	0.9	0.6	0.5	0.6	0.6	0.9	0.2	0.2	0.2	0.2
Nonunion	0.7	0.2	0.3	0.3	0.3	0.7	0.1	0.1	0.1	0.1
Average wage within the following categories:[3]										
Lowest 25 percent	1.6	0.4	0.4	0.6	0.7	1.6	0.1	0.1	0.2	0.2
Lowest 10 percent	3.3	0.7	0.9	1.4	1.6	3.3	0.2	0.2	0.3	0.4
Second 25 percent	0.9	0.4	0.5	0.5	0.5	0.9	0.1	0.1	0.1	0.1
Third 25 percent	0.6	0.3	0.3	0.3	0.3	0.6	0.1	0.1	0.1	0.1
Highest 25 percent	1.0	0.2	0.3	0.3	0.3	1.0	0.1	0.1	0.1	0.1
Highest 10 percent	1.2	0.3	0.3	0.3	0.4	1.2	0.1	0.1	0.1	0.2
Establishment characteristics										
Goods-producing industries	1.0	0.3	0.4	0.4	0.4	1.0	0.1	0.1	0.1	0.2
Service-providing industries	0.7	0.3	0.3	0.3	0.3	0.7	0.1	0.1	0.1	0.1
Education and health services	1.4	0.4	0.6	0.6	0.6	1.4	0.3	0.2	0.2	0.3
Educational services	0.8	1.1	1.4	1.4	1.4	0.8	0.4	0.3	0.3	0.3
Elementary and secondary schools	1.1	0.9	0.9	0.9	1.0	1.1	0.3	0.4	0.4	0.5
Junior colleges, colleges, and universities	0.9	1.7	2.0	1.8	1.6	0.9	0.6	0.4	0.3	0.3
Health care and social assistance	1.8	0.4	0.6	0.6	0.6	1.8	0.3	0.3	0.3	0.4
Hospitals	2.0	0.3	0.3	0.3	0.3	2.0	0.3	0.3	0.3	0.3
Public administration	1.0	0.6	0.7	0.9	0.9	1.0	0.2	0.2	0.2	0.2

See footnotes at end of table.

Table 37. Standard errors for consolidated leave plans:[1] Access, civilian workers,[2] National Compensation Survey, March 2010—Continued

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers	0.9	0.4	0.5	0.6	0.6	0.9	0.1	0.1	0.1	0.1
1 to 49 workers	0.9	0.5	0.6	0.6	0.6	0.9	0.1	0.1	0.1	0.2
50 to 99 workers	1.7	0.9	1.2	1.7	1.6	1.7	0.1	0.1	0.2	0.2
100 workers or more	0.9	0.3	0.3	0.3	0.3	0.9	0.1	0.1	0.1	0.1
100 to 499 workers	0.9	0.4	0.6	0.6	0.5	0.9	0.1	0.1	0.1	0.2
500 workers or more	1.5	0.5	0.3	0.3	0.3	1.5	0.2	0.1	0.1	0.1
Geographic areas										
New England	3.7	0.6	1.4	1.1	1.2	3.7	0.4	0.2	0.3	0.3
Middle Atlantic	0.7	0.7	1.6	1.3	1.2	0.7	0.2	0.2	0.3	0.3
East North Central	1.2	0.5	0.5	0.6	0.6	1.2	0.2	0.1	0.2	0.1
West North Central	2.6	0.3	0.4	0.4	0.5	2.6	0.4	0.4	0.4	0.4
South Atlantic	1.3	0.4	0.4	0.4	0.5	1.3	0.1	0.1	0.2	0.2
East South Central	6.2	1.3	0.2	0.5	0.5	6.2	0.7	0.6	0.7	0.7
West South Central	1.6	0.9	1.2	1.7	1.6	1.6	0.1	0.2	0.2	0.3
Mountain	2.5	0.4	0.4	0.6	0.6	2.5	0.2	0.1	0.2	0.3
Pacific	1.8	0.5	0.4	0.5	0.6	1.8	0.2	0.2	0.2	0.3

[1] A consolidated leave plan provides a single amount of time-off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

[2] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 38. Quality of life benefits: Access, civilian workers,[1] National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Childcare[2]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	10	5	6	34	50
Worker characteristics					
Management, professional, and related	17	10	11	49	66
Management, business, and financial	18	16	14	50	67
Professional and related	16	8	9	48	66
Teachers	13	2	5	47	63
Primary, secondary, and special education school teachers	8	1	2	46	62
Registered nurses	21	4	11	59	71
Service	9	1	3	22	35
Protective service	8	3	9	41	58
Sales and office	8	5	6	35	52
Sales and related	3	3	3	33	51
Office and administrative support	11	7	8	37	53
Natural resources, construction, and maintenance	4	2	4	25	37
Construction, extraction, farming, fishing, and forestry	2	1	3	18	30
Installation, maintenance, and repair	7	3	5	32	45
Production, transportation, and material moving	5	1	3	27	42
Production	6	2	3	29	42
Transportation and material moving	3	1	3	24	43
Full time	11	6	7	38	55
Part time	6	2	2	22	34
Union	15	2	9	48	74
Nonunion	9	6	6	32	45
Average wage within the following categories:[3]					
Lowest 25 percent	5	1	2	18	30
Lowest 10 percent	6	([4])	1	12	22
Second 25 percent	8	3	4	32	48
Third 25 percent	11	6	8	39	56
Highest 25 percent	16	10	11	50	69
Highest 10 percent	18	13	13	52	72
Establishment characteristics					
Goods-producing industries	7	4	3	31	44
Service-providing industries	11	5	7	35	51
Education and health services	14	3	7	45	60
Educational services	13	4	6	47	66
Elementary and secondary schools	8	1	2	43	64
Junior colleges, colleges, and universities	25	–	16	65	76
Health care and social assistance	16	3	7	43	56
Hospitals	26	4	14	76	90
Public administration	17	6	17	54	75

See footnotes at end of table.

Table 38. Quality of life benefits: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Childcare[2]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	4	4	3	15	26
1 to 49 workers	4	4	2	13	22
50 to 99 workers	5	3	4	21	37
100 workers or more	15	6	9	51	71
100 to 499 workers	8	4	5	41	58
500 workers or more	22	8	13	62	83
Geographic areas					
New England	11	6	9	32	48
Middle Atlantic	10	5	5	33	50
East North Central	10	4	5	38	49
West North Central	9	5	6	35	48
South Atlantic	9	6	5	34	53
East South Central	–	5	2	32	46
West South Central	9	4	3	32	47
Mountain	9	5	9	31	50
Pacific	11	4	12	36	51

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] 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.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/ebs/glossary20092010.htm.

Table 38. Standard errors for quality of life benefits: Access, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Childcare[2]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.5	0.3	0.3	0.6	0.6
Worker characteristics					
Management, professional, and related	0.8	0.7	0.6	1.0	0.9
Management, business, and financial	1.0	1.4	0.9	1.3	1.2
Professional and related	0.9	0.6	0.6	1.1	1.1
Teachers	1.3	0.6	0.7	2.0	1.6
Primary, secondary, and special education school teachers	1.2	0.2	0.5	2.1	2.0
Registered nurses	1.6	1.3	1.2	2.4	2.5
Service	1.2	0.2	0.3	0.9	1.2
Protective service	1.0	0.7	1.0	2.4	2.9
Sales and office	0.4	0.4	0.4	0.8	0.9
Sales and related	0.4	0.3	0.4	1.2	1.3
Office and administrative support	0.6	0.6	0.5	1.0	1.1
Natural resources, construction, and maintenance	0.6	0.3	0.5	1.1	1.3
Construction, extraction, farming, fishing, and forestry	0.4	0.3	0.6	1.4	1.6
Installation, maintenance, and repair	1.2	0.7	0.7	1.6	1.9
Production, transportation, and material moving	0.4	0.2	0.4	1.0	1.2
Production	0.6	0.3	0.6	1.3	1.5
Transportation and material moving	0.5	0.2	0.4	1.3	1.7
Full time	0.5	0.4	0.3	0.7	0.7
Part time	0.6	0.3	0.2	0.8	1.1
Union	1.0	0.3	0.7	1.4	1.1
Nonunion	0.5	0.4	0.3	0.6	0.7
Average wage within the following categories:[3]					
Lowest 25 percent	0.8	0.2	0.2	0.7	1.0
Lowest 10 percent	1.5	0.1	0.2	1.0	1.5
Second 25 percent	0.6	0.3	0.3	0.8	1.0
Third 25 percent	0.7	0.5	0.5	0.9	0.8
Highest 25 percent	0.6	0.6	0.5	0.9	0.8
Highest 10 percent	0.9	0.9	0.8	1.2	1.0
Establishment characteristics					
Goods-producing industries	0.5	0.4	0.4	1.1	1.3
Service-providing industries	0.6	0.4	0.3	0.7	0.7
Education and health services	1.1	0.7	0.7	1.3	1.4
Educational services	1.6	1.2	1.0	1.6	1.5
Elementary and secondary schools	0.8	0.2	0.4	1.7	1.5
Junior colleges, colleges, and universities	4.4	–	3.0	4.0	4.0
Health care and social assistance	1.3	0.8	0.7	1.6	1.9
Hospitals	1.6	1.3	1.5	1.8	1.6
Public administration	1.8	1.7	1.2	2.2	2.0

See footnotes at end of table.

Table 38. Standard errors for quality of life benefits: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Childcare[2]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	0.4	0.3	0.3	0.6	0.8
1 to 49 workers	0.5	0.4	0.3	0.7	0.8
50 to 99 workers	0.8	0.5	0.6	1.2	1.5
100 workers or more	0.7	0.5	0.4	0.9	0.8
100 to 499 workers	0.5	0.5	0.5	1.3	1.4
500 workers or more	1.2	0.8	0.7	1.4	1.1
Geographic areas					
New England	0.9	1.0	1.6	2.1	1.3
Middle Atlantic	1.2	1.0	0.6	1.4	1.2
East North Central	0.7	0.6	0.6	1.9	1.5
West North Central	1.4	0.8	1.9	2.3	2.6
South Atlantic	0.9	0.8	0.3	1.3	1.3
East South Central	–	2.4	0.5	3.4	4.3
West South Central	1.3	1.0	0.3	1.9	1.9
Mountain	1.3	1.0	1.2	2.1	2.8
Pacific	0.9	0.6	0.9	1.4	1.5

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] 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.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 39. Financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2010

(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 reimburse-ment account	Health care reimburse-ment account			Total[2]	Performance	Signing	Other
All workers	15	21	37	39	24	18	7	2	1	5
Worker characteristics										
Management, professional, and related	20	32	56	59	33	27	8	3	2	5
Management, business, and financial	25	33	58	61	31	31	12	5	3	9
Professional and related	19	32	55	59	34	25	6	2	1	4
Teachers	18	32	47	57	48	20	–	–	([3])	–
Primary, secondary, and special education school teachers	17	33	48	55	47	20	–	–	–	–
Registered nurses	15	37	58	62	27	23	2	([3])	([3])	–
Service	8	12	23	25	19	11	3	([3])	([3])	2
Protective service	18	23	40	43	44	20	1	–	–	1
Sales and office	18	19	36	38	24	20	9	2	1	7
Sales and related	19	10	28	28	23	19	11	2	1	9
Office and administrative support	18	24	41	44	25	21	8	3	1	6
Natural resources, construction, and maintenance	12	15	23	26	18	11	5	2	1	3
Construction, extraction, farming, fishing, and forestry	7	11	14	18	14	7	1	–	1	1
Installation, maintenance, and repair	16	20	33	35	22	16	9	5	1	4
Production, transportation, and material moving	11	16	27	28	19	12	6	1	1	5
Production	10	18	29	33	18	14	7	1	1	5
Transportation and material moving	11	14	24	24	19	9	6	1	1	5
Full time	18	24	42	45	28	21	7	2	1	5
Part time	7	9	19	19	14	9	4	1	([3])	4
Union	15	25	47	50	41	25	5	2	1	3
Nonunion	15	20	35	37	21	17	7	2	1	5
Average wage within the following categories:[4]										
Lowest 25 percent	8	8	17	18	14	9	5	1	([3])	4
Lowest 10 percent	4	5	11	11	9	7	5	–	([3])	5
Second 25 percent	16	20	33	36	23	17	6	1	1	5
Third 25 percent	17	25	43	46	27	20	7	2	1	5
Highest 25 percent	21	31	56	60	34	27	9	4	2	6
Highest 10 percent	22	31	61	64	36	29	11	5	2	7
Establishment characteristics										
Goods-producing industries	12	18	32	35	16	17	7	3	2	5
Service-providing industries	15	21	37	40	26	18	7	2	1	5
Education and health services	15	30	47	53	34	18	1	([3])	([3])	1
Educational services	19	33	51	60	51	20	([3])	–	([3])	([3])
Elementary and secondary schools	18	34	48	56	49	19	–	–	–	–
Junior colleges, colleges, and universities	24	33	65	73	62	24	1	–	1	([3])
Health care and social assistance	11	27	44	47	22	16	2	([3])	([3])	1
Hospitals	16	47	72	74	35	30	2	1	([3])	2
Public administration	21	32	54	57	54	31	–	–	–	–

See footnotes at end of table.

Table 39. Financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2010—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 reimburse-ment account	Health care reimburse-ment account			Total[2]	Performance	Signing	Other
1 to 99 workers	8	11	19	20	12	8	4	1	1	3
1 to 49 workers	7	9	16	17	11	8	3	1	1	2
50 to 99 workers	11	15	28	30	17	10	6	1	([3])	5
100 workers or more	21	30	52	56	35	27	9	3	1	7
100 to 499 workers	19	23	41	43	28	21	9	2	1	7
500 workers or more	23	36	63	68	42	32	9	3	2	7
Geographic areas										
New England	10	16	40	41	24	–	8	2	1	6
Middle Atlantic	9	16	33	36	29	17	6	1	1	4
East North Central	16	19	36	37	24	19	8	3	1	6
West North Central	16	25	42	46	19	21	4	1	([3])	3
South Atlantic	17	23	38	40	21	17	7	2	1	5
East South Central	23	27	23	33	32	19	13	3	1	–
West South Central	13	22	38	41	23	16	6	2	1	4
Mountain	16	22	42	42	25	20	5	1	1	5
Pacific	16	20	37	38	24	19	6	2	1	4

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] 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.

[3] Less than 0.5 percent.

[4] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 39. Standard errors for financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimburse-ment account	Health care reimburse-ment account			Total	Performance	Signing	Other
All workers	0.5	0.6	0.6	0.6	0.7	0.4	0.3	0.1	0.1	0.3
Worker characteristics										
Management, professional, and related	0.8	1.0	1.1	1.0	0.8	0.7	0.4	0.2	0.3	0.4
Management, business, and financial	1.2	1.2	1.2	1.3	1.6	1.1	0.8	0.6	0.4	0.6
Professional and related	0.9	1.1	1.3	1.2	0.9	0.7	0.4	0.2	0.2	0.4
Teachers	1.4	1.7	2.0	1.8	1.6	1.2	–	–	([2])	–
Primary, secondary, and special education school teachers	1.5	2.0	2.3	2.3	1.9	1.7	–	–	–	–
Registered nurses	1.5	2.3	2.7	2.6	2.0	1.8	0.7	0.2	0.1	–
Service	0.9	0.8	1.0	0.9	1.8	1.0	1.0	0.2	0.1	1.0
Protective service	2.2	2.0	2.7	2.5	2.6	1.8	0.3	–	–	0.3
Sales and office	0.6	0.6	0.8	0.8	0.7	0.6	0.4	0.2	0.2	0.4
Sales and related	0.9	0.7	1.1	1.1	1.1	1.0	0.8	0.2	0.2	0.7
Office and administrative support	0.7	0.8	1.0	1.0	0.8	0.6	0.4	0.3	0.2	0.3
Natural resources, construction, and maintenance	0.8	0.9	1.0	1.0	1.0	0.7	0.7	0.4	0.2	0.6
Construction, extraction, farming, fishing, and forestry	0.9	1.2	1.2	1.4	1.3	0.8	0.4	–	0.2	0.3
Installation, maintenance, and repair	1.3	1.4	1.5	1.5	1.6	1.2	1.2	0.7	0.3	1.0
Production, transportation, and material moving	0.7	0.8	1.0	1.0	1.0	0.7	0.6	0.2	0.2	0.5
Production	0.8	1.2	1.3	1.3	1.1	0.9	0.8	0.3	0.4	0.5
Transportation and material moving	1.0	0.9	1.3	1.1	1.4	0.8	0.7	0.2	0.2	0.7
Full time	0.5	0.6	0.7	0.6	0.7	0.5	0.4	0.1	0.1	0.4
Part time	0.5	0.6	0.8	0.8	0.7	0.6	0.3	0.1	0.1	0.3
Union	0.9	1.2	1.2	1.1	1.1	0.9	0.6	0.3	0.2	0.5
Nonunion	0.5	0.6	0.7	0.6	0.7	0.5	0.3	0.1	0.1	0.3
Average wage within the following categories:[3]										
Lowest 25 percent	0.7	0.7	0.8	0.8	1.3	0.8	0.7	0.2	0.1	0.7
Lowest 10 percent	1.2	0.9	0.9	1.1	2.1	1.6	1.3	–	0.1	1.4
Second 25 percent	0.7	0.7	0.9	0.9	0.9	0.6	0.4	0.1	0.1	0.4
Third 25 percent	0.7	0.8	0.9	0.8	0.8	0.6	0.4	0.2	0.1	0.4
Highest 25 percent	0.7	0.9	0.9	0.9	0.8	0.6	0.5	0.3	0.3	0.4
Highest 10 percent	1.1	1.3	1.4	1.3	0.9	1.0	0.7	0.4	0.4	0.6
Establishment characteristics										
Goods-producing industries	0.7	1.0	1.0	1.0	0.8	0.8	0.7	0.3	0.5	0.4
Service-providing industries	0.5	0.6	0.7	0.7	0.8	0.5	0.4	0.1	0.1	0.4
Education and health services	1.0	1.2	1.4	1.3	1.2	0.9	0.2	0.1	0.1	0.2
Educational services	1.6	1.5	1.6	1.6	1.4	1.1	0.1	–	0.1	([2])
Elementary and secondary schools	1.5	1.8	2.0	1.8	1.6	1.3	–	–	–	–
Junior colleges, colleges, and universities	3.6	2.7	4.1	3.8	2.7	2.8	0.2	–	0.2	0.1
Health care and social assistance	1.0	1.5	1.9	1.8	1.5	1.2	0.4	0.1	0.1	0.4
Hospitals	1.3	2.0	1.9	1.7	1.8	1.8	0.6	0.3	0.2	0.5
Public administration	1.5	1.9	2.1	2.1	1.9	2.2	–	–	–	–

See footnotes at end of table.

Table 39. Standard errors for financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimburse-ment account	Health care reimburse-ment account			Total	Performance	Signing	Other
1 to 99 workers	0.4	0.5	0.7	0.7	0.6	0.4	0.3	0.1	0.1	0.3
1 to 49 workers	0.5	0.6	0.7	0.6	0.6	0.5	0.3	0.2	0.1	0.3
50 to 99 workers	1.0	1.1	1.5	1.4	1.2	0.8	0.7	0.2	0.1	0.7
100 workers or more	0.7	0.8	1.0	0.8	1.0	0.6	0.6	0.2	0.2	0.6
100 to 499 workers	0.8	1.2	1.2	1.1	0.9	0.8	0.5	0.2	0.2	0.5
500 workers or more	1.0	1.0	1.7	1.1	1.6	0.9	1.0	0.3	0.3	1.0
Geographic areas										
New England	0.8	1.5	1.7	1.7	1.2	–	0.8	0.3	0.2	0.7
Middle Atlantic	0.6	1.6	1.7	1.5	1.3	0.8	0.6	0.3	0.4	0.4
East North Central	1.0	1.2	1.4	1.3	1.1	0.7	0.7	0.4	0.3	0.6
West North Central	1.4	1.6	2.5	2.4	1.8	1.7	0.5	0.2	0.1	0.4
South Atlantic	1.1	1.5	1.4	1.2	1.2	1.0	0.6	0.2	0.3	0.5
East South Central	3.5	2.3	3.6	3.6	7.9	3.4	3.8	0.9	0.5	–
West South Central	1.7	1.6	1.4	1.4	1.3	1.3	0.6	0.4	0.2	0.6
Mountain	1.9	3.1	2.9	2.8	2.5	1.0	0.7	0.2	0.3	0.7
Pacific	1.0	0.9	1.3	1.5	1.2	1.3	0.5	0.3	0.2	0.3

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] Less than 0.05.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 40. Health-related benefits: Access, civilian workers,[1] National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Long-term care insurance[2]	Retiree health care benefits[3]	
		Under age 65	Age 65 and over
All workers	17	26	23
Worker characteristics			
Management, professional, and related	26	41	37
Management, business, and financial	28	39	36
Professional and related	25	41	37
Teachers	25	62	57
Primary, secondary, and special education school teachers	22	66	59
Registered nurses	23	25	18
Service	9	15	13
Protective service	19	46	42
Sales and office	17	24	23
Sales and related	14	20	19
Office and administrative support	19	26	25
Natural resources, construction, and maintenance	11	20	18
Construction, extraction, farming, fishing, and forestry	7	16	15
Installation, maintenance, and repair	16	24	22
Production, transportation, and material moving	11	19	15
Production	9	17	13
Transportation and material moving	12	20	18
Full time	19	30	27
Part time	9	13	12
Union	23	56	51
Nonunion	15	20	18
Average wage within the following categories:[4]			
Lowest 25 percent	7	10	9
Lowest 10 percent	5	6	6
Second 25 percent	14	21	19
Third 25 percent	19	29	27
Highest 25 percent	28	45	41
Highest 10 percent	31	47	44
Establishment characteristics			
Goods-producing industries	11	19	16
Service-providing industries	18	27	25
Education and health services	21	36	32
Educational services	28	63	58
Elementary and secondary schools	21	67	62
Junior colleges, colleges, and universities	48	62	60
Health care and social assistance	15	16	13
Hospitals	28	29	22
Public administration	26	70	66

See footnotes at end of table.

Table 40. Health-related benefits: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Long-term care insurance[2]	Retiree health care benefits[3]	
		Under age 65	Age 65 and over
1 to 99 workers	7	9	8
1 to 49 workers	6	7	6
50 to 99 workers	10	13	12
100 workers or more	25	41	37
100 to 499 workers	17	27	25
500 workers or more	33	54	49
Geographic areas			
New England	13	–	–
Middle Atlantic	14	27	26
East North Central	15	23	21
West North Central	13	23	18
South Atlantic	22	28	24
East South Central	19	25	21
West South Central	15	29	25
Mountain	15	22	23
Pacific	18	25	25

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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

[4] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 40. Standard errors for health-related benefits: Access, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Long-term care insurance[2]	Retiree health care benefits[3]	
		Under age 65	Age 65 and over
All workers	0.4	0.5	0.4
Worker characteristics			
Management, professional, and related	0.7	0.9	0.8
Management, business, and financial	1.1	1.5	1.6
Professional and related	0.8	1.0	0.9
Teachers	1.3	1.7	1.7
Primary, secondary, and special education school teachers	1.4	1.8	1.8
Registered nurses	1.6	1.6	1.6
Service	0.5	0.6	0.6
Protective service	1.9	2.7	2.7
Sales and office	0.6	0.6	0.6
Sales and related	0.9	0.9	0.9
Office and administrative support	0.6	0.8	0.7
Natural resources, construction, and maintenance	0.8	0.9	0.9
Construction, extraction, farming, fishing, and forestry	0.9	1.3	1.2
Installation, maintenance, and repair	1.2	1.3	1.3
Production, transportation, and material moving	0.7	0.8	0.8
Production	0.8	0.9	0.8
Transportation and material moving	1.0	1.1	1.1
Full time	0.4	0.6	0.5
Part time	0.6	0.5	0.5
Union	0.8	1.1	1.2
Nonunion	0.4	0.5	0.4
Average wage within the following categories:[4]			
Lowest 25 percent	0.5	0.4	0.5
Lowest 10 percent	0.6	0.6	0.5
Second 25 percent	0.6	0.6	0.6
Third 25 percent	0.6	0.7	0.7
Highest 25 percent	0.7	0.8	0.7
Highest 10 percent	1.1	1.1	1.0
Establishment characteristics			
Goods-producing industries	0.7	0.8	0.8
Service-providing industries	0.4	0.5	0.5
Education and health services	0.9	1.1	1.0
Educational services	1.5	1.3	1.3
Elementary and secondary schools	1.2	1.5	1.5
Junior colleges, colleges, and universities	3.9	2.5	2.6
Health care and social assistance	1.0	1.2	1.0
Hospitals	1.8	1.7	1.7
Public administration	1.7	2.0	1.9

See footnotes at end of table.

Table 40. Standard errors for health-related benefits: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Long-term care insurance[2]	Retiree health care benefits[3]	
		Under age 65	Age 65 and over
1 to 99 workers	0.3	0.4	0.3
1 to 49 workers	0.4	0.4	0.3
50 to 99 workers	0.7	0.8	0.8
100 workers or more	0.7	0.9	0.8
100 to 499 workers	0.7	1.0	1.0
500 workers or more	1.2	1.5	1.4
Geographic areas			
New England	1.0	–	–
Middle Atlantic	0.8	1.6	1.4
East North Central	0.6	0.9	0.8
West North Central	1.6	1.8	2.1
South Atlantic	1.0	1.3	1.1
East South Central	4.3	3.6	3.2
West South Central	1.0	1.3	1.1
Mountain	0.9	1.8	1.6
Pacific	0.7	1.0	0.9

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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

[4] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 41. Nonproduction bonuses: Access, civilian workers,[1] National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	All nonproduction bonuses[2]	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[3]
All workers	42	4	4	9	9	6	4	6	12
Worker characteristics									
Management, professional, and related	45	5	6	9	4	9	3	7	15
Management, business, and financial	55	8	7	15	6	8	3	7	19
Professional and related	41	5	5	7	4	9	3	6	14
Teachers	24	–	3	([4])	1	11	2	–	9
Primary, secondary, and special education school teachers	28	–	3	–	1	13	3	–	11
Registered nurses	46	1	5	5	3	11	4	14	17
Service	31	1	4	5	7	4	3	6	7
Protective service	43	([4])	8	3	4	8	11	–	13
Sales and office	46	4	3	11	13	5	6	6	11
Sales and related	41	2	2	9	15	3	10	4	8
Office and administrative support	49	5	4	13	11	7	4	7	12
Natural resources, construction, and maintenance	45	4	3	13	12	4	3	2	14
Construction, extraction, farming, fishing, and forestry	42	4	2	14	13	3	2	1	11
Installation, maintenance, and repair	49	5	4	12	11	4	3	4	17
Production, transportation, and material moving	44	7	2	10	10	5	2	5	14
Production	49	10	2	12	11	6	2	6	16
Transportation and material moving	38	4	2	7	10	4	2	4	12
Full time	47	5	5	11	9	7	4	6	14
Part time	25	1	2	5	6	2	3	5	5
Union	36	4	4	2	2	13	3	1	16
Nonunion	43	4	4	11	10	5	4	6	12
Average wage within the following categories:[5]									
Lowest 25 percent	30	1	2	6	9	2	4	5	6
Lowest 10 percent	24	1	2	6	9	([4])	1	4	5
Second 25 percent	44	3	3	10	12	5	5	6	12
Third 25 percent	47	5	4	11	9	7	3	5	14
Highest 25 percent	49	7	6	11	4	10	2	6	18
Highest 10 percent	50	8	7	11	3	11	2	7	17
Establishment characteristics									
Goods-producing industries	51	11	3	14	11	6	1	5	17
Service-providing industries	40	3	4	8	8	6	4	6	11
Education and health services	35	1	4	4	5	10	3	6	10
Educational services	22	([4])	3	1	1	10	3	([4])	8
Elementary and secondary schools	24	–	2	–	1	12	3	–	9
Junior colleges, colleges, and universities	20	([4])	5	([4])	([4])	8	2	1	6
Health care and social assistance	44	2	4	6	8	9	4	11	12
Hospitals	47	2	3	4	2	15	4	15	16
Public administration	40	–	7	1	2	14	10	–	17

See footnotes at end of table.

Table 41. Nonproduction bonuses: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses[2]	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[3]
1 to 99 workers	40	4	3	12	12	3	2	3	8
1 to 49 workers	41	4	2	13	14	3	2	2	8
50 to 99 workers	39	4	4	10	6	5	2	5	10
100 workers or more	44	5	5	7	5	8	5	8	16
100 to 499 workers	43	3	3	7	8	6	7	8	12
500 workers or more	45	6	7	6	2	10	3	8	19
Geographic areas									
New England	46	4	3	7	12	9	3	7	9
Middle Atlantic	40	2	3	10	6	9	2	5	12
East North Central	43	6	3	10	8	9	4	6	13
West North Central	40	5	3	11	8	3	3	6	10
South Atlantic	45	3	4	8	10	3	5	7	15
East South Central	42	2	–	10	11	2	6	4	12
West South Central	44	5	4	8	12	3	4	5	15
Mountain	40	4	5	9	10	4	3	4	10
Pacific	38	4	6	9	5	8	2	4	10

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] 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.

[3] Includes all other bonuses provided to employees and not published separately.

[4] Less than 0.5 percent.

[5] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 41. Standard errors for nonproduction bonuses: Access, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	All nonproduction bonuses	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	0.6	0.2	0.3	0.3	0.3	0.2	0.2	0.2	0.3
Worker characteristics									
Management, professional, and related	0.8	0.4	0.5	0.5	0.3	0.5	0.3	0.4	0.6
Management, business, and financial	1.2	0.7	0.6	0.8	0.6	0.7	0.4	0.5	1.2
Professional and related	0.9	0.5	0.5	0.5	0.4	0.5	0.4	0.5	0.7
Teachers	1.4	–	0.5	0.1	0.2	0.9	0.4	–	0.9
Primary, secondary, and special education school teachers	1.9	–	0.7	–	0.3	1.2	0.6	–	1.2
Registered nurses	2.3	0.3	1.4	1.0	0.9	1.2	0.8	1.6	1.5
Service	1.5	0.2	0.6	0.7	0.7	0.3	0.3	0.6	0.6
Protective service	2.8	0.1	1.6	1.0	1.0	1.2	1.5	–	2.3
Sales and office	0.8	0.3	0.3	0.5	0.6	0.3	0.4	0.3	0.4
Sales and related	1.2	0.4	0.5	0.7	0.8	0.4	0.8	0.5	0.6
Office and administrative support	1.0	0.4	0.3	0.6	0.7	0.4	0.3	0.4	0.6
Natural resources, construction, and maintenance	1.3	0.4	0.4	0.9	0.9	0.3	0.4	0.4	0.9
Construction, extraction, farming, fishing, and forestry	1.9	0.6	0.5	1.5	1.3	0.4	0.5	0.3	1.3
Installation, maintenance, and repair	1.7	0.5	0.7	1.2	1.1	0.5	0.5	0.7	1.1
Production, transportation, and material moving	1.1	0.6	0.4	0.6	0.7	0.5	0.3	0.6	0.7
Production	1.7	0.9	0.4	0.9	0.9	0.8	0.4	0.9	1.0
Transportation and material moving	1.5	0.5	0.5	0.7	1.0	0.5	0.4	0.7	1.1
Full time	0.6	0.3	0.3	0.3	0.4	0.3	0.2	0.3	0.4
Part time	1.0	0.2	0.3	0.5	0.5	0.1	0.2	0.5	0.4
Union	1.2	0.3	0.4	0.4	0.4	0.8	0.3	0.2	0.8
Nonunion	0.6	0.2	0.3	0.4	0.4	0.2	0.2	0.3	0.4
Average wage within the following categories:[3]									
Lowest 25 percent	1.0	0.3	0.4	0.5	0.6	0.2	0.3	0.5	0.5
Lowest 10 percent	1.7	0.2	0.5	1.1	1.1	0.1	0.3	0.7	0.7
Second 25 percent	0.9	0.3	0.4	0.6	0.6	0.3	0.4	0.4	0.5
Third 25 percent	0.9	0.4	0.3	0.5	0.5	0.5	0.3	0.3	0.6
Highest 25 percent	0.8	0.4	0.5	0.5	0.3	0.5	0.2	0.4	0.6
Highest 10 percent	1.0	0.8	0.9	0.6	0.4	0.7	0.2	0.6	0.8
Establishment characteristics									
Goods-producing industries	1.3	0.7	0.3	0.8	0.8	0.6	0.3	0.5	0.8
Service-providing industries	0.7	0.2	0.3	0.3	0.3	0.3	0.2	0.3	0.4
Education and health services	1.2	0.3	0.4	0.6	0.7	0.6	0.4	0.5	0.6
Educational services	1.1	([4])	0.3	0.3	0.2	0.8	0.5	0.1	0.7
Elementary and secondary schools	1.5	–	0.3	–	0.2	1.0	0.6	–	1.0
Junior colleges, colleges, and universities	1.9	0.1	0.4	0.1	0.2	1.0	0.8	0.2	1.2
Health care and social assistance	1.9	0.5	0.7	1.0	1.2	0.8	0.6	0.9	0.9
Hospitals	2.0	0.6	0.5	0.9	0.7	1.3	0.9	1.5	1.3
Public administration	2.1	–	0.9	0.5	0.6	1.5	1.2	–	2.2

See footnotes at end of table.

Table 41. Standard errors for nonproduction bonuses: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	All nonproduction bonuses	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]
1 to 99 workers	0.8	0.3	0.3	0.5	0.5	0.2	0.2	0.3	0.5
1 to 49 workers	0.9	0.4	0.3	0.6	0.6	0.3	0.3	0.2	0.5
50 to 99 workers	1.5	0.7	0.6	1.0	0.6	0.6	0.4	0.9	0.9
100 workers or more	0.7	0.3	0.4	0.4	0.3	0.4	0.3	0.4	0.5
100 to 499 workers	0.9	0.3	0.4	0.5	0.4	0.5	0.5	0.6	0.6
500 workers or more	1.2	0.5	0.7	0.7	0.3	0.5	0.4	0.6	0.8
Geographic areas									
New England	2.3	1.5	0.4	0.7	1.3	1.1	0.5	0.8	1.1
Middle Atlantic	1.5	0.4	0.4	1.0	0.8	0.9	0.5	0.4	1.1
East North Central	1.5	0.6	0.7	0.7	0.5	0.8	0.6	0.6	0.7
West North Central	2.4	1.0	0.7	1.1	0.9	0.7	0.6	1.2	0.7
South Atlantic	1.4	0.3	0.4	0.6	0.9	0.4	0.5	0.6	1.1
East South Central	3.7	1.0	–	2.4	2.1	0.7	1.3	1.2	1.7
West South Central	1.9	1.0	0.4	1.0	0.9	0.5	0.4	0.8	1.1
Mountain	1.7	0.5	1.0	1.1	1.3	0.5	1.0	0.5	0.7
Pacific	1.2	0.4	0.5	0.7	0.4	0.7	0.4	0.3	0.6

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

[4] Less than 0.05.

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/glossary20092010.htm.

Table 42. Medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	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 and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	63	11	6	20	61	13	1	25
Worker characteristics								
Management, professional, and related	80	8	3	9	77	10	1	11
Management, business, and financial	85	10	2	4	84	10	1	5
Professional and related	78	7	4	11	75	11	2	13
Teachers	81	3	4	12	73	10	1	15
Primary, secondary, and special education school teachers	90	2	3	6	79	13	1	8
Registered nurses	76	5	6	13	71	10	2	17
Service	39	11	9	40	38	13	2	48
Protective service	69	3	5	22	67	6	7	20
Sales and office	63	10	8	19	59	14	1	25
Sales and related	53	10	13	23	47	16	1	35
Office and administrative support	69	10	5	16	66	13	1	20
Natural resources, construction, and maintenance	64	14	3	18	60	18	2	20
Construction, extraction, farming, fishing, and forestry	60	12	5	23	51	21	2	26
Installation, maintenance, and repair	68	16	2	14	69	16	1	14
Production, transportation, and material moving	62	14	5	19	64	12	1	22
Production	63	19	3	16	69	12	1	17
Transportation and material moving	62	10	6	22	59	13	1	27
Full time	76	13	2	9	75	13	1	10
Part time	20	4	19	57	13	11	2	73
Union	90	3	2	4	83	10	1	6
Nonunion	58	12	7	24	56	13	2	29
Average wage within the following categories:[3]								
Lowest 25 percent	30	11	13	46	28	13	2	57
Lowest 10 percent	15	9	16	59	15	10	1	74
Second 25 percent	64	14	5	17	63	15	2	20
Third 25 percent	77	11	3	9	74	14	1	11
Highest 25 percent	86	6	2	6	82	10	1	7
Highest 10 percent	88	6	2	4	85	9	1	5
Establishment characteristics								
Goods-producing industries	70	16	3	12	71	15	1	13
Service-providing industries	62	10	7	22	59	13	2	27
Education and health services	73	7	6	14	68	12	2	18
Educational services	83	3	5	10	75	10	1	13
Elementary and secondary schools	86	2	5	7	75	13	1	11
Junior colleges, colleges, and universities	84	4	3	10	83	5	1	12
Health care and social assistance	65	11	6	17	63	14	2	22
Hospitals	86	3	4	8	85	4	1	10
Public administration	87	1	3	9	81	7	1	11

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	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 and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers	44	16	8	32	42	17	1	39
1 to 49 workers	39	16	8	36	37	18	1	43
50 to 99 workers	57	14	8	21	56	15	1	27
100 workers or more	80	6	4	10	77	9	2	13
100 to 499 workers	74	8	5	13	70	13	2	16
500 workers or more	85	4	3	8	84	5	2	9
Geographic areas								
New England	61	11	6	23	59	13	2	27
Middle Atlantic	65	9	7	20	58	15	2	25
East North Central	62	10	7	20	64	9	2	25
West North Central	64	8	8	20	62	10	2	26
South Atlantic	64	11	6	19	63	12	1	24
East South Central	63	15	5	16	66	12	2	20
West South Central	61	10	5	24	60	11	1	27
Mountain	63	10	6	20	61	13	1	25
Pacific	61	13	4	22	56	18	1	25

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	29	44	1	25	49	24	5	21
Worker characteristics								
Management, professional, and related	44	43	1	11	59	29	2	10
Management, business, and financial	42	52	([2])	5	72	22	1	4
Professional and related	45	40	2	13	54	32	3	12
Teachers	70	14	3	13	30	54	1	15
Primary, secondary, and special education school teachers	84	8	2	6	20	72	–	–
Registered nurses	37	45	1	18	61	20	5	14
Service	18	32	1	48	28	23	8	41
Protective service	53	20	2	26	34	39	4	23
Sales and office	23	50	2	25	55	18	7	20
Sales and related	11	52	3	34	50	14	11	25
Office and administrative support	30	49	1	20	58	21	4	16
Natural resources, construction, and maintenance	32	47	1	21	51	28	3	19
Construction, extraction, farming, fishing, and forestry	31	42	1	27	44	28	4	24
Installation, maintenance, and repair	33	52	([2])	15	57	27	2	14
Production, transportation, and material moving	27	50	1	23	50	27	4	20
Production	24	57	([2])	18	56	26	3	16
Transportation and material moving	28	43	2	27	45	27	5	23
Full time	36	53	([2])	11	59	29	2	10
Part time	9	15	5	71	15	10	15	60
Union	80	13	2	5	40	53	1	6
Nonunion	20	50	1	29	51	19	6	24
Average wage within the following categories:[3]								
Lowest 25 percent	8	33	2	57	26	16	11	48
Lowest 10 percent	3	22	2	73	13	12	14	61
Second 25 percent	24	54	1	21	52	26	4	18
Third 25 percent	36	52	1	11	59	29	2	10
Highest 25 percent	53	39	1	7	63	30	2	6
Highest 10 percent	53	41	1	5	66	28	1	5
Establishment characteristics								
Goods-producing industries	29	56	([2])	14	62	24	3	12
Service-providing industries	30	42	1	27	47	25	6	23
Education and health services	44	37	2	18	45	35	4	16
Educational services	70	16	4	11	31	54	1	13
Elementary and secondary schools	81	7	4	8	19	69	1	11
Junior colleges, colleges, and universities	54	34	2	11	61	26	1	12
Health care and social assistance	24	52	1	23	56	21	6	18
Hospitals	49	39	1	10	68	21	4	8
Public administration	82	7	2	9	31	57	1	11

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	11	48	1	40	39	21	7	33
1 to 49 workers	9	47	1	44	36	20	8	37
50 to 99 workers	17	54	2	27	49	22	7	22
100 workers or more	46	40	2	13	58	28	3	11
100 to 499 workers	29	53	2	16	60	22	4	14
500 workers or more	61	28	1	9	56	33	2	9
Geographic areas								
New England	30	42	1	27	46	26	5	24
Middle Atlantic	34	39	2	25	47	26	5	21
East North Central	31	41	2	25	50	23	5	22
West North Central	27	45	2	26	51	21	7	21
South Atlantic	28	47	1	24	54	21	5	20
East South Central	29	49	1	20	45	34	4	17
West South Central	25	46	1	28	48	23	5	24
Mountain	25	49	2	25	50	23	5	22
Pacific	31	43	1	25	46	28	4	23

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] Less than 0.5 percent.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 42. Standard errors for medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	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 and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.5	0.5	0.3	0.5	0.6	0.3	0.1	0.6
Worker characteristics								
Management, professional, and related	0.8	0.6	0.3	0.5	0.7	0.6	0.2	0.6
Management, business, and financial	1.0	1.0	0.2	0.5	0.9	0.8	0.2	0.6
Professional and related	0.9	0.7	0.4	0.6	0.8	0.7	0.2	0.7
Teachers	1.3	0.6	0.9	0.9	1.4	1.0	0.2	1.1
Primary, secondary, and special education school teachers	1.2	0.7	0.6	1.4	1.5	1.4	0.2	1.6
Registered nurses	1.7	0.9	0.9	1.3	1.9	1.6	0.6	1.4
Service	1.0	1.3	0.8	1.4	1.5	1.0	0.4	1.4
Protective service	2.7	1.1	1.0	2.8	2.8	1.0	2.8	1.7
Sales and office	0.7	0.5	0.5	0.7	0.8	0.5	0.1	0.8
Sales and related	1.0	0.7	0.9	1.1	1.1	0.8	0.2	1.2
Office and administrative support	1.0	0.7	0.4	1.0	1.0	0.7	0.2	1.0
Natural resources, construction, and maintenance	1.5	0.9	0.4	1.2	1.4	1.0	0.5	1.2
Construction, extraction, farming, fishing, and forestry	1.9	1.0	0.7	1.8	1.9	1.5	0.6	1.8
Installation, maintenance, and repair	1.9	1.4	0.5	1.4	1.7	1.3	0.6	1.4
Production, transportation, and material moving	1.3	0.9	0.5	1.1	1.1	0.7	0.2	1.1
Production	1.6	1.3	0.5	1.3	1.6	1.0	0.3	1.3
Transportation and material moving	1.8	0.9	0.8	1.7	1.6	0.9	0.3	1.8
Full time	0.6	0.6	0.2	0.4	0.5	0.4	0.1	0.4
Part time	0.8	0.5	0.9	1.1	0.6	0.7	0.2	0.9
Union	0.8	0.6	0.4	0.6	1.0	0.8	0.2	0.7
Nonunion	0.6	0.5	0.3	0.6	0.7	0.4	0.1	0.7
Average wage within the following categories:[3]								
Lowest 25 percent	0.8	1.0	0.7	1.1	1.2	0.7	0.3	1.2
Lowest 10 percent	1.1	1.7	1.2	2.0	2.0	1.2	0.2	2.1
Second 25 percent	1.0	0.7	0.5	0.9	1.0	0.5	0.2	1.0
Third 25 percent	0.9	0.5	0.3	0.7	0.8	0.7	0.2	0.8
Highest 25 percent	0.6	0.5	0.2	0.4	0.6	0.5	0.2	0.5
Highest 10 percent	0.8	0.6	0.3	0.5	0.8	0.8	0.3	0.6
Establishment characteristics								
Goods-producing industries	1.1	0.9	0.3	0.7	1.0	0.8	0.2	0.8
Service-providing industries	0.6	0.5	0.3	0.6	0.7	0.4	0.1	0.6
Education and health services	1.2	0.8	0.4	1.0	1.2	1.0	0.2	1.0
Educational services	0.8	0.4	0.5	0.6	1.0	0.9	0.2	0.7
Elementary and secondary schools	0.8	0.4	0.5	0.5	1.2	1.2	0.2	0.6
Junior colleges, colleges, and universities	1.2	1.0	0.5	0.9	1.3	1.0	0.3	1.0
Health care and social assistance	1.9	1.3	0.7	1.6	1.8	1.5	0.3	1.6
Hospitals	1.1	0.7	0.4	0.7	0.9	0.6	0.3	0.7
Public administration	1.3	0.6	0.5	1.0	1.9	1.5	0.1	1.1

See footnotes at end of table.

Table 42. Standard errors for medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	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 and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers	0.8	0.7	0.5	0.9	0.9	0.6	0.2	0.9
1 to 49 workers	0.9	0.8	0.6	1.1	1.0	0.7	0.2	1.1
50 to 99 workers	1.7	1.2	0.8	1.6	1.7	1.2	0.3	1.6
100 workers or more	0.8	0.7	0.3	0.5	0.7	0.4	0.2	0.5
100 to 499 workers	1.0	0.6	0.4	0.9	1.0	0.6	0.2	0.9
500 workers or more	1.2	1.2	0.4	0.5	0.8	0.4	0.3	0.5
Geographic areas								
New England	2.5	2.1	1.2	2.1	1.2	1.0	0.3	1.7
Middle Atlantic	1.5	0.9	0.8	1.6	1.5	1.0	0.4	2.0
East North Central	1.3	1.1	0.7	1.0	1.1	0.7	0.5	1.0
West North Central	1.7	1.0	1.1	1.5	2.3	1.5	0.4	1.9
South Atlantic	1.3	1.2	0.8	1.3	1.4	0.8	0.2	1.4
East South Central	3.7	4.6	0.9	3.3	5.1	2.1	0.3	3.6
West South Central	1.8	0.9	0.6	1.3	1.2	1.0	0.4	1.5
Mountain	1.8	1.2	0.8	2.4	2.1	1.1	0.4	2.4
Pacific	1.5	1.1	0.5	1.2	1.4	0.7	0.3	1.2

See footnotes at end of table.

Table 42. Standard errors for medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	0.5	0.6	0.1	0.6	0.5	0.5	0.3	0.5
Worker characteristics								
Management, professional, and related	0.8	0.9	0.2	0.6	0.9	0.8	0.2	0.6
Management, business, and financial	1.3	1.3	0.2	0.5	1.1	1.1	0.2	0.5
Professional and related	1.0	1.1	0.2	0.7	1.0	0.9	0.3	0.7
Teachers	1.6	1.3	0.8	0.9	1.6	1.6	0.4	1.1
Primary, secondary, and special education school teachers	1.4	1.6	0.3	1.5	1.9	1.9	–	–
Registered nurses	1.9	2.1	0.3	1.5	1.9	1.6	0.9	1.3
Service	0.7	1.6	0.1	1.4	1.0	1.2	0.8	1.4
Protective service	2.9	2.4	0.3	2.9	2.5	2.6	1.0	2.8
Sales and office	0.6	0.8	0.2	0.7	0.7	0.6	0.4	0.7
Sales and related	0.7	1.3	0.4	1.1	1.0	0.8	0.9	1.1
Office and administrative support	0.8	1.0	0.2	1.0	1.0	0.8	0.4	0.9
Natural resources, construction, and maintenance	1.2	1.3	0.2	1.3	1.4	1.2	0.4	1.2
Construction, extraction, farming, fishing, and forestry	1.8	2.0	0.3	1.9	1.9	1.6	0.6	1.8
Installation, maintenance, and repair	1.7	1.7	0.1	1.5	1.8	1.6	0.5	1.4
Production, transportation, and material moving	1.1	1.2	0.2	1.1	1.1	1.0	0.4	1.1
Production	1.2	1.6	0.1	1.4	1.7	1.4	0.5	1.3
Transportation and material moving	1.7	1.6	0.3	1.7	1.5	1.3	0.7	1.7
Full time	0.6	0.7	([2])	0.4	0.6	0.6	0.2	0.4
Part time	0.4	0.8	0.3	0.9	0.7	0.6	0.9	1.1
Union	1.1	1.0	0.2	0.7	1.3	1.3	0.4	0.6
Nonunion	0.5	0.7	0.1	0.6	0.6	0.6	0.3	0.6
Average wage within the following categories:[3]								
Lowest 25 percent	0.5	1.2	0.2	1.1	0.8	1.0	0.7	1.2
Lowest 10 percent	0.5	2.1	0.3	2.1	1.0	1.7	1.2	2.0
Second 25 percent	0.8	0.9	0.1	1.0	0.9	0.8	0.4	0.9
Third 25 percent	0.7	0.9	0.1	0.8	1.0	0.7	0.2	0.7
Highest 25 percent	0.9	0.9	0.2	0.4	0.8	0.7	0.2	0.5
Highest 10 percent	1.2	1.2	0.1	0.5	1.1	1.1	0.3	0.5
Establishment characteristics								
Goods-producing industries	1.2	1.3	0.1	0.8	1.2	1.0	0.3	0.7
Service-providing industries	0.5	0.7	0.1	0.6	0.6	0.6	0.3	0.6
Education and health services	1.0	1.2	0.2	1.0	1.3	1.2	0.4	1.1
Educational services	0.9	0.8	0.5	0.7	1.5	1.6	0.2	0.7
Elementary and secondary schools	1.0	0.8	0.4	0.5	1.5	1.6	0.3	0.6
Junior colleges, colleges, and universities	2.3	2.5	0.5	0.9	2.5	2.6	0.3	1.0
Health care and social assistance	1.2	1.8	0.2	1.6	2.0	1.5	0.7	1.6
Hospitals	2.0	1.8	0.3	0.8	1.7	1.7	0.4	0.7
Public administration	1.5	1.0	0.4	1.0	2.3	2.3	0.3	1.1

See footnotes at end of table.

Table 42. Standard errors for medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	0.5	0.9	0.1	0.9	0.8	0.7	0.5	0.9
1 to 49 workers	0.5	1.0	0.2	1.1	0.9	0.8	0.6	1.1
50 to 99 workers	1.0	1.8	0.3	1.6	1.7	1.2	0.8	1.6
100 workers or more	0.9	0.9	0.1	0.5	0.7	0.7	0.3	0.5
100 to 499 workers	0.9	1.0	0.2	0.9	1.1	0.9	0.3	0.9
500 workers or more	1.6	1.7	0.1	0.6	1.0	0.9	0.3	0.5
Geographic areas								
New England	1.5	2.0	0.4	2.0	2.3	2.1	1.2	2.0
Middle Atlantic	1.5	1.7	0.2	1.8	1.6	1.2	0.8	1.7
East North Central	1.2	1.3	0.3	1.0	1.3	1.1	0.6	1.0
West North Central	2.1	2.1	0.4	1.7	1.4	2.0	0.9	1.5
South Atlantic	0.9	1.3	0.2	1.4	1.4	1.3	0.8	1.3
East South Central	4.7	5.5	0.5	3.7	2.7	3.6	0.8	3.3
West South Central	1.1	1.6	0.2	1.4	1.9	1.2	0.6	1.4
Mountain	1.7	2.2	0.5	2.6	1.9	1.9	1.1	2.1
Pacific	1.0	1.2	0.1	1.3	1.5	1.4	0.6	1.2

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] Less than 0.05.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 43. Paid leave combinations: Access, civilian workers,[1] National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[2]	Personal leave, sick leave, paid family leave, or vacation[2]	Personal leave, vacation, or holidays[2]
All workers	35	36	59	70	72	84	85
Worker characteristics							
Management, professional, and related	43	54	70	72	91	93	91
Management, business, and financial	54	54	89	93	94	97	97
Professional and related	40	54	64	65	90	92	89
Teachers	11	60	16	15	88	89	77
Primary, secondary, and special education school teachers	9	72	12	10	96	96	84
Registered nurses	55	56	78	79	88	90	90
Service	25	24	44	50	53	68	71
Protective service	39	38	67	74	75	83	84
Sales and office	39	36	66	76	75	85	88
Sales and related	29	26	53	63	63	76	81
Office and administrative support	44	42	74	83	82	90	92
Natural resources, construction, and maintenance	26	23	53	74	61	84	87
Construction, extraction, farming, fishing, and forestry	17	14	39	61	49	75	80
Installation, maintenance, and repair	35	32	68	87	74	92	95
Production, transportation, and material moving	30	24	52	78	64	87	89
Production	30	22	52	88	62	92	93
Transportation and material moving	30	26	51	69	66	82	85
Full time	41	43	71	83	83	95	95
Part time	13	13	20	26	36	49	54
Union	42	53	63	70	89	95	93
Nonunion	33	33	59	69	69	82	84
Average wage within the following categories:[3]							
Lowest 25 percent	17	15	31	44	42	62	67
Lowest 10 percent	10	8	16	27	27	48	53
Second 25 percent	37	35	65	78	76	89	91
Third 25 percent	43	41	76	86	84	94	94
Highest 25 percent	45	55	71	75	91	95	93
Highest 10 percent	43	56	69	71	93	96	92
Establishment characteristics							
Goods-producing industries	29	23	53	84	63	90	92
Service-providing industries	36	38	60	67	74	83	84
Education and health services	39	53	61	62	87	90	88
Educational services	23	58	39	37	91	91	83
Elementary and secondary schools	18	66	27	24	94	94	84
Junior colleges, colleges, and universities	37	46	66	67	89	90	86
Health care and social assistance	51	50	77	81	84	89	91
Hospitals	63	63	87	88	94	95	95
Public administration	51	52	87	87	91	91	91

See footnotes at end of table.

Table 43. Paid leave combinations: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[2]	Personal leave, sick leave, paid family leave, or vacation[2]	Personal leave, vacation, or holidays[2]
1 to 99 workers	25	22	51	63	59	76	79
1 to 49 workers	23	21	49	62	57	74	77
50 to 99 workers	30	28	54	68	65	81	84
100 workers or more	44	48	67	75	84	91	91
100 to 499 workers	40	40	64	75	77	88	90
500 workers or more	47	55	70	75	90	94	92
Geographic areas							
New England	44	47	63	69	76	82	82
Middle Atlantic	42	44	63	71	76	85	86
East North Central	38	37	55	70	69	83	85
West North Central	28	30	59	67	72	83	84
South Atlantic	35	35	59	71	70	84	86
East South Central	30	31	53	69	69	86	88
West South Central	29	32	59	69	72	85	86
Mountain	30	32	58	67	70	83	85
Pacific	32	33	63	69	74	84	84

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] Includes workers with access to one or more of the these benefits.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 43. Standard errors for paid leave combinations: Access, civilian workers,[1] National Compensation Survey, March 2010

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[2]	Personal leave, sick leave, paid family leave, or vacation[2]	Personal leave, vacation, or holidays[2]
All workers	0.5	0.5	0.5	0.5	0.5	0.4	0.4
Worker characteristics							
Management, professional, and related	0.9	0.9	0.7	0.7	0.4	0.4	0.5
Management, business, and financial	1.4	1.4	0.8	0.7	0.7	0.6	0.6
Professional and related	1.0	1.0	0.8	0.9	0.5	0.5	0.6
Teachers	1.2	1.5	1.3	1.4	1.3	1.3	1.6
Primary, secondary, and special education school teachers	1.3	1.8	1.5	1.5	0.7	0.7	1.5
Registered nurses	2.2	2.1	1.8	1.9	1.4	1.3	1.3
Service	1.1	1.0	1.0	1.2	1.2	1.3	1.3
Protective service	2.4	2.4	2.8	2.5	2.8	2.5	2.5
Sales and office	0.7	0.7	0.7	0.6	0.7	0.6	0.6
Sales and related	1.0	0.9	1.1	1.0	1.1	1.0	0.9
Office and administrative support	1.0	1.1	0.9	0.7	0.9	0.8	0.7
Natural resources, construction, and maintenance	1.1	1.1	1.3	1.3	1.3	1.1	1.0
Construction, extraction, farming, fishing, and forestry	1.3	1.2	1.9	2.2	1.9	1.8	1.7
Installation, maintenance, and repair	1.6	1.6	1.7	1.2	1.7	1.0	0.9
Production, transportation, and material moving	1.1	1.0	1.2	1.1	1.3	1.0	0.9
Production	1.3	1.2	1.6	1.2	1.5	1.0	0.9
Transportation and material moving	1.4	1.3	1.6	1.5	1.7	1.6	1.4
Full time	0.6	0.6	0.5	0.4	0.4	0.3	0.2
Part time	0.7	0.6	0.8	1.0	1.2	1.3	1.3
Union	1.1	1.2	0.9	0.9	0.7	0.4	0.4
Nonunion	0.6	0.6	0.5	0.6	0.5	0.5	0.5
Average wage within the following categories:[3]							
Lowest 25 percent	0.8	0.8	1.0	1.0	1.1	1.0	1.0
Lowest 10 percent	1.4	1.3	1.5	1.6	1.9	1.8	2.0
Second 25 percent	0.9	0.9	0.8	0.7	0.8	0.5	0.5
Third 25 percent	0.9	0.9	0.7	0.7	0.6	0.6	0.5
Highest 25 percent	0.9	0.9	0.8	0.8	0.5	0.4	0.5
Highest 10 percent	1.3	1.3	1.0	1.0	0.6	0.6	0.6
Establishment characteristics							
Goods-producing industries	1.0	1.0	1.3	0.8	1.2	0.6	0.6
Service-providing industries	0.6	0.6	0.5	0.5	0.5	0.5	0.5
Education and health services	1.2	1.2	1.0	0.9	0.8	0.8	0.7
Educational services	1.2	1.4	1.1	1.1	0.6	0.6	0.9
Elementary and secondary schools	0.9	1.5	1.1	1.1	0.5	0.5	1.0
Junior colleges, colleges, and universities	2.8	3.3	1.7	1.4	1.1	0.9	1.1
Health care and social assistance	1.9	1.9	1.5	1.4	1.4	1.2	1.0
Hospitals	1.8	1.9	1.0	0.7	0.6	0.6	0.6
Public administration	2.2	2.2	1.3	1.3	1.2	1.1	1.1

See footnotes at end of table.

Table 43. Standard errors for paid leave combinations: Access, civilian workers,[1] National Compensation Survey, March 2010—Continued

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[2]	Personal leave, sick leave, paid family leave, or vacation[2]	Personal leave, vacation, or holidays[2]
1 to 99 workers	0.7	0.8	0.8	0.8	0.8	0.8	0.7
1 to 49 workers	0.9	0.8	0.9	1.0	1.0	0.9	0.9
50 to 99 workers	1.6	1.7	1.8	1.6	1.7	1.3	1.2
100 workers or more	0.7	0.7	0.7	0.7	0.6	0.4	0.4
100 to 499 workers	1.0	1.0	1.1	1.1	1.0	0.7	0.6
500 workers or more	1.0	1.0	0.8	0.8	0.7	0.5	0.5
Geographic areas							
New England	2.2	2.1	1.5	1.6	1.5	1.9	1.7
Middle Atlantic	1.2	1.3	1.0	0.9	1.2	0.7	0.7
East North Central	1.3	1.5	1.1	0.9	1.3	1.0	0.9
West North Central	1.7	1.8	1.6	1.8	1.5	1.1	0.7
South Atlantic	1.1	1.4	1.3	1.3	1.3	1.2	1.1
East South Central	3.3	3.3	2.6	3.6	2.2	2.7	2.8
West South Central	1.8	1.7	1.5	1.5	1.5	1.2	1.1
Mountain	1.7	1.9	1.7	2.1	1.3	1.5	1.6
Pacific	1.3	1.4	1.1	1.0	1.1	1.0	1.0

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

[2] Includes workers with access to one or more of the these benefits.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Private Industry Tables

Types of Benefits

- Establishment Data
- Retirement Benefits
- Health Care Benefits
- Life, Short-term Disability, and Long-term Disability Insurance Benefits
- Holiday, Vacation, Sick, and Other Leave Benefits
- Other Benefits
- Benefit Combinations

Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2010

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans[1]	Defined benefit	Defined contribution	
All establishments	47	10	45	62
Establishment characteristics				
Goods-producing industries	43	9	41	60
Construction	34	10	31	50
Manufacturing	56	8	54	76
Service-providing industries	48	11	46	62
Trade, transportation, and utilities	52	11	50	68
Wholesale trade	61	11	60	79
Retail trade	48	8	47	62
Transportation and warehousing	43	20	40	74
Utilities	92	72	91	95
Information	75	43	75	89
Financial activities	66	26	63	73
Finance and insurance	74	33	73	81
Credit intermediation and related activities	87	51	86	93
Insurance carriers and related activities	55	17	55	65
Real estate and rental and leasing	49	13	42	57
Professional and business services	46	5	44	62
Professional and technical services	50	–	49	67
Administrative and waste services	32	4	31	47
Education and health services	55	8	53	66
Educational services	56	–	53	63
Junior colleges, colleges, and universities	90	–	90	91
Health care and social assistance	55	–	53	66
Leisure and hospitality	23	–	23	43
Accommodation and food services	23	–	23	42
Other services	32	7	29	48
1 to 99 workers	45	10	44	61
1 to 49 workers	44	9	42	59
50 to 99 workers	78	18	76	88
100 workers or more	82	29	79	93
100 to 499 workers	80	26	77	93
500 workers or more	92	50	89	96

See footnotes at end of table.

Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2010—Continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans[1]	Defined benefit	Defined contribution	
Geographic areas				
New England	36	–	36	51
Middle Atlantic	52	13	48	64
East North Central	48	12	46	60
West North Central	51	12	49	61
South Atlantic	51	9	51	59
East South Central	37	–	35	71
West South Central	48	–	47	63
Mountain	48	12	44	64
Pacific	41	9	39	67

[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/glossary20092010.htm.

Table 1. Standard errors for establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2010

Characteristics	Retirement benefits			Health care benefits
	All plans[1]	Defined benefit	Defined contribution	
All establishments	1.3	0.7	1.2	1.4
Establishment characteristics				
Goods-producing industries	3.2	1.4	3.1	3.4
Construction	4.3	2.1	4.1	4.4
Manufacturing	4.1	1.2	4.0	3.8
Service-providing industries	1.4	0.8	1.3	1.6
Trade, transportation, and utilities	2.7	1.2	2.6	2.2
Wholesale trade	4.2	1.8	4.2	3.6
Retail trade	2.7	1.3	2.6	3.0
Transportation and warehousing	9.5	5.5	9.0	7.5
Utilities	4.5	8.8	4.6	3.0
Information	7.0	11.5	7.0	3.7
Financial activities	3.0	1.9	3.6	2.8
Finance and insurance	3.0	2.6	3.0	2.5
Credit intermediation and related activities	3.5	3.5	3.5	2.0
Insurance carriers and related activities	5.7	4.3	5.6	5.0
Real estate and rental and leasing	6.9	2.7	8.4	6.5
Professional and business services	4.1	1.1	4.1	4.3
Professional and technical services	5.5	–	5.4	5.4
Administrative and waste services	4.9	1.2	4.9	6.4
Education and health services	7.3	2.2	7.1	7.4
Educational services	8.1	–	8.0	12.1
Junior colleges, colleges, and universities	4.6	–	4.6	4.7
Health care and social assistance	7.9	–	7.7	8.2
Leisure and hospitality	3.7	–	3.7	5.9
Accommodation and food services	3.9	–	3.9	6.2
Other services	3.8	1.9	3.6	4.5
1 to 99 workers	1.3	0.7	1.3	1.4
1 to 49 workers	1.4	0.8	1.3	1.5
50 to 99 workers	2.2	1.4	2.3	1.9
100 workers or more	5.3	3.7	5.2	1.9
100 to 499 workers	6.0	3.9	5.9	2.3
500 workers or more	1.4	4.0	1.4	0.7

See footnotes at end of table.

Table 1. Standard errors for establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Retirement benefits			Health care benefits
	All plans[1]	Defined benefit	Defined contribution	
Geographic areas				
New England	5.2	–	5.2	7.0
Middle Atlantic	3.2	1.3	2.6	2.1
East North Central	2.3	1.4	2.2	2.9
West North Central	4.1	3.2	4.2	4.9
South Atlantic	3.2	1.6	3.1	4.3
East South Central	8.9	–	8.6	4.9
West South Central	3.7	–	3.7	3.8
Mountain	6.8	3.2	6.8	2.8
Pacific	3.3	1.0	3.3	3.2

[1] Includes defined benefit pension plans and defined contribution retirement 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/glossary20092010.htm.

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2010

(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	65	50	76	20	19	91	59	41	70
Worker characteristics									
Management, professional, and related	80	68	86	28	25	92	75	60	80
Management, business, and financial	85	76	89	33	31	92	81	68	83
Professional and related	77	65	84	25	23	92	72	56	78
Service	42	23	55	8	7	92	38	18	49
Protective service	50	26	51	8	5	66	47	23	49
Sales and office	70	53	76	19	16	83	65	46	71
Sales and related	66	43	65	13	9	69	61	39	64
Office and administrative support	72	59	82	23	20	88	67	51	76
Natural resources, construction, and maintenance	64	51	79	26	26	98	56	40	71
Construction, extraction, farming, fishing, and forestry	61	45	74	24	24	98	50	34	67
Installation, maintenance, and repair	68	56	83	28	27	98	61	46	75
Production, transportation, and material moving	66	51	77	25	24	94	55	38	68
Production	65	52	79	24	23	95	59	42	71
Transportation and material moving	67	50	75	26	24	92	52	34	65
Full time	74	59	80	24	22	93	68	50	74
Part time	39	21	54	11	8	76	33	15	47
Union	88	82	93	69	67	97	55	44	80
Nonunion	62	46	74	15	13	87	59	41	69
Average wage within the following categories:[3]									
Lowest 25 percent	40	20	50	7	5	69	36	17	46
Lowest 10 percent	30	10	34	4	2	52	27	8	31
Second 25 percent	67	48	73	16	14	88	61	41	67
Third 25 percent	75	62	82	24	23	94	68	51	76
Highest 25 percent	84	75	89	38	36	95	76	62	82
Highest 10 percent	87	78	90	38	35	93	81	68	84
Establishment characteristics									
Goods-producing industries	72	60	83	29	28	95	65	49	76
Construction	60	45	75	18	17	98	51	35	70
Manufacturing	77	65	85	33	31	94	70	54	77
Service-providing industries	63	47	75	19	17	89	58	40	69
Trade, transportation, and utilities	72	52	73	21	18	82	62	42	68
Wholesale trade	74	60	81	18	17	98	71	52	73
Retail trade	69	44	64	16	10	64	60	37	63
Transportation and warehousing	77	66	86	37	35	94	55	42	76
Utilities	94	92	98	82	80	98	91	76	83

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2010—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	85	76	90	46	44	95	81	65	80
Financial activities	83	72	87	43	39	92	80	61	77
Finance and insurance	89	81	91	51	47	92	87	70	80
Credit intermediation and related activities	92	84	91	57	52	92	90	68	76
Insurance carriers and related activities	85	78	91	48	45	93	84	70	83
Real estate and rental and leasing	59	37	64	13	12	98	54	31	57
Professional and business services	58	46	80	12	11	93	56	43	77
Professional and technical services	71	60	85	9	9	99	70	58	83
Administrative and waste services	38	25	67	8	7	95	36	23	63
Education and health services	70	55	78	20	19	92	63	45	71
Educational services	74	63	86	16	14	87	67	56	84
Junior colleges, colleges, and universities	88	78	89	17	14	81	87	76	88
Health care and social assistance	70	53	76	21	19	93	62	43	69
Leisure and hospitality	33	14	41	3	2	83	32	12	38
Accommodation and food services	32	12	38	3	2	89	31	11	35
Other services	44	29	67	10	10	96	38	22	59
1 to 99 workers	51	35	69	10	9	89	47	31	65
1 to 49 workers	47	32	69	8	7	92	44	29	65
50 to 99 workers	64	43	68	15	12	83	58	38	65
100 workers or more	81	66	82	33	30	91	72	54	74
100 to 499 workers	78	60	77	23	20	87	70	51	72
500 workers or more	85	75	88	47	44	94	75	58	77
Geographic areas									
New England	63	50	80	21	20	92	58	43	74
Middle Atlantic	68	56	82	26	24	91	59	44	76
East North Central	67	52	78	25	22	88	59	42	71
West North Central	69	54	78	19	18	91	63	46	73
South Atlantic	66	47	71	17	15	88	62	42	66
East South Central	62	45	73	17	15	89	56	38	69
West South Central	61	44	72	15	14	91	59	39	67
Mountain	66	49	75	17	16	95	62	42	68
Pacific	60	47	77	21	20	94	54	38	71

[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. Workers are considered as having access or as participating if they have access to or participating in at least one of these plan types.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2010

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	0.6	0.6	0.5	0.5	0.5	0.6	0.6	0.5	0.5
Worker characteristics									
Management, professional, and related	1.0	1.0	0.6	1.0	0.9	1.0	1.0	1.0	0.7
Management, business, and financial	1.1	1.3	0.8	1.4	1.3	0.9	1.2	1.3	1.0
Professional and related	1.1	1.2	0.9	1.1	1.0	1.4	1.3	1.2	0.9
Service	1.2	0.8	1.5	0.5	0.5	1.3	1.2	0.7	1.5
Protective service	5.6	3.5	4.8	1.3	1.0	6.6	5.5	3.3	5.0
Sales and office	0.9	0.7	0.7	0.7	0.6	1.1	0.8	0.6	0.7
Sales and related	1.1	1.0	1.1	0.9	0.7	2.7	1.2	1.0	1.2
Office and administrative support	1.2	1.0	0.7	0.8	0.8	0.8	1.1	0.9	0.7
Natural resources, construction, and maintenance	1.5	1.4	1.1	1.3	1.3	0.4	1.5	1.2	1.1
Construction, extraction, farming, fishing, and forestry	2.1	1.8	1.8	1.9	1.8	0.7	2.1	1.6	1.9
Installation, maintenance, and repair	2.0	1.8	1.2	1.7	1.7	0.4	2.0	1.7	1.2
Production, transportation, and material moving	1.3	1.2	0.9	1.2	1.1	0.7	1.1	0.9	1.0
Production	1.6	1.5	1.3	1.2	1.2	0.9	1.6	1.4	1.4
Transportation and material moving	1.9	1.7	1.3	1.7	1.6	1.1	1.6	1.2	1.4
Full time	0.7	0.7	0.5	0.6	0.6	0.5	0.7	0.6	0.5
Part time	1.2	0.8	1.4	0.6	0.5	2.0	1.1	0.7	1.5
Union	1.3	1.3	0.7	1.8	1.7	0.5	1.8	1.6	1.2
Nonunion	0.7	0.6	0.5	0.5	0.4	0.9	0.6	0.5	0.5
Average wage within the following categories:[3]									
Lowest 25 percent	1.1	0.7	1.3	0.5	0.4	2.7	1.1	0.6	1.3
Lowest 10 percent	1.6	0.9	2.5	0.5	0.4	6.3	1.5	0.8	2.6
Second 25 percent	1.0	1.0	0.8	0.8	0.7	1.2	0.9	0.8	0.8
Third 25 percent	1.1	1.0	0.6	0.7	0.7	0.7	1.1	0.9	0.6
Highest 25 percent	0.8	0.8	0.5	1.0	1.0	0.4	0.9	0.9	0.7
Highest 10 percent	1.0	1.2	0.7	1.5	1.4	0.7	1.3	1.3	0.9
Establishment characteristics									
Goods-producing industries	1.1	1.1	0.7	1.2	1.2	0.7	1.2	1.0	0.8
Construction	2.0	1.7	1.6	1.4	1.4	0.8	2.1	1.6	1.8
Manufacturing	1.3	1.4	0.9	1.5	1.4	0.8	1.4	1.3	1.0
Service-providing industries	0.7	0.7	0.6	0.5	0.5	0.7	0.7	0.6	0.6
Trade, transportation, and utilities	1.0	1.0	0.8	1.0	0.9	1.6	1.0	0.8	0.8
Wholesale trade	1.7	1.6	1.3	1.7	1.7	0.9	1.7	1.7	1.9
Retail trade	1.2	1.0	1.1	1.0	0.8	2.9	1.2	0.9	1.1
Transportation and warehousing	2.7	2.7	1.6	3.4	3.1	1.5	2.7	2.3	1.9
Utilities	2.1	2.1	0.5	3.3	3.3	0.8	2.4	3.1	3.1

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2010—Continued

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	1.9	2.2	1.3	3.3	3.3	1.2	2.1	2.2	1.4
Financial activities	1.3	1.2	0.9	1.4	1.4	0.7	1.6	1.4	0.9
Finance and insurance	1.0	0.9	0.5	1.4	1.5	0.8	1.1	1.0	0.5
Credit intermediation and related activities	1.0	1.0	0.7	1.9	1.8	0.9	1.2	1.2	0.7
Insurance carriers and related activities	1.8	1.8	1.1	3.1	3.2	1.4	1.8	1.6	1.0
Real estate and rental and leasing	3.9	3.2	4.5	2.4	2.3	0.9	4.8	3.3	4.3
Professional and business services	1.7	1.7	1.5	1.5	1.5	1.8	1.6	1.6	1.6
Professional and technical services	2.6	2.5	1.5	1.6	1.6	0.7	2.7	2.5	1.7
Administrative and waste services	2.5	2.4	3.6	2.1	2.0	3.4	2.4	2.3	3.7
Education and health services	1.9	1.6	1.2	1.0	0.9	1.8	2.0	1.6	1.2
Educational services	3.2	3.1	1.6	2.6	2.5	2.5	2.3	2.1	1.5
Junior colleges, colleges, and universities	1.0	1.3	1.0	2.5	2.6	3.7	1.0	1.3	1.1
Health care and social assistance	2.1	1.8	1.3	1.2	1.1	2.0	2.2	1.7	1.4
Leisure and hospitality	2.0	1.2	2.7	0.7	0.6	9.5	2.0	1.2	2.8
Accommodation and food services	2.2	1.2	2.8	0.8	0.6	9.9	2.1	1.1	2.8
Other services	3.3	2.6	2.9	1.8	1.7	2.2	3.1	2.1	2.9
1 to 99 workers	1.0	0.8	0.9	0.5	0.5	1.6	0.9	0.8	0.9
1 to 49 workers	1.2	1.0	1.1	0.6	0.5	2.2	1.1	0.9	1.2
50 to 99 workers	1.9	1.6	1.7	1.1	1.0	2.5	2.0	1.5	1.8
100 workers or more	1.0	1.0	0.5	1.0	0.9	0.5	0.9	0.8	0.5
100 to 499 workers	1.1	1.1	0.8	1.0	1.0	1.2	1.1	1.0	0.7
500 workers or more	1.8	2.0	0.8	2.1	2.0	0.5	1.6	1.5	0.8
Geographic areas									
New England	3.4	2.5	1.8	1.5	1.3	1.5	3.2	2.3	1.5
Middle Atlantic	1.5	1.8	1.0	1.5	1.4	0.9	1.8	1.6	0.9
East North Central	1.5	1.3	1.3	1.4	1.2	1.8	1.5	1.2	1.5
West North Central	1.9	2.3	2.1	1.4	1.4	2.3	1.7	2.0	2.0
South Atlantic	1.2	1.2	1.2	0.7	0.8	1.8	1.2	1.1	1.2
East South Central	4.8	4.6	2.4	4.7	4.1	2.2	3.1	2.8	2.2
West South Central	2.0	1.8	1.6	0.9	0.9	2.0	2.0	1.7	1.5
Mountain	2.3	2.3	1.6	1.7	1.6	1.1	2.2	2.1	1.8
Pacific	1.8	1.9	1.3	1.2	1.3	1.1	1.6	1.5	1.2

[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. Workers are considered as having access or as participating if they have access to or participating in at least one of these plan types.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Fixed percent of annual earnings[1]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	4	3	4.6	5.0	96
Worker characteristics					
Management, professional, and related	4	4	4.6	5.0	96
Management, business, and financial	3	2	4.9	5.0	97
Professional and related	5	5	4.5	5.0	95
Service	4	–	–	–	96
Sales and office	3	3	5.3	–	97
Sales and related	1	–	–	–	99
Office and administrative support	4	3	5.4	–	96
Natural resources, construction, and maintenance	5	2	3.2	3.0	95
Construction, extraction, farming, fishing, and forestry	3	–	–	–	97
Installation, maintenance, and repair	6	–	–	–	94
Production, transportation, and material moving	6	2	4.0	3.9	94
Production	4	–	–	–	96
Transportation and material moving	7	4	4.3	–	93
Full time	4	3	4.5	–	96
Part time	4	3	5.6	–	96
Union	3	2	5.2	–	97
Nonunion	5	3	4.5	5.0	95
Average wage within the following categories:[2]					
Lowest 25 percent:					
Lowest 10 percent	–	–	–	–	100
Second 25 percent	4	3	4.1	3.9	96
Third 25 percent	4	2	4.2	3.9	96
Highest 25 percent	4	3	4.3	–	96
Highest 10 percent	4	3	4.8	–	96
Establishment characteristics					
Goods-producing industries	3	1	2.4	3.0	97
Manufacturing	3	1	2.4	3.0	97
Service-providing industries	5	3	4.8	5.0	95
Trade, transportation, and utilities	5	3	3.5	–	95
Wholesale trade	8	–	–	–	92
Retail trade	1	–	–	–	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 2010—Continued

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

Characteristics	Employee contribution required	Fixed percent of annual earnings[1]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
Financial activities	2	1	5.2	–	98
Finance and insurance	2	1	5.2	–	98
Credit intermediation and related activities	2	1	2.3	–	98
Professional and business services	2	–	–	–	98
Administrative and waste services	–	–	–	–	100
Education and health services	8	7	5.5	–	92
Educational services:					
Junior colleges, colleges, and universities	2	2	3.8	–	98
Leisure and hospitality:					
Accommodation and food services	–	–	–	–	100
1 to 99 workers	6	4	4.4	5.0	94
1 to 49 workers	7	5	4.3	5.0	93
100 workers or more	4	2	4.8	–	96
100 to 499 workers	5	4	5.8	6.9	95
500 workers or more	3	2	2.7	–	97
Geographic areas					
New England	3	–	–	–	97
Middle Atlantic	4	3	4.4	–	96
East North Central	2	1	3.2	3.0	98
West North Central	6	–	–	–	94
South Atlantic	6	3	3.4	3.9	94
West South Central	2	–	–	–	98
Pacific	3	2	6.4	6.9	97

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

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2010

Characteristics	Employee contribution required	Fixed percent of earnings[1]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	0.7	0.6	0.5	1.4	0.7
Worker characteristics					
Management, professional, and related	0.8	0.8	0.4	0.8	0.8
Management, business, and financial	0.6	0.6	0.4	0.3	0.6
Professional and related	1.2	1.2	0.5	1.5	1.2
Service	1.5	–	–	–	1.5
Sales and office	1.1	1.1	0.9	–	1.1
Sales and related	0.4	–	–	–	0.4
Office and administrative support	1.4	1.4	0.9	–	1.4
Natural resources, construction, and maintenance	1.3	1.0	0.2	0.7	1.3
Construction, extraction, farming, fishing, and forestry	1.3	–	–	–	1.3
Installation, maintenance, and repair	2.1	–	–	–	2.1
Production, transportation, and material moving	1.3	0.9	0.4	0.5	1.3
Production	1.5	–	–	–	1.5
Transportation and material moving	2.3	1.6	0.3	–	2.3
Full time	0.7	0.6	0.5	–	0.7
Part time	1.8	1.6	1.0	–	1.8
Union	0.9	0.7	0.9	–	0.9
Nonunion	0.8	0.7	0.4	1.5	0.8
Average wage within the following categories:[2]					
Lowest 25 percent:					
Lowest 10 percent	–	–	–	–	0.0
Second 25 percent	1.1	1.0	0.4	1.1	1.1
Third 25 percent	0.5	0.4	0.5	0.7	0.5
Highest 25 percent	0.8	0.6	0.5	–	0.8
Highest 10 percent	1.1	1.0	0.7	–	1.1
Establishment characteristics					
Goods-producing industries	0.7	0.4	0.3	0.7	0.7
Manufacturing	0.7	0.5	0.3	0.7	0.7
Service-providing industries	0.9	0.9	0.5	0.9	0.9
Trade, transportation, and utilities	1.2	0.9	0.2	–	1.2
Wholesale trade	2.7	–	–	–	2.7
Retail trade	0.4	–	–	–	0.4

See footnotes at end of table.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Employee contribution required	Fixed percent of earnings[1]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
Financial activities	0.7	0.4	1.4	–	0.7
Finance and insurance	0.5	0.4	1.4	–	0.5
Credit intermediation and related activities	0.5	0.3	0.3	–	0.5
Professional and business services	1.0	–	–	–	1.0
Administrative and waste services	–	–	–	–	0.0
Education and health services	3.0	3.0	0.7	–	3.0
Educational services:					
Junior colleges, colleges, and universities	0.7	0.6	0.7	–	0.7
Leisure and hospitality:					
Accommodation and food services	–	–	–	–	0.0
1 to 99 workers	1.6	1.4	0.4	1.4	1.6
1 to 49 workers	2.1	2.0	0.4	1.5	2.1
100 workers or more	0.8	0.7	0.8	–	0.8
100 to 499 workers	1.8	1.7	0.7	0.7	1.8
500 workers or more	0.6	0.4	0.4	–	0.6
Geographic areas					
New England	0.9	–	–	–	0.9
Middle Atlantic	1.1	0.8	0.5	–	1.1
East North Central	0.5	0.2	0.5	0.0	0.5
West North Central	2.2	–	–	–	2.2
South Atlantic	1.2	0.8	0.4	0.0	1.2
West South Central	1.0	–	–	–	1.0
Pacific	0.9	0.6	0.7	1.4	0.9

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

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Open plans[1]	Frozen plans[2]
All workers	78	22
Worker characteristics		
Management, professional, and related	74	26
Management, business, and financial	72	28
Professional and related	76	24
Service	85	15
Protective service	72	28
Sales and office	76	24
Sales and related	68	32
Office and administrative support	79	21
Natural resources, construction, and maintenance	89	11
Construction, extraction, farming, fishing, and forestry	96	4
Installation, maintenance, and repair	84	16
Production, transportation, and material moving	79	21
Production	72	28
Transportation and material moving	85	15
Full time	78	22
Part time	86	14
Union	89	11
Nonunion	72	28
Average wage within the following categories:[3]		
Lowest 25 percent	71	29
Second 25 percent	79	21
Third 25 percent	82	18
Highest 25 percent	77	23
Highest 10 percent	73	27
Establishment characteristics		
Goods-producing industries	75	25
Manufacturing	69	31
Service-providing industries	80	20
Trade, transportation, and utilities	79	21
Wholesale trade	73	27
Retail trade	68	32
Transportation and warehousing	92	8
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 2010—Continued

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

Characteristics	Open plans[1]	Frozen plans[2]
Information	67	33
Financial activities	80	20
Finance and insurance	80	20
Credit intermediation and related activities	79	21
Insurance carriers and related activities	85	15
Professional and business services	78	22
Education and health services	84	16
Educational services:		
Junior colleges, colleges, and universities	75	25
Health care and social assistance	84	16
1 to 99 workers	84	16
1 to 49 workers	85	15
50 to 99 workers	81	19
100 workers or more	77	23
100 to 499 workers	75	25
500 workers or more	78	22
Geographic areas		
New England	77	23
Middle Atlantic	86	14
East North Central	70	30
West North Central	87	13
South Atlantic	77	23
West South Central	73	27
Pacific	86	14

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2010

Characteristics	Open plans[1]	Frozen plans[2]
All workers	1.1	1.1
Worker characteristics		
Management, professional, and related	1.8	1.8
Management, business, and financial	2.0	2.0
Professional and related	2.3	2.3
Service	3.0	3.0
Protective service	6.9	6.9
Sales and office	1.6	1.6
Sales and related	3.4	3.4
Office and administrative support	1.8	1.8
Natural resources, construction, and maintenance	1.3	1.3
Construction, extraction, farming, fishing, and forestry	0.9	0.9
Installation, maintenance, and repair	2.1	2.1
Production, transportation, and material moving	1.6	1.6
Production	2.3	2.3
Transportation and material moving	1.9	1.9
Full time	1.1	1.1
Part time	2.2	2.2
Union	1.1	1.1
Nonunion	1.3	1.3
Average wage within the following categories:[3]		
Lowest 25 percent	4.6	4.6
Second 25 percent	1.7	1.7
Third 25 percent	1.1	1.1
Highest 25 percent	1.4	1.4
Highest 10 percent	2.4	2.4
Establishment characteristics		
Goods-producing industries	1.8	1.8
Manufacturing	2.3	2.3
Service-providing industries	1.3	1.3
Trade, transportation, and utilities	1.7	1.7
Wholesale trade	4.6	4.6
Retail trade	3.4	3.4
Transportation and warehousing	1.7	1.7
Utilities	4.1	4.1

See footnotes at end of table.

Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Open plans[1]	Frozen plans[2]
Information	3.6	3.6
Financial activities	1.5	1.5
Finance and insurance	1.5	1.5
Credit intermediation and related activities	2.2	2.2
Insurance carriers and related activities	2.5	2.5
Professional and business services	4.5	4.5
Education and health services	3.0	3.0
Educational services:		
Junior colleges, colleges, and universities	7.6	7.6
Health care and social assistance	3.1	3.1
1 to 99 workers	1.6	1.6
1 to 49 workers	1.8	1.8
50 to 99 workers	3.1	3.1
100 workers or more	1.3	1.3
100 to 499 workers	2.2	2.2
500 workers or more	1.3	1.3
Geographic areas		
New England	4.1	4.1
Middle Atlantic	1.2	1.2
East North Central	2.1	2.1
West North Central	2.1	2.1
South Atlantic	2.8	2.8
West South Central	3.8	3.8
Pacific	1.8	1.8

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 5. Defined benefit frozen retirement plans:[1] Benefits accrual, private industry workers, National Compensation Survey, March 2010

(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	71	7	22
Worker characteristics			
Management, professional, and related	67	–	–
Management, business, and financial	62	7	31
Professional and related	71	13	17
Service	71	–	–
Protective service	82	–	–
Sales and office	73	3	24
Sales and related	82	3	15
Office and administrative support	69	4	27
Natural resources, construction, and maintenance	85	3	12
Construction, extraction, farming, fishing, and forestry	88	–	–
Installation, maintenance, and repair	85	3	12
Production, transportation, and material moving	74	6	21
Production	75	–	–
Transportation and material moving	71	–	–
Full time	71	7	22
Part time	76	–	–
Union	86	–	–
Nonunion	68	7	25
Average wage within the following categories:[3]			
Lowest 25 percent	76	–	–
Second 25 percent	70	4	26
Third 25 percent	69	6	25
Highest 25 percent	72	9	19
Highest 10 percent	70	–	–
Establishment characteristics			
Goods-producing industries	73	9	18
Manufacturing	74	8	18
Service-providing industries	71	6	24
Trade, transportation, and utilities	88	1	11
Wholesale trade	87	–	–
Retail trade	89	–	–
Transportation and warehousing	85	–	–
Utilities	92	–	–

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:[1] Benefits accrual, private industry workers, National Compensation Survey, March 2010—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	72	–	–
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities	56	–	–
Professional and business services	59	–	–
Education and health services	87	4	9
Educational services:			
Junior colleges, colleges, and universities	78	–	–
Health care and social assistance	88	4	8
1 to 99 workers	62	4	35
1 to 49 workers	59	–	–
50 to 99 workers	65	–	–
100 workers or more	74	7	19
100 to 499 workers	80	–	–
500 workers or more	69	10	21
Geographic areas			
New England	61	–	–
Middle Atlantic	66	–	–
East North Central	72	–	–
West North Central	63	–	–
South Atlantic	75	6	20
West South Central	79	5	16
Pacific	73	–	–

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 5. Standard errors for defined benefit frozen retirement plans:[1] Benefits accrual, private industry workers, National Compensation Survey, March 2010

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	1.9	1.5	1.8
Worker characteristics			
Management, professional, and related	3.2	–	–
Management, business, and financial	3.3	2.4	3.0
Professional and related	4.0	3.8	2.7
Service	9.7	–	–
Protective service	10.0	–	–
Sales and office	2.9	0.9	2.7
Sales and related	2.9	0.9	2.8
Office and administrative support	3.6	1.2	3.3
Natural resources, construction, and maintenance	3.2	0.9	3.0
Construction, extraction, farming, fishing, and forestry	9.0	–	–
Installation, maintenance, and repair	3.4	1.1	3.2
Production, transportation, and material moving	3.4	1.9	3.1
Production	3.9	–	–
Transportation and material moving	5.6	–	–
Full time	2.0	1.6	1.8
Part time	4.7	–	–
Union	3.5	–	–
Nonunion	2.1	1.8	2.0
Average wage within the following categories:[3]			
Lowest 25 percent	7.4	–	–
Second 25 percent	3.4	1.2	3.6
Third 25 percent	3.1	1.3	2.9
Highest 25 percent	2.8	2.6	1.9
Highest 10 percent	3.5	–	–
Establishment characteristics			
Goods-producing industries	3.1	2.4	2.4
Manufacturing	3.1	2.3	2.5
Service-providing industries	2.3	1.9	2.2
Trade, transportation, and utilities	3.1	0.6	3.1
Wholesale trade	4.6	–	–
Retail trade	3.8	–	–
Transportation and warehousing	10.6	–	–
Utilities	5.8	–	–

See footnotes at end of table.

Table 5. Standard errors for defined benefit frozen retirement plans:[1] Benefits accrual, private industry workers, National Compensation Survey, March 2010—Continued

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	5.2	–	–
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities	7.4	–	–
Professional and business services	11.0	–	–
Education and health services	3.8	1.7	2.9
Educational services:			
Junior colleges, colleges, and universities	10.0	–	–
Health care and social assistance	3.9	1.9	2.7
1 to 99 workers	5.2	1.4	5.0
1 to 49 workers	6.0	–	–
50 to 99 workers	9.7	–	–
100 workers or more	2.1	1.8	1.6
100 to 499 workers	3.0	–	–
500 workers or more	2.8	2.6	2.1
Geographic areas			
New England	10.4	–	–
Middle Atlantic	4.9	–	–
East North Central	4.7	–	–
West North Central	10.0	–	–
South Atlantic	4.4	1.8	3.5
West South Central	3.5	1.9	2.5
Pacific	4.9	–	–

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, private industry workers, National Compensation Survey, March 2010

(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	10	56	33
Worker characteristics			
Management, professional, and related	11	50	39
Management, business, and financial	16	45	39
Professional and related	7	53	40
Service	6	45	49
Sales and office	18	52	30
Sales and related	16	64	19
Office and administrative support	18	47	35
Natural resources, construction, and maintenance	5	71	24
Construction, extraction, farming, fishing, and forestry	–	73	–
Installation, maintenance, and repair	6	70	24
Production, transportation, and material moving	4	72	24
Production	–	80	–
Transportation and material moving	4	59	37
Full time	9	57	33
Union	3	69	28
Nonunion	12	53	35
Average wage within the following categories:[2]			
Lowest 25 percent	–	44	–
Second 25 percent	12	56	33
Third 25 percent	9	60	31
Highest 25 percent	9	58	34
Highest 10 percent	11	49	40
Establishment characteristics			
Goods-producing industries	7	64	29
Manufacturing	7	64	29
Service-providing industries	12	53	35
Trade, transportation, and utilities	15	55	29
Transportation and warehousing	–	–	72
Utilities	35	11	54

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, private industry workers, National Compensation Survey, March 2010—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
Information	–	75	–
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities	–	–	49
Education and health services	–	61	–
Educational services:			
Junior colleges, colleges, and universities	–	91	–
Health care and social assistance	–	58	–
1 to 99 workers	10	57	33
1 to 49 workers	13	54	33
50 to 99 workers	–	62	–
100 workers or more	11	56	33
100 to 499 workers	15	57	28
500 workers or more	8	56	37
Geographic areas			
New England	–	66	–
Middle Atlantic	–	65	–
East North Central	5	52	43
South Atlantic	5	73	21
West South Central	–	68	–

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

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, private industry workers, National Compensation Survey, March 2010

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	1.3	2.3	2.6
Worker characteristics			
Management, professional, and related	1.7	4.0	3.9
Management, business, and financial	2.7	4.0	4.3
Professional and related	1.5	4.8	4.8
Service	2.2	8.5	9.1
Sales and office	2.8	3.1	3.8
Sales and related	3.8	5.4	5.0
Office and administrative support	2.9	3.9	5.1
Natural resources, construction, and maintenance	2.2	4.9	4.7
Construction, extraction, farming, fishing, and forestry	–	8.5	–
Installation, maintenance, and repair	2.6	5.3	5.0
Production, transportation, and material moving	1.3	3.0	3.4
Production	–	3.0	–
Transportation and material moving	2.0	7.2	7.3
Full time	1.2	2.3	2.5
Union	1.4	5.8	5.8
Nonunion	1.5	2.4	2.6
Average wage within the following categories:[2]			
Lowest 25 percent	–	8.6	–
Second 25 percent	2.3	3.9	4.5
Third 25 percent	1.8	3.2	3.0
Highest 25 percent	1.3	3.2	3.2
Highest 10 percent	2.0	4.5	4.8
Establishment characteristics			
Goods-producing industries	1.8	3.2	3.3
Manufacturing	1.9	3.2	3.4
Service-providing industries	1.5	3.0	3.3
Trade, transportation, and utilities	2.9	3.9	3.3
Transportation and warehousing	–	–	7.9
Utilities	6.8	3.0	6.5

See footnotes at end of table.

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
Information	–	4.6	–
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities	–	–	6.5
Education and health services	–	11.3	–
Educational services:			
Junior colleges, colleges, and universities	–	3.6	–
Health care and social assistance	–	12.0	–
1 to 99 workers	2.5	5.3	4.9
1 to 49 workers	3.8	6.6	6.1
50 to 99 workers	–	8.9	–
100 workers or more	1.5	2.8	3.1
100 to 499 workers	2.8	4.9	5.4
500 workers or more	1.4	3.0	3.2
Geographic areas			
New England	–	9.9	–
Middle Atlantic	–	3.9	–
East North Central	1.5	4.6	4.9
South Atlantic	2.0	3.5	3.5
West South Central	–	4.4	–

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

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	63	37	78	22
Worker characteristics				
Management, professional, and related	67	33	83	17
Management, business, and financial	70	30	85	15
Professional and related	66	34	83	17
Service	62	38	83	17
Protective service	74	26	81	19
Sales and office	57	43	71	29
Sales and related	49	51	57	43
Office and administrative support	61	39	79	21
Natural resources, construction, and maintenance	67	33	82	18
Construction, extraction, farming, fishing, and forestry	56	44	75	25
Installation, maintenance, and repair	74	26	86	14
Production, transportation, and material moving	63	37	79	21
Production	66	34	81	19
Transportation and material moving	61	39	76	24
Full time	63	37	79	21
Part time	56	44	72	28
Union	59	41	78	22
Nonunion	63	37	78	22
Average wage within the following categories:[1]				
Lowest 25 percent	54	46	70	30
Lowest 10 percent	61	39	83	17
Second 25 percent	57	43	71	29
Third 25 percent	66	34	81	19
Highest 25 percent	68	32	84	16
Highest 10 percent	67	33	84	16
Establishment characteristics				
Goods-producing industries	66	34	81	19
Construction	58	42	76	24
Manufacturing	68	32	83	17
Service-providing industries	62	38	78	22
Trade, transportation, and utilities	54	46	65	35
Wholesale trade	67	33	83	17
Retail trade	45	55	53	47
Transportation and warehousing	57	43	72	28
Utilities	85	15	94	6

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	76	24	87	13
Financial activities	73	27	84	16
Finance and insurance	73	27	84	16
Credit intermediation and related activities	74	26	86	14
Insurance carriers and related activities	76	24	85	15
Real estate and rental and leasing	73	27	79	21
Professional and business services	65	35	86	14
Professional and technical services	65	35	85	15
Administrative and waste services	63	37	83	17
Education and health services	59	41	81	19
Educational services	57	43	81	19
Junior colleges, colleges, and universities	57	43	82	18
Health care and social assistance	60	40	82	18
Leisure and hospitality	74	26	85	15
Accommodation and food services	78	22	88	12
Other services	60	40	82	18
1 to 99 workers	63	37	81	19
1 to 49 workers	62	38	82	18
50 to 99 workers	64	36	79	21
100 workers or more	63	37	77	23
100 to 499 workers	58	42	71	29
500 workers or more	68	32	84	16
Geographic areas				
New England	67	33	80	20
Middle Atlantic	61	39	83	17
East North Central	59	41	76	24
West North Central	61	39	78	22
South Atlantic	63	37	78	22
East South Central	64	36	74	26
West South Central	63	37	74	26
Mountain	63	37	79	21
Pacific	69	31	81	19

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2010

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.7	0.7	0.6	0.6
Worker characteristics				
Management, professional, and related	1.2	1.2	1.1	1.1
Management, business, and financial	1.2	1.2	1.0	1.0
Professional and related	1.6	1.6	1.4	1.4
Service	1.9	1.9	1.5	1.5
Protective service	5.5	5.5	5.4	5.4
Sales and office	0.9	0.9	1.0	1.0
Sales and related	1.6	1.6	1.8	1.8
Office and administrative support	1.0	1.0	0.9	0.9
Natural resources, construction, and maintenance	1.6	1.6	1.2	1.2
Construction, extraction, farming, fishing, and forestry	3.0	3.0	2.4	2.4
Installation, maintenance, and repair	1.6	1.6	1.2	1.2
Production, transportation, and material moving	1.4	1.4	1.2	1.2
Production	1.6	1.6	1.5	1.5
Transportation and material moving	2.2	2.2	1.9	1.9
Full time	0.7	0.7	0.6	0.6
Part time	1.9	1.9	2.0	2.0
Union	2.4	2.4	2.5	2.5
Nonunion	0.7	0.7	0.6	0.6
Average wage within the following categories:[1]				
Lowest 25 percent	1.7	1.7	1.6	1.6
Lowest 10 percent	4.7	4.7	2.6	2.6
Second 25 percent	1.1	1.1	1.2	1.2
Third 25 percent	0.9	0.9	1.0	1.0
Highest 25 percent	1.0	1.0	0.8	0.8
Highest 10 percent	1.5	1.5	1.1	1.1
Establishment characteristics				
Goods-producing industries	1.2	1.2	1.1	1.1
Construction	2.9	2.9	2.3	2.3
Manufacturing	1.3	1.3	1.3	1.3
Service-providing industries	0.8	0.8	0.7	0.7
Trade, transportation, and utilities	1.3	1.3	1.3	1.3
Wholesale trade	2.2	2.2	1.6	1.6
Retail trade	1.8	1.8	1.9	1.9
Transportation and warehousing	3.3	3.3	2.8	2.8
Utilities	3.2	3.2	1.7	1.7

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	2.6	2.6	2.4	2.4
Financial activities	1.3	1.3	1.0	1.0
Finance and insurance	1.4	1.4	1.0	1.0
Credit intermediation and related activities	1.7	1.7	1.1	1.1
Insurance carriers and related activities	2.0	2.0	1.6	1.6
Real estate and rental and leasing	5.2	5.2	5.0	5.0
Professional and business services	2.2	2.2	2.0	2.0
Professional and technical services	2.6	2.6	2.3	2.3
Administrative and waste services	5.0	5.0	4.9	4.9
Education and health services	1.9	1.9	1.8	1.8
Educational services	2.3	2.3	2.4	2.4
Junior colleges, colleges, and universities	2.3	2.3	2.4	2.4
Health care and social assistance	2.1	2.1	2.0	2.0
Leisure and hospitality	3.8	3.8	3.7	3.7
Accommodation and food services	5.1	5.1	3.4	3.4
Other services	4.4	4.4	4.9	4.9
1 to 99 workers	1.2	1.2	1.2	1.2
1 to 49 workers	1.5	1.5	1.5	1.5
50 to 99 workers	2.1	2.1	2.0	2.0
100 workers or more	0.9	0.9	0.7	0.7
100 to 499 workers	1.4	1.4	1.1	1.1
500 workers or more	1.1	1.1	1.0	1.0
Geographic areas				
New England	4.8	4.8	3.2	3.2
Middle Atlantic	2.1	2.1	1.8	1.8
East North Central	1.6	1.6	1.9	1.9
West North Central	2.2	2.2	2.3	2.3
South Atlantic	1.7	1.7	1.4	1.4
East South Central	2.5	2.5	2.7	2.7
West South Central	1.7	1.7	1.3	1.3
Mountain	4.2	4.2	2.0	2.0
Pacific	1.9	1.9	1.4	1.4

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Health care[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	71	56	79	71	51	73
Worker characteristics						
Management, professional, and related	87	74	84	87	66	76
Management, business, and financial	95	81	86	94	74	78
Professional and related	84	70	83	83	63	76
Service	45	30	67	44	27	61
Protective service	48	33	69	48	31	64
Sales and office	72	56	77	72	50	70
Sales and related	64	47	73	64	41	64
Office and administrative support	78	62	79	78	56	72
Natural resources, construction, and maintenance	77	64	83	76	60	78
Construction, extraction, farming, fishing, and forestry	70	57	81	70	56	80
Installation, maintenance, and repair	84	70	84	83	64	77
Production, transportation, and material moving	77	63	82	76	59	77
Production	82	69	84	81	65	80
Transportation and material moving	72	56	78	71	52	73
Full time	87	70	81	86	64	74
Part time	24	15	64	24	14	57
Union	92	82	90	91	77	84
Nonunion	69	53	78	68	48	71
Average wage within the following categories:[3]						
Lowest 25 percent	38	24	64	38	22	58
Lowest 10 percent	23	14	58	23	12	52
Second 25 percent	77	58	75	76	52	69
Third 25 percent	86	72	83	86	66	77
Highest 25 percent	91	79	87	90	72	79
Highest 10 percent	92	81	87	92	72	79
Establishment characteristics						
Goods-producing industries	86	73	86	85	69	81
Construction	71	57	80	71	55	77
Manufacturing	91	79	87	90	74	82
Service-providing industries	68	53	78	68	48	70
Trade, transportation, and utilities	73	56	76	73	51	69
Wholesale trade	87	71	82	86	67	77
Retail trade	65	46	71	65	40	62
Transportation and warehousing	83	67	81	82	62	76
Utilities	95	89	94	95	84	89

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 2010—Continued

(All workers = 100 percent)

Characteristics	Health care[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	90	81	91	89	70	78
Financial activities	87	72	83	85	64	74
Finance and insurance	91	77	85	90	68	75
Credit intermediation and related activities	93	78	84	92	69	75
Insurance carriers and related activities	89	75	85	87	67	77
Real estate and rental and leasing	70	54	78	69	48	70
Professional and business services	68	55	81	67	49	73
Professional and technical services	83	70	84	83	64	77
Administrative and waste services	46	35	75	45	31	69
Education and health services	75	57	76	75	53	70
Educational services	76	59	78	76	54	72
Junior colleges, colleges, and universities	90	76	84	90	69	76
Health care and social assistance	75	57	76	75	52	70
Leisure and hospitality	38	25	66	37	22	59
Accommodation and food services	37	23	63	37	21	56
Other services	52	39	74	51	35	68
1 to 99 workers	59	44	75	59	42	71
1 to 49 workers	56	41	74	55	39	70
50 to 99 workers	71	54	76	70	50	72
100 workers or more	85	70	83	84	63	74
100 to 499 workers	82	65	79	82	59	72
500 workers or more	89	77	87	88	68	78
Geographic areas						
New England	70	57	82	69	49	71
Middle Atlantic	72	58	80	71	53	75
East North Central	72	57	80	71	53	74
West North Central	70	56	80	70	52	74
South Atlantic	72	54	75	72	49	69
East South Central	75	62	83	74	55	74
West South Central	68	51	76	67	47	69
Mountain	71	53	75	71	49	69
Pacific	71	60	84	71	55	77

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 2010—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	46	36	78	26	20	77	69	50	73
Worker characteristics									
Management, professional, and related	61	50	82	35	28	78	85	65	76
Management, business, and financial	69	56	82	38	30	80	93	73	78
Professional and related	57	47	82	34	26	78	81	61	75
Service	28	19	68	16	11	68	44	27	61
Protective service	27	18	68	13	9	69	47	30	63
Sales and office	46	35	75	23	18	76	70	49	69
Sales and related	39	28	71	20	15	74	62	40	64
Office and administrative support	51	39	78	26	20	77	76	55	72
Natural resources, construction, and maintenance	44	37	84	31	25	81	74	58	78
Construction, extraction, farming, fishing, and forestry	37	31	85	27	23	86	67	54	79
Installation, maintenance, and repair	52	43	84	35	27	77	81	63	78
Production, transportation, and material moving	48	39	80	29	24	80	74	57	77
Production	51	42	83	30	24	81	79	63	80
Transportation and material moving	46	35	77	29	23	79	70	51	73
Full time	56	44	79	32	25	78	84	62	74
Part time	15	10	69	9	6	69	23	13	57
Union	73	63	87	56	47	84	89	75	84
Nonunion	43	33	76	23	17	75	67	47	71
Average wage within the following categories:[3]									
Lowest 25 percent	20	13	65	11	8	67	37	21	57
Lowest 10 percent	13	7	56	8	5	60	23	12	52
Second 25 percent	47	35	74	24	18	74	74	51	69
Third 25 percent	55	44	80	32	25	79	84	65	77
Highest 25 percent	67	56	84	42	33	80	89	70	79
Highest 10 percent	70	59	85	42	34	79	90	71	79
Establishment characteristics									
Goods-producing industries	55	47	85	33	28	83	83	67	81
Construction	35	30	84	24	20	85	68	52	77
Manufacturing	62	53	85	37	31	83	88	72	82
Service-providing industries	44	34	76	25	19	75	66	47	70
Trade, transportation, and utilities	46	34	74	24	18	74	72	50	69
Wholesale trade	51	40	80	32	25	78	85	66	77
Retail trade	38	26	68	18	12	70	63	39	62
Transportation and warehousing	62	48	78	35	25	72	81	61	75
Utilities	68	62	92	45	41	90	93	82	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 2010—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	74	64	86	57	47	82	86	67	78
Financial activities	65	52	79	29	23	79	84	62	74
Finance and insurance	72	58	80	30	24	80	88	66	75
Credit intermediation and related activities	76	58	76	27	20	76	92	68	75
Insurance carriers and related activities	66	56	84	35	30	85	85	65	76
Real estate and rental and leasing	40	30	77	25	19	76	68	47	69
Professional and business services	41	33	81	27	21	80	66	48	73
Professional and technical services	47	39	84	31	25	82	81	63	77
Administrative and waste services	27	20	74	19	15	78	45	31	68
Education and health services	47	36	77	25	18	73	73	51	70
Educational services	48	36	75	27	19	70	74	54	72
Junior colleges, colleges, and universities	66	50	76	38	26	68	89	68	77
Health care and social assistance	47	36	77	25	18	74	73	51	70
Leisure and hospitality	26	16	62	16	–	–	37	22	60
Accommodation and food services	25	15	60	–	–	–	36	21	57
Other services	26	22	82	20	15	74	48	33	68
1 to 99 workers	30	23	76	18	13	75	57	40	71
1 to 49 workers	26	20	76	15	12	76	54	38	70
50 to 99 workers	41	31	77	25	18	73	68	49	72
100 workers or more	64	51	79	36	28	78	83	61	74
100 to 499 workers	57	44	77	29	23	77	80	57	71
500 workers or more	74	60	81	46	36	78	86	67	78
Geographic areas									
New England	51	41	80	21	17	79	68	48	70
Middle Atlantic	46	37	79	30	24	79	70	52	75
East North Central	45	36	78	23	17	76	70	52	74
West North Central	45	37	82	19	15	78	68	51	75
South Atlantic	42	32	75	25	17	71	70	48	68
East South Central	51	37	73	34	26	77	73	55	75
West South Central	38	29	76	20	15	76	65	45	69
Mountain	43	33	76	27	21	80	69	47	69
Pacific	54	43	81	36	29	80	68	53	77

[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] Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.

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/glossary20092010.htm.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2010

Characteristics	Health care[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.6	0.4	0.6	0.5	0.5
Worker characteristics						
Management, professional, and related	0.8	0.8	0.6	0.8	0.7	0.6
Management, business, and financial	0.6	1.3	1.1	0.6	1.2	1.0
Professional and related	1.0	0.8	0.7	1.0	0.8	0.8
Service	1.7	1.7	1.9	1.7	1.4	1.6
Protective service	5.5	4.1	4.4	5.5	4.0	4.5
Sales and office	0.8	0.7	0.6	0.8	0.7	0.7
Sales and related	1.2	1.1	0.9	1.2	1.0	0.9
Office and administrative support	1.2	1.0	0.7	1.2	1.0	0.8
Natural resources, construction, and maintenance	1.4	1.3	0.8	1.4	1.4	1.0
Construction, extraction, farming, fishing, and forestry	2.1	1.8	1.2	2.1	1.9	1.2
Installation, maintenance, and repair	1.6	1.7	1.2	1.6	1.7	1.5
Production, transportation, and material moving	1.2	1.2	0.7	1.2	1.1	0.7
Production	1.5	1.5	0.9	1.4	1.5	0.9
Transportation and material moving	1.9	1.7	1.1	1.8	1.5	1.1
Full time	0.5	0.6	0.4	0.5	0.5	0.5
Part time	1.0	0.6	1.8	1.0	0.6	1.6
Union	1.3	1.3	0.7	1.3	1.4	0.8
Nonunion	0.7	0.7	0.4	0.7	0.6	0.5
Average wage within the following categories:[3]						
Lowest 25 percent	1.3	1.1	1.5	1.3	0.9	1.3
Lowest 10 percent	2.4	2.1	4.3	2.4	1.7	3.5
Second 25 percent	1.2	1.0	0.6	1.1	0.9	0.6
Third 25 percent	1.0	0.9	0.5	1.0	0.9	0.6
Highest 25 percent	0.7	0.7	0.4	0.6	0.6	0.6
Highest 10 percent	1.0	0.9	0.6	1.0	1.1	0.9
Establishment characteristics						
Goods-producing industries	0.8	0.8	0.5	0.8	0.8	0.6
Construction	2.0	1.6	1.2	2.0	1.7	1.2
Manufacturing	0.8	1.0	0.6	0.8	0.9	0.6
Service-providing industries	0.8	0.7	0.5	0.8	0.6	0.5
Trade, transportation, and utilities	0.9	0.8	0.6	0.8	0.8	0.6
Wholesale trade	1.4	1.8	1.2	1.4	1.7	1.1
Retail trade	1.1	1.0	0.9	1.1	1.0	1.0
Transportation and warehousing	2.2	2.2	1.6	2.2	2.0	1.6
Utilities	1.9	1.9	0.8	1.9	2.3	1.5

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Health care[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	1.7	1.8	1.3	1.7	1.7	1.6
Financial activities	1.0	1.0	0.6	1.0	1.0	0.9
Finance and insurance	0.7	0.8	0.5	0.7	0.9	0.8
Credit intermediation and related activities	0.7	0.9	0.7	0.7	1.0	0.9
Insurance carriers and related activities	1.3	1.5	1.1	1.4	1.8	1.6
Real estate and rental and leasing	3.6	3.2	2.5	3.6	3.2	2.8
Professional and business services	1.6	1.5	1.1	1.6	1.5	1.4
Professional and technical services	1.8	1.8	1.2	1.8	1.7	1.5
Administrative and waste services	3.0	2.6	2.5	3.0	2.4	2.7
Education and health services	1.5	1.4	1.1	1.5	1.3	1.1
Educational services	2.2	2.2	1.6	2.2	2.0	1.6
Junior colleges, colleges, and universities	1.0	1.3	1.3	1.1	1.6	1.5
Health care and social assistance	1.7	1.6	1.3	1.7	1.5	1.2
Leisure and hospitality	3.9	3.9	4.6	3.9	3.0	3.0
Accommodation and food services	4.1	4.1	5.2	4.1	3.1	3.3
Other services	3.4	2.6	2.3	3.3	2.5	2.6
1 to 99 workers	1.0	0.8	0.7	1.0	0.7	0.8
1 to 49 workers	1.1	0.8	0.9	1.1	0.8	0.9
50 to 99 workers	1.7	1.5	1.2	1.7	1.4	1.2
100 workers or more	0.7	0.7	0.5	0.7	0.7	0.5
100 to 499 workers	1.0	1.0	0.8	1.0	0.9	0.7
500 workers or more	0.9	1.1	0.6	0.9	0.9	0.8
Geographic areas						
New England	1.9	1.5	1.3	2.0	1.3	1.9
Middle Atlantic	2.3	1.7	0.8	2.2	1.1	1.5
East North Central	1.1	1.1	0.8	1.1	1.1	0.8
West North Central	2.2	2.4	1.4	2.1	2.1	1.4
South Atlantic	1.5	1.3	1.1	1.5	1.2	1.1
East South Central	4.6	4.5	2.1	4.7	2.9	1.9
West South Central	1.7	1.7	1.1	1.7	1.7	1.3
Mountain	2.6	2.3	1.4	2.6	2.2	1.5
Pacific	1.4	1.4	0.7	1.4	1.5	0.9

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.5	0.5	0.8	0.6	0.6	0.6	0.6	0.5
Worker characteristics									
Management, professional, and related	1.1	1.1	0.6	1.1	0.9	0.9	0.9	0.7	0.6
Management, business, and financial	1.4	1.5	1.0	1.5	1.2	1.9	0.6	1.2	1.0
Professional and related	1.3	1.2	0.7	1.3	1.1	1.0	1.1	0.9	0.8
Service	1.9	1.3	1.7	2.1	1.6	2.6	1.8	1.4	1.7
Protective service	4.4	2.8	3.9	2.8	2.3	7.3	5.5	3.9	4.5
Sales and office	0.9	0.7	0.7	0.8	0.6	0.8	0.8	0.8	0.7
Sales and related	1.2	1.0	1.2	0.9	0.8	1.3	1.1	1.0	1.0
Office and administrative support	1.1	0.9	0.8	0.9	0.7	1.1	1.2	1.0	0.8
Natural resources, construction, and maintenance	1.4	1.2	1.1	1.4	1.1	1.5	1.4	1.3	1.0
Construction, extraction, farming, fishing, and forestry	1.9	1.7	1.6	1.8	1.5	1.8	1.9	1.8	1.2
Installation, maintenance, and repair	1.9	1.7	1.5	2.0	1.4	2.1	1.6	1.7	1.4
Production, transportation, and material moving	1.4	1.3	1.0	0.9	0.8	1.2	1.1	1.1	0.8
Production	1.7	1.5	1.1	1.3	1.1	1.5	1.4	1.5	0.9
Transportation and material moving	1.9	1.6	1.4	1.4	1.1	1.7	1.8	1.5	1.1
Full time	0.8	0.6	0.5	1.0	0.7	0.6	0.6	0.6	0.5
Part time	0.7	0.6	1.8	0.6	0.4	2.2	0.9	0.6	1.7
Union	1.8	1.6	0.8	2.1	1.9	1.3	1.4	1.5	0.8
Nonunion	0.8	0.6	0.5	0.7	0.6	0.7	0.7	0.6	0.5
Average wage within the following categories:[3]									
Lowest 25 percent	1.3	0.8	1.6	1.2	0.9	1.9	1.3	0.9	1.4
Lowest 10 percent	2.3	1.1	4.1	2.2	1.5	4.3	2.3	1.8	4.1
Second 25 percent	1.2	0.9	0.8	1.2	0.8	1.0	1.2	0.9	0.7
Third 25 percent	1.1	0.9	0.6	1.0	0.9	0.8	1.0	0.9	0.6
Highest 25 percent	1.0	0.9	0.5	1.0	0.9	0.9	0.7	0.7	0.6
Highest 10 percent	1.4	1.4	0.8	1.4	1.2	1.0	1.1	1.1	0.9
Establishment characteristics									
Goods-producing industries	1.4	1.2	0.6	1.2	1.0	0.9	0.9	0.9	0.6
Construction	1.7	1.5	1.6	1.6	1.3	2.0	1.9	1.6	1.3
Manufacturing	1.6	1.5	0.7	1.6	1.3	1.1	0.9	1.0	0.7
Service-providing industries	0.8	0.6	0.6	0.9	0.7	0.7	0.8	0.6	0.6
Trade, transportation, and utilities	1.1	0.8	0.9	0.9	0.7	1.0	0.8	0.8	0.6
Wholesale trade	2.5	2.1	1.5	2.1	1.8	1.6	1.4	1.6	1.1
Retail trade	1.2	0.9	1.3	1.0	0.8	1.4	1.1	1.0	1.0
Transportation and warehousing	2.7	2.3	1.8	2.8	2.1	2.8	2.2	2.0	1.6
Utilities	5.3	4.8	1.6	4.8	4.4	1.5	2.1	2.4	1.5

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	2.7	2.4	1.5	3.3	2.9	2.3	2.1	1.9	1.5
Financial activities	1.6	1.3	0.8	1.4	1.2	1.4	1.0	0.9	0.8
Finance and insurance	1.3	1.1	0.7	1.5	1.4	1.4	0.8	0.8	0.8
Credit intermediation and related activities	1.8	1.4	1.0	1.8	1.6	2.1	0.8	1.0	0.9
Insurance carriers and related activities	2.3	2.2	1.4	3.0	2.8	1.7	1.6	1.7	1.6
Real estate and rental and leasing	4.0	3.6	3.5	4.0	3.1	4.8	3.7	3.2	2.8
Professional and business services	1.8	1.5	1.8	1.7	1.5	2.1	1.6	1.5	1.4
Professional and technical services	2.8	2.5	2.0	2.8	2.4	2.7	1.9	1.8	1.5
Administrative and waste services	2.6	2.2	3.4	2.6	2.1	3.8	3.0	2.3	2.8
Education and health services	1.7	1.3	1.0	1.9	1.3	1.7	1.6	1.4	1.1
Educational services	2.3	1.9	1.1	2.0	1.5	2.1	2.3	2.1	1.6
Junior colleges, colleges, and universities	1.9	1.6	1.2	2.9	2.1	2.3	1.1	1.6	1.5
Health care and social assistance	1.9	1.5	1.2	2.1	1.5	1.9	1.7	1.6	1.3
Leisure and hospitality	4.3	3.0	2.4	4.7	–	–	3.9	3.4	3.8
Accommodation and food services	4.5	3.0	2.6	–	–	–	4.1	3.5	4.2
Other services	3.0	2.3	2.9	2.9	2.0	3.9	3.3	2.5	2.7
1 to 99 workers	0.8	0.6	0.8	0.6	0.5	1.0	0.9	0.7	0.8
1 to 49 workers	0.9	0.7	1.0	0.7	0.6	1.3	1.0	0.8	0.9
50 to 99 workers	1.6	1.3	1.4	1.4	1.2	1.9	1.7	1.3	1.2
100 workers or more	0.9	0.7	0.6	1.4	1.1	0.8	0.8	0.7	0.6
100 to 499 workers	1.3	1.1	0.8	1.3	0.9	1.2	1.0	0.9	0.7
500 workers or more	1.5	1.2	0.9	2.3	1.8	1.1	1.0	1.1	0.8
Geographic areas									
New England	1.8	1.6	1.7	2.0	1.5	2.9	1.9	1.1	1.9
Middle Atlantic	1.5	1.2	1.2	2.1	1.4	1.6	2.1	1.2	1.4
East North Central	1.4	1.2	1.2	1.1	0.9	1.1	1.1	1.0	0.9
West North Central	2.5	2.5	1.4	1.4	1.2	2.0	1.9	2.0	1.5
South Atlantic	1.1	0.9	1.2	1.2	1.0	1.7	1.5	1.3	1.2
East South Central	6.1	3.6	2.3	8.5	6.3	1.8	4.6	3.3	2.0
West South Central	2.2	1.7	1.5	1.1	1.1	2.4	2.1	1.9	1.3
Mountain	3.4	2.4	2.1	2.8	2.2	1.8	2.5	2.3	1.7
Pacific	1.5	1.3	0.9	1.5	1.3	1.2	1.3	1.3	0.9

[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] Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.

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/glossary20092010.htm.

Table 10. Health care benefits:[1] Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	77	23	67	33
Worker characteristics				
Management, professional, and related	77	23	67	33
Management, business, and financial	77	23	67	33
Professional and related	77	23	67	33
Service	76	24	64	36
Protective service	73	27	63	37
Sales and office	74	26	64	36
Sales and related	71	29	61	39
Office and administrative support	76	24	65	35
Natural resources, construction, and maintenance	81	19	69	31
Construction, extraction, farming, fishing, and forestry	83	17	68	32
Installation, maintenance, and repair	80	20	70	30
Production, transportation, and material moving	79	21	72	28
Production	80	20	74	26
Transportation and material moving	78	22	69	31
Full time	77	23	67	33
Part time	75	25	64	36
Union	88	12	82	18
Nonunion	75	25	64	36
Average wage within the following categories:[2]				
Lowest 25 percent	75	25	62	38
Lowest 10 percent	75	25	64	36
Second 25 percent	75	25	63	37
Third 25 percent	77	23	67	33
Highest 25 percent	79	21	70	30
Highest 10 percent	77	23	70	30
Establishment characteristics				
Goods-producing industries	80	20	73	27
Construction	82	18	66	34
Manufacturing	80	20	75	25
Service-providing industries	76	24	65	35
Trade, transportation, and utilities	74	26	65	35
Wholesale trade	77	23	67	33
Retail trade	71	29	60	40
Transportation and warehousing	76	24	70	30
Utilities	82	18	77	23

See footnotes at end of table.

Table 10. Health care benefits:[1] Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	79	21	73	27
Financial activities	73	27	63	37
Finance and insurance	73	27	63	37
Credit intermediation and related activities	72	28	61	39
Insurance carriers and related activities	73	27	65	35
Real estate and rental and leasing	75	25	60	40
Professional and business services	77	23	67	33
Professional and technical services	78	22	67	33
Administrative and waste services	75	25	64	36
Education and health services	77	23	63	37
Educational services	77	23	62	38
Junior colleges, colleges, and universities	75	25	63	37
Health care and social assistance	77	23	63	37
Leisure and hospitality	75	25	63	37
Accommodation and food services	73	27	63	37
Other services	83	17	66	34
1 to 99 workers	78	22	63	37
1 to 49 workers	78	22	63	37
50 to 99 workers	77	23	64	36
100 workers or more	76	24	69	31
100 to 499 workers	76	24	67	33
500 workers or more	77	23	71	29
Geographic areas				
New England	73	27	67	33
Middle Atlantic	79	21	70	30
East North Central	77	23	71	29
West North Central	76	24	67	33
South Atlantic	74	26	63	37
East South Central	76	24	65	35
West South Central	77	23	63	37
Mountain	77	23	66	34
Pacific	79	21	66	34

[1] Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 10. Standard errors for health care benefits:[1] Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.4	0.4	0.4	0.4
Management, business, and financial	0.5	0.5	0.5	0.5
Professional and related	0.5	0.5	0.6	0.6
Service	0.7	0.7	0.9	0.9
Protective service	1.8	1.8	2.3	2.3
Sales and office	0.3	0.3	0.3	0.3
Sales and related	0.5	0.5	0.7	0.7
Office and administrative support	0.3	0.3	0.4	0.4
Natural resources, construction, and maintenance	0.6	0.6	0.8	0.8
Construction, extraction, farming, fishing, and forestry	0.9	0.9	1.4	1.4
Installation, maintenance, and repair	0.8	0.8	1.0	1.0
Production, transportation, and material moving	0.5	0.5	0.6	0.6
Production	0.7	0.7	0.8	0.8
Transportation and material moving	0.7	0.7	1.0	1.0
Full time	0.2	0.2	0.3	0.3
Part time	1.0	1.0	1.5	1.5
Union	0.5	0.5	1.0	1.0
Nonunion	0.2	0.2	0.3	0.3
Average wage within the following categories:[2]				
Lowest 25 percent	0.6	0.6	0.9	0.9
Lowest 10 percent	1.4	1.4	2.1	2.1
Second 25 percent	0.4	0.4	0.5	0.5
Third 25 percent	0.3	0.3	0.4	0.4
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.5	0.5	0.5	0.5
Establishment characteristics				
Goods-producing industries	0.4	0.4	0.5	0.5
Construction	1.0	1.0	1.6	1.6
Manufacturing	0.5	0.5	0.6	0.6
Service-providing industries	0.3	0.3	0.3	0.3
Trade, transportation, and utilities	0.4	0.4	0.5	0.5
Wholesale trade	0.8	0.8	1.0	1.0
Retail trade	0.6	0.6	0.7	0.7
Transportation and warehousing	1.2	1.2	1.5	1.5
Utilities	1.1	1.1	1.1	1.1

See footnotes at end of table.

Table 10. Standard errors for health care benefits:[1] Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	0.8	0.8	0.9	0.9
Financial activities	0.4	0.4	0.6	0.6
Finance and insurance	0.4	0.4	0.5	0.5
Credit intermediation and related activities	0.6	0.6	0.6	0.6
Insurance carriers and related activities	0.7	0.7	0.8	0.8
Real estate and rental and leasing	2.8	2.8	2.6	2.6
Professional and business services	0.8	0.8	0.8	0.8
Professional and technical services	1.2	1.2	1.3	1.3
Administrative and waste services	1.6	1.6	1.8	1.8
Education and health services	0.6	0.6	0.7	0.7
Educational services	0.7	0.7	1.0	1.0
Junior colleges, colleges, and universities	0.7	0.7	1.0	1.0
Health care and social assistance	0.7	0.7	0.9	0.9
Leisure and hospitality	1.4	1.4	2.1	2.1
Accommodation and food services	2.2	2.2	2.4	2.4
Other services	1.3	1.3	2.1	2.1
1 to 99 workers	0.4	0.4	0.5	0.5
1 to 49 workers	0.5	0.5	0.7	0.7
50 to 99 workers	0.8	0.8	1.1	1.1
100 workers or more	0.3	0.3	0.3	0.3
100 to 499 workers	0.4	0.4	0.4	0.4
500 workers or more	0.4	0.4	0.4	0.4
Geographic areas				
New England	0.9	0.9	0.8	0.8
Middle Atlantic	0.4	0.4	0.7	0.7
East North Central	0.5	0.5	0.7	0.7
West North Central	0.9	0.9	0.8	0.8
South Atlantic	0.5	0.5	0.5	0.5
East South Central	1.0	1.0	1.6	1.6
West South Central	0.6	0.6	0.9	0.9
Mountain	1.1	1.1	1.2	1.2
Pacific	0.6	0.6	0.8	0.8

[1] Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010

(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	82	18	72	28
Service	78	22	65	35
Protective service	74	26	63	37
Sales and office	79	21	67	33
Sales and related	76	24	64	36
Office and administrative support	80	20	68	32
Natural resources, construction, and maintenance	82	18	69	31
Construction, extraction, farming, fishing, and forestry	84	16	68	32
Installation, maintenance, and repair	81	19	70	30
Production, transportation, and material moving	81	19	73	27
Production	81	19	74	26
Transportation and material moving	81	19	72	28
Full time	80	20	70	30
Part time	79	21	69	31
Union	89	11	83	17
Nonunion	79	21	67	33
Average wage within the following categories:[1]				
Lowest 25 percent	77	23	63	37
Lowest 10 percent	75	25	62	38
Second 25 percent	79	21	66	34
Third 25 percent	81	19	70	30
Highest 25 percent	82	18	74	26
Highest 10 percent	82	18	75	25
Establishment characteristics				
Goods-producing industries	82	18	74	26
Construction	82	18	65	35
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	63	37
Transportation and warehousing	82	18	75	25
Utilities	85	15	80	20

See footnotes at end of table.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	83	17	77	23
Financial activities	81	19	70	30
Finance and insurance	81	19	71	29
Credit intermediation and related activities	80	20	69	31
Insurance carriers and related activities	81	19	71	29
Real estate and rental and leasing	83	17	64	36
Professional and business services	79	21	68	32
Professional and technical services	80	20	68	32
Administrative and waste services	75	25	64	36
Education and health services	82	18	68	32
Educational services	80	20	66	34
Junior colleges, colleges, and universities	79	21	69	31
Health care and social assistance	82	18	68	32
Leisure and hospitality	74	26	62	38
Accommodation and food services	73	27	62	38
Other services	81	19	66	34
1 to 99 workers	80	20	65	35
1 to 49 workers	80	20	64	36
50 to 99 workers	79	21	66	34
100 workers or more	81	19	73	27
100 to 499 workers	79	21	70	30
500 workers or more	82	18	77	23
Geographic areas				
New England	78	22	72	28
Middle Atlantic	82	18	73	27
East North Central	80	20	74	26
West North Central	80	20	71	29
South Atlantic	78	22	65	35
East South Central	77	23	65	35
West South Central	81	19	66	34
Mountain	81	19	69	31
Pacific	82	18	69	31

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.5	0.5
Management, business, and financial	0.5	0.5	0.6	0.6
Professional and related	0.4	0.4	0.6	0.6
Service	0.8	0.8	1.0	1.0
Protective service	2.4	2.4	2.7	2.7
Sales and office	0.3	0.3	0.4	0.4
Sales and related	0.6	0.6	0.7	0.7
Office and administrative support	0.3	0.3	0.5	0.5
Natural resources, construction, and maintenance	0.6	0.6	0.8	0.8
Construction, extraction, farming, fishing, and forestry	0.9	0.9	1.4	1.4
Installation, maintenance, and repair	0.7	0.7	0.9	0.9
Production, transportation, and material moving	0.5	0.5	0.6	0.6
Production	0.6	0.6	0.8	0.8
Transportation and material moving	0.7	0.7	1.1	1.1
Full time	0.2	0.2	0.3	0.3
Part time	0.9	0.9	1.0	1.0
Union	0.4	0.4	0.9	0.9
Nonunion	0.2	0.2	0.3	0.3
Average wage within the following categories:[1]				
Lowest 25 percent	0.7	0.7	0.8	0.8
Lowest 10 percent	1.3	1.3	1.5	1.5
Second 25 percent	0.3	0.3	0.5	0.5
Third 25 percent	0.3	0.3	0.4	0.4
Highest 25 percent	0.3	0.3	0.5	0.5
Highest 10 percent	0.5	0.5	0.7	0.7
Establishment characteristics				
Goods-producing industries	0.4	0.4	0.6	0.6
Construction	0.9	0.9	1.4	1.4
Manufacturing	0.5	0.5	0.6	0.6
Service-providing industries	0.2	0.2	0.4	0.4
Trade, transportation, and utilities	0.4	0.4	0.6	0.6
Wholesale trade	0.7	0.7	0.9	0.9
Retail trade	0.7	0.7	0.9	0.9
Transportation and warehousing	1.2	1.2	1.5	1.5
Utilities	1.1	1.1	1.0	1.0

See footnotes at end of table.

Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	0.6	0.6	0.9	0.9
Financial activities	0.4	0.4	0.6	0.6
Finance and insurance	0.3	0.3	0.5	0.5
Credit intermediation and related activities	0.4	0.4	0.6	0.6
Insurance carriers and related activities	0.5	0.5	0.7	0.7
Real estate and rental and leasing	1.9	1.9	2.3	2.3
Professional and business services	0.8	0.8	0.9	0.9
Professional and technical services	0.9	0.9	1.2	1.2
Administrative and waste services	1.7	1.7	2.1	2.1
Education and health services	0.4	0.4	0.9	0.9
Educational services	0.5	0.5	0.9	0.9
Junior colleges, colleges, and universities	0.6	0.6	0.7	0.7
Health care and social assistance	0.5	0.5	1.0	1.0
Leisure and hospitality	1.0	1.0	1.6	1.6
Accommodation and food services	1.4	1.4	1.8	1.8
Other services	1.5	1.5	2.4	2.4
1 to 99 workers	0.4	0.4	0.6	0.6
1 to 49 workers	0.4	0.4	0.7	0.7
50 to 99 workers	0.8	0.8	1.0	1.0
100 workers or more	0.3	0.3	0.3	0.3
100 to 499 workers	0.4	0.4	0.4	0.4
500 workers or more	0.4	0.4	0.5	0.5
Geographic areas				
New England	0.6	0.6	0.7	0.7
Middle Atlantic	0.6	0.6	1.1	1.1
East North Central	0.5	0.5	0.8	0.8
West North Central	0.8	0.8	0.9	0.9
South Atlantic	0.5	0.5	0.6	0.6
East South Central	1.4	1.4	1.2	1.2
West South Central	0.6	0.6	1.0	1.0
Mountain	1.1	1.1	1.4	1.4
Pacific	0.5	0.5	0.8	0.8

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010

(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	$335.88	20	$432.72	80	$311.77	$99.07
Worker characteristics							
Management, professional, and related	100	348.55	18	423.18	82	332.52	97.05
Management, business, and financial	100	342.18	17	430.22	83	323.65	98.89
Professional and related	100	351.96	18	419.51	82	337.29	96.06
Service	100	326.39	17	484.46	83	294.83	100.12
Protective service	100	287.35	12	346.23	88	279.46	111.79
Sales and office	100	324.98	16	425.52	84	305.17	101.75
Sales and related	100	301.50	15	388.36	85	285.65	110.63
Office and administrative support	100	336.34	17	441.90	83	314.79	97.37
Natural resources, construction, and maintenance	100	329.75	34	412.76	66	286.05	104.28
Construction, extraction, farming, fishing, and forestry	100	334.90	42	419.07	58	273.08	104.15
Installation, maintenance, and repair	100	325.31	28	404.47	72	294.95	104.36
Production, transportation, and material moving	100	339.90	23	445.67	77	308.67	95.33
Production	100	333.67	21	430.92	79	308.24	93.10
Transportation and material moving	100	347.77	25	460.85	75	309.25	98.32
Full time	100	334.92	20	431.35	80	311.19	98.11
Part time	100	349.06	22	449.49	78	320.11	112.75
Union	100	420.51	45	495.53	55	358.27	89.05
Nonunion	100	320.74	15	399.63	85	306.40	100.22
Average wage within the following categories:[1]							
Lowest 25 percent	100	304.27	16	401.81	84	285.91	102.46
Lowest 10 percent	100	280.66	14	402.48	86	260.81	101.39
Second 25 percent	100	317.19	17	413.57	83	297.66	100.62
Third 25 percent	100	341.22	21	444.39	79	314.52	97.43
Highest 25 percent	100	357.01	23	441.94	77	331.33	97.91
Highest 10 percent	100	355.48	20	434.14	80	335.56	96.12
Establishment characteristics							
Goods-producing industries	100	332.97	24	415.53	76	307.42	89.59
Construction	100	326.97	42	420.32	58	259.86	109.73
Manufacturing	100	332.47	18	408.97	82	315.28	85.60
Service-providing industries	100	336.75	19	439.23	81	313.00	101.75
Trade, transportation, and utilities	100	318.16	20	411.87	80	294.27	105.18
Wholesale trade	100	325.59	23	427.88	77	294.48	101.03
Retail trade	100	299.37	18	389.26	82	280.17	115.26
Transportation and warehousing	100	345.45	22	438.33	78	318.92	91.66
Utilities	100	348.68	22	382.31	78	339.05	78.54

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010—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	$360.41	23	$473.72	77	$326.60	$90.78
Financial activities	100	333.95	17	415.61	83	317.07	95.29
Finance and insurance	100	334.38	14	419.84	86	320.08	93.26
Credit intermediation and related activities	100	330.50	12	402.10	88	320.31	93.37
Insurance carriers and related activities	100	337.04	14	432.91	86	320.92	92.52
Real estate and rental and leasing	100	331.72	32	405.67	68	297.66	108.38
Professional and business services	100	338.47	21	454.87	79	306.70	109.26
Professional and technical services	100	339.66	24	437.66	76	308.41	105.45
Administrative and waste services	100	339.83	18	541.33	82	295.41	120.19
Education and health services	100	367.88	15	457.31	85	352.01	96.59
Educational services	100	372.26	13	473.05	87	356.80	107.73
Junior colleges, colleges, and universities	100	370.29	8	443.73	92	364.22	109.07
Health care and social assistance	100	367.12	15	454.96	85	351.16	94.62
Leisure and hospitality	100	281.38	13	471.11	87	252.34	102.72
Accommodation and food services	100	276.12	11	508.92	89	248.75	101.89
Other services	100	349.68	32	450.56	68	302.07	109.18
1 to 99 workers	100	325.52	27	417.93	73	290.73	109.20
1 to 49 workers	100	330.38	30	421.87	70	291.98	111.62
50 to 99 workers	100	314.12	22	405.60	78	288.09	104.06
100 workers or more	100	343.82	14	454.53	86	325.45	92.48
100 to 499 workers	100	336.86	14	437.65	86	320.58	95.86
500 workers or more	100	351.87	15	473.06	85	331.11	88.54
Geographic areas							
New England	100	341.59	13	433.05	87	328.09	112.71
Middle Atlantic	100	370.93	23	491.34	77	335.04	102.25
East North Central	100	332.76	18	415.74	82	314.39	95.58
West North Central	100	333.97	18	424.65	82	313.96	97.02
South Atlantic	100	313.93	14	381.61	86	302.60	100.22
East South Central	100	311.32	14	403.16	86	295.95	99.39
West South Central	100	338.30	22	417.68	78	315.77	95.44
Pacific	100	340.97	28	443.77	72	300.56	98.64

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	$2.47	0.6	$6.19	0.6	$2.03	$0.83
Worker characteristics						
Management, professional, and related	3.01	1.1	8.59	1.1	2.63	1.42
Management, business, and financial	3.85	1.4	11.78	1.4	3.43	2.48
Professional and related	4.02	1.4	11.18	1.4	3.48	1.63
Service	8.60	1.7	26.96	1.7	5.14	2.74
Protective service	13.68	3.1	54.28	3.1	13.40	10.28
Sales and office	2.21	0.8	9.33	0.8	2.38	1.27
Sales and related	3.85	1.6	15.30	1.6	3.99	1.96
Office and administrative support	2.87	0.8	11.81	0.8	3.05	1.56
Natural resources, construction, and maintenance	5.21	1.7	9.60	1.7	6.04	2.59
Construction, extraction, farming, fishing, and forestry	7.76	2.5	13.25	2.5	7.06	3.85
Installation, maintenance, and repair	7.26	2.0	13.08	2.0	8.68	3.76
Production, transportation, and material moving	5.06	1.2	12.59	1.2	4.29	1.58
Production	5.30	1.6	11.23	1.6	5.20	1.77
Transportation and material moving	7.62	1.9	20.67	1.9	6.28	2.55
Full time	2.43	0.6	6.38	0.6	1.98	0.84
Part time	9.33	2.1	19.16	2.1	9.43	3.99
Union	7.92	1.6	13.08	1.6	6.31	3.64
Nonunion	1.99	0.6	5.71	0.6	1.90	0.79
Average wage within the following categories:[1]						
Lowest 25 percent	5.30	1.6	16.88	1.6	5.30	2.17
Lowest 10 percent	10.81	3.3	33.25	3.3	10.03	4.39
Second 25 percent	3.37	0.8	11.83	0.8	2.78	1.49
Third 25 percent	4.05	0.9	12.78	0.9	2.55	1.08
Highest 25 percent	3.30	1.0	6.94	1.0	3.05	1.41
Highest 10 percent	4.33	1.6	11.71	1.6	3.78	1.75
Establishment characteristics						
Goods-producing industries	3.81	1.1	6.74	1.1	3.88	1.46
Construction	6.81	2.2	12.31	2.2	6.25	3.57
Manufacturing	4.18	1.2	9.02	1.2	4.18	1.54
Service-providing industries	2.74	0.7	7.83	0.7	2.30	1.00
Trade, transportation, and utilities	3.95	1.0	12.18	1.0	3.21	1.71
Wholesale trade	5.66	1.8	17.32	1.8	4.07	3.34
Retail trade	5.01	1.4	13.41	1.4	4.45	2.49
Transportation and warehousing	13.16	3.2	43.42	3.2	10.05	3.68
Utilities	7.37	4.2	19.35	4.2	8.04	3.54

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
Information	$8.73	2.2	$12.54	2.2	$9.19	$3.51
Financial activities	3.26	1.3	12.50	1.3	2.39	2.31
Finance and insurance	3.03	1.1	13.20	1.1	2.33	1.64
Credit intermediation and related activities	3.50	1.2	13.90	1.2	3.08	2.00
Insurance carriers and related activities	5.17	1.7	21.98	1.7	4.64	2.77
Real estate and rental and leasing	9.62	5.4	16.84	5.4	9.69	14.45
Professional and business services	6.67	2.1	22.43	2.1	4.46	2.46
Professional and technical services	6.86	2.6	19.86	2.6	5.45	3.21
Administrative and waste services	17.26	4.4	53.77	4.4	10.93	4.84
Education and health services	4.89	1.3	19.46	1.3	4.52	2.31
Educational services	5.90	1.6	14.03	1.6	5.52	2.27
Junior colleges, colleges, and universities	6.01	1.3	22.36	1.3	5.80	2.74
Health care and social assistance	5.71	1.6	22.35	1.6	5.37	2.71
Leisure and hospitality	10.11	2.9	29.70	2.9	11.59	3.68
Accommodation and food services	13.50	2.7	41.51	2.7	14.09	3.98
Other services	14.79	4.2	38.95	4.2	11.41	5.46
1 to 99 workers	3.29	1.0	6.98	1.0	3.31	1.65
1 to 49 workers	3.83	1.2	8.00	1.2	3.73	2.25
50 to 99 workers	5.04	1.9	11.85	1.9	5.08	2.05
100 workers or more	3.17	0.7	12.10	0.7	2.33	1.15
100 to 499 workers	3.53	1.0	12.58	1.0	3.12	1.55
500 workers or more	4.56	0.9	16.76	0.9	3.44	1.76
Geographic areas						
New England	5.62	1.2	10.32	1.2	6.38	4.65
Middle Atlantic	8.28	1.3	16.20	1.3	5.22	2.23
East North Central	5.86	1.1	15.26	1.1	4.90	2.36
West North Central	13.47	2.3	39.52	2.3	12.46	2.61
South Atlantic	3.40	1.5	10.68	1.5	3.49	1.75
East South Central	6.97	2.8	15.44	2.8	6.51	3.37
West South Central	6.81	1.5	15.43	1.5	7.36	2.04
Pacific	5.54	1.9	10.64	1.9	5.03	2.24

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010

(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	77	1	10	1	([4])	11	([4])
Worker characteristics								
Management, professional, and related	100	77	–	10	1	–	11	1
Management, business, and financial	100	77	–	10	1	–	10	1
Professional and related	100	77	–	9	1	–	11	1
Service	100	78	–	8	1	–	12	([4])
Protective service	100	70	–	9	–	–	–	–
Sales and office	100	72	([4])	16	1	([4])	11	([4])
Sales and related	100	67	–	20	–	–	12	([4])
Office and administrative support	100	74	([4])	13	1	([4])	11	([4])
Natural resources, construction, and maintenance	100	83	–	6	–	–	10	1
Construction, extraction, farming, fishing, and forestry	100	84	–	4	–	–	10	–
Installation, maintenance, and repair	100	83	–	6	–	–	10	–
Production, transportation, and material moving	100	83	1	6	–	–	10	1
Production	100	83	–	5	–	–	10	–
Transportation and material moving	100	83	–	6	–	–	9	–
Full time	100	77	1	10	1	([4])	11	([4])
Part time	100	74	1	17	–	–	8	–
Union	100	80	1	5	–	–	12	1
Nonunion	100	77	([4])	11	1	([4])	11	([4])
Average wage within the following categories:[5]								
Lowest 25 percent	100	76	–	12	–	–	11	–
Lowest 10 percent	100	79	–	9	–	–	–	–
Second 25 percent	100	75	([4])	13	1	–	11	–
Third 25 percent	100	80	([4])	8	1	([4])	10	([4])
Highest 25 percent	100	77	–	9	1	–	11	1
Highest 10 percent	100	76	–	9	1	–	12	1
Establishment characteristics								
Goods-producing industries	100	83	–	6	–	–	10	([4])
Construction	100	85	–	5	–	–	8	–
Manufacturing	100	83	–	5	–	–	10	–
Service-providing industries	100	76	([4])	11	1	([4])	11	1
Trade, transportation, and utilities	100	71	1	15	–	–	12	1
Wholesale trade	100	80	–	9	–	–	9	–
Retail trade	100	62	–	23	–	–	14	–
Transportation and warehousing	100	80	–	5	–	–	13	–
Utilities	100	74	–	–	4	–	–	–

See footnotes at end of table.

Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010—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	–	4	–	–	9	–
Financial activities	100	71	–	17	2	([4])	9	–
Finance and insurance	100	69	–	18	2	1	10	–
Credit intermediation and related activities	100	71	–	21	–	–	6	–
Insurance carriers and related activities	100	67	–	12	3	–	17	–
Real estate and rental and leasing	100	88	–	–	–	–	5	–
Professional and business services	100	82	–	7	1	–	9	–
Professional and technical services	100	82	–	6	–	–	9	–
Administrative and waste services	100	81	–	–	–	–	9	–
Education and health services	100	76	–	11	1	–	10	–
Educational services	100	83	–	8	2	–	6	–
Junior colleges, colleges, and universities	100	80	–	10	3	–	6	–
Health care and social assistance	100	75	–	11	1	–	11	–
Leisure and hospitality	100	76	–	7	–	–	15	–
Accommodation and food services	100	77	–	8	–	–	14	–
Other services	100	79	–	–	–	–	–	–
1 to 99 workers	100	80	–	8	([4])	–	11	([4])
1 to 49 workers	100	78	–	10	–	–	11	([4])
50 to 99 workers	100	85	–	6	–	–	9	–
100 workers or more	100	75	1	11	1	([4])	11	1
100 to 499 workers	100	77	1	11	1	–	9	–
500 workers or more	100	73	–	11	1	–	13	1
Geographic areas								
New England	100	80	–	8	1	–	11	–
Middle Atlantic	100	78	–	8	1	1	11	–
East North Central	100	76	1	11	1	–	12	–
West North Central	100	78	–	10	–	–	10	–
South Atlantic	100	77	–	11	–	–	10	–
East South Central	100	79	–	9	–	–	–	–
West South Central	100	72	–	15	–	–	11	–
Mountain	100	74	–	12	–	–	13	–
Pacific	100	80	–	8	1	–	10	–

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 13. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010

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	0.0	0.8	0.2	0.4	0.1	([4])	0.6	0.1
Worker characteristics								
Management, professional, and related	0.0	1.1	–	0.8	0.2	–	0.7	0.2
Management, business, and financial	0.0	1.3	–	1.1	0.4	–	0.9	0.3
Professional and related	0.0	1.4	–	1.0	0.3	–	0.9	0.2
Service	0.0	2.4	–	1.0	0.3	–	2.1	0.1
Protective service	0.0	6.9	–	2.8	–	–	–	–
Sales and office	0.0	0.9	0.1	0.7	0.2	0.1	0.8	0.1
Sales and related	0.0	1.6	–	1.2	–	–	1.0	0.1
Office and administrative support	0.0	1.2	0.1	0.8	0.3	0.1	1.0	0.1
Natural resources, construction, and maintenance	0.0	1.6	–	0.8	–	–	1.3	0.5
Construction, extraction, farming, fishing, and forestry	0.0	2.8	–	1.1	–	–	2.4	–
Installation, maintenance, and repair	0.0	1.9	–	1.0	–	–	1.6	–
Production, transportation, and material moving	0.0	1.1	0.3	0.6	–	–	0.9	0.2
Production	0.0	1.4	–	0.8	–	–	1.2	–
Transportation and material moving	0.0	1.6	–	0.9	–	–	1.2	–
Full time	0.0	0.8	0.2	0.4	0.1	([4])	0.6	0.1
Part time	0.0	2.2	0.3	1.7	–	–	1.2	–
Union	0.0	2.3	0.5	2.1	–	–	1.2	0.5
Nonunion	0.0	0.8	0.2	0.4	0.1	([4])	0.6	0.1
Average wage within the following categories:[5]								
Lowest 25 percent	0.0	1.7	–	0.8	–	–	1.6	–
Lowest 10 percent	0.0	4.2	–	1.5	–	–	–	–
Second 25 percent	0.0	1.2	0.2	0.8	0.2	–	0.9	–
Third 25 percent	0.0	0.8	0.1	0.6	0.2	0.1	0.6	0.1
Highest 25 percent	0.0	1.0	–	0.7	0.2	–	0.6	0.3
Highest 10 percent	0.0	1.2	–	0.8	0.2	–	0.9	0.3
Establishment characteristics								
Goods-producing industries	0.0	1.2	–	0.7	–	–	1.0	0.1
Construction	0.0	2.6	–	1.3	–	–	2.1	–
Manufacturing	0.0	1.4	–	0.8	–	–	1.1	–
Service-providing industries	0.0	0.9	0.1	0.6	0.2	0.1	0.7	0.1
Trade, transportation, and utilities	0.0	1.3	0.3	0.8	–	–	1.0	0.3
Wholesale trade	0.0	2.0	–	1.3	–	–	1.4	–
Retail trade	0.0	1.8	–	1.5	–	–	1.3	–
Transportation and warehousing	0.0	2.7	–	1.2	–	–	2.4	–
Utilities	0.0	7.2	–	–	1.4	–	–	–

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010—Continued

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	0.0	2.4	–	1.3	–	–	2.0	–
Financial activities	0.0	1.6	–	1.1	0.6	0.1	1.1	–
Finance and insurance	0.0	1.7	–	1.2	0.7	0.1	1.2	–
Credit intermediation and related activities	0.0	2.1	–	1.9	–	–	0.8	–
Insurance carriers and related activities	0.0	3.1	–	1.7	1.1	–	2.8	–
Real estate and rental and leasing	0.0	4.7	–	–	–	–	2.3	–
Professional and business services	0.0	1.8	–	1.4	0.5	–	1.1	–
Professional and technical services	0.0	2.6	–	1.5	–	–	1.9	–
Administrative and waste services	0.0	3.8	–	–	–	–	2.8	–
Education and health services	0.0	2.1	–	1.7	0.4	–	1.4	–
Educational services	0.0	2.1	–	1.5	0.4	–	1.2	–
Junior colleges, colleges, and universities	0.0	2.3	–	1.7	0.4	–	1.2	–
Health care and social assistance	0.0	2.4	–	2.0	0.5	–	1.6	–
Leisure and hospitality	0.0	5.7	–	2.0	–	–	4.3	–
Accommodation and food services	0.0	4.6	–	2.4	–	–	2.9	–
Other services	0.0	4.9	–	–	–	–	–	–
1 to 99 workers	0.0	1.1	–	0.8	0.1	–	0.9	0.1
1 to 49 workers	0.0	1.5	–	1.1	–	–	1.2	0.1
50 to 99 workers	0.0	1.6	–	1.0	–	–	1.3	–
100 workers or more	0.0	1.0	0.3	0.6	0.2	0.1	0.7	0.2
100 to 499 workers	0.0	1.0	0.3	0.7	0.3	–	0.8	–
500 workers or more	0.0	1.6	–	1.0	0.3	–	1.3	0.2
Geographic areas								
New England	0.0	2.4	–	1.4	0.1	–	1.9	–
Middle Atlantic	0.0	1.6	–	0.9	0.3	0.3	1.1	–
East North Central	0.0	2.1	0.2	1.3	0.5	–	1.2	–
West North Central	0.0	1.6	–	1.0	–	–	1.8	–
South Atlantic	0.0	1.6	–	1.0	–	–	1.4	–
East South Central	0.0	5.7	–	1.5	–	–	–	–
West South Central	0.0	2.0	–	1.6	–	–	1.6	–
Mountain	0.0	2.5	–	1.6	–	–	2.3	–
Pacific	0.0	2.0	–	1.6	0.4	–	1.4	–

[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 0.05.

[5] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010

(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	$802.38	11	$1,056.93	89	$770.36	$383.12
Worker characteristics							
Management, professional, and related	100	861.29	9	1,104.42	91	837.33	377.11
Management, business, and financial	100	844.24	9	1,081.90	91	821.42	376.96
Professional and related	100	870.35	9	1,115.96	91	845.82	377.19
Service	100	730.25	9	1,097.02	91	694.27	420.31
Protective service	100	693.44	8	935.38	92	673.57	420.67
Sales and office	100	767.33	8	987.84	92	749.20	397.12
Sales and related	100	712.25	7	847.73	93	701.54	417.51
Office and administrative support	100	794.16	8	1,052.49	92	772.52	387.14
Natural resources, construction, and maintenance	100	775.95	21	1,094.25	79	688.86	405.30
Construction, extraction, farming, fishing, and forestry	100	750.39	27	1,079.02	73	627.62	437.55
Installation, maintenance, and repair	100	797.24	17	1,114.89	83	733.45	381.82
Production, transportation, and material moving	100	813.27	16	1,020.35	84	774.30	336.64
Production	100	818.41	14	1,033.96	86	782.92	316.67
Transportation and material moving	100	806.72	18	1,006.73	82	762.79	363.28
Full time	100	803.52	11	1,090.01	89	768.31	379.65
Part time	100	786.27	14	700.45	86	800.74	434.40
Union	100	964.10	37	1,072.87	63	898.90	316.92
Nonunion	100	774.22	7	1,041.14	93	755.38	390.83
Average wage within the following categories:[1]							
Lowest 25 percent	100	677.32	7	807.36	93	666.85	425.40
Lowest 10 percent	100	613.30	7	606.04	93	613.84	399.35
Second 25 percent	100	740.66	8	996.81	92	718.54	396.72
Third 25 percent	100	807.79	11	1,063.61	89	777.22	375.88
Highest 25 percent	100	889.92	15	1,120.38	85	847.95	361.75
Highest 10 percent	100	908.38	13	1,121.85	87	875.58	350.16
Establishment characteristics							
Goods-producing industries	100	818.70	16	1,017.58	84	779.98	325.37
Construction	100	687.79	27	1,038.92	73	560.78	463.40
Manufacturing	100	850.42	14	1,010.27	86	824.74	294.88
Service-providing industries	100	797.46	10	1,077.00	90	767.68	399.24
Trade, transportation, and utilities	100	761.29	11	957.46	89	735.99	387.17
Wholesale trade	100	794.01	11	1,017.22	89	767.65	380.70
Retail trade	100	674.89	10	776.77	90	663.54	429.89
Transportation and warehousing	100	880.68	16	1,147.54	84	831.31	317.78
Utilities	100	930.42	12	1,108.47	88	905.00	270.22

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010—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	$938.98	17	$1,341.66	83	$857.95	$313.96
Financial activities	100	803.81	7	1,026.15	93	788.07	384.05
Finance and insurance	100	822.39	5	1,065.50	95	808.39	368.67
Credit intermediation and related activities	100	796.46	3	965.77	97	791.17	381.38
Insurance carriers and related activities	100	838.59	6	–	94	820.76	354.92
Real estate and rental and leasing	100	705.76	–	–	–	–	–
Professional and business services	100	832.03	12	1,235.01	88	776.23	406.50
Professional and technical services	100	847.69	12	1,306.70	88	786.97	418.76
Administrative and waste services	100	751.51	–	–	–	–	–
Education and health services	100	832.41	6	967.22	94	824.15	424.87
Educational services	100	818.39	2	–	98	815.16	436.30
Junior colleges, colleges, and universities	100	873.96	1	–	99	868.83	394.13
Health care and social assistance	100	834.91	6	967.31	94	825.82	422.74
Leisure and hospitality	100	646.55	7	1,119.49	93	613.57	404.39
Accommodation and food services	100	645.10	6	1,174.89	94	613.11	393.10
Other services	100	742.15	16	–	84	676.46	427.24
1 to 99 workers	100	720.66	14	1,054.12	86	666.01	444.32
1 to 49 workers	100	714.59	15	1,093.88	85	649.86	453.46
50 to 99 workers	100	734.38	13	952.94	87	701.84	424.04
100 workers or more	100	863.81	9	1,060.23	91	844.42	339.69
100 to 499 workers	100	826.33	8	1,004.25	92	811.20	372.46
500 workers or more	100	907.21	10	1,109.49	90	883.94	300.70
Geographic areas							
New England	100	886.43	8	1,062.01	92	870.81	375.56
Middle Atlantic	100	902.32	14	1,103.20	86	869.75	383.51
East North Central	100	840.95	12	1,034.33	88	813.60	333.07
West North Central	100	778.39	12	910.98	88	760.22	355.44
South Atlantic	100	741.63	6	1,149.71	94	716.63	400.89
East South Central	100	714.43	7	965.22	93	694.76	418.25
West South Central	100	769.96	9	1,118.32	91	734.80	412.58
Pacific	100	785.36	16	1,044.78	84	735.08	404.26

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	$6.50	0.5	$17.94	0.5	$5.83	$3.48
Worker characteristics						
Management, professional, and related	9.25	1.0	45.19	1.0	8.46	5.62
Management, business, and financial	12.06	1.1	35.64	1.1	11.55	7.80
Professional and related	12.04	1.2	65.34	1.2	10.89	7.12
Service	18.10	1.5	52.88	1.5	16.20	9.34
Protective service	38.26	2.8	199.74	2.8	35.64	31.39
Sales and office	6.90	0.6	34.34	0.6	7.34	4.79
Sales and related	10.63	0.8	64.10	0.8	12.20	8.42
Office and administrative support	8.62	0.7	43.43	0.7	8.92	5.83
Natural resources, construction, and maintenance	14.76	1.3	31.76	1.3	13.91	6.80
Construction, extraction, farming, fishing, and forestry	23.56	2.0	41.30	2.0	23.56	12.64
Installation, maintenance, and repair	16.76	1.6	47.22	1.6	15.21	8.27
Production, transportation, and material moving	10.21	1.0	22.30	1.0	10.30	6.96
Production	12.76	1.3	31.62	1.3	12.99	6.54
Transportation and material moving	16.97	1.7	30.62	1.7	17.20	12.09
Full time	6.42	0.5	17.86	0.5	5.71	3.76
Part time	20.21	1.8	43.30	1.8	21.75	13.32
Union	19.46	1.7	25.89	1.7	19.96	10.82
Nonunion	5.88	0.5	25.86	0.5	5.69	3.59
Average wage within the following categories:[1]						
Lowest 25 percent	15.53	0.9	77.09	0.9	14.89	9.48
Lowest 10 percent	29.27	1.8	81.15	1.8	30.07	17.34
Second 25 percent	8.52	0.6	27.77	0.6	7.94	5.73
Third 25 percent	9.87	0.7	25.77	0.7	9.00	5.34
Highest 25 percent	9.01	1.0	28.49	1.0	8.66	4.85
Highest 10 percent	13.02	1.5	66.51	1.5	10.79	6.69
Establishment characteristics						
Goods-producing industries	10.44	0.9	17.63	0.9	11.64	5.81
Construction	20.64	2.0	35.07	2.0	20.44	13.29
Manufacturing	11.96	1.0	20.78	1.0	13.30	6.33
Service-providing industries	7.54	0.6	25.11	0.6	6.82	4.12
Trade, transportation, and utilities	10.92	0.7	29.38	0.7	10.69	6.98
Wholesale trade	17.53	1.3	35.44	1.3	17.98	11.42
Retail trade	14.18	1.0	43.09	1.0	13.86	9.37
Transportation and warehousing	27.92	2.3	65.35	2.3	25.77	13.70
Utilities	25.02	2.9	40.56	2.9	25.04	8.11

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
Information	$19.79	2.3	$51.70	2.3	$13.31	$8.63
Financial activities	9.82	0.9	44.53	0.9	9.60	7.49
Finance and insurance	8.94	0.7	43.58	0.7	8.81	5.69
Credit intermediation and related activities	10.17	0.6	56.23	0.6	10.42	8.00
Insurance carriers and related activities	16.38	1.2	–	1.2	15.71	9.45
Real estate and rental and leasing	29.23	–	–	–	–	–
Professional and business services	15.87	1.7	64.87	1.7	13.51	9.63
Professional and technical services	23.18	2.0	97.73	2.0	19.71	13.12
Administrative and waste services	34.75	–	–	–	–	–
Education and health services	15.66	1.2	68.26	1.2	15.65	10.32
Educational services	15.60	0.8	–	0.8	15.58	14.91
Junior colleges, colleges, and universities	16.58	0.3	–	0.3	16.64	10.50
Health care and social assistance	18.14	1.4	71.28	1.4	18.31	12.43
Leisure and hospitality	30.75	1.8	79.83	1.8	35.95	11.84
Accommodation and food services	34.63	1.9	95.48	1.9	39.12	12.37
Other services	39.14	3.8	–	3.8	31.80	23.87
1 to 99 workers	10.01	0.9	27.63	0.9	9.51	6.10
1 to 49 workers	10.86	1.0	31.99	1.0	9.89	8.35
50 to 99 workers	17.28	1.6	51.19	1.6	17.86	8.31
100 workers or more	6.73	0.6	19.13	0.6	6.06	3.95
100 to 499 workers	8.66	0.6	25.63	0.6	8.52	6.01
500 workers or more	9.28	0.8	22.64	0.8	8.06	6.03
Geographic areas						
New England	19.04	0.9	130.64	0.9	15.68	13.41
Middle Atlantic	25.09	1.5	36.45	1.5	21.93	8.20
East North Central	14.55	1.0	30.98	1.0	14.27	8.47
West North Central	19.61	1.6	33.89	1.6	20.29	13.84
South Atlantic	11.54	0.9	42.09	0.9	10.60	7.59
East South Central	18.60	2.0	55.69	2.0	20.25	21.02
West South Central	19.01	0.9	76.33	0.9	19.23	8.16
Pacific	13.22	2.1	35.13	2.1	14.69	9.55

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010

(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	([4])	9	1	([4])	10	([4])
Worker characteristics								
Management, professional, and related	100	79	–	8	1	–	11	([4])
Management, business, and financial	100	79	–	9	1	([4])	10	–
Professional and related	100	79	–	8	1	([4])	11	–
Service	100	79	–	8	1	–	12	([4])
Protective service	100	68	–	10	–	–	–	–
Sales and office	100	74	([4])	14	1	([4])	11	([4])
Sales and related	100	69	–	18	–	–	12	–
Office and administrative support	100	76	([4])	12	1	([4])	11	([4])
Natural resources, construction, and maintenance	100	84	–	5	–	–	10	1
Construction, extraction, farming, fishing, and forestry	100	82	–	4	–	–	12	–
Installation, maintenance, and repair	100	85	–	5	–	–	9	–
Production, transportation, and material moving	100	85	1	6	([4])	–	9	–
Production	100	84	–	6	([4])	–	9	–
Transportation and material moving	100	86	–	5	([4])	–	8	–
Full time	100	79	([4])	9	1	([4])	11	([4])
Part time	100	77	1	13	1	–	8	–
Union	100	83	1	4	–	–	10	1
Nonunion	100	79	([4])	10	1	([4])	10	([4])
Average wage within the following categories:[5]								
Lowest 25 percent	100	78	–	10	–	–	11	–
Lowest 10 percent	100	85	–	5	–	–	10	–
Second 25 percent	100	77	([4])	12	([4])	–	10	–
Third 25 percent	100	81	([4])	7	1	([4])	10	([4])
Highest 25 percent	100	79	–	8	1	–	11	([4])
Highest 10 percent	100	78	–	8	1	–	12	([4])
Establishment characteristics								
Goods-producing industries	100	83	–	6	([4])	–	10	–
Construction	100	84	–	5	–	–	10	–
Manufacturing	100	83	–	6	([4])	–	10	–
Service-providing industries	100	78	([4])	10	1	([4])	10	([4])
Trade, transportation, and utilities	100	74	1	13	([4])	–	11	–
Wholesale trade	100	83	–	8	–	–	8	–
Retail trade	100	65	–	21	–	–	13	–
Transportation and warehousing	100	82	–	4	–	–	12	–
Utilities	100	77	–	–	4	–	–	–

See footnotes at end of table.

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010—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	85	–	4	–	–	10	–
Financial activities	100	75	–	14	1	([4])	9	–
Finance and insurance	100	73	–	16	2	([4])	9	–
Credit intermediation and related activities	100	73	–	20	–	–	5	–
Insurance carriers and related activities	100	74	–	8	2	–	15	–
Real estate and rental and leasing	100	88	–	–	–	–	6	–
Professional and business services	100	84	–	6	1	–	9	–
Professional and technical services	100	85	–	4	–	–	10	–
Administrative and waste services	100	81	–	–	–	–	10	–
Education and health services	100	79	–	9	1	–	10	([4])
Educational services	100	82	–	7	2	–	9	–
Junior colleges, colleges, and universities	100	81	–	9	2	–	6	–
Health care and social assistance	100	78	–	10	1	–	10	([4])
Leisure and hospitality	100	77	–	7	–	–	15	–
Accommodation and food services	100	78	–	8	–	–	13	–
Other services	100	80	–	–	–	–	12	–
1 to 99 workers	100	82	([4])	7	–	–	11	([4])
1 to 49 workers	100	80	–	7	–	–	12	([4])
50 to 99 workers	100	86	–	5	–	–	9	–
100 workers or more	100	77	1	11	1	([4])	10	([4])
100 to 499 workers	100	79	1	11	1	–	9	–
500 workers or more	100	75	–	11	1	([4])	12	–
Geographic areas								
New England	100	81	–	7	1	–	10	–
Middle Atlantic	100	81	–	7	1	1	10	–
East North Central	100	76	1	11	1	–	12	–
West North Central	100	80	–	9	–	–	9	–
South Atlantic	100	79	–	9	([4])	–	10	–
East South Central	100	83	–	8	–	–	–	–
West South Central	100	76	–	13	–	–	10	–
Mountain	100	74	–	11	–	–	15	–
Pacific	100	81	–	7	1	–	10	–

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010

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	0.0	0.8	0.2	0.4	0.1	([4])	0.5	0.1
Worker characteristics								
Management, professional, and related	0.0	1.2	–	0.8	0.2	–	0.8	0.1
Management, business, and financial	0.0	1.5	–	1.0	0.3	0.1	1.1	–
Professional and related	0.0	1.4	–	1.0	0.2	0.1	0.9	–
Service	0.0	2.0	–	0.9	0.3	–	1.7	0.1
Protective service	0.0	6.5	–	2.9	–	–	–	–
Sales and office	0.0	1.0	0.1	0.7	0.2	([4])	0.7	([4])
Sales and related	0.0	1.8	–	1.2	–	–	1.4	–
Office and administrative support	0.0	1.1	0.1	0.7	0.3	0.1	0.9	([4])
Natural resources, construction, and maintenance	0.0	1.4	–	0.7	–	–	1.2	0.4
Construction, extraction, farming, fishing, and forestry	0.0	2.6	–	1.0	–	–	2.3	–
Installation, maintenance, and repair	0.0	1.7	–	0.8	–	–	1.4	–
Production, transportation, and material moving	0.0	1.1	0.3	0.8	0.1	–	0.9	–
Production	0.0	1.5	–	1.2	0.1	–	1.1	–
Transportation and material moving	0.0	1.4	–	0.8	0.1	–	0.9	–
Full time	0.0	0.8	0.2	0.4	0.1	([4])	0.6	0.1
Part time	0.0	2.1	0.2	1.5	0.3	–	1.3	–
Union	0.0	2.1	0.4	1.9	–	–	0.9	0.4
Nonunion	0.0	0.8	0.2	0.4	0.1	([4])	0.6	0.1
Average wage within the following categories:[5]								
Lowest 25 percent	0.0	1.5	–	0.7	–	–	1.4	–
Lowest 10 percent	0.0	2.6	–	1.3	–	–	1.8	–
Second 25 percent	0.0	1.1	0.1	0.8	0.2	–	0.8	–
Third 25 percent	0.0	0.9	0.1	0.6	0.2	0.1	0.6	0.1
Highest 25 percent	0.0	1.0	–	0.6	0.2	–	0.7	0.1
Highest 10 percent	0.0	1.3	–	0.7	0.2	–	1.0	0.2
Establishment characteristics								
Goods-producing industries	0.0	1.2	–	0.8	0.1	–	1.0	–
Construction	0.0	2.4	–	1.2	–	–	2.0	–
Manufacturing	0.0	1.5	–	1.0	0.1	–	1.1	–
Service-providing industries	0.0	0.9	0.1	0.5	0.2	([4])	0.7	0.1
Trade, transportation, and utilities	0.0	1.2	0.2	0.8	0.1	–	1.0	–
Wholesale trade	0.0	1.7	–	1.2	–	–	1.3	–
Retail trade	0.0	2.0	–	1.6	–	–	1.5	–
Transportation and warehousing	0.0	2.5	–	1.2	–	–	2.1	–
Utilities	0.0	7.0	–	–	1.2	–	–	–

See footnotes at end of table.

Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010—Continued

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	0.0	2.6	–	1.3	–	–	2.2	–
Financial activities	0.0	1.5	–	1.0	0.6	0.1	1.0	–
Finance and insurance	0.0	1.6	–	1.1	0.7	0.1	1.1	–
Credit intermediation and related activities	0.0	1.9	–	1.8	–	–	0.7	–
Insurance carriers and related activities	0.0	2.8	–	1.4	1.0	–	2.7	–
Real estate and rental and leasing	0.0	4.2	–	–	–	–	2.9	–
Professional and business services	0.0	1.8	–	1.2	0.4	–	1.4	–
Professional and technical services	0.0	2.5	–	1.2	–	–	2.1	–
Administrative and waste services	0.0	3.7	–	–	–	–	2.8	–
Education and health services	0.0	1.9	–	1.5	0.4	–	1.3	0.2
Educational services	0.0	2.1	–	1.1	0.2	–	1.8	–
Junior colleges, colleges, and universities	0.0	1.9	–	1.6	0.2	–	1.0	–
Health care and social assistance	0.0	2.2	–	1.8	0.5	–	1.4	0.2
Leisure and hospitality	0.0	4.3	–	2.0	–	–	3.1	–
Accommodation and food services	0.0	3.5	–	2.4	–	–	2.2	–
Other services	0.0	4.3	–	–	–	–	3.2	–
1 to 99 workers	0.0	1.1	0.1	0.7	–	–	0.9	0.1
1 to 49 workers	0.0	1.5	–	1.0	–	–	1.2	0.1
50 to 99 workers	0.0	1.6	–	0.8	–	–	1.2	–
100 workers or more	0.0	0.9	0.3	0.6	0.2	0.1	0.6	0.1
100 to 499 workers	0.0	1.0	0.3	0.8	0.3	–	0.7	–
500 workers or more	0.0	1.4	–	1.0	0.3	0.1	1.1	–
Geographic areas								
New England	0.0	2.0	–	1.2	0.2	–	1.8	–
Middle Atlantic	0.0	1.3	–	1.0	0.2	0.3	1.0	–
East North Central	0.0	2.4	0.2	1.3	0.4	–	1.5	–
West North Central	0.0	2.1	–	1.2	–	–	1.6	–
South Atlantic	0.0	1.7	–	0.9	0.2	–	1.5	–
East South Central	0.0	4.3	–	1.5	–	–	–	–
West South Central	0.0	2.1	–	1.5	–	–	1.0	–
Mountain	0.0	3.3	–	1.4	–	–	2.8	–
Pacific	0.0	2.0	–	1.5	0.4	–	1.3	–

[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 0.05.

[5] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2010

(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	$34.96	$55.53	$86.06	$125.00	$174.79	$130.00	$209.00	$319.77	$493.74	$724.58
Worker characteristics										
Management, professional, and related	34.00	54.17	85.00	122.48	172.80	133.86	208.00	316.24	488.01	726.16
Management, business, and financial	35.00	55.00	86.67	124.57	172.80	132.42	215.35	315.87	501.37	721.79
Professional and related	33.45	53.42	84.06	121.92	172.59	133.86	206.37	316.33	480.29	728.00
Service	31.63	54.16	88.98	132.25	168.00	133.50	229.09	384.22	568.99	787.96
Protective service	43.33	59.40	84.61	140.82	212.30	128.54	232.00	381.64	590.26	826.28
Sales and office	36.00	57.55	89.96	127.23	180.66	135.00	226.14	334.21	519.96	738.64
Sales and related	41.00	67.47	99.14	137.67	206.57	169.00	249.56	351.27	566.29	766.37
Office and administrative support	34.66	54.71	85.52	122.09	170.22	129.00	214.03	324.18	493.50	729.41
Natural resources, construction, and maintenance	34.12	58.09	87.18	133.82	196.69	138.39	224.00	337.28	523.30	738.73
Construction, extraction, farming, fishing, and forestry	30.77	59.00	87.18	140.00	206.35	154.56	242.44	394.00	569.79	772.72
Installation, maintenance, and repair	36.14	57.77	86.80	127.46	193.00	129.99	206.43	315.28	484.17	703.69
Production, transportation, and material moving	37.58	56.53	82.33	115.40	164.82	110.51	180.90	275.21	426.32	647.31
Production	35.01	55.16	80.00	112.68	154.54	110.00	170.97	255.23	391.50	582.31
Transportation and material moving	40.00	61.11	84.86	118.00	186.61	115.93	192.12	301.23	470.39	703.70
Full time	35.00	55.53	85.70	123.94	172.80	129.99	207.30	316.31	488.35	721.79
Part time	33.84	55.66	93.12	159.11	219.83	147.51	242.44	386.19	599.00	762.68
Union	30.16	47.69	73.98	106.86	147.94	87.60	153.00	242.24	385.31	635.32
Nonunion	35.77	56.53	87.18	126.54	176.18	136.38	218.82	327.14	510.69	730.02
Average wage within the following categories:[2]										
Lowest 25 percent	32.80	58.50	90.20	131.77	173.32	150.00	240.11	380.50	556.68	787.02
Lowest 10 percent	27.66	60.62	83.16	136.04	160.32	162.79	240.11	373.14	488.08	707.40
Second 25 percent	36.00	55.75	86.66	125.74	173.33	133.66	218.12	336.98	514.49	745.49
Third 25 percent	33.85	54.74	85.00	122.54	176.18	120.98	200.00	312.03	494.68	728.28
Highest 25 percent	35.00	55.00	85.08	122.42	175.93	129.99	203.65	299.98	453.59	680.98
Highest 10 percent	35.38	54.37	84.00	121.81	172.59	131.37	203.65	293.33	440.90	659.53
Establishment characteristics										
Goods-producing industries	34.66	51.06	77.65	110.84	156.33	114.72	171.59	263.94	405.29	600.97
Construction	34.66	60.28	90.86	145.40	203.42	156.38	249.73	410.12	589.05	854.62
Manufacturing	34.33	50.00	74.99	105.99	144.93	110.00	162.50	248.47	354.62	542.83
Service-providing industries	35.00	57.00	88.83	129.03	181.10	135.62	224.99	337.35	520.00	745.80
Trade, transportation, and utilities	37.60	60.05	90.19	134.11	201.93	130.55	225.52	335.00	503.70	721.79
Wholesale trade	38.96	56.90	85.71	127.69	179.96	126.33	205.00	315.22	503.50	715.02
Retail trade	39.80	72.00	104.72	150.80	219.94	177.99	274.97	390.10	598.18	753.51
Transportation and warehousing	35.00	54.74	80.00	109.05	195.09	100.00	185.96	282.06	386.89	596.00
Utilities	–	–	–	–	–	103.00	177.33	260.00	340.00	398.06

See footnotes at end of table.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2010—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
Information	$34.66	$57.06	$83.57	$108.33	$144.94	$114.82	$190.82	$263.06	$360.08	$551.88
Financial activities	34.33	50.00	84.65	120.50	169.14	135.08	229.05	330.52	496.97	760.30
Finance and insurance	36.00	51.45	85.35	116.91	161.13	134.77	224.00	320.98	475.08	695.84
Credit intermediation and related activities	38.06	54.16	85.35	117.90	162.53	137.61	229.31	336.98	489.63	745.72
Insurance carriers and related activities	32.71	48.00	88.00	117.16	160.78	134.66	239.30	320.98	456.54	659.36
Real estate and rental and leasing	–	–	–	–	–	161.23	239.00	376.57	637.00	904.54
Professional and business services	47.14	67.16	94.84	136.49	183.60	166.65	230.00	324.93	526.24	713.08
Professional and technical services	48.28	68.24	94.50	140.82	173.21	191.58	240.00	350.45	557.06	783.98
Administrative and waste services	48.28	70.25	97.63	141.16	214.48	167.81	237.00	332.68	574.78	737.74
Education and health services	30.33	49.38	82.33	122.26	177.65	120.81	210.52	364.14	562.90	862.00
Educational services	37.60	58.42	92.75	140.32	191.35	159.24	263.78	381.00	569.51	767.20
Junior colleges, colleges, and universities	44.45	59.00	96.55	142.00	190.78	185.88	267.65	361.85	459.44	608.07
Health care and social assistance	28.68	46.56	80.00	118.44	172.11	110.50	203.77	354.84	562.90	864.85
Leisure and hospitality	–	–	–	–	–	143.48	243.79	399.82	506.94	671.39
Accommodation and food services	35.75	64.35	101.10	141.00	160.32	179.99	245.19	395.99	488.08	625.26
Other services	45.41	62.66	93.37	140.82	179.20	159.24	243.95	384.71	616.08	777.32
1 to 99 workers	39.66	63.38	96.00	139.00	196.69	144.68	242.65	384.22	595.14	813.42
1 to 49 workers	39.64	64.90	97.08	142.26	210.14	136.38	242.33	389.00	626.12	854.62
50 to 99 workers	39.86	61.78	91.47	131.86	173.55	165.13	244.00	367.10	540.56	762.57
100 workers or more	33.84	52.65	79.77	115.33	161.80	120.00	193.00	286.28	425.00	621.27
100 to 499 workers	34.92	55.55	84.96	120.28	166.93	137.77	214.55	316.44	468.22	695.36
500 workers or more	32.80	49.83	74.11	109.00	154.01	105.00	170.97	255.95	372.42	512.83
Geographic areas										
New England	46.13	68.79	97.05	137.35	203.24	138.91	212.38	322.00	448.00	719.52
Middle Atlantic	35.00	55.00	87.76	131.19	185.17	121.54	197.19	315.82	490.81	785.36
East North Central	33.84	52.93	81.00	116.99	165.47	112.66	176.00	276.12	418.44	611.88
West North Central	32.92	54.14	82.14	117.83	170.60	118.68	205.77	302.05	445.52	644.71
South Atlantic	37.15	57.72	89.02	126.00	182.00	142.69	238.09	341.50	513.00	731.49
East South Central	37.00	62.64	87.71	125.66	165.03	130.98	230.00	353.00	596.00	800.68
West South Central	33.85	54.74	81.65	116.47	165.00	138.33	244.00	369.66	556.00	795.82
Mountain	32.28	53.93	80.76	116.59	160.69	122.00	214.27	314.11	485.17	704.33
Pacific	33.93	53.42	84.55	126.62	180.66	132.72	212.59	324.98	547.42	736.00

[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.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2010

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	$0.50	$0.72	$0.92	$1.50	$2.42	$2.18	$3.35	$3.34	$8.76	$9.05
Worker characteristics										
Management, professional, and related	1.16	0.99	1.43	2.73	1.77	3.50	4.96	5.95	14.88	15.53
Management, business, and financial	0.95	1.79	1.93	4.87	6.22	4.55	3.67	6.54	18.72	21.55
Professional and related	0.90	1.47	2.10	2.80	2.34	4.24	4.94	8.00	18.74	25.93
Service	4.06	3.78	4.25	3.89	5.54	10.69	11.89	13.93	29.70	44.75
Protective service	9.78	8.15	10.18	21.18	10.88	23.93	30.63	19.18	94.89	35.01
Sales and office	2.04	2.31	1.60	2.64	6.11	3.93	4.45	6.61	10.05	12.46
Sales and related	2.16	2.82	3.72	5.08	9.53	13.55	12.76	12.93	19.81	21.71
Office and administrative support	1.53	1.27	1.76	2.70	4.34	7.62	5.87	6.09	12.31	15.91
Natural resources, construction, and maintenance	1.38	2.99	1.73	4.53	9.25	6.52	8.31	11.04	20.17	30.12
Construction, extraction, farming, fishing, and forestry	4.96	5.14	2.93	7.32	8.79	7.42	15.72	21.51	17.67	53.60
Installation, maintenance, and repair	3.52	3.11	2.69	6.69	10.74	12.79	10.16	9.33	20.25	28.00
Production, transportation, and material moving	1.92	1.04	2.12	2.68	6.72	5.04	6.12	4.90	9.45	26.62
Production	2.45	2.22	2.98	3.17	2.66	4.63	6.89	8.27	11.79	20.29
Transportation and material moving	2.07	2.10	2.01	5.17	14.79	8.44	8.18	12.45	20.82	46.08
Full time	0.42	0.73	1.02	2.00	1.09	2.42	3.04	4.15	8.16	9.72
Part time	1.45	5.84	5.06	14.00	10.90	19.74	20.09	31.02	23.28	43.02
Union	1.66	2.23	3.25	3.07	8.06	5.67	6.44	7.49	22.43	40.55
Nonunion	1.19	0.94	1.15	1.38	3.04	3.07	4.16	4.58	6.98	8.98
Average wage within the following categories:[2]										
Lowest 25 percent	2.66	3.54	3.51	4.89	6.20	14.12	10.78	10.28	27.43	17.53
Lowest 10 percent	9.49	13.69	13.19	9.38	12.46	28.72	24.36	26.50	57.27	49.53
Second 25 percent	1.75	1.15	1.27	1.83	3.57	3.68	6.82	8.72	8.15	19.84
Third 25 percent	1.03	0.70	1.59	2.34	3.56	6.35	3.53	5.03	13.15	17.29
Highest 25 percent	0.88	1.22	1.33	2.20	4.48	3.48	3.15	4.05	9.25	15.84
Highest 10 percent	1.33	1.45	1.65	3.42	1.34	4.73	3.93	9.40	13.36	34.48
Establishment characteristics										
Goods-producing industries	0.64	2.35	2.01	2.89	3.88	4.63	5.37	5.93	7.44	19.33
Construction	2.90	3.87	7.23	10.09	15.06	9.90	8.14	10.65	26.81	62.94
Manufacturing	1.02	0.52	2.12	2.15	3.43	2.80	5.46	5.43	9.53	14.29
Service-providing industries	0.78	1.54	1.10	1.92	3.23	3.00	4.22	5.02	8.81	15.00
Trade, transportation, and utilities	2.92	1.42	1.97	3.62	6.27	6.04	5.81	7.06	19.75	10.85
Wholesale trade	4.77	3.65	5.76	8.62	9.88	17.97	11.52	7.35	20.30	36.81
Retail trade	3.10	2.71	3.48	5.89	8.25	9.19	8.10	13.74	26.34	17.49
Transportation and warehousing	5.19	2.45	4.06	3.20	23.05	2.79	11.86	15.48	36.23	43.64
Utilities	–	–	–	–	–	12.41	13.99	19.96	33.48	7.73

See footnotes at end of table.

Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2010—Continued

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
Information	$2.47	$5.95	$4.69	$0.37	$8.38	$13.94	$5.94	$13.80	$15.22	$18.00
Financial activities	1.77	2.92	1.46	3.89	6.34	5.00	8.33	8.93	19.54	54.69
Finance and insurance	2.43	2.70	1.43	3.45	3.10	3.41	6.10	6.50	11.49	21.52
Credit intermediation and related activities	0.84	4.69	1.39	6.08	3.99	7.51	7.94	12.48	15.49	58.73
Insurance carriers and related activities	3.02	4.83	4.29	5.08	6.03	8.87	15.53	9.22	20.75	39.97
Real estate and rental and leasing	–	–	–	–	–	34.69	8.07	37.38	79.29	105.42
Professional and business services	1.89	1.64	2.14	4.28	5.89	7.61	9.58	7.33	16.84	37.07
Professional and technical services	1.88	3.20	3.08	8.57	5.65	13.54	6.18	27.03	27.94	94.77
Administrative and waste services	4.76	6.55	4.01	9.15	12.11	18.90	10.99	24.26	50.72	39.86
Education and health services	2.17	2.30	3.70	3.13	4.70	10.88	11.65	14.35	17.02	34.87
Educational services	7.32	4.00	3.35	4.67	5.71	11.40	16.38	20.50	18.21	21.17
Junior colleges, colleges, and universities	5.31	4.18	2.72	8.72	5.76	16.67	8.57	10.86	29.20	45.00
Health care and social assistance	2.59	1.90	4.01	4.55	8.00	6.90	8.97	14.69	24.18	34.00
Leisure and hospitality	–	–	–	–	–	39.92	11.21	15.48	40.07	40.02
Accommodation and food services	11.89	2.78	7.69	5.38	1.32	34.64	10.16	18.07	37.29	13.04
Other services	4.75	3.81	10.08	9.92	16.06	12.90	31.12	42.16	54.81	33.22
1 to 99 workers	1.23	1.57	1.06	3.27	7.30	8.76	4.64	8.97	13.83	14.97
1 to 49 workers	1.33	1.98	1.85	3.77	9.41	5.32	6.79	8.50	18.36	33.29
50 to 99 workers	5.09	1.95	4.39	4.53	2.37	10.78	9.22	11.29	17.18	32.31
100 workers or more	0.47	1.31	1.49	2.35	2.18	2.94	4.14	3.96	4.49	13.28
100 to 499 workers	0.85	1.53	1.64	1.91	4.64	4.80	6.92	5.73	18.20	19.08
500 workers or more	0.66	1.21	1.07	2.68	4.61	3.59	4.86	4.32	11.28	17.23
Geographic areas										
New England	2.73	2.09	2.02	7.83	18.21	14.31	7.45	0.00	14.16	98.96
Middle Atlantic	1.28	0.82	2.91	4.94	10.82	8.94	6.15	10.50	33.46	27.56
East North Central	1.25	2.47	2.05	3.78	3.79	3.93	7.46	7.42	10.00	24.25
West North Central	3.28	2.55	4.36	6.34	7.40	15.69	10.59	18.78	27.45	37.23
South Atlantic	2.07	3.06	2.10	3.81	5.08	8.59	4.05	10.06	10.53	16.64
East South Central	2.39	3.19	3.09	8.68	5.30	14.75	11.27	22.64	31.02	59.92
West South Central	2.09	2.88	4.29	3.37	5.19	5.62	9.54	19.17	17.49	34.72
Mountain	6.23	4.34	3.64	9.55	16.69	24.77	10.17	18.99	54.28	33.06
Pacific	1.85	1.63	1.16	4.20	8.05	10.66	9.45	13.94	17.91	19.99

[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.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 17. Insurance benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2010

(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	56	96	39	38	97	33	31	95
Worker characteristics									
Management, professional, and related	78	76	98	51	51	98	58	56	95
Management, business, and financial	85	84	99	60	58	97	65	62	96
Professional and related	74	73	98	48	47	98	55	53	95
Service	33	31	93	23	21	94	12	12	93
Protective service	58	53	90	28	28	99	16	16	95
Sales and office	58	56	95	37	37	98	32	31	94
Sales and related	48	45	92	30	29	97	20	18	91
Office and administrative support	65	63	97	43	42	98	41	39	95
Natural resources, construction, and maintenance	58	56	95	38	37	97	24	24	96
Construction, extraction, farming, fishing, and forestry	49	46	93	29	28	97	15	14	95
Installation, maintenance, and repair	68	66	97	46	45	98	34	33	97
Production, transportation, and material moving	65	62	96	47	46	98	28	27	95
Production	70	68	97	53	52	99	31	29	96
Transportation and material moving	59	57	96	41	40	98	25	24	94
Full time	73	71	97	47	46	98	42	40	95
Part time	15	13	89	15	15	97	6	6	93
Union	82	81	98	64	64	99	36	35	97
Nonunion	56	54	96	36	35	97	33	31	95
Average wage within the following categories:[2]									
Lowest 25 percent	26	24	90	18	17	94	8	7	93
Lowest 10 percent	13	12	87	14	13	92	4	4	97
Second 25 percent	63	60	95	37	36	97	28	26	94
Third 25 percent	72	70	97	48	47	98	42	40	95
Highest 25 percent	81	80	99	59	58	98	60	57	96
Highest 10 percent	84	84	99	61	60	99	65	62	96
Establishment characteristics									
Goods-producing industries	72	70	97	52	51	98	34	33	96
Construction	46	42	92	25	24	98	13	12	94
Manufacturing	81	80	98	63	62	99	41	39	96
Service-providing industries	56	54	96	36	35	97	33	31	95
Trade, transportation, and utilities	58	55	94	35	34	98	24	22	93
Wholesale trade	68	65	97	46	45	97	39	37	93
Retail trade	48	43	91	28	27	97	12	11	90
Transportation and warehousing	77	76	98	44	44	99	35	34	96
Utilities	92	91	100	48	48	100	87	84	97

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2010—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	84	83	99	70	68	98	64	62	96
Financial activities	79	78	98	64	62	98	65	60	93
Finance and insurance	86	85	99	71	69	98	73	68	94
Credit intermediation and related activities	90	89	99	71	70	98	74	69	93
Insurance carriers and related activities	81	80	99	68	67	98	74	69	93
Real estate and rental and leasing	54	51	95	38	36	95	35	32	91
Professional and business services	57	56	97	41	40	98	40	38	96
Professional and technical services	69	68	99	50	49	97	56	54	97
Administrative and waste services	38	35	93	26	25	98	18	17	96
Education and health services	64	61	96	32	32	98	38	36	95
Educational services	67	66	99	36	36	99	57	55	96
Junior colleges, colleges, and universities	86	85	99	45	45	99	80	77	96
Health care and social assistance	63	61	96	31	31	98	35	33	94
Leisure and hospitality	24	22	93	21	19	91	–	–	–
Accommodation and food services	23	21	92	22	20	91	–	–	–
Other services	39	37	94	26	25	96	25	23	94
1 to 99 workers	43	40	95	27	26	96	21	20	95
1 to 49 workers	38	36	95	25	24	96	18	17	94
50 to 99 workers	57	54	95	35	34	97	29	28	97
100 workers or more	77	75	97	53	52	98	47	44	95
100 to 499 workers	71	68	96	46	45	98	36	34	94
500 workers or more	86	85	99	63	62	98	61	58	95
Geographic areas									
New England	58	57	97	40	39	98	38	36	95
Middle Atlantic	56	55	98	73	72	100	32	31	97
East North Central	64	61	96	42	41	97	35	33	95
West North Central	61	59	96	31	31	98	32	30	95
South Atlantic	60	58	97	35	33	96	33	32	95
East South Central	63	61	96	36	34	96	36	35	97
West South Central	58	54	92	29	28	95	34	32	94
Mountain	58	55	95	28	27	98	29	27	92
Pacific	53	51	97	27	26	98	29	27	94

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2010

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	0.7	0.7	0.2	0.7	0.7	0.3	0.7	0.7	0.3
Worker characteristics									
Management, professional, and related	0.9	0.9	0.3	1.1	1.1	0.3	1.0	1.1	0.4
Management, business, and financial	0.9	0.9	0.2	1.5	1.6	0.5	1.3	1.2	0.5
Professional and related	1.2	1.1	0.4	1.3	1.3	0.4	1.3	1.4	0.6
Service	1.8	1.8	1.0	1.8	1.7	1.5	1.4	1.4	1.2
Protective service	4.7	4.2	3.0	4.4	4.4	0.6	3.3	3.2	2.4
Sales and office	0.9	0.9	0.3	0.8	0.7	0.2	0.8	0.8	0.4
Sales and related	1.2	1.2	0.6	1.2	1.2	0.4	1.0	0.9	1.1
Office and administrative support	1.2	1.1	0.3	1.0	1.0	0.2	1.1	1.0	0.4
Natural resources, construction, and maintenance	1.4	1.4	0.7	1.5	1.5	0.6	1.4	1.4	0.7
Construction, extraction, farming, fishing, and forestry	2.0	2.0	1.3	1.9	1.8	1.2	1.4	1.4	1.8
Installation, maintenance, and repair	1.8	1.8	0.7	2.0	2.0	0.6	2.2	2.2	0.6
Production, transportation, and material moving	1.2	1.2	0.4	1.2	1.1	0.3	0.9	0.9	0.6
Production	1.6	1.6	0.5	1.6	1.6	0.4	1.4	1.4	0.7
Transportation and material moving	1.8	1.8	0.5	1.5	1.4	0.6	1.2	1.1	1.0
Full time	0.6	0.6	0.2	0.7	0.7	0.2	0.7	0.7	0.3
Part time	0.7	0.7	1.2	1.3	1.3	1.2	0.7	0.7	1.5
Union	1.3	1.3	0.4	1.7	1.7	0.3	1.6	1.6	0.6
Nonunion	0.7	0.7	0.3	0.7	0.7	0.3	0.7	0.7	0.3
Average wage within the following categories:[2]									
Lowest 25 percent	1.3	1.3	1.1	1.1	1.0	1.3	1.0	1.0	1.3
Lowest 10 percent	2.3	2.3	3.7	2.0	1.8	3.3	1.8	1.8	2.1
Second 25 percent	1.2	1.1	0.4	1.1	1.1	0.3	0.9	0.9	0.5
Third 25 percent	0.9	0.9	0.2	0.9	0.8	0.2	1.0	1.0	0.5
Highest 25 percent	0.8	0.8	0.1	1.1	1.2	0.3	1.0	1.0	0.4
Highest 10 percent	1.1	1.1	0.2	1.8	1.8	0.4	1.6	1.6	0.5
Establishment characteristics									
Goods-producing industries	1.1	1.0	0.3	1.3	1.2	0.3	1.3	1.3	0.5
Construction	2.0	1.9	1.3	1.7	1.7	0.7	1.3	1.3	1.4
Manufacturing	1.3	1.3	0.3	1.7	1.6	0.3	1.7	1.7	0.5
Service-providing industries	0.8	0.8	0.3	0.8	0.8	0.3	0.7	0.7	0.4
Trade, transportation, and utilities	0.9	0.9	0.3	0.9	0.9	0.3	0.8	0.7	0.8
Wholesale trade	2.4	2.4	0.6	2.3	2.2	0.7	2.2	2.0	1.2
Retail trade	1.1	1.1	0.6	1.1	1.1	0.4	0.8	0.7	1.4
Transportation and warehousing	2.7	2.8	0.6	2.7	2.7	1.0	2.5	2.5	1.4
Utilities	2.2	2.2	0.1	5.9	5.9	0.1	2.9	2.8	0.5

See footnotes at end of table.

Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2010—Continued

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	2.4	2.4	0.4	3.0	3.0	0.7	2.7	2.6	1.0
Financial activities	1.5	1.6	0.3	1.4	1.4	0.5	1.7	1.7	0.7
Finance and insurance	0.9	0.9	0.1	1.2	1.3	0.3	1.4	1.5	0.6
Credit intermediation and related activities	1.1	1.1	0.2	1.7	1.7	0.4	1.6	1.6	0.8
Insurance carriers and related activities	1.9	1.9	0.3	2.4	2.5	0.7	2.1	2.2	1.1
Real estate and rental and leasing	4.4	4.3	1.8	4.2	4.2	3.1	4.6	4.4	3.7
Professional and business services	1.7	1.7	0.6	2.1	2.1	0.6	1.9	1.8	0.8
Professional and technical services	2.8	2.8	0.5	3.5	3.4	1.1	2.8	2.8	1.1
Administrative and waste services	2.6	2.5	1.6	2.8	2.8	0.7	2.6	2.5	1.8
Education and health services	1.8	1.7	0.7	1.4	1.3	0.4	1.4	1.3	0.7
Educational services	2.5	2.5	0.3	3.1	3.1	0.4	2.6	2.5	0.4
Junior colleges, colleges, and universities	1.2	1.2	0.3	2.7	2.7	0.7	1.4	1.4	0.4
Health care and social assistance	1.9	1.9	0.8	1.6	1.6	0.5	1.6	1.5	0.8
Leisure and hospitality	4.3	4.3	2.3	3.2	3.1	2.8	–	–	–
Accommodation and food services	4.6	4.6	2.6	3.6	3.5	3.1	–	–	–
Other services	3.2	3.1	1.8	3.2	3.2	1.3	4.2	4.2	2.4
1 to 99 workers	0.9	0.9	0.4	0.9	0.9	0.5	0.8	0.8	0.5
1 to 49 workers	1.0	1.0	0.5	0.9	0.8	0.7	0.8	0.8	0.6
50 to 99 workers	1.8	1.7	1.0	1.9	1.9	0.9	2.1	2.0	0.5
100 workers or more	0.8	0.8	0.2	1.1	1.1	0.2	0.9	0.9	0.4
100 to 499 workers	1.2	1.2	0.4	1.4	1.4	0.3	1.1	1.1	0.6
500 workers or more	1.0	1.0	0.2	1.4	1.4	0.3	1.2	1.2	0.5
Geographic areas									
New England	1.2	1.2	0.6	1.7	1.8	0.7	2.3	2.5	0.9
Middle Atlantic	1.7	1.7	0.4	2.8	2.8	0.1	1.9	2.0	0.8
East North Central	1.1	1.1	0.6	1.2	1.2	0.7	1.5	1.5	1.0
West North Central	2.6	2.8	0.9	2.3	2.3	0.4	3.2	3.1	0.8
South Atlantic	1.4	1.3	0.4	1.7	1.6	1.0	1.5	1.4	0.5
East South Central	6.7	6.7	0.8	4.9	4.7	0.8	4.9	4.9	1.0
West South Central	1.4	1.6	1.3	1.6	1.6	1.4	1.8	1.7	0.7
Mountain	2.4	2.6	1.3	1.3	1.3	0.6	2.4	2.1	1.2
Pacific	1.7	1.7	0.3	1.6	1.5	0.6	1.4	1.4	0.9

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 18. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	5	95
Worker characteristics		
Management, professional, and related	3	97
Management, business, and financial	3	97
Professional and related	3	97
Service	9	91
Sales and office	6	94
Sales and related	8	92
Office and administrative support	5	95
Natural resources, construction, and maintenance	8	92
Construction, extraction, farming, fishing, and forestry	11	89
Installation, maintenance, and repair	6	94
Production, transportation, and material moving	5	95
Production	5	95
Transportation and material moving	5	95
Full time	5	95
Part time	3	97
Union	4	96
Nonunion	5	95
Average wage within the following categories:[1]		
Lowest 25 percent	10	90
Lowest 10 percent	17	83
Second 25 percent	6	94
Third 25 percent	5	95
Highest 25 percent	4	96
Highest 10 percent	4	96
Establishment characteristics		
Goods-producing industries	5	95
Construction	11	89
Manufacturing	4	96
Service-providing industries	5	95
Trade, transportation, and utilities	6	94
Wholesale trade	6	94
Retail trade	8	92
Transportation and warehousing	2	98
Utilities	4	96

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	3	97
Financial activities	5	95
Finance and insurance	4	96
Credit intermediation and related activities	4	96
Insurance carriers and related activities	3	97
Real estate and rental and leasing	10	90
Professional and business services	5	95
Professional and technical services	3	97
Administrative and waste services	6	94
Education and health services	3	97
Educational services	5	95
Junior colleges, colleges, and universities	3	97
Health care and social assistance	3	97
Leisure and hospitality	16	84
Accommodation and food services	17	83
Other services	8	92
1 to 99 workers	6	94
1 to 49 workers	6	94
50 to 99 workers	6	94
100 workers or more	5	95
100 to 499 workers	6	94
500 workers or more	4	96
Geographic areas		
New England	5	95
Middle Atlantic	3	97
East North Central	6	94
West North Central	4	96
South Atlantic	6	94
East South Central	10	90
West South Central	7	93
Mountain	7	93
Pacific	4	96

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 18. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.3	0.3
Management, business, and financial	0.4	0.4
Professional and related	0.5	0.5
Service	1.6	1.6
Sales and office	0.7	0.7
Sales and related	0.9	0.9
Office and administrative support	0.7	0.7
Natural resources, construction, and maintenance	0.9	0.9
Construction, extraction, farming, fishing, and forestry	2.1	2.1
Installation, maintenance, and repair	0.9	0.9
Production, transportation, and material moving	0.5	0.5
Production	0.7	0.7
Transportation and material moving	0.6	0.6
Full time	0.4	0.4
Part time	0.5	0.5
Union	0.8	0.8
Nonunion	0.4	0.4
Average wage within the following categories:[1]		
Lowest 25 percent	1.4	1.4
Lowest 10 percent	4.2	4.2
Second 25 percent	0.5	0.5
Third 25 percent	0.4	0.4
Highest 25 percent	0.3	0.3
Highest 10 percent	0.5	0.5
Establishment characteristics		
Goods-producing industries	0.7	0.7
Construction	1.9	1.9
Manufacturing	0.6	0.6
Service-providing industries	0.5	0.5
Trade, transportation, and utilities	0.5	0.5
Wholesale trade	1.3	1.3
Retail trade	0.8	0.8
Transportation and warehousing	0.6	0.6
Utilities	1.6	1.6

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Employee contribution required	Employee contribution not required
Information	1.1	1.1
Financial activities	0.7	0.7
Finance and insurance	0.6	0.6
Credit intermediation and related activities	0.9	0.9
Insurance carriers and related activities	0.8	0.8
Real estate and rental and leasing	2.9	2.9
Professional and business services	1.1	1.1
Professional and technical services	1.0	1.0
Administrative and waste services	2.4	2.4
Education and health services	0.6	0.6
Educational services	1.1	1.1
Junior colleges, colleges, and universities	0.5	0.5
Health care and social assistance	0.7	0.7
Leisure and hospitality	3.9	3.9
Accommodation and food services	4.5	4.5
Other services	1.8	1.8
1 to 99 workers	0.6	0.6
1 to 49 workers	0.7	0.7
50 to 99 workers	1.1	1.1
100 workers or more	0.5	0.5
100 to 499 workers	0.6	0.6
500 workers or more	1.0	1.0
Geographic areas		
New England	1.5	1.5
Middle Atlantic	0.5	0.5
East North Central	0.7	0.7
West North Central	0.5	0.5
South Atlantic	1.1	1.1
East South Central	2.9	2.9
West South Central	0.8	0.8
Mountain	1.9	1.9
Pacific	0.7	0.7

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 19. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	58	2	36	2	1
Worker characteristics					
Management, professional, and related	70	4	24	1	1
Management, business, and financial	72	4	21	1	1
Professional and related	69	4	25	1	1
Service	48	1	48	3	([1])
Protective service	34	–	64	–	–
Sales and office	65	2	31	1	1
Sales and related	62	2	34	1	1
Office and administrative support	67	2	29	2	1
Natural resources, construction, and maintenance	36	1	59	4	1
Construction, extraction, farming, fishing, and forestry	15	–	78	5	–
Installation, maintenance, and repair	50	1	46	3	1
Production, transportation, and material moving	44	1	49	5	1
Production	42	1	50	6	1
Transportation and material moving	46	–	48	4	–
Full time	58	2	36	2	1
Part time	53	1	43	2	1
Union	39	1	51	8	1
Nonunion	61	2	34	2	1
Average wage within the following categories:[2]					
Lowest 25 percent	46	–	49	4	–
Lowest 10 percent	39	–	55	5	–
Second 25 percent	55	2	41	2	1
Third 25 percent	55	2	40	2	1
Highest 25 percent	67	4	26	3	1
Highest 10 percent	70	5	22	1	1
Establishment characteristics					
Goods-producing industries	42	2	50	5	1
Construction	13	–	84	2	–
Manufacturing	48	2	43	5	1
Service-providing industries	62	2	33	2	1
Trade, transportation, and utilities	55	2	40	2	1
Wholesale trade	51	–	41	4	–
Retail trade	54	2	42	2	1
Transportation and warehousing	55	–	38	3	–
Utilities	78	2	18	–	–

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Information	82	4	12	–	–
Financial activities	81	3	14	1	1
Finance and insurance	85	3	10	1	1
Credit intermediation and related activities	87	4	7	–	–
Insurance carriers and related activities	82	2	14	1	1
Real estate and rental and leasing	59	–	36	–	–
Professional and business services	63	2	33	–	–
Professional and technical services	66	–	31	–	–
Administrative and waste services	50	–	46	–	–
Education and health services	62	3	33	2	1
Educational services	61	5	31	2	2
Junior colleges, colleges, and universities	68	–	23	–	2
Health care and social assistance	62	2	33	2	1
Leisure and hospitality	48	–	46	6	–
Accommodation and food services	48	–	45	7	–
Other services	45	–	53	–	–
1 to 99 workers	44	2	51	2	1
1 to 49 workers	43	2	52	2	1
50 to 99 workers	47	1	49	3	1
100 workers or more	67	3	27	3	1
100 to 499 workers	62	2	34	2	1
500 workers or more	71	4	20	3	1
Geographic areas					
New England	66	4	27	–	–
Middle Atlantic	62	2	33	2	1
East North Central	52	2	42	4	([1])
West North Central	54	3	42	2	([1])
South Atlantic	61	2	35	2	1
East South Central	57	–	34	6	–
West South Central	62	2	32	2	2
Mountain	53	2	44	–	–
Pacific	58	3	36	2	1

[1] Less than 0.5 percent.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 19. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	0.8	0.2	0.8	0.2	0.1
Worker characteristics					
Management, professional, and related	1.2	0.4	1.2	0.2	0.2
Management, business, and financial	1.3	0.6	1.2	0.3	0.4
Professional and related	1.5	0.5	1.5	0.3	0.2
Service	2.4	0.3	2.7	0.9	0.2
Protective service	6.0	–	6.1	–	–
Sales and office	1.0	0.3	0.9	0.3	0.2
Sales and related	1.5	0.5	1.5	0.3	0.3
Office and administrative support	1.0	0.4	1.0	0.3	0.2
Natural resources, construction, and maintenance	1.7	0.2	1.7	0.6	0.3
Construction, extraction, farming, fishing, and forestry	1.7	–	1.9	1.1	–
Installation, maintenance, and repair	2.2	0.3	2.3	0.6	0.2
Production, transportation, and material moving	1.7	0.4	1.7	0.6	0.3
Production	1.9	0.3	1.9	0.8	0.5
Transportation and material moving	2.2	–	2.4	0.7	–
Full time	0.8	0.2	0.8	0.2	0.1
Part time	2.3	0.2	2.3	0.5	0.6
Union	1.8	0.4	1.6	0.7	0.4
Nonunion	0.9	0.3	0.9	0.2	0.1
Average wage within the following categories:[1]					
Lowest 25 percent	2.4	–	2.7	0.9	–
Lowest 10 percent	7.4	–	8.9	2.2	–
Second 25 percent	1.1	0.2	1.1	0.2	0.1
Third 25 percent	1.2	0.3	1.1	0.3	0.2
Highest 25 percent	1.0	0.4	0.9	0.3	0.3
Highest 10 percent	1.6	0.7	1.6	0.2	0.3
Establishment characteristics					
Goods-producing industries	1.5	0.3	1.4	0.5	0.3
Construction	1.8	–	1.9	0.7	–
Manufacturing	1.8	0.4	1.8	0.6	0.3
Service-providing industries	0.9	0.3	0.8	0.3	0.2
Trade, transportation, and utilities	1.4	0.4	1.4	0.4	0.2
Wholesale trade	2.7	–	2.7	0.8	–
Retail trade	1.7	0.4	1.7	0.5	0.3
Transportation and warehousing	3.3	–	3.4	1.0	–
Utilities	3.3	0.8	2.7	–	–

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Information	2.3	1.1	1.9	–	–
Financial activities	1.2	0.5	1.0	0.2	0.2
Finance and insurance	1.1	0.5	0.9	0.2	0.2
Credit intermediation and related activities	1.3	0.9	1.0	–	–
Insurance carriers and related activities	2.1	0.5	1.8	0.4	0.3
Real estate and rental and leasing	5.6	–	5.2	–	–
Professional and business services	2.8	0.6	2.7	–	–
Professional and technical services	3.8	–	4.1	–	–
Administrative and waste services	4.8	–	4.8	–	–
Education and health services	1.7	0.7	1.6	0.4	0.3
Educational services	2.7	2.1	2.3	0.9	0.2
Junior colleges, colleges, and universities	3.0	–	2.2	–	0.2
Health care and social assistance	1.9	0.8	1.9	0.3	0.3
Leisure and hospitality	6.2	–	7.5	2.4	–
Accommodation and food services	6.2	–	7.5	2.8	–
Other services	4.5	–	4.5	–	–
1 to 99 workers	1.3	0.3	1.4	0.3	0.2
1 to 49 workers	1.6	0.4	1.5	0.4	0.2
50 to 99 workers	2.4	0.4	2.4	0.6	0.3
100 workers or more	1.0	0.3	0.9	0.3	0.2
100 to 499 workers	1.4	0.3	1.4	0.4	0.2
500 workers or more	1.4	0.6	1.2	0.5	0.3
Geographic areas					
New England	2.9	1.1	3.1	–	–
Middle Atlantic	2.4	0.5	2.3	0.4	0.6
East North Central	1.8	0.6	1.8	0.6	0.1
West North Central	2.6	0.5	2.6	0.4	0.2
South Atlantic	1.8	0.3	1.6	0.4	0.2
East South Central	3.9	–	4.1	1.7	–
West South Central	3.0	0.6	2.4	0.6	0.5
Mountain	2.5	0.3	2.5	–	–
Pacific	2.0	1.0	2.2	0.7	0.3

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual 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	61	12	22	4	1.3	1.0
Worker characteristics							
Management, professional, and related	1	57	12	25	5	1.4	1.0
Management, business, and financial	1	54	13	26	6	1.4	1.0
Professional and related	1	59	11	25	4	1.4	1.0
Service	2	62	17	17	1	1.3	1.0
Protective service	–	48	33	–	3	1.4	–
Sales and office	([2])	65	10	20	4	1.3	1.0
Sales and related	–	73	9	15	–	1.2	1.0
Office and administrative support	1	62	11	22	5	1.4	1.0
Natural resources, construction, and maintenance	2	61	11	23	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	48	8	39	–	1.5	–
Installation, maintenance, and repair	2	64	12	20	3	1.3	1.0
Production, transportation, and material moving	1	59	17	22	2	1.3	1.0
Production	1	52	16	28	2	1.4	1.0
Transportation and material moving	1	65	17	15	1	1.3	1.0
Full time	1	60	13	23	4	1.3	1.0
Part time	1	71	8	15	5	1.3	1.0
Union	2	67	8	20	3	1.3	1.0
Nonunion	1	60	13	22	4	1.4	1.0
Average wage within the following categories:[3]							
Lowest 25 percent	–	67	15	15	–	1.3	1.0
Lowest 10 percent	–	50	–	–	–	1.4	–
Second 25 percent	1	65	13	19	3	1.3	1.0
Third 25 percent	1	59	13	23	4	1.4	1.0
Highest 25 percent	1	57	11	26	4	1.4	1.0
Highest 10 percent	1	53	12	29	5	1.4	1.0
Establishment characteristics							
Goods-producing industries	1	48	17	29	6	1.5	1.5
Construction	–	64	3	22	–	1.3	1.0
Manufacturing	–	47	18	29	–	1.5	1.5
Service-providing industries	1	63	12	21	3	1.3	1.0
Trade, transportation, and utilities	1	68	12	17	2	1.3	1.0
Wholesale trade	–	45	26	25	–	1.5	1.5
Retail trade	–	85	6	8	–	1.1	1.0
Transportation and warehousing	–	66	11	20	–	1.3	1.0
Utilities	1	42	6	44	8	1.6	–

See footnotes at end of table.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual 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	8	17	8	1.3	1.0
Financial activities	–	63	–	25	7	1.4	1.0
Finance and insurance	–	64	–	25	7	1.4	1.0
Credit intermediation and related activities	–	64	–	23	9	1.4	1.0
Insurance carriers and related activities	–	64	–	28	4	1.4	1.0
Real estate and rental and leasing	–	54	–	26	–	1.4	–
Professional and business services	–	51	14	33	2	1.4	–
Professional and technical services	–	51	11	35	3	1.5	–
Administrative and waste services	–	53	–	30	–	1.4	–
Education and health services	2	68	12	16	2	1.2	1.0
Educational services	5	60	16	17	3	1.3	1.0
Junior colleges, colleges, and universities	6	55	16	19	5	1.3	1.0
Health care and social assistance	2	69	11	15	2	1.2	1.0
Leisure and hospitality	–	62	27	–	–	1.3	1.0
Accommodation and food services	–	62	29	–	–	1.2	1.0
Other services	–	42	–	36	–	1.5	1.5
1 to 99 workers	1	58	12	23	5	1.4	1.0
1 to 49 workers	1	58	12	23	6	1.4	1.0
50 to 99 workers	1	59	13	24	5	1.4	1.0
100 workers or more	1	62	12	22	3	1.3	1.0
100 to 499 workers	–	63	13	21	–	1.3	1.0
500 workers or more	1	61	12	23	3	1.3	1.0
Geographic areas							
New England	3	64	10	19	4	1.3	1.0
Middle Atlantic	3	59	15	20	3	1.3	1.0
East North Central	–	56	14	26	–	1.4	1.0
West North Central	–	59	11	21	–	1.4	1.0
South Atlantic	([2])	65	11	21	3	1.3	1.0
East South Central	–	55	21	21	3	1.4	1.0
West South Central	–	61	10	26	–	1.4	1.0
Mountain	–	68	10	18	–	1.3	1.0
Pacific	1	60	11	24	5	1.4	1.0

[1] Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

[2] Less than 0.5 percent.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2010

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual 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	0.1	0.8	0.8	0.7	0.3	([2])	0.0
Worker characteristics							
Management, professional, and related	0.3	1.4	1.0	1.1	0.5	([2])	0.0
Management, business, and financial	0.1	1.8	1.9	1.4	0.6	([2])	0.0
Professional and related	0.4	1.7	1.1	1.4	0.7	([2])	0.0
Service	0.5	2.6	3.8	2.8	0.4	([2])	0.0
Protective service	–	8.4	9.9	–	1.5	0.1	–
Sales and office	0.1	1.0	0.8	0.9	0.4	([2])	0.0
Sales and related	–	1.8	1.1	1.6	–	([2])	0.0
Office and administrative support	0.1	1.3	1.0	1.1	0.5	([2])	0.0
Natural resources, construction, and maintenance	0.7	2.6	1.9	2.1	0.9	([2])	0.0
Construction, extraction, farming, fishing, and forestry	–	6.0	2.7	5.2	–	0.1	–
Installation, maintenance, and repair	0.6	2.7	2.2	2.2	1.0	([2])	0.0
Production, transportation, and material moving	0.3	1.9	1.4	1.5	0.4	([2])	0.0
Production	0.4	2.7	1.9	2.3	0.7	([2])	([2])
Transportation and material moving	0.4	2.5	2.1	1.5	0.4	([2])	0.0
Full time	0.1	0.8	0.8	0.8	0.2	([2])	0.0
Part time	0.3	3.3	2.0	2.6	2.2	([2])	0.0
Union	0.4	2.7	1.5	2.7	0.5	([2])	0.0
Nonunion	0.1	0.9	0.9	0.8	0.3	([2])	0.0
Average wage within the following categories:[3]							
Lowest 25 percent	–	3.2	3.4	2.8	–	([2])	0.0
Lowest 10 percent	–	7.7	–	–	–	0.1	–
Second 25 percent	0.2	1.3	1.1	1.2	0.4	([2])	0.0
Third 25 percent	0.3	1.4	1.0	1.2	0.6	([2])	0.0
Highest 25 percent	0.1	1.1	0.9	0.9	0.3	([2])	0.0
Highest 10 percent	0.2	1.7	1.2	1.3	0.4	([2])	0.0
Establishment characteristics							
Goods-producing industries	0.3	2.3	1.8	1.6	0.6	([2])	0.4
Construction	–	6.4	1.6	4.9	–	0.1	0.0
Manufacturing	–	2.4	2.0	1.7	–	([2])	0.2
Service-providing industries	0.2	0.9	0.9	0.9	0.3	([2])	0.0
Trade, transportation, and utilities	0.2	1.5	1.2	1.3	0.4	([2])	0.0
Wholesale trade	–	3.3	2.6	3.1	–	([2])	0.0
Retail trade	–	1.5	1.1	1.1	–	([2])	0.0
Transportation and warehousing	–	3.9	3.0	3.1	–	([2])	0.0
Utilities	0.5	5.8	1.6	6.3	2.3	0.1	–

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual 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	–	2.6	1.5	1.8	1.9	([2])	0.0
Financial activities	–	1.6	–	1.6	0.7	([2])	0.0
Finance and insurance	–	1.6	–	1.6	0.7	([2])	0.0
Credit intermediation and related activities	–	2.1	–	1.9	1.1	([2])	0.0
Insurance carriers and related activities	–	3.8	–	3.6	1.1	([2])	0.0
Real estate and rental and leasing	–	7.6	–	6.6	–	0.1	–
Professional and business services	–	3.2	2.3	2.9	0.8	([2])	–
Professional and technical services	–	3.7	2.8	3.8	1.3	([2])	–
Administrative and waste services	–	7.7	–	7.5	–	0.1	–
Education and health services	0.6	2.6	2.0	1.8	0.7	([2])	0.0
Educational services	0.9	2.4	1.7	1.9	0.4	([2])	0.0
Junior colleges, colleges, and universities	1.2	2.4	1.5	2.0	0.5	([2])	0.0
Health care and social assistance	0.6	3.0	2.4	2.2	0.8	([2])	0.0
Leisure and hospitality	–	4.5	5.3	–	–	([2])	0.0
Accommodation and food services	–	6.5	7.1	–	–	([2])	0.0
Other services	–	5.7	–	6.3	–	0.1	0.2
1 to 99 workers	0.2	1.9	1.0	1.6	0.7	([2])	0.0
1 to 49 workers	0.3	2.2	1.3	2.0	1.0	([2])	0.0
50 to 99 workers	0.3	3.2	1.8	2.9	1.0	([2])	0.0
100 workers or more	0.2	1.1	1.0	0.9	0.3	([2])	0.0
100 to 499 workers	–	1.9	1.5	1.4	–	([2])	0.0
500 workers or more	0.3	1.6	1.5	1.5	0.4	([2])	0.0
Geographic areas							
New England	0.5	2.3	1.2	2.5	0.4	([2])	0.0
Middle Atlantic	0.7	2.6	2.9	1.9	0.5	([2])	0.0
East North Central	–	2.2	1.1	2.1	–	([2])	0.0
West North Central	–	2.5	2.7	3.2	–	([2])	0.0
South Atlantic	([2])	1.9	1.9	1.3	0.5	([2])	0.0
East South Central	–	4.2	5.6	5.9	1.4	0.1	0.1
West South Central	–	1.8	1.4	1.8	–	([2])	0.0
Mountain	–	2.6	2.8	2.3	–	([2])	0.0
Pacific	0.4	1.7	1.1	2.1	0.6	([2])	0.0

[1] Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

[2] Less than 0.05.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] private industry workers, National Compensation Survey, March 2010

(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	15,000	20,000	50,000	50,000
Service	5,000	10,000	10,000	20,000	35,000
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	30,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	15,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	9,000	10,000	20,000	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	50,000
Production	10,000	10,000	20,000	25,000	50,000
Transportation and material moving	8,000	10,000	15,000	25,000	50,000
Full time	10,000	10,000	15,000	25,000	50,000
Part time	5,000	5,000	10,000	18,000	25,000
Union	5,000	10,000	15,000	26,000	50,000
Nonunion	10,000	10,000	15,000	25,000	50,000
Average wage within the following categories:[3]					
Lowest 25 percent	5,000	10,000	10,000	20,000	25,000
Second 25 percent	10,000	10,000	15,000	25,000	50,000
Third 25 percent	10,000	10,000	20,000	26,000	50,000
Highest 25 percent	10,000	10,000	20,000	50,000	50,000
Establishment characteristics					
Goods-producing industries	10,000	10,000	20,000	25,000	50,000
Construction	10,000	10,000	15,000	25,000	50,000
Manufacturing	10,000	10,000	20,000	25,000	50,000
Service-providing industries	6,000	10,000	15,000	25,000	50,000
Trade, transportation, and utilities	5,000	10,000	15,000	21,000	50,000
Wholesale trade	10,000	10,000	15,000	25,000	50,000
Retail trade	5,000	10,000	10,000	20,000	30,000
Transportation and warehousing	7,500	10,000	15,000	25,000	50,000
Utilities	10,000	10,000	12,500	45,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] private industry workers, National Compensation Survey, March 2010—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
Financial activities	$10,000	$15,000	$25,000	$50,000	$50,000
Finance and insurance	10,000	15,000	30,000	50,000	50,000
Insurance carriers and related activities	10,000	15,000	25,000	50,000	50,000
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
Health care and social assistance	5,000	10,000	15,000	25,000	50,000
Leisure and hospitality	10,000	10,000	15,000	20,000	35,000
Accommodation and food services	10,000	10,000	15,000	20,000	35,000
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	10,000	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	7,500	10,000	15,000	25,000	50,000
500 workers or more	5,000	10,000	15,000	30,000	50,000
Geographic areas					
East North Central	7,500	10,000	15,000	25,000	50,000
South Atlantic	10,000	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	45,000
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.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] private industry workers, National Compensation Survey, March 2010

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$2,131.78	$0.00	$0.00	$0.00	$0.00
Worker characteristics					
Management, professional, and related	1,039.09	3,980.93	624.82	0.00	0.00
Management, business, and financial	0.00	5,155.95	5,999.17	3,826.23	0.00
Service	0.00	0.00	1,408.01	0.00	6,356.60
Sales and office	1,741.18	0.00	4,109.48	0.00	0.00
Sales and related	0.00	0.00	0.00	7,964.92	0.00
Office and administrative support	0.00	0.00	0.00	3,787.77	0.00
Natural resources, construction, and maintenance	0.00	0.00	781.02	0.00	0.00
Construction, extraction, farming, fishing, and forestry	2,078.17	0.00	4,132.80	1,781.01	0.00
Installation, maintenance, and repair	0.00	0.00	0.00	156.20	4,991.23
Production, transportation, and material moving	1,698.62	0.00	0.00	0.00	1,913.11
Production	1,171.54	0.00	4,481.21	732.67	2,807.35
Transportation and material moving	3,116.28	0.00	0.00	468.61	3,745.66
Full time	0.00	0.00	2,245.02	156.20	0.00
Part time	0.00	0.00	390.51	4,986.34	3,623.15
Union	0.00	1,271.42	1,126.41	1,913.11	6,955.95
Nonunion	0.00	0.00	468.61	0.00	0.00
Average wage within the following categories:[3]					
Lowest 25 percent	0.00	0.00	4,037.23	0.00	3,942.44
Second 25 percent	2,740.27	0.00	0.00	1,101.77	8,555.70
Third 25 percent	0.00	0.00	796.49	3,967.88	0.00
Highest 25 percent	541.11	1,290.47	3,719.52	0.00	0.00
Establishment characteristics					
Goods-producing industries	0.00	0.00	781.02	413.28	0.00
Construction	1,723.57	0.00	0.00	0.00	0.00
Manufacturing	0.00	0.00	156.20	1,774.15	0.00
Service-providing industries	1,816.62	0.00	0.00	0.00	0.00
Trade, transportation, and utilities	1,027.28	0.00	0.00	5,836.30	4,750.79
Wholesale trade	0.00	312.41	6,191.19	0.00	12,223.98
Retail trade	0.00	0.00	2,243.32	0.00	2,841.90
Transportation and warehousing	3,600.35	0.00	552.27	11,678.87	0.00
Utilities	0.00	0.00	4,400.85	16,792.04	8,555.70

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Financial activities	$0.00	$4,393.22	$0.00	$0.00	$0.00
Finance and insurance	0.00	2,209.07	12,598.49	0.00	0.00
Insurance carriers and related activities	3,113.34	1,774.15	10,449.40	0.00	2,209.07
Education and health services	1,843.29	0.00	0.00	6,546.18	0.00
Educational services	0.00	0.00	2,705.55	12,023.73	0.00
Health care and social assistance	1,189.62	0.00	0.00	3,905.12	0.00
Leisure and hospitality	1,036.15	0.00	3,826.23	2,816.03	9,565.56
Accommodation and food services	1,397.14	0.00	4,348.56	3,982.46	10,153.32
1 to 99 workers	0.00	0.00	0.00	0.00	0.00
1 to 49 workers	441.81	0.00	0.00	0.00	0.00
50 to 99 workers	1,126.41	0.00	781.02	0.00	2,576.20
100 workers or more	855.57	0.00	5,504.01	2,066.40	0.00
100 to 499 workers	2,386.92	0.00	6,317.26	644.05	0.00
500 workers or more	0.00	0.00	4,521.86	4,360.47	0.00
Geographic areas					
East North Central	3,601.19	0.00	2,712.59	0.00	0.00
South Atlantic	0.00	0.00	6,125.07	5,467.17	0.00
East South Central	667.31	0.00	0.00	897.33	6,468.85
West South Central	312.41	0.00	0.00	4,760.85	12,093.54
Mountain	0.00	0.00	2,922.33	0.00	0.00
Pacific	0.00	0.00	0.00	0.00	0.00

[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.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
All workers	46	35	16	2
Worker characteristics				
Management, professional, and related	50	35	13	2
Management, business, and financial	51	36	11	1
Professional and related	49	35	14	2
Service	34	34	32	1
Protective service	29	50	–	–
Sales and office	49	32	17	1
Sales and related	51	29	19	1
Office and administrative support	49	34	17	1
Natural resources, construction, and maintenance	39	39	15	7
Construction, extraction, farming, fishing, and forestry	24	43	20	13
Installation, maintenance, and repair	49	36	12	3
Production, transportation, and material moving	45	40	12	3
Production	47	41	9	2
Transportation and material moving	44	38	15	4
Full time	47	37	13	2
Part time	39	18	43	1
Union	45	32	16	7
Nonunion	46	36	17	1
Average wage within the following categories:[2]				
Lowest 25 percent	37	30	32	1
Lowest 10 percent	34	–	47	–
Second 25 percent	44	38	16	2
Third 25 percent	44	39	14	2
Highest 25 percent	52	32	13	3
Highest 10 percent	53	32	13	3
Establishment characteristics				
Goods-producing industries	46	40	10	4
Construction	15	42	31	13
Manufacturing	52	39	7	2
Service-providing industries	46	34	18	2
Trade, transportation, and utilities	49	30	19	2
Wholesale trade	44	39	–	–
Retail trade	52	24	22	1
Transportation and warehousing	46	33	15	6
Utilities	62	26	–	–

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
Information	61	27	–	–
Financial activities	64	27	–	–
Finance and insurance	70	24	6	([3])
Credit intermediation and related activities	73	21	–	–
Insurance carriers and related activities	63	31	–	–
Real estate and rental and leasing	–	50	25	–
Professional and business services	42	40	–	–
Professional and technical services	39	43	17	–
Administrative and waste services	36	41	–	–
Education and health services	36	40	22	3
Educational services	53	31	–	–
Junior colleges, colleges, and universities	64	29	7	([3])
Health care and social assistance	32	42	23	3
Leisure and hospitality	39	34	–	–
Accommodation and food services	41	30	–	–
Other services	12	39	49	–
1 to 99 workers	33	38	27	2
1 to 49 workers	30	38	30	2
50 to 99 workers	39	38	21	2
100 workers or more	54	34	10	2
100 to 499 workers	47	39	12	2
500 workers or more	60	29	8	3
Geographic areas				
New England	54	43	–	–
Middle Atlantic	20	23	56	2
East North Central	59	38	–	3
West North Central	57	40	–	3
South Atlantic	56	43	–	1
East South Central	56	43	–	–
West South Central	60	37	–	3
Mountain	60	38	–	–
Pacific	46	40	11	3

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

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2010

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
All workers	1.1	0.9	0.9	0.3
Worker characteristics				
Management, professional, and related	1.6	1.8	0.8	0.5
Management, business, and financial	2.2	2.0	1.0	0.6
Professional and related	1.9	2.2	0.9	0.5
Service	4.1	2.7	4.4	0.2
Protective service	6.4	9.9	–	–
Sales and office	1.3	1.3	0.9	0.2
Sales and related	2.3	2.1	1.3	0.4
Office and administrative support	1.5	1.5	1.0	0.2
Natural resources, construction, and maintenance	2.1	2.5	2.2	1.2
Construction, extraction, farming, fishing, and forestry	2.8	4.1	3.5	2.3
Installation, maintenance, and repair	2.7	2.7	2.2	0.9
Production, transportation, and material moving	1.5	1.5	0.9	0.6
Production	2.0	1.8	1.4	0.6
Transportation and material moving	2.2	2.3	1.3	1.1
Full time	1.0	1.0	0.6	0.3
Part time	4.9	2.0	5.6	0.5
Union	2.1	2.0	2.0	1.1
Nonunion	1.1	1.0	0.8	0.2
Average wage within the following categories:[2]				
Lowest 25 percent	3.4	2.6	3.6	0.3
Lowest 10 percent	7.9	–	8.2	–
Second 25 percent	1.6	1.4	1.3	0.3
Third 25 percent	1.3	1.5	0.9	0.4
Highest 25 percent	1.5	1.6	0.9	0.5
Highest 10 percent	2.0	2.2	1.1	0.7
Establishment characteristics				
Goods-producing industries	1.8	1.4	1.5	0.6
Construction	2.6	4.1	4.6	2.4
Manufacturing	1.9	1.6	1.2	0.5
Service-providing industries	1.4	1.1	1.4	0.3
Trade, transportation, and utilities	1.3	1.4	1.0	0.6
Wholesale trade	3.0	3.0	–	–
Retail trade	2.2	2.0	1.6	0.5
Transportation and warehousing	3.1	3.6	2.5	2.4
Utilities	5.5	4.0	–	–

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
Information	3.9	3.9	–	–
Financial activities	2.1	2.1	–	–
Finance and insurance	1.9	1.9	0.6	0.1
Credit intermediation and related activities	2.0	1.8	–	–
Insurance carriers and related activities	4.4	4.6	–	–
Real estate and rental and leasing	–	7.6	6.6	–
Professional and business services	3.0	3.8	–	–
Professional and technical services	3.8	5.1	4.1	–
Administrative and waste services	6.7	5.5	–	–
Education and health services	1.9	3.1	1.6	0.5
Educational services	3.2	5.6	–	–
Junior colleges, colleges, and universities	3.3	2.9	1.1	0.2
Health care and social assistance	2.0	2.9	1.4	0.6
Leisure and hospitality	9.3	4.7	–	–
Accommodation and food services	10.1	4.9	–	–
Other services	3.5	8.1	9.8	–
1 to 99 workers	1.4	1.9	1.9	0.4
1 to 49 workers	1.8	1.9	1.8	0.5
50 to 99 workers	2.3	3.1	2.9	0.5
100 workers or more	1.2	1.2	0.7	0.3
100 to 499 workers	1.5	2.2	1.3	0.4
500 workers or more	1.7	1.5	1.2	0.5
Geographic areas				
New England	3.9	4.0	–	–
Middle Atlantic	1.7	1.3	1.8	0.5
East North Central	1.9	2.1	–	0.7
West North Central	2.8	2.3	–	1.3
South Atlantic	2.0	2.1	–	0.5
East South Central	7.0	6.7	–	–
West South Central	2.6	2.8	–	1.1
Mountain	3.6	3.3	–	–
Pacific	3.8	3.7	1.4	0.4

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

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010

(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	17	83
Service	35	65
Sales and office	20	80
Sales and related	23	77
Office and administrative support	18	82
Natural resources, construction, and maintenance	19	81
Construction, extraction, farming, fishing, and forestry	19	81
Installation, maintenance, and repair	20	80
Production, transportation, and material moving	17	83
Production	14	86
Transportation and material moving	21	79
Full time	18	82
Part time	36	64
Union	18	82
Nonunion	20	80
Average wage within the following categories:[1]		
Lowest 25 percent	36	64
Lowest 10 percent	52	48
Second 25 percent	22	78
Third 25 percent	17	83
Highest 25 percent	15	85
Highest 10 percent	14	86
Establishment characteristics		
Goods-producing industries	13	87
Construction	26	74
Manufacturing	11	89
Service-providing industries	22	78
Trade, transportation, and utilities	23	77
Wholesale trade	17	83
Retail trade	29	71
Transportation and warehousing	20	80
Utilities	9	91

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	20	80
Financial activities	8	92
Finance and insurance	7	93
Credit intermediation and related activities	6	94
Insurance carriers and related activities	6	94
Professional and business services	15	85
Professional and technical services	11	89
Administrative and waste services	26	74
Education and health services	25	75
Educational services	24	76
Junior colleges, colleges, and universities	12	88
Health care and social assistance	25	75
Leisure and hospitality	42	58
Accommodation and food services	43	57
Other services	54	46
1 to 99 workers	28	72
1 to 49 workers	30	70
50 to 99 workers	23	77
100 workers or more	15	85
100 to 499 workers	17	83
500 workers or more	12	88
Geographic areas		
New England	7	93
Middle Atlantic	48	52
East North Central	6	94
West North Central	7	93
South Atlantic	9	91
West South Central	10	90
Mountain	3	97
Pacific	14	86

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.0	1.0
Worker characteristics		
Management, professional, and related	0.9	0.9
Management, business, and financial	1.2	1.2
Professional and related	1.3	1.3
Service	4.1	4.1
Sales and office	0.9	0.9
Sales and related	1.5	1.5
Office and administrative support	1.1	1.1
Natural resources, construction, and maintenance	2.1	2.1
Construction, extraction, farming, fishing, and forestry	2.8	2.8
Installation, maintenance, and repair	2.7	2.7
Production, transportation, and material moving	1.3	1.3
Production	1.7	1.7
Transportation and material moving	1.8	1.8
Full time	1.0	1.0
Part time	3.8	3.8
Union	1.6	1.6
Nonunion	1.1	1.1
Average wage within the following categories:[1]		
Lowest 25 percent	3.2	3.2
Lowest 10 percent	8.2	8.2
Second 25 percent	1.5	1.5
Third 25 percent	1.0	1.0
Highest 25 percent	0.8	0.8
Highest 10 percent	0.9	0.9
Establishment characteristics		
Goods-producing industries	1.2	1.2
Construction	3.5	3.5
Manufacturing	1.3	1.3
Service-providing industries	1.3	1.3
Trade, transportation, and utilities	1.2	1.2
Wholesale trade	1.8	1.8
Retail trade	2.1	2.1
Transportation and warehousing	3.0	3.0
Utilities	2.6	2.6

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Employee contribution required	Employee contribution not required
Information	2.3	2.3
Financial activities	1.2	1.2
Finance and insurance	0.8	0.8
Credit intermediation and related activities	1.1	1.1
Insurance carriers and related activities	1.0	1.0
Professional and business services	2.5	2.5
Professional and technical services	2.7	2.7
Administrative and waste services	4.6	4.6
Education and health services	2.5	2.5
Educational services	5.6	5.6
Junior colleges, colleges, and universities	1.6	1.6
Health care and social assistance	2.5	2.5
Leisure and hospitality	9.4	9.4
Accommodation and food services	10.2	10.2
Other services	8.2	8.2
1 to 99 workers	2.5	2.5
1 to 49 workers	2.5	2.5
50 to 99 workers	3.1	3.1
100 workers or more	1.4	1.4
100 to 499 workers	1.4	1.4
500 workers or more	2.3	2.3
Geographic areas		
New England	2.1	2.1
Middle Atlantic	1.6	1.6
East North Central	0.9	0.9
West North Central	1.6	1.6
South Atlantic	1.1	1.1
West South Central	1.5	1.5
Mountain	0.7	0.7
Pacific	1.9	1.9

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	7	2	66	22	2
Worker characteristics					
Management, professional, and related	1	1	62	33	2
Management, business, and financial	2	([1])	58	38	1
Professional and related	1	1	64	31	3
Service	3	2	84	8	2
Protective service	–	–	88	9	–
Sales and office	4	1	66	27	3
Sales and related	5	1	68	25	2
Office and administrative support	3	1	65	28	3
Natural resources, construction, and maintenance	17	7	59	15	2
Construction, extraction, farming, fishing, and forestry	24	11	58	6	2
Installation, maintenance, and repair	12	4	60	21	2
Production, transportation, and material moving	20	6	63	10	1
Production	21	8	60	10	1
Transportation and material moving	20	–	67	9	–
Full time	8	3	64	23	2
Part time	4	1	81	13	1
Union	22	9	50	17	3
Nonunion	4	1	69	23	2
Average wage within the following categories:[2]					
Lowest 25 percent	6	2	82	9	1
Lowest 10 percent	2	–	91	4	–
Second 25 percent	10	2	71	16	2
Third 25 percent	10	2	65	22	2
Highest 25 percent	5	3	58	32	2
Highest 10 percent	3	1	58	37	2
Establishment characteristics					
Goods-producing industries	19	7	57	16	1
Construction	24	–	65	5	–
Manufacturing	19	7	56	16	1
Service-providing industries	4	1	68	24	2
Trade, transportation, and utilities	9	2	69	18	1
Wholesale trade	8	3	63	22	3
Retail trade	6	–	74	18	–
Transportation and warehousing	18	–	70	10	–
Utilities	6	–	44	41	–

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Information	–	–	43	51	5
Financial activities	1	([1])	48	50	([1])
Finance and insurance	–	1	43	55	–
Credit intermediation and related activities	–	1	35	63	–
Insurance carriers and related activities	–	–	53	46	–
Real estate and rental and leasing	–	–	82	–	–
Professional and business services	2	–	70	27	–
Professional and technical services	–	–	74	25	–
Administrative and waste services	–	–	79	–	–
Education and health services	2	1	78	14	6
Educational services	3	–	81	16	–
Junior colleges, colleges, and universities	2	–	74	24	–
Health care and social assistance	1	1	77	13	7
Leisure and hospitality	4	–	90	3	–
Accommodation and food services	4	–	90	–	–
Other services	7	–	86	6	–
1 to 99 workers	8	1	73	17	1
1 to 49 workers	7	1	74	17	1
50 to 99 workers	10	1	72	16	1
100 workers or more	7	3	62	26	3
100 to 499 workers	9	2	68	20	1
500 workers or more	6	4	55	31	4
Geographic areas					
New England	6	1	62	29	1
Middle Atlantic	4	1	81	13	1
East North Central	14	5	56	24	2
West North Central	13	3	62	19	3
South Atlantic	8	2	61	27	2
East South Central	9	–	74	12	–
West South Central	6	–	53	34	–
Mountain	5	–	62	29	–
Pacific	4	2	61	28	6

[1] Less than 0.5 percent.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	0.4	0.2	0.9	0.7	0.3
Worker characteristics					
Management, professional, and related	0.2	0.2	1.5	1.5	0.4
Management, business, and financial	0.4	0.1	1.6	1.5	0.3
Professional and related	0.3	0.3	1.9	1.9	0.5
Service	0.7	0.4	1.8	1.4	0.9
Protective service	–	–	3.1	2.7	–
Sales and office	0.4	0.1	1.0	1.0	0.5
Sales and related	0.8	0.3	2.3	2.3	0.6
Office and administrative support	0.3	0.1	1.2	1.1	0.7
Natural resources, construction, and maintenance	1.7	1.0	2.3	1.7	0.6
Construction, extraction, farming, fishing, and forestry	2.8	2.3	3.2	0.9	0.7
Installation, maintenance, and repair	1.7	0.7	2.8	2.5	0.8
Production, transportation, and material moving	1.2	0.6	1.5	1.0	0.3
Production	1.5	0.9	2.1	1.2	0.4
Transportation and material moving	1.8	–	2.1	1.4	–
Full time	0.4	0.2	0.9	0.8	0.4
Part time	0.9	0.2	2.1	1.7	0.5
Union	1.6	0.9	2.3	1.7	0.8
Nonunion	0.4	0.2	0.9	0.7	0.3
Average wage within the following categories:[1]					
Lowest 25 percent	0.9	0.6	2.1	1.7	0.6
Lowest 10 percent	0.7	–	2.2	1.1	–
Second 25 percent	0.8	0.3	1.2	1.0	0.6
Third 25 percent	0.7	0.3	1.2	1.0	0.5
Highest 25 percent	0.4	0.3	1.3	1.2	0.3
Highest 10 percent	0.4	0.2	1.6	1.5	0.3
Establishment characteristics					
Goods-producing industries	1.1	0.7	1.6	1.3	0.3
Construction	3.0	–	3.4	1.5	–
Manufacturing	1.2	0.8	1.8	1.4	0.4
Service-providing industries	0.4	0.2	1.0	0.8	0.4
Trade, transportation, and utilities	1.0	0.3	1.5	1.2	0.4
Wholesale trade	1.4	0.9	2.6	2.7	0.9
Retail trade	1.3	–	2.1	1.8	–
Transportation and warehousing	3.4	–	3.9	2.4	–
Utilities	2.2	–	7.9	4.9	–

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Information	–	–	3.9	4.1	1.3
Financial activities	0.3	0.2	1.9	1.9	0.2
Finance and insurance	–	0.2	1.9	1.9	–
Credit intermediation and related activities	–	0.4	2.4	2.5	–
Insurance carriers and related activities	–	–	3.5	3.5	–
Real estate and rental and leasing	–	–	4.7	–	–
Professional and business services	0.7	–	2.6	2.4	–
Professional and technical services	–	–	3.5	3.5	–
Administrative and waste services	–	–	6.4	–	–
Education and health services	0.4	0.4	3.0	2.7	1.7
Educational services	1.4	–	3.5	3.5	–
Junior colleges, colleges, and universities	0.9	–	4.0	4.2	–
Health care and social assistance	0.4	0.5	3.3	2.9	2.0
Leisure and hospitality	1.6	–	3.6	1.2	–
Accommodation and food services	1.8	–	3.9	–	–
Other services	2.7	–	3.2	2.9	–
1 to 99 workers	0.7	0.3	1.2	0.9	0.3
1 to 49 workers	0.8	0.3	1.4	1.1	0.3
50 to 99 workers	1.5	0.5	1.9	1.5	0.5
100 workers or more	0.5	0.3	1.3	1.1	0.5
100 to 499 workers	0.8	0.3	1.7	1.6	0.3
500 workers or more	0.7	0.5	2.1	1.7	0.9
Geographic areas					
New England	1.5	0.5	3.4	3.0	0.4
Middle Atlantic	0.7	0.1	1.3	1.3	0.4
East North Central	1.2	0.5	1.8	1.2	0.4
West North Central	2.0	1.5	2.7	2.1	1.1
South Atlantic	0.9	0.4	2.0	2.0	0.6
East South Central	2.4	–	6.6	3.3	–
West South Central	1.5	–	3.9	3.9	–
Mountain	1.8	–	4.0	3.2	–
Pacific	1.0	0.3	3.1	2.6	2.1

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2010

(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	90	13	24	26	26	26	10
Worker characteristics							
Management, professional, and related	89	12	21	26	26	26	11
Management, business, and financial	89	13	20	26	26	26	11
Professional and related	88	12	22	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	84	12	20	26	26	26	16
Office and administrative support	89	13	21	26	26	26	11
Natural resources, construction, and maintenance	89	13	26	26	26	30	11
Construction, extraction, farming, fishing, and forestry	94	13	26	26	26	26	6
Installation, maintenance, and repair	86	13	26	26	26	39	14
Production, transportation, and material moving	91	13	26	26	26	26	9
Production	90	13	26	26	26	26	10
Transportation and material moving	91	13	25	26	26	26	9
Full time	89	13	24	26	26	26	11
Part time	93	–	–	–	–	–	7
Union	87	13	26	26	26	52	13
Nonunion	90	12	21	26	26	26	10
Average wage within the following categories:[2]							
Lowest 25 percent	92	13	24	26	26	26	8
Lowest 10 percent	95	–	–	–	–	–	5
Second 25 percent	92	13	21	26	26	26	8
Third 25 percent	91	13	24	26	26	26	9
Highest 25 percent	87	13	25	26	26	26	13
Highest 10 percent	87	13	25	26	26	26	13
Establishment characteristics							
Goods-producing industries	91	13	26	26	26	26	9
Construction	95	13	26	26	26	26	5
Manufacturing	90	13	26	26	26	26	10
Service-providing industries	89	12	22	26	26	26	11
Trade, transportation, and utilities	87	13	21	26	26	26	13
Wholesale trade	90	12	20	26	26	26	10
Retail trade	81	12	13	26	26	26	19
Information	74	13	26	26	26	52	26

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2010—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	
Financial activities	87	12	20	26	26	26	13
Finance and insurance	87	13	20	26	26	26	13
Credit intermediation and related activities	86	13	20	25	26	26	14
Insurance carriers and related activities	88	13	17	26	26	26	12
Real estate and rental and leasing	90	12	13	26	26	26	10
Professional and business services	91	12	13	26	26	26	9
Professional and technical services	91	12	13	26	26	26	9
Administrative and waste services	95	12	13	26	26	26	5
Education and health services	93	12	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	91	12	20	26	26	26	9
1 to 49 workers	91	12	24	26	26	26	9
50 to 99 workers	92	12	13	26	26	26	8
100 workers or more	89	13	24	26	26	26	11
100 to 499 workers	89	13	21	26	26	26	11
500 workers or more	88	13	26	26	26	26	12
Geographic areas							
Middle Atlantic	95	24	26	26	26	26	5
East North Central	87	13	20	26	26	26	13
West North Central	88	12	13	26	26	26	12
South Atlantic	90	12	13	26	26	26	10
East South Central	92	–	–	–	–	–	8
West South Central	87	12	13	26	26	26	13
Mountain	83	12	13	26	26	26	17
Pacific	87	13	25	26	26	26	13

[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.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2010

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.6	0.0	0.7	0.0	0.0	0.0	0.6
Worker characteristics							
Management, professional, and related	1.1	0.7	1.7	0.0	0.0	0.0	1.1
Management, business, and financial	1.1	0.7	1.9	0.0	0.0	0.0	1.1
Professional and related	1.3	0.3	2.3	0.0	0.0	0.0	1.3
Service	0.8	0.2	0.0	0.0	0.0	1.2	0.8
Protective service	2.1	0.0	1.5	6.0	0.0	0.0	2.1
Sales and office	0.7	1.5	0.7	0.0	0.0	0.0	0.7
Sales and related	1.5	0.0	2.5	0.0	0.0	0.0	1.5
Office and administrative support	0.8	0.0	0.2	0.0	0.0	0.0	0.8
Natural resources, construction, and maintenance	1.5	0.0	0.2	0.0	0.0	13.9	1.5
Construction, extraction, farming, fishing, and forestry	1.8	0.0	1.7	0.0	0.0	5.8	1.8
Installation, maintenance, and repair	2.0	0.0	0.0	0.0	0.0	18.4	2.0
Production, transportation, and material moving	0.9	0.0	0.8	0.0	0.0	0.0	0.9
Production	1.1	0.0	0.3	0.0	0.0	0.0	1.1
Transportation and material moving	1.3	0.0	1.7	0.0	0.0	0.0	1.3
Full time	0.6	0.3	2.7	0.0	0.0	0.0	0.6
Part time	2.0	–	–	–	–	–	2.0
Union	1.1	2.9	0.0	0.0	0.0	12.9	1.1
Nonunion	0.7	1.3	0.8	0.0	0.0	0.0	0.7
Average wage within the following categories:[2]							
Lowest 25 percent	1.3	0.5	3.0	0.0	0.0	0.0	1.3
Lowest 10 percent	1.7	–	–	–	–	–	1.7
Second 25 percent	0.7	0.3	1.5	0.0	0.0	0.0	0.7
Third 25 percent	0.8	0.0	1.2	0.0	0.0	0.0	0.8
Highest 25 percent	1.0	0.4	0.6	0.0	0.0	0.0	1.0
Highest 10 percent	1.4	0.4	0.7	0.0	0.0	0.0	1.4
Establishment characteristics							
Goods-producing industries	0.9	0.0	0.0	0.0	0.0	0.0	0.9
Construction	1.3	0.2	0.0	0.0	0.0	0.0	1.3
Manufacturing	1.0	0.0	0.3	0.0	0.0	0.0	1.0
Service-providing industries	0.7	1.2	2.4	0.0	0.0	0.0	0.7
Trade, transportation, and utilities	1.2	0.2	0.7	0.0	0.0	0.0	1.2
Wholesale trade	1.5	0.3	4.8	0.0	0.0	0.0	1.5
Retail trade	1.9	0.6	5.4	0.0	0.0	0.0	1.9
Information	2.7	0.0	1.3	0.0	0.0	0.0	2.7

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	1.2	1.1	1.3	0.0	0.0	0.0	1.2
Finance and insurance	1.4	0.2	1.1	0.0	0.0	0.0	1.4
Credit intermediation and related activities	2.1	0.6	1.4	0.0	0.0	0.0	2.1
Insurance carriers and related activities	2.1	1.4	7.1	0.0	0.0	0.0	2.1
Real estate and rental and leasing	2.7	0.3	3.6	0.9	0.0	0.0	2.7
Professional and business services	1.5	0.0	3.2	0.0	0.0	0.0	1.5
Professional and technical services	2.4	0.5	0.9	0.0	0.0	0.0	2.4
Administrative and waste services	2.2	0.0	2.5	0.0	0.0	0.0	2.2
Education and health services	1.3	1.2	1.1	0.0	0.0	0.0	1.3
Educational services:							
Junior colleges, colleges, and universities	1.3	1.0	2.8	0.0	0.0	0.0	1.3
Health care and social assistance	0.9	1.4	1.1	0.0	0.0	0.0	0.9
1 to 99 workers	0.8	0.5	2.0	0.0	0.0	0.0	0.8
1 to 49 workers	0.9	0.6	1.9	0.0	0.0	0.0	0.9
50 to 99 workers	1.2	0.9	2.9	0.0	0.0	0.0	1.2
100 workers or more	0.8	0.0	1.2	0.0	0.0	0.0	0.8
100 to 499 workers	1.0	1.4	1.7	0.0	0.0	0.0	1.0
500 workers or more	1.0	0.0	1.0	0.0	0.0	0.0	1.0
Geographic areas							
Middle Atlantic	0.9	2.3	0.0	0.0	0.0	0.0	0.9
East North Central	1.1	0.4	1.9	0.0	0.0	0.0	1.1
West North Central	2.1	0.6	4.2	0.0	0.0	0.0	2.1
South Atlantic	1.1	0.0	0.3	0.0	0.0	0.0	1.1
East South Central	2.6	–	–	–	–	–	2.6
West South Central	3.0	1.4	4.2	0.0	0.0	0.0	3.0
Mountain	2.9	0.0	1.6	0.0	0.0	0.0	2.9
Pacific	1.3	1.4	2.4	0.0	0.0	0.0	1.3

[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.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual 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	17	64.0	60.0
Worker characteristics								
Management, professional, and related	1	17	1	33	23	25	66.7	60.0
Management, business, and financial	–	17	–	36	19	27	66.9	60.0
Professional and related	1	17	1	32	26	23	66.6	60.0
Service	–	37	–	27	27	6	58.9	60.0
Protective service	–	–	–	51	–	5	59.7	60.0
Sales and office	([1])	21	2	31	27	18	64.7	60.0
Sales and related	–	22	–	33	24	19	64.7	60.0
Office and administrative support	1	21	2	31	29	18	64.7	60.0
Natural resources, construction, and maintenance	–	22	–	31	35	9	61.7	60.0
Construction, extraction, farming, fishing, and forestry	–	16	–	23	49	7	62.4	66.0
Installation, maintenance, and repair	–	26	–	36	27	9	61.3	60.0
Production, transportation, and material moving	2	18	1	38	26	15	64.0	60.0
Production	3	18	1	41	26	11	62.0	60.0
Transportation and material moving	([1])	19	1	35	25	20	66.4	60.0
Full time	1	20	1	35	26	18	64.4	60.0
Part time	–	39	–	19	31	11	61.5	60.0
Union	2	24	3	19	38	15	64.0	65.0
Nonunion	1	22	1	35	25	17	64.1	60.0
Average wage within the following categories:[2]								
Lowest 25 percent	–	38	–	26	27	8	59.8	60.0
Lowest 10 percent	–	55	–	19	23	2	56.6	50.0
Second 25 percent	1	22	1	36	27	13	62.9	60.0
Third 25 percent	1	18	2	37	26	17	64.3	60.0
Highest 25 percent	1	18	1	30	25	25	66.9	65.0
Highest 10 percent	–	17	–	29	25	27	68.2	66.0
Establishment characteristics								
Goods-producing industries	3	14	1	37	27	19	65.2	60.0
Construction	–	19	–	16	52	8	63.3	66.0
Manufacturing	3	12	1	41	24	21	65.5	60.0
Service-providing industries	1	24	1	32	26	16	63.8	60.0
Trade, transportation, and utilities	–	21	–	31	27	20	65.6	60.0
Wholesale trade	–	12	–	40	32	13	64.4	60.0
Retail trade	–	25	–	28	27	18	64.2	60.0
Transportation and warehousing	–	23	–	27	17	31	69.9	60.0
Utilities	–	–	–	–	35	37	71.2	67.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Information	–	23	–	31	27	19	64.3	60.0
Financial activities	–	16	–	33	21	28	67.8	60.0
Finance and insurance	–	14	–	30	22	32	69.4	66.0
Credit intermediation and related activities	–	17	–	31	25	25	67.4	60.0
Insurance carriers and related activities	–	10	–	34	20	34	70.1	66.0
Real estate and rental and leasing	–	–	–	45	–	–	61.7	60.0
Professional and business services	–	16	–	38	31	14	64.3	60.0
Professional and technical services	–	13	–	38	31	17	65.9	60.0
Administrative and waste services	–	22	–	37	36	1	59.9	60.0
Education and health services	2	24	2	30	27	15	62.9	60.0
Educational services	–	20	2	20	15	44	74.0	67.0
Junior colleges, colleges, and universities	–	23	–	24	7	46	74.2	67.0
Health care and social assistance	2	24	3	32	30	9	60.7	60.0
Leisure and hospitality	–	49	1	28	18	4	57.2	58.0
Accommodation and food services	–	52	1	25	18	4	56.9	50.0
Other services	–	45	–	–	24	7	58.7	60.0
1 to 99 workers	1	26	1	31	31	11	62.2	60.0
1 to 49 workers	–	26	–	29	33	10	62.3	60.0
50 to 99 workers	–	25	–	34	26	14	62.2	60.0
100 workers or more	1	19	1	34	23	21	65.3	60.0
100 to 499 workers	2	15	1	36	26	20	65.0	60.0
500 workers or more	([1])	24	2	31	20	23	65.6	60.0
Geographic areas								
New England	–	15	–	42	19	23	65.1	60.0
Middle Atlantic	–	40	–	9	42	7	61.0	60.0
East North Central	–	9	–	43	24	23	65.7	60.0
West North Central	–	8	–	45	19	25	66.1	60.0
South Atlantic	–	13	–	56	11	19	65.1	60.0
East South Central	–	–	–	47	4	–	60.2	60.0
West South Central	–	8	–	47	19	24	67.3	60.0
Mountain	–	–	1	47	13	26	66.5	60.0
Pacific	–	12	–	26	29	24	67.3	65.0

[1] Less than 0.5 percent.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	0.2	1.7	0.2	1.1	1.0	0.9	0.4	0.0
Worker characteristics								
Management, professional, and related	0.3	2.3	0.2	1.8	2.0	1.9	0.7	1.4
Management, business, and financial	–	2.5	–	2.3	1.4	2.4	0.8	0.0
Professional and related	0.4	2.5	0.3	2.0	2.6	2.2	0.9	5.0
Service	–	4.4	–	3.2	3.0	0.8	0.7	0.0
Protective service	–	–	–	11.1	–	2.0	1.3	0.0
Sales and office	0.2	1.3	0.3	1.2	1.1	1.2	0.4	0.0
Sales and related	–	2.2	–	2.3	2.0	1.8	0.7	0.0
Office and administrative support	0.2	1.2	0.3	1.4	1.4	1.3	0.5	0.0
Natural resources, construction, and maintenance	–	2.3	–	2.4	2.9	1.2	0.6	0.0
Construction, extraction, farming, fishing, and forestry	–	2.9	–	3.6	4.2	2.3	1.1	0.4
Installation, maintenance, and repair	–	3.4	–	3.3	3.3	1.3	0.6	0.0
Production, transportation, and material moving	0.5	1.4	0.2	2.1	1.5	1.6	0.6	0.0
Production	0.8	2.0	0.2	3.0	2.3	1.9	0.5	0.0
Transportation and material moving	0.2	1.6	0.3	2.7	2.1	2.5	1.0	0.0
Full time	0.3	1.4	0.2	1.1	1.2	0.9	0.4	0.0
Part time	–	5.0	–	3.7	1.9	3.0	1.5	0.0
Union	0.6	2.9	0.9	1.8	2.6	1.9	0.8	2.8
Nonunion	0.2	1.6	0.2	1.1	1.0	1.0	0.4	0.0
Average wage within the following categories:[1]								
Lowest 25 percent	–	3.5	–	2.3	2.2	1.3	0.6	0.0
Lowest 10 percent	–	5.9	–	4.4	3.8	0.8	0.9	4.0
Second 25 percent	0.4	2.3	0.2	1.8	1.6	1.1	0.5	0.0
Third 25 percent	0.2	1.0	0.6	1.3	1.7	1.2	0.4	0.0
Highest 25 percent	0.3	2.3	0.3	1.8	1.8	1.7	0.7	7.3
Highest 10 percent	–	1.9	–	2.6	1.8	2.2	0.6	1.4
Establishment characteristics								
Goods-producing industries	0.6	1.3	0.3	2.3	2.0	2.0	0.7	0.0
Construction	–	3.5	–	3.1	3.9	2.7	1.4	0.7
Manufacturing	0.7	1.2	0.3	2.4	2.2	2.3	0.8	0.0
Service-providing industries	0.2	2.0	0.3	1.4	1.1	1.1	0.5	0.0
Trade, transportation, and utilities	–	1.4	–	1.8	1.9	1.6	0.6	0.0
Wholesale trade	–	2.8	–	3.0	3.6	2.2	0.8	0.0
Retail trade	–	2.9	–	2.0	3.1	2.0	0.8	0.9
Transportation and warehousing	–	3.6	–	4.8	2.4	4.3	1.8	6.8
Utilities	–	–	–	–	6.6	7.2	2.4	0.0

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Information	–	2.9	–	4.5	4.5	4.2	1.2	2.6
Financial activities	–	2.1	–	2.4	1.9	2.4	0.8	7.1
Finance and insurance	–	1.2	–	2.1	2.1	2.1	0.8	0.0
Credit intermediation and related activities	–	3.5	–	3.2	2.9	2.4	0.9	7.7
Insurance carriers and related activities	–	2.8	–	3.5	3.0	3.8	1.5	2.3
Real estate and rental and leasing	–	–	–	7.6	–	–	1.7	0.0
Professional and business services	–	2.9	–	4.0	3.1	2.6	0.9	0.0
Professional and technical services	–	3.1	–	4.9	3.6	4.3	1.2	6.0
Administrative and waste services	–	5.5	–	7.0	6.6	0.7	1.1	0.0
Education and health services	0.8	2.6	0.7	2.2	1.9	1.3	0.6	0.0
Educational services	–	2.2	0.6	4.2	2.9	3.4	1.7	0.0
Junior colleges, colleges, and universities	–	2.6	–	2.8	1.7	2.9	1.3	3.0
Health care and social assistance	1.0	3.0	0.9	2.4	2.3	1.4	0.7	0.0
Leisure and hospitality	–	7.5	0.5	6.0	4.8	1.3	1.2	11.0
Accommodation and food services	–	7.8	0.6	6.1	5.3	1.5	1.3	11.8
Other services	–	8.7	–	–	5.3	2.7	1.5	5.3
1 to 99 workers	0.2	2.2	0.4	1.7	1.2	1.0	0.5	0.0
1 to 49 workers	–	2.5	–	1.8	1.7	1.1	0.6	0.0
50 to 99 workers	–	4.0	–	3.2	2.3	2.0	0.9	0.0
100 workers or more	0.4	2.0	0.3	1.4	1.4	1.3	0.6	0.0
100 to 499 workers	0.6	1.5	0.4	2.0	1.8	1.6	0.5	0.0
500 workers or more	0.1	4.0	0.5	2.2	2.2	1.9	1.1	0.0
Geographic areas								
New England	–	3.2	–	3.5	3.0	4.7	1.1	0.0
Middle Atlantic	–	3.5	–	1.4	2.3	1.1	0.8	6.9
East North Central	–	1.0	–	2.3	2.3	1.8	0.5	0.0
West North Central	–	2.0	–	5.3	2.8	3.8	1.0	0.8
South Atlantic	–	1.6	–	2.5	1.5	3.4	1.3	0.0
East South Central	–	–	–	10.4	1.9	–	2.9	0.0
West South Central	–	1.7	–	3.3	2.8	3.2	1.0	0.0
Mountain	–	–	0.3	5.7	1.5	6.2	2.3	0.0
Pacific	–	2.3	–	3.4	3.2	3.3	1.2	0.9

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	70	$170	$250	$546	$1,000	$2,300	30
Worker characteristics							
Management, professional, and related	67	170	381	561	1,500	2,500	33
Management, business, and financial	65	170	417	750	1,750	2,500	35
Professional and related	68	170	350	561	1,385	2,350	32
Service	78	–	–	–	–	–	22
Sales and office	68	170	250	546	1,000	2,308	32
Sales and related	69	170	170	524	1,000	2,500	31
Office and administrative support	68	170	300	546	1,000	2,000	32
Natural resources, construction, and maintenance	75	170	300	546	1,000	1,500	25
Construction, extraction, farming, fishing, and forestry	82	170	400	546	561	1,154	18
Installation, maintenance, and repair	71	170	250	546	1,000	1,500	29
Production, transportation, and material moving	70	170	250	500	750	1,500	30
Production	70	170	250	500	800	1,500	30
Transportation and material moving	69	170	250	502	600	1,500	31
Full time	70	170	300	546	1,154	2,308	30
Part time	70	170	170	350	546	561	30
Union	71	170	201	490	546	1,000	29
Nonunion	70	170	250	546	1,100	2,308	30
Average wage within the following categories:[2]							
Lowest 25 percent	76	–	–	–	–	–	24
Lowest 10 percent	80	–	–	–	–	–	20
Second 25 percent	73	170	250	546	1,000	2,000	27
Third 25 percent	70	170	340	546	1,000	2,300	30
Highest 25 percent	65	170	346	546	1,200	2,308	35
Highest 10 percent	65	170	350	560	1,500	2,350	35
Establishment characteristics							
Goods-producing industries	65	170	300	524	1,000	1,500	35
Construction	87	170	260	546	561	1,500	13
Manufacturing	60	175	300	515	1,000	1,500	40
Service-providing industries	72	170	250	546	1,000	2,308	28
Trade, transportation, and utilities	68	170	200	500	600	1,500	32
Wholesale trade	73	170	364	546	800	1,385	27
Retail trade	68	170	170	500	561	2,500	32
Transportation and warehousing	62	170	200	500	577	1,000	38
Utilities	57	170	170	300	524	715	43

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	48	–	–	–	–	–	52
Financial activities	61	$170	$500	$900	$2,309	$3,000	39
Finance and insurance	56	170	500	750	2,309	3,000	44
Credit intermediation and related activities	62	170	500	1,000	2,500	3,846	38
Insurance carriers and related activities	54	–	–	–	–	–	46
Real estate and rental and leasing	78	–	–	–	–	–	22
Professional and business services	77	170	459	561	1,500	2,500	23
Professional and technical services	79	–	–	–	–	–	21
Administrative and waste services	86	–	–	–	–	–	14
Education and health services	74	170	300	546	1,000	2,000	26
Educational services	50	–	–	–	–	–	50
Junior colleges, colleges, and universities	43	–	–	–	–	–	57
Health care and social assistance	79	170	300	546	1,000	2,000	21
1 to 99 workers	77	170	170	524	750	1,500	23
1 to 49 workers	80	170	170	524	750	1,500	20
50 to 99 workers	70	170	170	524	800	1,500	30
100 workers or more	65	170	364	561	1,500	2,309	35
100 to 499 workers	68	170	364	546	1,154	2,000	32
500 workers or more	62	170	350	600	1,500	2,500	38
Geographic areas							
New England	61	–	–	–	–	–	39
Middle Atlantic	88	170	170	470	546	561	12
East North Central	55	250	400	700	1,153	2,308	45
West North Central	56	250	350	500	1,250	2,309	44
South Atlantic	65	250	500	1,000	1,750	2,500	35
West South Central	54	230	500	1,000	1,500	2,308	46
Mountain	59	–	–	–	–	–	41
Pacific	66	200	470	546	1,500	2,326	34

[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.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.2	$0.00	$29.11	$0.00	$23.43	$338.78	1.2
Worker characteristics							
Management, professional, and related	1.8	0.00	81.58	72.09	56.02	166.81	1.8
Management, business, and financial	2.2	0.00	119.67	108.82	333.74	78.92	2.2
Professional and related	2.2	0.00	99.42	13.04	242.13	154.20	2.2
Service	3.2	–	–	–	–	–	3.2
Sales and office	1.5	0.00	43.35	0.00	0.00	68.23	1.5
Sales and related	2.3	0.00	52.39	35.26	413.82	214.72	2.3
Office and administrative support	1.7	0.00	75.44	0.00	0.00	437.20	1.7
Natural resources, construction, and maintenance	2.2	0.00	34.02	8.42	327.38	266.14	2.2
Construction, extraction, farming, fishing, and forestry	4.1	0.00	95.10	4.86	191.81	356.04	4.1
Installation, maintenance, and repair	2.9	0.00	54.27	43.05	84.12	200.26	2.9
Production, transportation, and material moving	2.0	0.00	20.46	18.48	79.77	167.52	2.0
Production	2.5	0.00	13.60	15.53	248.23	194.97	2.5
Transportation and material moving	2.8	0.00	61.94	30.43	134.52	306.90	2.8
Full time	1.3	0.00	49.49	2.34	197.08	1.34	1.3
Part time	5.4	0.00	0.00	138.05	0.00	56.52	5.4
Union	2.4	0.00	19.42	21.87	0.00	282.12	2.4
Nonunion	1.3	0.00	63.67	0.00	172.80	1.31	1.3
Average wage within the following categories:[2]							
Lowest 25 percent	2.9	–	–	–	–	–	2.9
Lowest 10 percent	5.7	–	–	–	–	–	5.7
Second 25 percent	1.6	0.00	50.39	16.69	0.00	154.41	1.6
Third 25 percent	1.5	0.00	47.90	0.00	24.06	360.37	1.5
Highest 25 percent	1.6	0.00	124.73	20.12	198.96	60.95	1.6
Highest 10 percent	2.1	0.00	112.81	13.04	245.66	153.47	2.1
Establishment characteristics							
Goods-producing industries	2.4	1.35	24.00	17.05	70.47	0.00	2.4
Construction	3.4	0.00	91.18	27.71	72.44	591.30	3.4
Manufacturing	2.7	5.74	20.20	19.18	22.65	219.72	2.7
Service-providing industries	1.4	0.00	53.67	0.00	178.02	11.22	1.4
Trade, transportation, and utilities	1.7	0.00	35.73	2.43	35.25	250.01	1.7
Wholesale trade	2.9	15.54	75.93	4.37	249.05	155.32	2.9
Retail trade	2.4	0.00	0.00	50.16	10.21	481.00	2.4
Transportation and warehousing	3.9	0.00	24.75	18.63	94.02	106.45	3.9
Utilities	7.5	0.00	50.98	81.99	24.47	195.21	7.5

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	5.9	–	–	–	–	–	5.9
Financial activities	2.4	$0.00	$69.12	$204.91	$141.30	$102.06	2.4
Finance and insurance	2.2	0.00	13.25	93.11	98.51	0.00	2.2
Credit intermediation and related activities	3.1	0.00	83.66	193.69	159.20	1,250.36	3.1
Insurance carriers and related activities	4.1	–	–	–	–	–	4.1
Real estate and rental and leasing	5.4	–	–	–	–	–	5.4
Professional and business services	2.8	0.00	123.97	94.43	357.91	214.43	2.8
Professional and technical services	3.8	–	–	–	–	–	3.8
Administrative and waste services	2.9	–	–	–	–	–	2.9
Education and health services	1.5	0.00	127.54	0.00	0.00	395.58	1.5
Educational services	3.0	–	–	–	–	–	3.0
Junior colleges, colleges, and universities	3.3	–	–	–	–	–	3.3
Health care and social assistance	1.9	0.00	127.11	0.00	78.10	432.11	1.9
1 to 99 workers	1.5	0.00	7.48	4.86	327.48	100.94	1.5
1 to 49 workers	1.8	0.00	4.69	0.00	314.20	210.36	1.8
50 to 99 workers	3.3	0.00	37.63	38.97	268.78	202.11	3.3
100 workers or more	1.8	0.00	41.90	15.14	166.04	131.20	1.8
100 to 499 workers	1.7	0.00	54.56	8.97	235.27	419.75	1.7
500 workers or more	3.1	0.00	79.94	192.84	0.00	60.11	3.1
Geographic areas							
New England	6.1	–	–	–	–	–	6.1
Middle Atlantic	1.6	0.00	0.00	59.28	0.00	0.00	1.6
East North Central	2.9	34.29	44.54	113.00	202.83	320.96	2.9
West North Central	4.9	32.62	68.46	117.93	126.86	459.07	4.9
South Atlantic	2.7	22.08	0.00	0.00	307.35	0.00	2.7
West South Central	4.6	47.53	1.56	55.23	272.90	422.93	4.6
Mountain	5.1	–	–	–	–	–	5.1
Pacific	2.9	36.15	83.10	102.41	267.47	32.05	2.9

[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.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010

(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
Sales and office	10	90
Sales and related	12	88
Office and administrative support	9	91
Natural resources, construction, and maintenance	10	90
Construction, extraction, farming, fishing, and forestry	9	91
Installation, maintenance, and repair	10	90
Production, transportation, and material moving	9	91
Production	10	90
Transportation and material moving	8	92
Full time	9	91
Union	9	91
Nonunion	9	91
Average wage within the following categories:[1]		
Lowest 25 percent	8	92
Second 25 percent	9	91
Third 25 percent	10	90
Highest 25 percent	8	92
Highest 10 percent	8	92
Establishment characteristics		
Goods-producing industries	10	90
Construction	10	90
Manufacturing	10	90
Service-providing industries	8	92
Trade, transportation, and utilities	12	88
Wholesale trade	9	91
Transportation and warehousing	8	92
Utilities	21	79

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	5	95
Financial activities	9	91
Finance and insurance	9	91
Credit intermediation and related activities	11	89
Insurance carriers and related activities	7	93
Professional and business services	7	93
Professional and technical services	6	94
Education and health services	9	91
Educational services	8	92
Junior colleges, colleges, and universities	10	90
Health care and social assistance	9	91
Other services	8	92
1 to 99 workers	7	93
1 to 49 workers	9	91
50 to 99 workers	4	96
100 workers or more	9	91
100 to 499 workers	8	92
500 workers or more	11	89
Geographic areas		
New England	4	96
Middle Atlantic	8	92
East North Central	8	92
West North Central	7	93
South Atlantic	9	91
East South Central	7	93
West South Central	12	88
Mountain	8	92
Pacific	10	90

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.6	0.6
Worker characteristics		
Management, professional, and related	0.8	0.8
Management, business, and financial	0.9	0.9
Professional and related	1.0	1.0
Service	1.9	1.9
Sales and office	0.8	0.8
Sales and related	1.6	1.6
Office and administrative support	0.8	0.8
Natural resources, construction, and maintenance	1.5	1.5
Construction, extraction, farming, fishing, and forestry	2.4	2.4
Installation, maintenance, and repair	1.7	1.7
Production, transportation, and material moving	1.1	1.1
Production	1.6	1.6
Transportation and material moving	1.2	1.2
Full time	0.6	0.6
Union	1.4	1.4
Nonunion	0.6	0.6
Average wage within the following categories:[1]		
Lowest 25 percent	1.8	1.8
Second 25 percent	0.9	0.9
Third 25 percent	0.9	0.9
Highest 25 percent	0.6	0.6
Highest 10 percent	0.8	0.8
Establishment characteristics		
Goods-producing industries	1.2	1.2
Construction	2.7	2.7
Manufacturing	1.2	1.2
Service-providing industries	0.7	0.7
Trade, transportation, and utilities	1.1	1.1
Wholesale trade	1.6	1.6
Transportation and warehousing	1.6	1.6
Utilities	5.5	5.5

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Employee contribution required	Employee contribution not required
Information	1.6	1.6
Financial activities	0.9	0.9
Finance and insurance	0.8	0.8
Credit intermediation and related activities	1.2	1.2
Insurance carriers and related activities	1.2	1.2
Professional and business services	1.8	1.8
Professional and technical services	1.8	1.8
Education and health services	1.4	1.4
Educational services	1.6	1.6
Junior colleges, colleges, and universities	2.0	2.0
Health care and social assistance	1.7	1.7
Other services	2.7	2.7
1 to 99 workers	0.7	0.7
1 to 49 workers	1.0	1.0
50 to 99 workers	0.7	0.7
100 workers or more	0.7	0.7
100 to 499 workers	0.9	0.9
500 workers or more	1.1	1.1
Geographic areas		
New England	0.9	0.9
Middle Atlantic	1.2	1.2
East North Central	1.0	1.0
West North Central	1.3	1.3
South Atlantic	1.4	1.4
East South Central	1.5	1.5
West South Central	2.3	2.3
Mountain	2.5	2.5
Pacific	1.8	1.8

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	93	5	1	1
Worker characteristics				
Management, professional, and related	94	6	([1])	([1])
Management, business, and financial	92	7	1	([1])
Professional and related	94	5	–	–
Service	97	3	–	–
Protective service	96	–	–	–
Sales and office	94	6	1	([1])
Sales and related	92	7	–	–
Office and administrative support	94	5	([1])	([1])
Natural resources, construction, and maintenance	90	6	3	2
Construction, extraction, farming, fishing, and forestry	88	6	–	–
Installation, maintenance, and repair	91	5	2	2
Production, transportation, and material moving	87	4	6	3
Production	85	4	8	2
Transportation and material moving	90	5	3	3
Full time	93	5	1	1
Union	78	9	9	4
Nonunion	95	5	([1])	([1])
Average wage within the following categories:[2]				
Lowest 25 percent	95	3	–	–
Lowest 10 percent	95	–	–	–
Second 25 percent	94	4	1	([1])
Third 25 percent	94	5	1	([1])
Highest 25 percent	91	6	2	1
Highest 10 percent	92	7	1	([1])
Establishment characteristics				
Goods-producing industries	89	4	5	2
Construction	90	7	3	–
Manufacturing	89	3	6	2
Service-providing industries	93	6	1	([1])
Trade, transportation, and utilities	88	9	2	2
Wholesale trade	93	3	–	–
Transportation and warehousing	94	3	–	–
Utilities	78	21	–	–

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	88	12	–	–
Financial activities	92	8	–	–
Finance and insurance	91	8	([1])	1
Credit intermediation and related activities	89	10	–	–
Insurance carriers and related activities	92	7	–	–
Real estate and rental and leasing	98	–	–	–
Professional and business services	96	3	–	–
Professional and technical services	97	3	–	–
Administrative and waste services	97	–	–	–
Education and health services	96	3	–	–
Educational services	94	5	–	–
Junior colleges, colleges, and universities	93	–	([1])	–
Health care and social assistance	97	3	–	–
Leisure and hospitality	100	–	–	–
Accommodation and food services	99	–	–	–
Other services	95	–	–	–
1 to 99 workers	93	5	1	([1])
1 to 49 workers	93	6	1	([1])
50 to 99 workers	94	4	–	–
100 workers or more	92	5	2	1
100 to 499 workers	93	5	1	([1])
500 workers or more	91	5	2	1
Geographic areas				
New England	95	4	–	–
Middle Atlantic	96	3	1	1
East North Central	87	7	4	1
West North Central	92	6	–	–
South Atlantic	96	4	–	–
East South Central	92	6	–	–
West South Central	91	7	([1])	1
Mountain	95	5	–	–
Pacific	92	7	–	–

[1] Less than 0.5 percent.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.4	0.4	0.2	0.1
Worker characteristics				
Management, professional, and related	0.7	0.7	0.1	0.1
Management, business, and financial	0.8	0.8	0.4	0.1
Professional and related	0.7	0.7	–	–
Service	0.9	0.8	–	–
Protective service	2.0	–	–	–
Sales and office	0.5	0.5	0.2	0.1
Sales and related	1.0	1.1	–	–
Office and administrative support	0.5	0.5	0.1	0.1
Natural resources, construction, and maintenance	1.3	1.2	0.6	0.5
Construction, extraction, farming, fishing, and forestry	2.8	2.4	–	–
Installation, maintenance, and repair	1.5	1.4	0.7	0.4
Production, transportation, and material moving	1.2	0.8	1.0	0.7
Production	1.8	1.2	1.4	0.8
Transportation and material moving	1.5	1.0	0.8	1.2
Full time	0.4	0.4	0.2	0.1
Union	2.0	1.7	1.6	1.2
Nonunion	0.4	0.4	0.1	0.1
Average wage within the following categories:[1]				
Lowest 25 percent	1.1	0.8	–	–
Lowest 10 percent	3.0	–	–	–
Second 25 percent	0.5	0.5	0.2	0.1
Third 25 percent	0.6	0.5	0.4	0.1
Highest 25 percent	0.7	0.6	0.3	0.3
Highest 10 percent	0.9	0.9	0.2	0.1
Establishment characteristics				
Goods-producing industries	1.0	0.7	0.8	0.5
Construction	3.1	2.6	1.6	–
Manufacturing	1.0	0.6	1.0	0.6
Service-providing industries	0.5	0.5	0.1	0.1
Trade, transportation, and utilities	1.3	1.1	0.4	0.5
Wholesale trade	1.5	1.0	–	–
Transportation and warehousing	1.9	1.3	–	–
Utilities	5.6	5.6	–	–

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	2.0	2.0	–	–
Financial activities	0.9	0.9	–	–
Finance and insurance	1.0	1.0	0.1	0.2
Credit intermediation and related activities	1.4	1.4	–	–
Insurance carriers and related activities	1.5	1.4	–	–
Real estate and rental and leasing	1.2	–	–	–
Professional and business services	1.0	1.1	–	–
Professional and technical services	1.3	1.3	–	–
Administrative and waste services	2.0	–	–	–
Education and health services	1.0	1.0	–	–
Educational services	2.5	2.5	–	–
Junior colleges, colleges, and universities	3.3	–	([2])	–
Health care and social assistance	1.1	1.1	–	–
Leisure and hospitality	0.4	–	–	–
Accommodation and food services	0.5	–	–	–
Other services	3.8	–	–	–
1 to 99 workers	0.8	0.8	0.2	0.2
1 to 49 workers	0.9	0.9	0.2	0.1
50 to 99 workers	1.6	1.5	–	–
100 workers or more	0.5	0.5	0.3	0.2
100 to 499 workers	0.8	0.8	0.3	0.1
500 workers or more	0.8	0.6	0.4	0.3
Geographic areas				
New England	1.4	1.2	–	–
Middle Atlantic	0.7	0.6	0.3	0.3
East North Central	1.2	1.2	0.9	0.6
West North Central	1.6	1.3	–	–
South Atlantic	0.7	0.6	–	–
East South Central	2.7	2.2	–	–
West South Central	1.6	1.5	0.2	0.4
Mountain	1.7	1.6	–	–
Pacific	1.4	1.4	–	–

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

[2] Less than 0.05.

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/glossary20092010.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	20	64	8	6	2	58.8	60.0
Worker characteristics							
Management, professional, and related	21	64	8	6	1	58.7	60.0
Management, business, and financial	18	65	9	6	1	59.1	60.0
Professional and related	22	64	7	6	1	58.5	60.0
Service	36	53	5	–	–	57.1	60.0
Protective service	–	67	–	–	–	59.0	60.0
Sales and office	16	65	10	7	2	59.7	60.0
Sales and related	16	63	12	7	2	60.0	60.0
Office and administrative support	16	66	10	7	2	59.6	60.0
Natural resources, construction, and maintenance	22	66	4	6	2	58.8	60.0
Construction, extraction, farming, fishing, and forestry	18	73	–	4	–	59.5	60.0
Installation, maintenance, and repair	24	63	5	6	2	58.5	60.0
Production, transportation, and material moving	19	70	5	5	2	58.6	60.0
Production	17	69	7	–	–	58.9	60.0
Transportation and material moving	21	71	2	4	2	58.3	60.0
Full time	21	65	7	6	2	58.8	60.0
Union	31	55	4	6	4	58.1	60.0
Nonunion	19	65	8	6	1	58.9	60.0
Average wage within the following categories:[1]							
Lowest 25 percent	–	55	6	7	–	59.0	60.0
Second 25 percent	19	67	7	6	1	58.6	60.0
Third 25 percent	18	67	8	6	2	59.2	60.0
Highest 25 percent	22	63	8	5	1	58.7	60.0
Highest 10 percent	21	62	10	6	1	58.8	60.0
Establishment characteristics							
Goods-producing industries	18	67	8	6	2	59.2	60.0
Construction	12	75	–	7	–	60.7	60.0
Manufacturing	18	65	9	6	1	59.0	60.0
Service-providing industries	21	64	8	6	2	58.8	60.0
Trade, transportation, and utilities	20	65	7	6	3	59.4	60.0
Wholesale trade	16	66	10	6	2	58.7	60.0
Transportation and warehousing	21	68	–	6	–	60.2	60.0
Utilities	52	27	12	4	5	55.9	50.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information	18	63	10	6	3	59.5	60.0
Financial activities	17	61	15	6	2	59.9	60.0
Finance and insurance	16	60	16	6	2	60.0	60.0
Credit intermediation and related activities	15	57	19	7	2	60.3	60.0
Insurance carriers and related activities	18	63	12	5	2	59.7	60.0
Real estate and rental and leasing	19	69	–	–	–	58.9	60.0
Professional and business services	15	69	7	–	–	59.0	60.0
Professional and technical services	10	72	–	9	–	59.9	60.0
Administrative and waste services	–	63	7	5	–	58.1	60.0
Education and health services	25	64	5	5	([2])	57.8	60.0
Educational services	7	75	8	9	2	60.4	60.0
Junior colleges, colleges, and universities	9	73	9	7	2	60.2	60.0
Health care and social assistance	29	62	5	–	–	57.2	60.0
Other services	20	69	–	7	–	59.0	60.0
1 to 99 workers	13	69	8	8	2	60.1	60.0
1 to 49 workers	13	70	8	7	2	59.8	60.0
50 to 99 workers	14	65	7	11	2	60.5	60.0
100 workers or more	24	62	8	4	1	58.2	60.0
100 to 499 workers	15	69	9	6	1	59.4	60.0
500 workers or more	32	57	6	3	1	57.2	60.0
Geographic areas							
New England	17	64	7	11	2	59.2	60.0
Middle Atlantic	20	64	8	–	–	59.2	60.0
East North Central	20	68	5	5	1	58.8	60.0
West North Central	15	68	10	6	1	59.6	60.0
South Atlantic	17	71	7	4	1	58.7	60.0
East South Central	–	49	4	5	–	56.5	60.0
West South Central	18	67	6	7	2	59.0	60.0
Mountain	21	64	12	–	–	58.4	60.0
Pacific	24	55	12	7	2	59.1	60.0

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.4	1.4	0.5	0.5	0.2	0.2	0.0
Worker characteristics							
Management, professional, and related	1.1	1.4	0.7	0.7	0.3	0.2	0.0
Management, business, and financial	1.3	1.6	0.9	0.8	0.2	0.2	0.0
Professional and related	1.4	1.8	0.9	1.0	0.4	0.2	0.0
Service	9.2	7.8	1.4	–	–	1.2	0.0
Protective service	–	9.2	–	–	–	0.8	0.0
Sales and office	1.0	1.2	0.7	0.7	0.4	0.2	0.0
Sales and related	2.5	2.7	1.4	1.5	0.9	0.5	0.0
Office and administrative support	1.0	1.4	0.8	0.8	0.4	0.2	0.0
Natural resources, construction, and maintenance	3.3	3.3	0.7	1.5	0.8	0.5	0.0
Construction, extraction, farming, fishing, and forestry	4.7	5.5	–	1.8	–	0.9	0.0
Installation, maintenance, and repair	4.0	3.7	0.9	1.8	0.6	0.6	0.0
Production, transportation, and material moving	1.5	2.0	0.8	0.8	0.6	0.3	0.0
Production	1.9	2.6	1.3	–	–	0.3	0.0
Transportation and material moving	2.2	2.6	0.6	0.9	0.7	0.4	0.0
Full time	1.5	1.4	0.5	0.5	0.2	0.2	0.0
Union	4.2	4.1	1.1	1.3	1.0	0.5	0.0
Nonunion	1.4	1.3	0.5	0.6	0.2	0.2	0.0
Average wage within the following categories:[1]							
Lowest 25 percent	–	8.2	1.7	2.0	–	1.4	0.0
Second 25 percent	2.3	2.2	0.7	1.1	0.4	0.3	0.0
Third 25 percent	1.0	1.3	0.8	0.6	0.4	0.2	0.0
Highest 25 percent	1.2	1.3	0.7	0.6	0.2	0.2	0.0
Highest 10 percent	1.5	1.7	1.2	0.7	0.3	0.2	0.0
Establishment characteristics							
Goods-producing industries	1.7	2.1	1.3	0.8	0.5	0.3	0.0
Construction	3.3	5.1	–	2.8	–	0.9	0.0
Manufacturing	1.9	2.3	1.5	0.9	0.5	0.3	0.0
Service-providing industries	1.7	1.6	0.6	0.6	0.3	0.2	0.0
Trade, transportation, and utilities	1.5	1.7	0.9	0.8	0.7	0.3	0.0
Wholesale trade	2.1	3.0	1.9	1.5	0.7	0.4	0.0
Transportation and warehousing	3.2	4.0	–	2.0	–	0.7	0.0
Utilities	5.3	4.3	2.4	1.8	2.0	1.1	10.1

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information	2.7	3.5	2.2	2.2	1.4	0.4	0.0
Financial activities	1.2	1.8	1.3	0.9	0.3	0.2	0.0
Finance and insurance	1.3	1.9	1.2	0.7	0.4	0.2	0.0
Credit intermediation and related activities	1.6	2.2	1.7	1.2	0.6	0.3	0.0
Insurance carriers and related activities	2.4	3.5	1.8	1.2	0.7	0.3	0.0
Real estate and rental and leasing	4.3	6.5	–	–	–	0.7	0.0
Professional and business services	2.6	3.0	1.6	–	–	0.4	0.0
Professional and technical services	2.1	3.3	–	1.9	–	0.4	0.0
Administrative and waste services	–	8.2	3.0	2.4	–	0.9	0.0
Education and health services	2.1	2.2	1.0	1.4	0.1	0.3	0.0
Educational services	1.5	2.4	1.3	2.0	0.5	0.3	0.0
Junior colleges, colleges, and universities	2.0	2.4	1.4	1.5	0.2	0.3	0.0
Health care and social assistance	2.6	2.8	1.2	–	–	0.4	0.0
Other services	4.5	6.5	–	2.9	–	0.9	0.0
1 to 99 workers	1.4	2.1	0.8	1.2	0.6	0.2	0.0
1 to 49 workers	1.9	2.5	1.0	1.2	0.7	0.3	0.0
50 to 99 workers	1.8	3.2	1.6	2.6	1.1	0.5	0.0
100 workers or more	2.0	1.9	0.6	0.5	0.2	0.2	0.0
100 to 499 workers	1.3	2.0	1.1	0.9	0.3	0.2	0.0
500 workers or more	3.2	2.9	0.7	0.4	0.3	0.4	0.0
Geographic areas							
New England	2.0	2.8	1.6	1.9	0.4	0.3	0.0
Middle Atlantic	0.9	1.8	1.3	–	–	0.2	0.0
East North Central	2.0	2.4	0.9	1.1	0.5	0.4	0.0
West North Central	2.4	3.7	2.9	1.9	0.4	0.4	0.0
South Atlantic	1.8	2.1	1.0	0.7	0.3	0.3	0.0
East South Central	–	13.1	1.2	2.2	–	1.8	1.1
West South Central	1.7	2.6	0.8	2.7	0.8	0.4	0.0
Mountain	3.4	4.6	2.5	–	–	0.5	0.0
Pacific	3.2	3.2	1.5	1.4	0.6	0.5	0.0

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	82	$3,500	$5,000	$8,000	$10,000	$15,000	18
Worker characteristics							
Management, professional, and related	83	4,500	6,000	10,000	12,000	15,000	17
Management, business, and financial	84	5,000	6,000	10,000	12,500	15,500	16
Professional and related	82	4,000	5,000	8,000	10,000	15,000	18
Service	83	3,000	5,000	8,000	10,000	15,000	17
Sales and office	84	3,000	5,000	9,000	10,000	15,000	16
Sales and related	86	2,500	5,000	7,000	10,000	18,000	14
Office and administrative support	84	3,600	5,000	10,000	10,500	15,000	16
Natural resources, construction, and maintenance	82	3,000	4,000	5,000	10,000	15,000	18
Construction, extraction, farming, fishing, and forestry	84	2,500	5,000	5,000	8,500	15,000	16
Installation, maintenance, and repair	80	3,399	4,000	5,000	10,000	15,000	20
Production, transportation, and material moving	74	2,500	5,000	7,000	10,000	15,000	26
Production	79	2,500	5,000	7,500	10,000	15,000	21
Transportation and material moving	69	2,500	5,000	5,000	10,000	10,000	31
Full time	83	4,000	5,000	8,000	10,000	15,000	17
Union	68	2,917	4,000	5,000	10,000	15,000	32
Nonunion	83	4,000	5,000	8,333	10,000	15,000	17
Average wage within the following categories:[2]							
Lowest 25 percent	82	3,000	5,000	8,000	10,000	15,000	18
Second 25 percent	83	3,000	5,000	7,500	10,000	15,000	17
Third 25 percent	83	3,000	5,000	7,500	10,000	15,000	17
Highest 25 percent	81	4,000	5,000	10,000	12,000	15,500	19
Highest 10 percent	81	5,000	6,000	10,000	15,000	20,000	19
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	8,000	11,000	15,000	18
Construction	94	–	–	–	–	–	6
Manufacturing	80	3,000	5,000	8,750	12,000	15,000	20
Service-providing industries	82	4,000	5,000	8,000	10,000	15,000	18
Trade, transportation, and utilities	74	3,000	5,000	6,000	10,000	15,000	26
Wholesale trade	80	5,000	5,000	7,000	10,000	15,000	20
Transportation and warehousing	55	–	–	–	–	–	45
Utilities	65	3,399	5,000	10,000	15,000	15,500	35

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010—Continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	86	$4,000	$4,000	$6,000	$12,000	$15,000	14
Financial activities	85	5,000	7,500	10,000	15,000	25,000	15
Finance and insurance	84	5,000	8,000	10,000	20,000	25,000	16
Credit intermediation and related activities	85	5,000	7,500	10,000	25,000	30,000	15
Insurance carriers and related activities	80	5,000	7,500	10,000	15,000	20,000	20
Professional and business services	83	5,000	6,000	10,000	10,000	16,600	17
Professional and technical services	88	5,000	6,250	10,000	10,000	15,000	12
Education and health services	85	3,000	5,000	6,000	10,000	15,000	15
Educational services	85	4,000	5,000	7,000	10,000	14,000	15
Junior colleges, colleges, and universities	86	4,167	5,000	7,500	10,000	15,000	14
Health care and social assistance	85	3,000	5,000	6,000	10,000	15,000	15
Other services	67	3,000	5,000	5,000	10,000	10,000	33
1 to 99 workers	82	3,000	5,000	6,667	10,000	15,000	18
1 to 49 workers	83	3,000	5,000	7,000	10,000	15,000	17
50 to 99 workers	80	3,000	5,000	6,000	10,000	12,000	20
100 workers or more	82	4,000	5,000	10,000	12,000	15,000	18
100 to 499 workers	85	4,000	5,000	7,500	10,000	15,000	15
500 workers or more	79	4,000	6,000	10,000	15,000	17,300	21
Geographic areas							
New England	86	4,167	5,000	7,500	10,000	15,000	14
Middle Atlantic	83	3,000	5,000	8,000	10,000	15,000	17
East North Central	75	3,000	5,000	7,000	10,000	15,000	25
West North Central	81	4,000	5,000	10,000	10,000	15,000	19
South Atlantic	82	3,500	5,000	7,500	10,000	15,000	18
West South Central	81	4,000	5,000	8,000	10,000	15,000	19
Mountain	85	4,000	5,000	8,000	12,000	20,000	15
Pacific	83	4,000	5,000	10,000	15,000	17,300	17

[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.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.8	$770.11	$0.00	$171.50	$0.00	$0.00	0.8
Worker characteristics							
Management, professional, and related	1.2	644.09	1,099.53	845.82	1,469.99	156.20	1.2
Management, business, and financial	1.5	0.00	0.00	0.00	2,060.38	2,370.72	1.5
Professional and related	1.5	369.93	117.27	1,164.18	735.82	78.10	1.5
Service	3.4	0.00	0.00	2,463.22	0.00	712.04	3.4
Sales and office	1.1	541.97	0.00	1,601.58	775.42	2,502.38	1.1
Sales and related	1.8	745.36	0.00	684.77	0.00	4,638.14	1.8
Office and administrative support	1.2	872.07	0.00	569.25	1,441.16	1,793.84	1.2
Natural resources, construction, and maintenance	2.9	335.53	585.58	1,041.29	0.00	0.00	2.9
Construction, extraction, farming, fishing, and forestry	3.0	808.70	0.00	1,082.22	1,952.74	2,017.00	3.0
Installation, maintenance, and repair	3.9	489.45	0.00	1,103.36	0.00	0.00	3.9
Production, transportation, and material moving	2.0	540.95	0.00	1,323.38	0.00	1,853.19	2.0
Production	2.5	597.46	0.00	558.72	0.00	0.00	2.5
Transportation and material moving	2.8	617.74	0.00	932.27	312.41	0.00	2.8
Full time	0.8	675.77	0.00	212.86	0.00	0.00	0.8
Union	3.5	450.28	0.00	220.91	0.00	1,242.30	3.5
Nonunion	0.8	545.24	0.00	974.70	0.00	0.00	0.8
Average wage within the following categories:[2]							
Lowest 25 percent	3.7	361.10	0.00	2,905.85	0.00	2,526.40	3.7
Second 25 percent	1.3	93.72	0.00	627.12	0.00	0.00	1.3
Third 25 percent	1.1	333.77	0.00	302.92	0.00	0.00	1.1
Highest 25 percent	1.1	0.00	411.23	281.75	463.71	1,453.61	1.1
Highest 10 percent	1.4	0.00	0.00	0.00	3,025.58	2,973.26	1.4
Establishment characteristics							
Goods-producing industries	2.1	284.52	0.00	638.15	1,117.73	0.00	2.1
Construction	1.9	–	–	–	–	–	1.9
Manufacturing	2.4	358.95	0.00	1,763.67	1,365.22	0.00	2.4
Service-providing industries	0.9	240.03	0.00	242.67	0.00	0.00	0.9
Trade, transportation, and utilities	1.8	133.46	0.00	0.00	0.00	0.00	1.8
Wholesale trade	2.6	1,096.22	0.00	634.03	0.00	0.00	2.6
Transportation and warehousing	4.1	–	–	–	–	–	4.1
Utilities	4.6	1,251.19	2,036.55	3,103.35	0.00	4,807.59	4.6

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	2.4	$413.28	$0.00	$2,040.81	$1,249.64	$0.00	2.4
Financial activities	1.5	731.53	220.91	0.00	0.00	0.00	1.5
Finance and insurance	1.6	0.00	1,268.18	0.00	6,159.13	4,620.61	1.6
Credit intermediation and related activities	1.5	0.00	916.34	0.00	4,939.64	0.00	1.5
Insurance carriers and related activities	3.7	0.00	2,067.87	0.00	0.00	6,534.52	3.7
Professional and business services	2.1	0.00	886.54	0.00	2,269.45	2,137.11	2.1
Professional and technical services	2.4	302.49	694.06	1,209.96	0.00	1,054.01	2.4
Education and health services	1.6	0.00	0.00	585.82	0.00	2,032.33	1.6
Educational services	2.1	342.47	0.00	749.42	0.00	1,725.34	2.1
Junior colleges, colleges, and universities	1.9	592.42	0.00	157.76	0.00	78.10	1.9
Health care and social assistance	2.0	0.00	0.00	530.45	0.00	2,069.75	2.0
Other services	6.2	0.00	2,149.44	180.32	2,333.95	0.00	6.2
1 to 99 workers	1.3	78.10	0.00	653.75	0.00	0.00	1.3
1 to 49 workers	1.8	943.59	0.00	609.92	0.00	0.00	1.8
50 to 99 workers	2.3	0.00	0.00	437.02	0.00	3,834.99	2.3
100 workers or more	1.1	219.80	0.00	543.76	52.02	1,014.06	1.1
100 to 499 workers	1.4	388.59	0.00	0.00	0.00	0.00	1.4
500 workers or more	1.8	558.56	864.61	0.00	206.64	1,785.65	1.8
Geographic areas							
New England	3.2	931.70	1,010.94	174.64	0.00	0.00	3.2
Middle Atlantic	2.4	0.00	0.00	830.78	206.64	0.00	2.4
East North Central	2.0	164.27	0.00	630.46	0.00	0.00	2.0
West North Central	3.2	1,118.21	0.00	1,768.20	2,034.33	2,618.37	3.2
South Atlantic	2.4	901.27	0.00	179.68	426.18	0.00	2.4
West South Central	1.4	142.42	0.00	1,558.58	0.00	0.00	1.4
Mountain	1.8	1,489.22	518.07	1,188.17	4,525.76	1,131.12	1.8
Pacific	1.4	557.78	557.76	0.00	3,044.71	1,597.34	1.4

[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.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 32. Leave benefits: Access, private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid jury duty leave	Family leave[1]	
						Paid	Unpaid
All workers	78	62	77	37	68	10	85
Worker characteristics							
Management, professional, and related	89	86	87	54	85	17	90
Management, business, and financial	96	91	96	56	88	18	92
Professional and related	86	84	83	54	84	17	89
Service	54	42	59	24	49	6	79
Protective service	61	37	66	24	65	7	85
Sales and office	81	67	80	40	72	11	86
Sales and related	72	55	70	32	66	7	86
Office and administrative support	88	74	86	45	76	13	87
Natural resources, construction, and maintenance	79	51	78	26	57	7	77
Construction, extraction, farming, fishing, and forestry	67	36	66	17	42	5	71
Installation, maintenance, and repair	91	66	90	35	72	9	84
Production, transportation, and material moving	84	54	83	31	69	5	85
Production	91	53	90	30	71	6	86
Transportation and material moving	78	55	75	33	67	4	83
Full time	90	74	91	43	77	12	88
Part time	40	26	37	19	42	5	76
Union	88	71	87	48	85	10	91
Nonunion	76	61	76	36	66	10	84
Average wage within the following categories:[2]							
Lowest 25 percent	52	32	53	19	44	4	78
Lowest 10 percent	35	19	39	12	33	3	72
Second 25 percent	85	66	84	39	71	9	85
Third 25 percent	90	75	89	43	78	12	88
Highest 25 percent	89	84	89	53	85	16	90
Highest 10 percent	89	86	89	54	87	18	91
Establishment characteristics							
Goods-producing industries	88	54	88	30	70	8	86
Construction	68	36	68	17	40	5	70
Manufacturing	95	61	95	35	81	9	92
Service-providing industries	75	64	75	39	68	11	84
Trade, transportation, and utilities	79	61	78	34	71	5	87
Wholesale trade	91	79	91	35	75	8	84
Retail trade	72	51	71	32	66	4	86
Transportation and warehousing	83	72	84	38	79	4	92
Utilities	98	93	96	61	92	10	97

See footnotes at end of table.

Table 32. Leave benefits: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid jury duty leave	Family leave[1]	
						Paid	Unpaid
Information	93	89	92	69	91	20	96
Financial activities	93	89	92	60	89	23	89
Finance and insurance	95	92	95	64	92	25	94
Credit intermediation and related activities	96	94	96	63	93	22	95
Insurance carriers and related activities	95	90	95	67	91	26	92
Real estate and rental and leasing	84	80	82	43	77	15	73
Professional and business services	81	64	76	35	63	12	80
Professional and technical services	89	83	89	45	77	15	84
Administrative and waste services	69	40	59	19	41	6	72
Education and health services	82	78	79	53	80	15	88
Educational services	63	75	53	46	79	11	85
Junior colleges, colleges, and universities	80	82	72	56	93	13	93
Health care and social assistance	85	78	83	54	80	16	88
Leisure and hospitality	41	31	51	15	38	4	77
Accommodation and food services	39	29	50	14	37	4	78
Other services	74	53	71	25	58	10	76
1 to 99 workers	70	53	70	26	57	7	77
1 to 49 workers	68	52	69	25	54	7	73
50 to 99 workers	75	56	75	32	64	9	89
100 workers or more	87	73	85	50	82	13	94
100 to 499 workers	85	67	82	44	77	10	92
500 workers or more	90	81	89	57	89	17	96
Geographic areas							
New England	76	69	75	46	80	12	88
Middle Atlantic	80	67	77	46	78	9	83
East North Central	79	58	78	40	69	11	83
West North Central	75	62	76	32	66	9	86
South Atlantic	78	60	79	36	69	11	83
East South Central	79	55	77	35	69	6	90
West South Central	80	63	78	32	65	9	82
Mountain	75	62	77	34	62	8	84
Pacific	75	65	76	33	59	12	87

[1] The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 32. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2010

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid jury duty leave	Family leave[1]	
						Paid	Unpaid
All workers	0.6	0.5	0.5	0.6	0.6	0.4	0.5
Worker characteristics							
Management, professional, and related	0.7	0.7	0.8	1.2	0.9	1.0	0.7
Management, business, and financial	0.6	0.7	0.7	1.6	1.2	1.2	0.9
Professional and related	1.0	0.9	1.0	1.3	1.1	1.1	0.9
Service	1.8	1.4	1.4	1.2	1.6	0.5	1.3
Protective service	5.7	5.1	5.6	3.8	4.9	2.8	3.6
Sales and office	0.7	0.7	0.6	0.8	0.8	0.6	0.6
Sales and related	0.9	1.1	1.0	1.0	1.0	0.7	0.9
Office and administrative support	0.9	1.0	0.9	1.2	1.0	0.7	0.8
Natural resources, construction, and maintenance	1.3	1.4	1.3	1.2	1.3	0.7	1.2
Construction, extraction, farming, fishing, and forestry	2.2	2.1	2.3	1.6	2.0	0.9	2.1
Installation, maintenance, and repair	1.2	1.8	1.2	1.7	1.6	1.0	1.4
Production, transportation, and material moving	0.9	1.2	1.1	1.2	1.3	0.5	1.0
Production	1.0	1.6	1.1	1.4	1.7	0.8	1.2
Transportation and material moving	1.6	1.7	1.7	1.7	1.9	0.5	1.6
Full time	0.4	0.5	0.4	0.6	0.5	0.5	0.4
Part time	1.3	1.1	1.2	0.9	1.2	0.5	1.1
Union	1.3	1.6	1.1	1.6	1.2	1.0	0.9
Nonunion	0.6	0.6	0.6	0.6	0.6	0.4	0.5
Average wage within the following categories:[2]							
Lowest 25 percent	1.3	1.2	1.1	0.9	1.2	0.4	1.1
Lowest 10 percent	2.4	2.1	1.8	1.5	2.0	0.5	2.0
Second 25 percent	0.9	1.0	0.7	1.1	0.9	0.5	0.7
Third 25 percent	0.7	0.8	0.8	1.0	0.7	0.8	0.6
Highest 25 percent	0.7	0.8	0.8	1.0	0.8	0.8	0.6
Highest 10 percent	1.1	1.1	1.2	1.7	1.3	1.0	1.0
Establishment characteristics							
Goods-producing industries	0.6	1.3	0.7	1.1	1.1	0.8	0.9
Construction	2.2	1.9	2.2	1.5	1.9	0.8	2.2
Manufacturing	0.6	1.6	0.7	1.5	1.3	1.0	0.9
Service-providing industries	0.7	0.6	0.6	0.7	0.7	0.5	0.5
Trade, transportation, and utilities	0.8	0.9	0.7	0.8	0.9	0.5	0.7
Wholesale trade	1.0	1.8	1.1	1.9	2.1	1.0	1.5
Retail trade	1.1	1.2	1.1	1.1	1.2	0.5	0.8
Transportation and warehousing	2.5	2.6	2.0	3.1	2.6	1.3	1.4
Utilities	1.0	2.2	1.8	4.5	4.0	1.9	1.2

See footnotes at end of table.

Table 32. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid jury duty leave	Family leave[1]	
						Paid	Unpaid
Information	1.3	1.7	1.6	2.6	1.7	2.4	1.2
Financial activities	0.9	1.0	0.9	1.5	0.9	1.4	1.1
Finance and insurance	0.5	0.7	0.5	1.3	0.7	1.4	0.7
Credit intermediation and related activities	0.5	0.8	0.5	1.6	0.9	1.6	0.9
Insurance carriers and related activities	0.9	1.3	0.9	2.4	1.3	2.0	1.3
Real estate and rental and leasing	3.1	3.4	3.0	4.5	3.7	3.8	3.9
Professional and business services	1.5	1.7	1.6	1.8	1.8	1.2	1.4
Professional and technical services	1.6	1.7	1.6	3.0	2.3	1.6	1.8
Administrative and waste services	2.8	3.1	2.8	2.4	3.0	1.3	2.3
Education and health services	1.2	1.4	1.4	1.8	1.6	1.4	1.3
Educational services	2.7	2.0	2.8	2.7	2.2	1.1	2.0
Junior colleges, colleges, and universities	1.1	1.3	1.4	2.5	0.8	1.5	0.9
Health care and social assistance	1.3	1.6	1.4	2.0	1.8	1.6	1.4
Leisure and hospitality	3.9	2.8	2.5	2.6	3.0	0.8	2.2
Accommodation and food services	4.2	3.4	2.6	3.1	3.6	0.8	2.5
Other services	2.6	2.9	2.4	2.8	3.2	2.1	2.9
1 to 99 workers	0.8	0.8	0.8	0.8	0.9	0.5	0.8
1 to 49 workers	1.0	0.9	1.0	0.9	1.1	0.6	1.0
50 to 99 workers	1.6	1.9	1.5	1.7	1.7	1.1	1.0
100 workers or more	0.8	0.8	0.7	0.9	0.7	0.7	0.4
100 to 499 workers	1.0	1.2	1.1	1.0	1.1	0.9	0.5
500 workers or more	1.1	1.2	0.9	1.4	1.1	1.0	0.6
Geographic areas							
New England	1.7	1.8	1.9	3.0	1.8	2.1	1.4
Middle Atlantic	1.0	1.4	1.1	1.4	1.0	1.5	1.1
East North Central	1.0	1.3	1.2	1.5	1.2	1.0	1.2
West North Central	1.7	1.8	1.7	1.8	2.2	1.7	2.3
South Atlantic	1.5	1.5	1.3	1.1	1.9	0.6	1.3
East South Central	5.6	4.1	3.4	3.4	3.2	1.9	2.7
West South Central	1.3	2.1	1.6	2.2	1.5	1.1	1.3
Mountain	2.9	1.8	2.0	2.5	2.2	1.1	1.8
Pacific	1.4	1.4	1.3	1.4	1.4	0.9	1.0

[1] The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 33. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2010

(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	14	9	15	7	4	2	1	2	8	8
Worker characteristics													
Management, professional, and related	3	14	13	15	11	21	10	7	2	1	3	9	9
Management, business, and financial	2	11	10	15	12	26	10	7	3	2	3	9	10
Professional and related	3	15	15	15	11	18	10	7	2	1	3	9	9
Service	28	25	13	12	7	6	4	2	1	([1])	1	6	6
Protective service	8	34	–	–	–	6	5	3	–	([1])	1	7	7
Sales and office	10	31	12	13	9	15	5	2	1	([1])	1	8	7
Sales and related	17	46	11	10	6	6	2	1	([1])	([1])	([1])	6	6
Office and administrative support	6	23	13	15	10	20	7	3	2	1	1	8	8
Natural resources, construction, and maintenance	11	29	18	12	8	10	5	3	2	([1])	1	8	7
Construction, extraction, farming, fishing, and forestry	16	32	17	12	9	7	3	1	1	([1])	1	7	7
Installation, maintenance, and repair	8	27	18	12	8	13	7	4	2	([1])	1	8	7
Production, transportation, and material moving	9	22	12	14	10	14	8	4	2	1	3	8	8
Production	7	16	12	13	11	17	10	6	3	1	4	9	9
Transportation and material moving	10	30	13	16	10	10	6	2	1	1	2	8	7
Full time	8	22	14	14	10	16	8	4	2	1	2	8	8
Part time	31	32	9	9	5	7	3	1	1	([1])	1	6	6
Union	2	15	10	16	12	16	12	8	3	2	6	9	9
Nonunion	12	25	14	13	9	14	6	4	1	1	1	8	7
Average wage within the following categories:[2]													
Lowest 25 percent	28	34	14	10	5	5	2	1	([1])	([1])	1	6	6
Lowest 10 percent	49	26	10	6	4	3	1	–	–	–	–	5	6
Second 25 percent	11	30	14	14	9	13	6	2	1	([1])	1	7	7
Third 25 percent	5	20	13	15	11	17	9	5	2	1	1	8	8
Highest 25 percent	3	13	12	15	12	21	10	7	3	1	4	9	9
Highest 10 percent	1	11	11	14	13	22	11	9	3	1	3	9	9
Establishment characteristics													
Goods-producing industries	6	16	11	12	13	17	10	7	3	1	3	9	9
Construction	17	36	19	12	8	4	2	–	–	–	–	7	6
Manufacturing	4	11	9	12	13	20	13	9	3	2	4	9	10
Service-providing industries	11	26	14	14	9	14	6	3	1	1	1	8	7
Trade, transportation, and utilities	13	39	12	12	7	8	4	2	1	([1])	1	7	6
Wholesale trade	4	21	18	17	11	13	6	4	–	–	3	8	8
Retail trade	21	55	11	7	4	2	1	([1])	–	–	–	6	6
Transportation and warehousing	5	23	9	21	10	18	10	2	–	–	–	8	8
Utilities	–	–	–	9	18	16	16	9	15	–	–	10	10

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2010—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	1	14	29	17	9	16	9	5	–	–	–	8	8
Financial activities	1	10	8	18	13	36	9	3	1	([1])	1	9	9
Finance and insurance	1	7	6	18	13	42	8	2	1	([1])	([1])	9	10
Credit intermediation and related activities	1	6	4	14	7	57	6	2	1	–	–	9	10
Insurance carriers and related activities	1	9	12	27	17	21	9	2	1	–	–	9	9
Real estate and rental and leasing	4	23	14	16	14	10	14	3	–	–	–	8	8
Professional and business services	6	21	14	16	10	17	7	5	1	1	2	8	8
Professional and technical services	2	12	14	20	14	22	9	6	–	–	–	9	9
Administrative and waste services	14	37	15	12	5	8	5	3	–	–	–	7	6
Education and health services	6	26	16	13	8	13	7	3	2	1	3	8	8
Educational services	2	2	4	8	6	15	16	12	11	8	17	12	11
Junior colleges, colleges, and universities	2	1	2	7	6	10	18	13	14	10	18	12	12
Health care and social assistance	7	30	18	13	9	12	6	2	1	–	–	8	7
Leisure and hospitality	52	12	14	12	3	3	3	–	–	–	–	5	5
Accommodation and food services	59	10	13	11	4	2	–	–	–	–	–	5	5
Other services	10	23	14	14	7	10	4	7	4	2	4	8	8
1 to 99 workers	14	26	15	13	9	13	4	2	1	([1])	1	7	7
1 to 49 workers	14	27	15	14	8	13	4	2	1	([1])	1	7	7
50 to 99 workers	14	25	15	11	12	12	5	4	1	([1])	1	7	7
100 workers or more	7	21	11	14	9	16	10	6	2	1	3	8	8
100 to 499 workers	8	26	13	13	10	14	9	4	2	1	1	8	8
500 workers or more	5	14	9	15	9	19	11	9	3	2	5	9	9
Geographic areas													
New England	5	16	9	10	11	25	13	8	1	1	3	9	10
Middle Atlantic	10	19	12	12	11	15	9	7	2	1	3	8	8
East North Central	7	24	16	13	10	14	6	3	2	1	4	8	8
West North Central	7	29	19	15	8	8	8	2	3	–	–	8	7
South Atlantic	13	28	13	11	8	15	5	4	1	1	1	7	7
East South Central	–	22	11	16	8	10	5	2	1	–	–	7	7
West South Central	14	26	12	13	10	14	7	3	1	([1])	1	8	7
Mountain	11	26	12	18	10	10	7	3	2	–	–	8	8
Pacific	8	20	13	17	9	17	7	5	1	1	1	8	8

[1] Less than 0.5 percent.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2010

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	0.7	0.6	0.5	0.5	0.4	0.5	0.4	0.3	0.2	0.1	0.2	([1])	0.0
Worker characteristics													
Management, professional, and related	0.4	0.7	1.0	0.8	0.8	1.2	0.8	0.6	0.3	0.2	0.5	0.1	0.0
Management, business, and financial	0.3	0.8	0.9	1.0	0.9	1.4	1.1	0.9	0.3	0.4	0.6	0.1	1.0
Professional and related	0.6	1.0	1.4	1.0	1.2	1.5	1.0	0.6	0.4	0.2	0.5	0.1	0.4
Service	2.5	1.8	1.3	1.2	1.1	0.9	0.8	0.6	0.2	0.1	0.5	0.2	0.1
Protective service	2.6	6.8	–	–	–	1.6	2.2	0.9	–	0.1	0.2	0.2	0.2
Sales and office	0.6	0.9	0.8	0.6	0.6	0.6	0.4	0.2	0.2	0.1	0.1	([1])	0.0
Sales and related	1.3	1.4	1.0	0.8	0.6	0.8	0.3	0.3	0.2	0.1	0.1	0.1	0.0
Office and administrative support	0.6	1.0	1.0	0.9	0.7	0.8	0.5	0.3	0.2	0.1	0.1	0.1	0.0
Natural resources, construction, and maintenance	1.2	1.5	1.3	1.2	0.7	1.0	0.6	0.4	0.4	0.1	0.2	0.1	0.0
Construction, extraction, farming, fishing, and forestry	2.1	2.5	2.0	1.8	1.4	1.1	0.6	0.3	0.5	0.2	0.3	0.1	0.6
Installation, maintenance, and repair	1.4	1.6	1.6	1.4	0.8	1.4	0.8	0.6	0.6	0.1	0.2	0.1	0.0
Production, transportation, and material moving	1.0	1.0	1.0	0.9	0.9	0.8	0.7	0.6	0.3	0.3	0.3	0.1	0.0
Production	1.2	1.2	1.4	1.1	1.1	1.2	0.9	1.0	0.6	0.4	0.5	0.1	0.3
Transportation and material moving	1.3	1.6	1.2	1.4	1.1	1.1	0.9	0.4	0.2	0.2	0.4	0.1	0.0
Full time	0.7	0.6	0.6	0.5	0.5	0.6	0.4	0.3	0.2	0.1	0.2	([1])	0.0
Part time	2.3	1.8	1.0	0.8	0.8	1.0	0.7	0.2	0.2	0.1	0.3	0.1	0.0
Union	0.7	1.1	0.9	1.2	1.5	1.3	1.4	0.8	0.6	0.4	0.6	0.1	0.0
Nonunion	0.7	0.7	0.6	0.5	0.5	0.6	0.4	0.3	0.2	0.1	0.2	0.1	0.7
Average wage within the following categories:[2]													
Lowest 25 percent	1.9	1.4	1.1	0.9	0.7	0.7	0.5	0.3	0.1	([1])	0.2	0.1	0.0
Lowest 10 percent	3.9	2.5	1.7	0.9	1.8	0.8	0.3	–	–	–	–	0.2	1.4
Second 25 percent	0.9	1.0	0.6	0.7	0.6	0.8	0.6	0.2	0.2	0.1	0.2	0.1	0.0
Third 25 percent	0.5	0.7	0.7	0.7	0.6	0.7	0.6	0.5	0.3	0.2	0.2	([1])	0.0
Highest 25 percent	0.3	0.7	0.8	0.7	0.7	1.2	0.7	0.5	0.3	0.2	0.4	([1])	0.0
Highest 10 percent	0.3	1.0	1.3	1.1	1.1	1.6	1.1	0.8	0.4	0.3	0.7	0.1	1.2
Establishment characteristics													
Goods-producing industries	0.8	1.0	0.9	0.9	0.9	1.0	0.7	0.8	0.4	0.3	0.4	0.1	0.0
Construction	2.0	2.6	2.0	1.7	1.3	0.8	0.7	–	–	–	–	0.1	0.1
Manufacturing	0.9	1.1	1.1	1.0	1.2	1.2	1.0	1.0	0.6	0.5	0.5	0.1	0.7
Service-providing industries	0.8	0.7	0.6	0.5	0.5	0.6	0.4	0.3	0.2	0.1	0.2	0.1	0.1
Trade, transportation, and utilities	0.8	0.9	0.9	0.8	0.6	0.6	0.5	0.3	0.2	0.1	0.2	0.1	0.0
Wholesale trade	0.7	1.7	1.9	1.7	1.5	1.2	0.9	0.9	–	–	0.7	0.1	0.0
Retail trade	1.3	1.4	1.1	0.8	0.5	0.7	0.2	0.2	–	–	–	0.1	0.0
Transportation and warehousing	1.5	2.2	1.9	2.5	1.9	1.8	2.0	0.9	–	–	–	0.1	0.0
Utilities	–	–	–	2.7	3.7	3.2	2.9	2.1	4.1	–	–	0.3	0.0

See footnotes at end of table.

Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2010—Continued

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	0.4	2.0	2.9	2.0	1.7	2.1	1.7	1.1	–	–	–	0.1	0.0
Financial activities	0.3	0.9	1.1	1.2	1.1	1.4	1.0	0.4	0.3	0.1	0.3	0.1	0.7
Finance and insurance	0.4	0.8	1.1	1.3	1.2	1.5	0.9	0.3	0.3	0.2	0.1	0.1	0.0
Credit intermediation and related activities	0.6	1.0	0.8	1.6	0.9	1.8	0.9	0.6	0.5	–	–	0.1	0.0
Insurance carriers and related activities	0.3	1.5	2.7	2.6	2.8	2.4	1.1	0.7	0.5	–	–	0.1	0.9
Real estate and rental and leasing	0.9	3.7	3.6	3.5	3.2	2.8	3.3	1.6	–	–	–	0.2	0.0
Professional and business services	1.1	1.8	1.6	1.6	1.4	1.9	1.4	1.0	0.3	0.3	0.6	0.1	0.0
Professional and technical services	0.5	2.0	2.3	2.3	2.4	2.6	1.8	1.6	–	–	–	0.1	0.4
Administrative and waste services	2.7	3.5	2.5	2.1	1.1	1.8	2.3	1.4	–	–	–	0.2	1.3
Education and health services	1.0	1.9	1.6	1.4	1.4	1.5	1.2	0.5	0.5	0.2	0.6	0.1	0.8
Educational services	0.7	0.3	1.2	1.3	1.1	2.6	1.7	1.4	2.3	1.6	2.3	0.2	0.3
Junior colleges, colleges, and universities	0.3	0.2	0.7	1.1	1.0	1.7	2.3	1.6	3.2	2.0	2.0	0.2	0.2
Health care and social assistance	1.2	2.2	1.9	1.6	1.6	1.7	1.3	0.5	0.4	–	–	0.1	0.0
Leisure and hospitality	4.0	2.2	2.4	1.8	0.9	0.9	1.0	–	–	–	–	0.3	1.0
Accommodation and food services	4.9	2.2	2.7	2.2	1.1	0.7	–	–	–	–	–	0.3	1.0
Other services	2.2	3.0	2.3	2.5	1.5	2.5	1.5	2.0	1.3	0.8	1.5	0.2	0.6
1 to 99 workers	0.7	0.9	0.8	0.7	0.6	0.7	0.4	0.3	0.1	0.1	0.2	([1])	0.0
1 to 49 workers	0.9	1.1	1.0	0.8	0.7	0.9	0.5	0.2	0.2	0.1	0.3	0.1	0.0
50 to 99 workers	1.3	1.6	1.4	1.2	1.4	1.0	0.8	1.2	0.3	0.2	0.3	0.1	0.0
100 workers or more	1.1	0.8	0.7	0.6	0.6	0.8	0.7	0.4	0.3	0.2	0.3	0.1	0.0
100 to 499 workers	0.9	1.0	0.9	0.9	0.8	0.9	0.8	0.5	0.4	0.2	0.2	0.1	0.0
500 workers or more	2.4	1.1	1.1	0.9	1.0	1.2	1.0	0.8	0.4	0.3	0.6	0.2	0.0
Geographic areas													
New England	1.3	1.9	2.0	1.2	1.6	1.9	2.3	1.9	0.5	0.1	0.5	0.2	1.3
Middle Atlantic	1.7	1.2	0.9	0.9	1.2	1.5	0.9	1.2	0.5	0.4	0.6	0.1	0.0
East North Central	1.2	1.4	1.5	1.2	1.4	1.4	0.8	0.4	0.3	0.3	0.7	0.1	0.1
West North Central	1.0	2.0	2.1	1.7	1.2	0.9	1.2	0.4	1.1	–	–	0.1	0.0
South Atlantic	1.5	1.6	1.2	1.1	0.5	1.4	0.6	0.7	0.3	0.2	0.2	0.1	0.0
East South Central	–	2.5	2.5	2.4	1.8	1.4	2.0	0.9	0.3	–	–	0.5	0.0
West South Central	1.3	1.5	1.2	1.1	1.5	2.0	1.4	0.6	0.5	0.1	0.4	0.1	0.1
Mountain	1.3	2.1	2.2	2.8	1.7	1.4	2.1	1.1	0.6	–	–	0.1	0.7
Pacific	1.1	1.6	1.5	1.2	0.8	1.2	1.0	0.8	0.3	0.2	0.4	0.1	0.0

[1] Less than 0.05.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 34. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2010

(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	66	7	28
Worker characteristics			
Management, professional, and related	60	9	31
Management, business, and financial	63	9	28
Professional and related	59	9	32
Service	63	4	34
Protective service	56	2	42
Sales and office	69	6	26
Sales and related	76	7	17
Office and administrative support	65	5	30
Natural resources, construction, and maintenance	67	10	23
Installation, maintenance, and repair	67	11	22
Production, transportation, and material moving	74	5	21
Production	71	5	24
Transportation and material moving	76	5	19
Full time	66	7	27
Part time	65	5	30
Union	75	6	19
Nonunion	64	7	29
Average wage within the following categories:[4]			
Lowest 25 percent	68	5	27
Lowest 10 percent	60	8	32
Second 25 percent	68	4	28
Third 25 percent	67	6	27
Highest 25 percent	62	10	28
Highest 10 percent	62	13	26
Establishment characteristics			
Goods-producing industries	67	9	24
Manufacturing	66	8	26
Service-providing industries	65	6	28
Trade, transportation, and utilities	78	7	15
Wholesale trade	71	12	17
Retail trade	83	5	12
Transportation and warehousing	77	3	20
Utilities	69	–	–

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2010—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	65	15	20
Financial activities	62	7	32
Finance and insurance	61	6	33
Credit intermediation and related activities	70	4	26
Insurance carriers and related activities	47	7	46
Real estate and rental and leasing	64	8	28
Professional and business services	63	9	29
Professional and technical services	59	11	30
Administrative and waste services	69	4	27
Education and health services	57	3	40
Educational services	77	8	15
Junior colleges, colleges, and universities	77	10	13
Health care and social assistance	53	2	44
Leisure and hospitality	62	5	33
Accommodation and food services	58	5	36
Other services	70	10	20
1 to 99 workers	68	9	23
1 to 49 workers	66	10	23
50 to 99 workers	72	5	23
100 workers or more	64	5	31
100 to 499 workers	68	5	27
500 workers or more	59	5	36
Geographic areas			
New England	63	9	28
Middle Atlantic	72	8	20
East North Central	62	8	29
West North Central	65	6	29
South Atlantic	63	5	32
East South Central	47	8	45
West South Central	72	6	22
Mountain	61	7	31
Pacific	69	6	26

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2010

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	Other basis[3]
All workers	1.0	0.4	0.9
Worker characteristics			
Management, professional, and related	1.2	0.8	1.2
Management, business, and financial	1.6	0.8	1.7
Professional and related	1.6	1.0	1.6
Service	3.1	0.6	3.1
Protective service	8.2	0.8	8.4
Sales and office	1.1	0.5	1.0
Sales and related	1.4	0.7	1.4
Office and administrative support	1.4	0.6	1.2
Natural resources, construction, and maintenance	2.0	1.2	1.7
Installation, maintenance, and repair	2.5	1.6	2.0
Production, transportation, and material moving	1.3	0.6	1.3
Production	1.9	0.8	1.7
Transportation and material moving	1.8	0.8	1.7
Full time	1.1	0.4	1.0
Part time	2.0	0.9	2.0
Union	2.1	1.6	1.6
Nonunion	1.0	0.4	1.0
Average wage within the following categories:[4]			
Lowest 25 percent	2.9	0.7	3.0
Lowest 10 percent	7.6	2.3	8.1
Second 25 percent	1.3	0.5	1.3
Third 25 percent	1.1	0.6	1.0
Highest 25 percent	1.2	0.7	1.0
Highest 10 percent	1.5	1.1	1.3
Establishment characteristics			
Goods-producing industries	1.7	0.7	1.7
Manufacturing	2.0	0.8	2.0
Service-providing industries	1.1	0.5	1.0
Trade, transportation, and utilities	1.0	0.7	0.9
Wholesale trade	2.6	1.6	1.9
Retail trade	1.3	0.8	1.2
Transportation and warehousing	2.7	0.9	2.6
Utilities	5.3	–	–

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	Other basis[3]
Information	2.6	2.1	2.4
Financial activities	1.8	0.8	1.7
Finance and insurance	1.8	0.7	1.7
Credit intermediation and related activities	1.9	0.5	1.9
Insurance carriers and related activities	3.3	1.4	3.2
Real estate and rental and leasing	5.0	1.9	4.8
Professional and business services	2.5	1.2	2.5
Professional and technical services	3.0	2.0	3.0
Administrative and waste services	4.5	1.5	4.4
Education and health services	1.7	0.8	1.8
Educational services	1.8	1.0	1.6
Junior colleges, colleges, and universities	1.7	1.1	1.5
Health care and social assistance	1.9	1.0	2.0
Leisure and hospitality	8.8	1.3	9.4
Accommodation and food services	10.1	1.5	10.8
Other services	4.1	2.2	3.6
1 to 99 workers	1.4	0.8	1.2
1 to 49 workers	1.5	1.0	1.4
50 to 99 workers	2.5	0.6	2.4
100 workers or more	1.4	0.4	1.3
100 to 499 workers	1.4	0.5	1.3
500 workers or more	2.3	0.5	2.4
Geographic areas			
New England	3.8	1.3	4.6
Middle Atlantic	2.1	1.0	1.4
East North Central	1.9	1.6	1.6
West North Central	3.4	1.3	3.3
South Atlantic	2.3	0.7	2.1
East South Central	9.3	2.4	10.0
West South Central	1.8	1.0	1.6
Mountain	2.4	1.7	2.7
Pacific	1.7	0.6	1.4

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 35. Paid sick leave: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2010

(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	19	55	22	3	1	7	6
Full time	18	56	23	3	1	8	6
Part time	30	49	20	–	–	6	6
Union	18	41	34	6	1	8	6
Nonunion	19	57	21	2	1	7	6
1 to 99 workers	25	57	16	1	([3])	6	5
1 to 49 workers	25	56	17	1	([3])	6	5
50 to 99 workers	25	59	13	–	–	6	5
100 workers or more	14	53	28	4	1	9	6
100 to 499 workers	17	63	18	2	([3])	7	6
500 workers or more	9	40	42	7	3	11	10
After 5 years							
All workers	17	55	23	3	2	8	6
Full time	16	55	24	3	2	8	6
Part time	28	51	19	–	–	6	6
Union	16	42	34	6	2	9	7
Nonunion	18	57	21	2	2	8	6
1 to 99 workers	23	57	17	2	([3])	7	5
1 to 49 workers	24	56	18	2	([3])	7	5
50 to 99 workers	22	60	15	–	–	7	6
100 workers or more	12	53	29	4	3	9	6
100 to 499 workers	16	62	19	2	1	7	6
500 workers or more	7	40	42	6	5	12	10

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2010—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	17	55	23	3	2	8	6
Full time	16	55	24	3	2	9	6
Part time	28	50	20	–	–	7	6
Union	15	43	32	8	2	9	7
Nonunion	17	57	22	3	2	8	6
1 to 99 workers	23	57	17	2	([3])	7	5
1 to 49 workers	24	56	18	2	([3])	7	5
50 to 99 workers	22	59	16	3	1	7	6
100 workers or more	12	53	28	4	3	10	6
100 to 499 workers	15	63	19	2	1	8	6
500 workers or more	7	40	41	7	5	13	10
After 20 years							
All workers	17	55	23	3	2	9	6
Full time	16	55	24	3	2	9	6
Part time	28	50	20	–	–	7	6
Union	15	43	32	8	2	10	7
Nonunion	17	57	22	3	2	9	6
1 to 99 workers	23	57	17	2	([3])	7	5
1 to 49 workers	24	56	18	2	([3])	7	5
50 to 99 workers	22	59	16	3	1	7	6
100 workers or more	12	53	28	4	3	11	6
100 to 499 workers	15	63	19	2	1	8	6
500 workers or more	7	40	41	7	5	14	10

[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/glossary20092010.htm.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2010

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	0.7	1.0	0.7	0.3	0.1	0.2	0.0
Full time	0.8	1.0	0.8	0.3	0.1	0.2	0.0
Part time	1.8	2.6	1.7	–	–	0.1	0.6
Union	1.5	1.9	2.0	0.8	0.2	0.2	0.5
Nonunion	0.8	1.1	0.8	0.3	0.1	0.2	0.0
1 to 99 workers	1.1	1.3	1.0	0.3	0.1	0.2	0.0
1 to 49 workers	1.4	1.4	1.2	0.3	0.1	0.2	0.0
50 to 99 workers	1.7	2.5	1.8	–	–	0.2	0.5
100 workers or more	0.8	1.3	0.9	0.5	0.2	0.3	([3])
100 to 499 workers	1.1	2.0	1.6	0.3	0.1	0.1	0.0
500 workers or more	1.0	1.7	1.7	0.9	0.4	0.5	0.5
After 5 years							
All workers	0.7	1.0	0.7	0.3	0.2	0.2	0.0
Full time	0.8	1.1	0.8	0.3	0.2	0.2	0.0
Part time	1.8	2.6	1.7	–	–	0.1	0.4
Union	1.5	1.9	1.9	1.2	0.5	0.3	0.9
Nonunion	0.8	1.1	0.8	0.3	0.2	0.2	0.0
1 to 99 workers	1.1	1.3	1.0	0.3	0.1	0.2	0.0
1 to 49 workers	1.3	1.4	1.2	0.4	0.2	0.2	0.0
50 to 99 workers	1.7	2.3	1.9	–	–	0.2	0.8
100 workers or more	0.7	1.2	0.9	0.5	0.4	0.3	0.0
100 to 499 workers	1.0	2.0	1.6	0.3	0.3	0.2	0.0
500 workers or more	0.9	1.7	1.7	0.9	0.7	0.6	0.0

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2010—Continued

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	0.7	1.0	0.7	0.3	0.2	0.2	0.0
Full time	0.7	1.0	0.8	0.3	0.2	0.2	0.0
Part time	1.8	2.6	1.7	–	–	0.1	0.0
Union	1.4	1.9	1.8	1.2	0.5	0.4	0.7
Nonunion	0.7	1.0	0.8	0.3	0.2	0.2	0.0
1 to 99 workers	1.1	1.3	1.1	0.3	0.1	0.2	0.0
1 to 49 workers	1.3	1.4	1.3	0.4	0.2	0.2	0.0
50 to 99 workers	1.8	2.4	2.1	0.7	0.3	0.2	0.3
100 workers or more	0.7	1.2	0.9	0.5	0.4	0.3	0.0
100 to 499 workers	1.0	1.9	1.6	0.4	0.3	0.3	0.0
500 workers or more	0.9	1.7	1.7	0.9	0.7	0.6	0.0
After 20 years							
All workers	0.7	1.0	0.7	0.3	0.2	0.3	0.0
Full time	0.7	1.0	0.8	0.3	0.2	0.3	0.0
Part time	1.8	2.6	1.7	–	–	0.2	0.0
Union	1.4	1.9	1.8	1.2	0.5	0.6	0.7
Nonunion	0.7	1.0	0.8	0.3	0.2	0.3	0.0
1 to 99 workers	1.1	1.3	1.1	0.3	0.1	0.2	0.0
1 to 49 workers	1.3	1.4	1.3	0.4	0.2	0.2	0.0
50 to 99 workers	1.8	2.4	2.1	0.7	0.3	0.2	0.2
100 workers or more	0.7	1.2	0.9	0.5	0.4	0.5	0.0
100 to 499 workers	1.0	1.9	1.6	0.4	0.3	0.4	0.0
500 workers or more	0.9	1.7	1.7	0.9	0.7	0.9	0.0

[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 0.05.

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/glossary20092010.htm.

Table 36. Paid vacations: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2010

(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	11	5	2	9	10
Full time	4	37	38	12	6	2	10	10
Part time	25	48	18	4	4	2	7	5
Union	4	46	39	6	4	1	9	10
Nonunion	7	38	36	12	6	2	10	10
1 to 99 workers	9	47	34	7	2	1	8	5
1 to 49 workers	10	47	33	7	2	1	8	5
50 to 99 workers	7	46	36	6	–	–	8	8
100 workers or more	5	31	38	15	8	3	11	10
100 to 499 workers	6	39	36	12	5	2	9	10
500 workers or more	3	21	40	19	13	4	12	10
After 5 years								
All workers	2	10	37	34	11	6	14	15
Full time	1	8	37	36	12	6	14	15
Part time	10	26	36	18	5	5	11	10
Union	1	7	46	34	8	4	13	12
Nonunion	2	11	36	34	11	6	14	15
1 to 99 workers	3	15	41	31	7	3	12	10
1 to 49 workers	3	17	40	30	7	3	12	10
50 to 99 workers	2	9	44	35	7	3	13	12
100 workers or more	1	6	33	36	14	9	15	15
100 to 499 workers	1	8	40	34	11	6	14	15
500 workers or more	1	4	24	39	19	14	17	15

See footnotes at end of table.

Table 36. Paid vacations: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2010—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	8	16	41	22	12	17	15
Full time	1	6	15	42	24	13	17	15
Part time	9	21	18	33	11	8	13	15
Union	1	4	11	56	19	9	17	15
Nonunion	2	8	16	39	22	12	17	15
1 to 99 workers	3	12	22	39	18	6	15	15
1 to 49 workers	3	14	24	37	17	6	14	15
50 to 99 workers	1	7	17	47	21	7	16	15
100 workers or more	1	3	9	42	26	18	18	16
100 to 499 workers	1	4	11	50	23	11	17	15
500 workers or more	1	3	7	33	30	26	20	20
After 20 years								
All workers	2	7	13	19	36	24	19	20
Full time	1	5	12	19	38	25	19	20
Part time	9	18	15	18	23	16	15	15
Union	1	3	7	10	45	35	21	20
Nonunion	2	8	13	20	35	22	19	20
1 to 99 workers	2	12	19	25	28	14	16	15
1 to 49 workers	3	13	21	25	26	12	16	15
50 to 99 workers	1	7	14	25	35	18	18	20
100 workers or more	1	3	7	13	43	34	22	20
100 to 499 workers	1	4	8	17	46	24	20	20
500 workers or more	1	2	6	7	40	46	23	22

[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. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time-off for workers to use for multiple purposes.

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/glossary20092010.htm.

Table 36. Standard errors for paid vacations: Number of days by service requirement,[1] private industry workers, National Compensation Survey, March 2010

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	0.4	0.6	0.6	0.5	0.3	0.2	0.1	0.0
Full time	0.3	0.7	0.7	0.6	0.3	0.3	0.1	0.0
Part time	1.6	1.7	1.5	0.6	0.5	0.4	0.2	0.0
Union	0.6	1.6	1.8	0.8	0.9	0.7	0.2	1.7
Nonunion	0.4	0.7	0.7	0.6	0.3	0.3	0.1	0.0
1 to 99 workers	0.5	0.9	1.0	0.8	0.3	0.3	0.1	0.4
1 to 49 workers	0.6	1.0	1.3	1.1	0.4	0.2	0.1	0.1
50 to 99 workers	0.8	1.9	2.1	0.9	–	–	0.2	2.1
100 workers or more	0.4	0.9	0.9	0.7	0.5	0.4	0.1	0.0
100 to 499 workers	0.7	1.3	1.2	0.9	0.5	0.7	0.1	0.0
500 workers or more	0.5	1.5	1.2	0.9	0.8	0.4	0.2	0.0
After 5 years								
All workers	0.2	0.4	0.6	0.6	0.5	0.4	0.1	0.0
Full time	0.1	0.4	0.6	0.6	0.5	0.4	0.1	0.0
Part time	1.3	1.8	1.9	1.4	0.5	0.7	0.2	0.0
Union	0.2	0.9	1.4	1.3	1.0	0.9	0.2	0.8
Nonunion	0.2	0.4	0.6	0.7	0.5	0.4	0.1	0.0
1 to 99 workers	0.3	0.7	0.9	0.9	0.5	0.5	0.1	0.0
1 to 49 workers	0.4	0.8	1.1	1.0	0.6	0.6	0.2	0.0
50 to 99 workers	0.4	1.1	1.7	1.8	1.2	1.0	0.3	0.9
100 workers or more	0.3	0.4	0.8	0.9	0.7	0.5	0.1	0.0
100 to 499 workers	0.4	0.6	1.3	1.2	0.8	0.7	0.2	0.5
500 workers or more	0.1	0.5	1.1	1.3	1.1	0.7	0.2	0.0

See footnotes at end of table.

Table 36. Standard errors for paid vacations: Number of days by service requirement,[1] private industry workers, National Compensation Survey, March 2010—Continued

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	0.2	0.3	0.5	0.7	0.6	0.6	0.1	0.0
Full time	0.1	0.3	0.5	0.7	0.6	0.6	0.1	0.0
Part time	1.3	1.7	1.3	2.0	1.2	0.8	0.2	([3])
Union	0.2	0.8	1.2	1.7	1.5	1.2	0.2	0.0
Nonunion	0.2	0.4	0.5	0.7	0.7	0.6	0.1	0.0
1 to 99 workers	0.3	0.6	0.7	0.8	0.9	0.6	0.2	0.0
1 to 49 workers	0.4	0.7	0.7	1.0	1.1	0.7	0.2	0.0
50 to 99 workers	0.4	1.0	1.3	1.7	1.8	1.4	0.4	0.0
100 workers or more	0.2	0.4	0.5	1.0	0.7	0.8	0.1	0.9
100 to 499 workers	0.4	0.5	0.7	1.2	1.0	0.8	0.2	0.0
500 workers or more	0.1	0.5	0.9	1.3	1.2	1.4	0.2	0.0
After 20 years								
All workers	0.2	0.3	0.4	0.6	0.6	0.6	0.1	0.0
Full time	0.1	0.3	0.4	0.6	0.6	0.7	0.1	0.0
Part time	1.3	1.6	1.2	1.8	1.7	1.0	0.3	0.0
Union	0.2	0.5	1.3	0.9	1.4	1.7	0.2	0.0
Nonunion	0.2	0.4	0.4	0.6	0.7	0.7	0.1	0.0
1 to 99 workers	0.3	0.6	0.6	0.8	1.0	0.7	0.2	0.0
1 to 49 workers	0.4	0.7	0.7	1.0	1.2	0.9	0.2	0.0
50 to 99 workers	0.4	1.0	1.2	1.6	1.7	1.5	0.4	([3])
100 workers or more	0.2	0.3	0.5	0.7	0.8	1.0	0.1	0.0
100 to 499 workers	0.4	0.5	0.7	1.0	1.2	1.0	0.2	0.0
500 workers or more	0.1	0.3	0.9	0.7	1.3	1.5	0.2	1.1

[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. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time-off for workers to use for multiple purposes.

[3] Less than 0.05.

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/glossary20092010.htm.

Table 37. Consolidated leave plans:[1] Access, private industry workers, National Compensation Survey, March 2010

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	23	15	20	23	25	77	8	12	15	17
Worker characteristics										
Management, professional, and related	34	17	22	25	28	66	10	14	17	19
Management, business, and financial	28	17	22	25	27	72	10	14	17	19
Professional and related	37	18	22	26	28	63	10	14	17	19
Service	25	14	20	23	24	75	6	11	13	14
Protective service	20	14	18	22	25	80	6	11	13	14
Sales and office	22	15	20	23	25	78	8	12	15	17
Sales and related	12	12	17	19	22	88	7	12	14	17
Office and administrative support	27	15	21	24	26	73	8	12	15	17
Natural resources, construction, and maintenance	14	10	15	18	20	86	7	11	13	15
Construction, extraction, farming, fishing, and forestry	14	9	13	16	17	86	6	9	11	12
Installation, maintenance, and repair	13	11	16	19	21	87	7	11	14	16
Production, transportation, and material moving	13	10	16	19	22	87	7	11	14	17
Production	14	11	16	18	22	86	7	11	14	17
Transportation and material moving	11	10	15	19	22	89	7	11	14	17
Full time	24	15	20	24	26	76	8	12	15	17
Part time	20	12	17	20	22	80	6	9	12	14
Union	16	13	18	21	25	84	8	13	16	20
Nonunion	24	15	20	23	25	76	8	12	14	16
Average wage within the following categories:[2]										
Lowest 25 percent	16	12	18	20	22	84	6	10	12	14
Lowest 10 percent	15	11	17	20	21	85	5	9	11	12
Second 25 percent	23	14	20	23	25	77	7	12	14	17
Third 25 percent	23	15	20	24	26	77	8	13	15	18
Highest 25 percent	29	17	21	24	27	71	10	14	16	19
Highest 10 percent	28	17	21	25	27	72	11	14	17	20
Establishment characteristics										
Goods-producing industries	14	11	15	18	22	86	7	11	14	17
Construction	15	9	12	15	16	85	6	9	11	11
Manufacturing	14	11	16	19	23	86	7	12	15	19
Service-providing industries	25	16	21	24	26	75	8	12	15	17
Trade, transportation, and utilities	10	11	16	19	22	90	7	11	14	18
Wholesale trade	16	11	16	19	21	84	8	12	15	17
Retail trade	8	10	17	19	22	92	6	11	14	17
Transportation and warehousing	9	10	17	21	24	91	7	12	16	20
Utilities	14	16	19	22	28	86	10	13	16	21

See footnotes at end of table.

Table 37. Consolidated leave plans:[1] Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information	17	17	21	24	27	83	10	13	17	20
Financial activities	35	17	21	24	26	65	10	14	16	19
Finance and insurance	36	18	22	25	28	64	10	14	17	19
Credit intermediation and related activities	29	18	22	25	27	71	10	14	16	19
Insurance carriers and related activities	51	18	22	25	28	49	10	14	16	19
Real estate and rental and leasing	28	11	15	18	19	72	9	13	15	16
Professional and business services	25	14	18	21	23	75	8	12	14	16
Professional and technical services	28	15	18	21	22	72	9	13	16	17
Administrative and waste services	23	12	16	19	21	77	6	10	12	13
Education and health services	47	18	23	27	28	53	10	14	17	18
Educational services	12	14	17	19	19	88	13	16	18	20
Junior colleges, colleges, and universities	7	18	24	26	28	93	14	17	19	21
Health care and social assistance	50	18	24	27	29	50	10	14	16	18
Other services	11	13	17	19	20	89	7	11	13	14
1 to 99 workers	17	12	18	21	22	83	7	11	13	15
1 to 49 workers	18	12	17	20	21	82	7	11	13	14
50 to 99 workers	17	14	19	22	24	83	7	12	15	17
100 workers or more	29	17	21	25	27	71	8	13	16	19
100 to 499 workers	23	15	20	23	26	77	8	12	15	18
500 workers or more	37	17	22	26	28	63	10	14	17	21
Geographic areas										
New England	27	17	23	26	27	73	9	13	16	18
Middle Atlantic	17	16	21	24	26	83	8	13	15	17
East North Central	23	14	19	23	25	77	8	12	15	18
West North Central	25	16	20	23	26	75	7	12	15	17
South Atlantic	23	16	20	23	25	77	7	11	14	16
East South Central	28	13	19	23	25	72	7	11	14	16
West South Central	20	15	20	23	25	80	7	12	14	16
Mountain	29	14	20	23	24	71	8	13	15	17
Pacific	25	15	20	23	25	75	8	13	15	17

[1] A consolidated leave plan provides a single amount of time-off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 37. Standard errors for consolidated leave plans:[1] Access, private industry workers, National Compensation Survey, March 2010

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	0.7	0.2	0.3	0.3	0.3	0.7	0.1	0.1	0.1	0.1
Worker characteristics										
Management, professional, and related	1.2	0.3	0.4	0.4	0.4	1.2	0.1	0.1	0.1	0.1
Management, business, and financial	1.3	0.3	0.7	0.6	0.5	1.3	0.1	0.1	0.1	0.1
Professional and related	1.6	0.3	0.4	0.5	0.5	1.6	0.2	0.2	0.2	0.2
Service	2.2	0.6	0.5	0.6	0.6	2.2	0.1	0.2	0.2	0.2
Protective service	4.8	0.8	1.1	1.1	1.1	4.8	0.5	0.3	0.5	0.6
Sales and office	0.8	0.3	0.3	0.4	0.4	0.8	0.1	0.1	0.1	0.1
Sales and related	1.0	0.6	0.6	0.7	0.8	1.0	0.1	0.1	0.1	0.2
Office and administrative support	1.1	0.3	0.4	0.4	0.4	1.1	0.1	0.1	0.1	0.2
Natural resources, construction, and maintenance	1.2	0.5	0.6	0.7	0.8	1.2	0.1	0.1	0.2	0.2
Construction, extraction, farming, fishing, and forestry	1.9	0.9	1.0	1.2	1.3	1.9	0.1	0.2	0.3	0.3
Installation, maintenance, and repair	1.4	0.6	0.6	0.7	0.8	1.4	0.1	0.2	0.2	0.3
Production, transportation, and material moving	0.8	0.4	0.4	0.4	0.4	0.8	0.1	0.1	0.1	0.2
Production	1.0	0.5	0.5	0.5	0.5	1.0	0.1	0.1	0.2	0.2
Transportation and material moving	1.1	0.5	0.5	0.6	0.7	1.1	0.1	0.1	0.2	0.2
Full time	0.8	0.3	0.3	0.3	0.3	0.8	0.1	0.1	0.1	0.1
Part time	1.5	0.6	0.6	0.7	0.8	1.5	0.2	0.2	0.3	0.3
Union	1.3	0.7	0.6	0.7	0.7	1.3	0.2	0.2	0.2	0.3
Nonunion	0.8	0.3	0.3	0.3	0.3	0.8	0.1	0.1	0.1	0.1
Average wage within the following categories:[2]										
Lowest 25 percent	1.7	0.5	0.5	0.7	0.8	1.7	0.1	0.1	0.2	0.2
Lowest 10 percent	3.7	0.9	1.1	1.7	1.9	3.7	0.2	0.3	0.3	0.4
Second 25 percent	1.0	0.4	0.5	0.6	0.6	1.0	0.1	0.1	0.1	0.1
Third 25 percent	0.8	0.3	0.4	0.3	0.3	0.8	0.1	0.1	0.1	0.1
Highest 25 percent	1.1	0.2	0.3	0.3	0.3	1.1	0.1	0.1	0.1	0.1
Highest 10 percent	1.4	0.3	0.4	0.4	0.4	1.4	0.2	0.1	0.1	0.2
Establishment characteristics										
Goods-producing industries	1.0	0.3	0.4	0.4	0.4	1.0	0.1	0.1	0.1	0.2
Construction	1.9	0.5	0.5	0.7	0.9	1.9	0.1	0.2	0.2	0.2
Manufacturing	1.3	0.4	0.4	0.5	0.4	1.3	0.1	0.1	0.1	0.2
Service-providing industries	0.9	0.3	0.3	0.3	0.3	0.9	0.1	0.1	0.1	0.1
Trade, transportation, and utilities	0.6	0.3	0.4	0.4	0.5	0.6	0.1	0.1	0.1	0.1
Wholesale trade	1.7	0.5	0.5	0.6	0.7	1.7	0.2	0.2	0.2	0.3
Retail trade	0.8	0.5	0.6	0.5	0.6	0.8	0.1	0.1	0.1	0.2
Transportation and warehousing	1.7	1.0	0.8	1.0	1.1	1.7	0.2	0.2	0.2	0.3
Utilities	3.1	0.5	0.5	0.6	1.1	3.1	0.3	0.3	0.3	0.3

See footnotes at end of table.

Table 37. Standard errors for consolidated leave plans:[1] Access, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information	2.0	0.5	0.7	0.9	0.9	2.0	0.2	0.2	0.3	0.4
Financial activities	1.6	0.3	0.3	0.4	0.4	1.6	0.1	0.2	0.2	0.2
Finance and insurance	1.6	0.2	0.2	0.2	0.2	1.6	0.2	0.2	0.2	0.2
Credit intermediation and related activities	1.8	0.2	0.3	0.3	0.3	1.8	0.1	0.1	0.1	0.2
Insurance carriers and related activities	3.2	0.2	0.3	0.3	0.4	3.2	0.4	0.5	0.6	0.5
Real estate and rental and leasing	5.0	1.3	1.7	2.1	2.2	5.0	0.3	0.4	0.5	0.6
Professional and business services	2.2	0.5	0.4	0.5	0.6	2.2	0.2	0.2	0.3	0.3
Professional and technical services	2.8	0.5	0.4	0.5	0.7	2.8	0.3	0.3	0.3	0.3
Administrative and waste services	3.6	0.8	0.8	1.0	1.1	3.6	0.3	0.4	0.5	0.5
Education and health services	1.8	0.4	0.6	0.6	0.6	1.8	0.2	0.2	0.3	0.3
Educational services	2.2	1.0	1.3	1.4	1.5	2.2	0.3	0.3	0.3	0.4
Junior colleges, colleges, and universities	1.3	1.2	1.5	1.6	1.7	1.3	0.3	0.2	0.2	0.2
Health care and social assistance	2.0	0.4	0.6	0.6	0.6	2.0	0.3	0.3	0.3	0.4
Other services	2.5	1.8	2.1	2.4	2.6	2.5	0.3	0.4	0.5	0.4
1 to 99 workers	0.9	0.4	0.6	0.6	0.6	0.9	0.1	0.1	0.1	0.1
1 to 49 workers	1.0	0.5	0.6	0.6	0.6	1.0	0.1	0.1	0.1	0.2
50 to 99 workers	1.8	1.0	1.3	1.7	1.7	1.8	0.1	0.1	0.2	0.2
100 workers or more	1.1	0.3	0.3	0.3	0.3	1.1	0.1	0.1	0.1	0.1
100 to 499 workers	1.0	0.4	0.6	0.6	0.5	1.0	0.1	0.1	0.1	0.2
500 workers or more	1.9	0.5	0.3	0.3	0.3	1.9	0.1	0.1	0.2	0.2
Geographic areas										
New England	4.0	0.7	1.4	1.1	1.2	4.0	0.4	0.2	0.3	0.3
Middle Atlantic	0.8	0.7	1.6	1.4	1.2	0.8	0.2	0.2	0.3	0.3
East North Central	1.3	0.5	0.5	0.6	0.6	1.3	0.2	0.2	0.2	0.2
West North Central	3.0	0.4	0.4	0.4	0.5	3.0	0.2	0.3	0.4	0.4
South Atlantic	1.5	0.4	0.4	0.4	0.5	1.5	0.1	0.1	0.2	0.2
East South Central	7.3	1.3	0.3	0.8	0.7	7.3	0.4	0.4	0.5	0.7
West South Central	1.8	1.0	1.3	1.8	1.7	1.8	0.1	0.2	0.3	0.3
Mountain	2.3	0.5	0.4	0.5	0.5	2.3	0.2	0.2	0.2	0.3
Pacific	1.9	0.5	0.5	0.6	0.7	1.9	0.2	0.2	0.2	0.3

[1] A consolidated leave plan provides a single amount of time-off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 38. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	9	5	5	31	45
Worker characteristics					
Management, professional, and related	18	13	11	47	63
Management, business, and financial	17	18	13	49	65
Professional and related	18	10	10	46	62
Service	9	1	2	17	28
Protective service	3	–	3	18	28
Sales and office	7	5	5	34	50
Sales and related	3	3	3	33	51
Office and administrative support	10	7	7	34	49
Natural resources, construction, and maintenance	4	2	3	22	33
Construction, extraction, farming, fishing, and forestry	1	1	2	13	24
Installation, maintenance, and repair	6	3	5	30	41
Production, transportation, and material moving	5	1	3	26	41
Production	6	2	3	29	42
Transportation and material moving	3	1	2	23	41
Full time	11	6	7	35	50
Part time	6	2	2	20	32
Union	14	1	6	41	67
Nonunion	9	5	5	30	43
Average wage within the following categories:[2]					
Lowest 25 percent	5	1	1	16	27
Lowest 10 percent	6	([3])	1	10	20
Second 25 percent	7	3	3	29	44
Third 25 percent	9	6	7	35	50
Highest 25 percent	17	12	11	47	64
Highest 10 percent	19	16	14	50	69
Establishment characteristics					
Goods-producing industries	7	4	2	31	44
Construction	([3])	2	3	11	20
Manufacturing	9	6	2	39	52
Service-providing industries	10	5	6	31	46
Trade, transportation, and utilities	3	2	3	32	52
Wholesale trade	5	4	3	21	39
Retail trade	1	1	2	34	52
Transportation and warehousing	2	–	4	32	60
Utilities	19	–	8	70	82

See footnotes at end of table.

Table 38. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	–	9	13	60	76
Financial activities	25	15	19	49	61
Finance and insurance	31	17	24	56	70
Credit intermediation and related activities	35	16	23	54	68
Insurance carriers and related activities	23	17	25	58	70
Real estate and rental and leasing	–	7	–	22	30
Professional and business services	8	12	8	24	39
Professional and technical services	10	18	12	26	44
Administrative and waste services	3	6	2	12	24
Education and health services	16	3	7	40	53
Educational services	16	7	11	38	48
Junior colleges, colleges, and universities	20	8	19	64	76
Health care and social assistance	16	2	6	41	54
Leisure and hospitality	10	1	1	11	23
Accommodation and food services	–	–	1	12	23
Other services	5	2	2	15	21
1 to 99 workers	4	4	3	14	25
1 to 49 workers	3	4	2	12	21
50 to 99 workers	5	3	4	20	36
100 workers or more	16	7	9	50	69
100 to 499 workers	8	4	5	40	59
500 workers or more	27	10	13	63	82
Geographic areas					
New England	9	7	9	32	44
Middle Atlantic	9	6	6	31	44
East North Central	11	5	4	37	47
West North Central	8	5	5	33	44
South Atlantic	9	5	4	29	47
East South Central	–	3	2	29	45
West South Central	9	5	3	29	45
Mountain	8	5	7	26	43
Pacific	10	4	9	29	45

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 38. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2010

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.5	0.3	0.3	0.6	0.7
Worker characteristics					
Management, professional, and related	0.9	0.9	0.7	1.3	1.1
Management, business, and financial	1.1	1.6	1.1	1.6	1.3
Professional and related	1.1	0.9	0.8	1.5	1.3
Service	1.4	0.1	0.3	0.9	1.4
Protective service	0.9	–	1.1	2.3	3.6
Sales and office	0.4	0.4	0.4	0.8	1.0
Sales and related	0.4	0.3	0.4	1.2	1.3
Office and administrative support	0.6	0.6	0.5	1.1	1.2
Natural resources, construction, and maintenance	0.6	0.4	0.4	1.1	1.3
Construction, extraction, farming, fishing, and forestry	0.2	0.3	0.5	1.2	1.7
Installation, maintenance, and repair	1.2	0.7	0.7	1.7	2.0
Production, transportation, and material moving	0.4	0.2	0.4	1.0	1.2
Production	0.6	0.3	0.6	1.4	1.5
Transportation and material moving	0.5	0.2	0.4	1.4	1.8
Full time	0.5	0.4	0.3	0.7	0.7
Part time	0.7	0.4	0.3	0.9	1.2
Union	1.5	0.2	0.7	1.8	1.7
Nonunion	0.5	0.4	0.3	0.6	0.7
Average wage within the following categories:[2]					
Lowest 25 percent	0.9	0.2	0.2	0.8	1.1
Lowest 10 percent	1.8	0.1	0.3	1.0	1.7
Second 25 percent	0.6	0.3	0.3	0.8	1.0
Third 25 percent	0.6	0.5	0.5	1.0	1.0
Highest 25 percent	0.7	0.7	0.6	1.1	0.9
Highest 10 percent	1.2	1.2	1.0	1.6	1.2
Establishment characteristics					
Goods-producing industries	0.5	0.4	0.4	1.1	1.3
Construction	0.2	0.6	0.7	1.2	1.5
Manufacturing	0.7	0.6	0.3	1.4	1.7
Service-providing industries	0.6	0.4	0.3	0.7	0.8
Trade, transportation, and utilities	0.3	0.3	0.3	1.0	1.2
Wholesale trade	0.8	0.6	1.0	1.5	2.2
Retail trade	0.3	0.3	0.4	1.4	1.5
Transportation and warehousing	0.6	–	0.8	3.0	3.2
Utilities	3.6	–	1.9	3.8	3.3

See footnotes at end of table.

Table 38. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	–	1.2	2.1	3.0	2.3
Financial activities	1.1	1.0	1.3	1.5	1.5
Finance and insurance	1.1	1.1	1.3	1.5	1.2
Credit intermediation and related activities	1.9	1.4	1.7	1.9	1.6
Insurance carriers and related activities	1.8	2.2	2.7	2.5	2.3
Real estate and rental and leasing	–	2.9	–	4.3	4.7
Professional and business services	1.1	1.4	1.0	1.6	1.9
Professional and technical services	1.8	2.3	1.9	2.7	3.4
Administrative and waste services	1.4	1.5	0.6	2.1	2.7
Education and health services	1.3	0.7	0.6	1.6	1.8
Educational services	2.2	1.4	0.9	2.7	2.3
Junior colleges, colleges, and universities	1.7	0.9	1.4	2.3	1.9
Health care and social assistance	1.4	0.8	0.7	1.7	2.0
Leisure and hospitality	2.7	0.2	0.4	1.6	3.1
Accommodation and food services	–	–	0.4	1.8	3.6
Other services	1.3	0.7	0.9	2.6	2.9
1 to 99 workers	0.4	0.3	0.3	0.6	0.8
1 to 49 workers	0.5	0.4	0.3	0.7	0.8
50 to 99 workers	0.8	0.5	0.7	1.3	1.6
100 workers or more	0.8	0.5	0.4	1.1	1.0
100 to 499 workers	0.5	0.6	0.6	1.4	1.5
500 workers or more	1.5	0.9	0.8	2.1	1.4
Geographic areas					
New England	1.0	1.1	1.6	2.1	1.5
Middle Atlantic	1.3	1.2	0.7	1.7	1.3
East North Central	0.9	0.7	0.6	2.1	1.7
West North Central	0.8	1.1	0.9	2.5	2.5
South Atlantic	0.9	0.6	0.3	1.2	1.3
East South Central	–	0.8	0.5	3.0	4.5
West South Central	1.5	1.2	0.4	2.1	2.0
Mountain	1.5	1.2	1.3	1.1	2.8
Pacific	0.8	0.7	1.1	1.4	1.8

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 39. Financial benefits: Access, private industry workers, National Compensation Survey, March 2010

(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	14	18	33	35	18	17	8	2	1	6
Worker characteristics										
Management, professional, and related	19	31	56	58	23	27	11	4	3	8
Management, business, and financial	25	32	58	61	26	32	14	6	4	11
Professional and related	17	30	55	57	22	24	9	4	2	6
Service	6	9	19	19	13	8	3	1	([2])	3
Protective service	–	11	17	20	28	7	4	–	–	4
Sales and office	18	17	34	36	21	20	10	3	1	8
Sales and related	19	9	28	28	22	19	11	2	1	9
Office and administrative support	18	22	38	41	20	20	10	3	2	7
Natural resources, construction, and maintenance	11	13	20	23	13	10	6	3	1	3
Construction, extraction, farming, fishing, and forestry	5	9	10	13	9	5	2	–	1	1
Installation, maintenance, and repair	16	17	31	33	18	15	10	5	1	5
Production, transportation, and material moving	10	15	26	28	17	12	7	1	1	5
Production	10	18	29	32	17	14	7	1	1	5
Transportation and material moving	10	12	23	23	17	9	7	1	1	6
Full time	16	22	39	41	21	19	9	3	2	7
Part time	6	8	18	17	12	9	5	1	([2])	4
Union	12	19	40	40	25	20	10	4	1	5
Nonunion	14	18	33	35	18	16	8	2	1	6
Average wage within the following categories:[3]										
Lowest 25 percent	6	7	15	15	12	8	5	1	([2])	4
Lowest 10 percent	4	4	10	10	8	6	6	–	([2])	5
Second 25 percent	15	17	30	32	19	15	6	1	1	5
Third 25 percent	15	23	38	41	19	17	8	2	1	6
Highest 25 percent	20	28	55	57	24	28	13	6	3	8
Highest 10 percent	23	32	63	64	25	30	15	6	4	10
Establishment characteristics										
Goods-producing industries	12	18	31	34	16	16	7	3	2	5
Construction	5	7	9	12	7	5	1	–	–	–
Manufacturing	15	22	40	43	19	22	10	4	3	6
Service-providing industries	14	18	34	35	19	17	8	2	1	6
Trade, transportation, and utilities	18	13	30	29	22	16	10	1	1	9
Wholesale trade	11	20	25	30	16	16	7	1	–	6
Retail trade	19	6	27	26	24	16	11	1	1	10
Transportation and warehousing	18	18	40	36	26	11	9	–	2	7
Utilities	32	53	71	65	17	35	16	3	2	14

See footnotes at end of table.

Table 39. Financial benefits: Access, private industry workers, National Compensation Survey, March 2010—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	32	31	69	70	24	–	36	24	2	14
Financial activities	29	37	60	64	19	41	18	8	4	14
Finance and insurance	34	43	69	73	22	49	22	10	4	17
Credit intermediation and related activities	37	48	71	74	25	50	24	13	6	17
Insurance carriers and related activities	35	38	66	70	18	46	20	6	3	16
Real estate and rental and leasing	12	13	25	30	9	8	–	–	–	–
Professional and business services	13	19	33	33	18	18	7	2	2	6
Professional and technical services	17	23	45	45	20	25	8	2	2	7
Administrative and waste services	6	9	14	15	16	7	4	–	–	3
Education and health services	10	26	43	46	21	14	2	([2])	1	1
Educational services	10	24	44	49	32	14	1	–	1	([2])
Junior colleges, colleges, and universities	14	29	70	73	47	23	3	–	3	1
Health care and social assistance	10	26	43	46	19	15	2	([2])	([2])	1
Leisure and hospitality	5	4	12	13	–	8	5	1	–	–
Accommodation and food services	–	5	12	13	–	9	6	–	–	–
Other services	4	12	12	15	13	6	1	–	–	–
1 to 99 workers	8	10	19	20	11	8	4	1	1	3
1 to 49 workers	7	9	16	16	10	7	4	1	1	2
50 to 99 workers	10	14	28	29	15	9	6	1	([2])	5
100 workers or more	21	27	51	53	27	27	12	4	2	9
100 to 499 workers	19	22	41	43	25	21	10	2	1	8
500 workers or more	23	34	64	67	30	35	15	5	3	11
Geographic areas										
New England	10	18	42	42	20	15	9	2	1	7
Middle Atlantic	10	16	33	34	21	15	7	2	1	5
East North Central	15	19	35	36	19	18	9	3	2	6
West North Central	15	22	38	42	14	18	5	1	1	4
South Atlantic	14	18	33	34	16	15	9	2	2	6
East South Central	21	20	20	29	–	20	17	4	2	–
West South Central	12	19	33	35	15	16	7	2	1	5
Mountain	15	19	38	37	20	18	6	1	1	5
Pacific	14	14	31	32	19	18	7	3	1	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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 39. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2010

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimburse-ment account	Health care reimburse-ment account			Total	Performance	Signing	Other
All workers	0.4	0.5	0.7	0.6	0.8	0.4	0.4	0.1	0.1	0.4
Worker characteristics										
Management, professional, and related	0.9	1.1	1.3	1.1	1.0	0.9	0.6	0.4	0.4	0.5
Management, business, and financial	1.4	1.3	1.4	1.4	1.8	1.2	0.9	0.7	0.5	0.7
Professional and related	0.9	1.4	1.6	1.5	1.0	0.9	0.6	0.3	0.3	0.6
Service	1.0	0.9	1.1	1.1	2.2	1.2	1.1	0.2	0.1	1.2
Protective service	–	2.4	2.8	2.9	5.5	1.2	1.0	–	–	1.0
Sales and office	0.6	0.6	0.9	0.8	0.7	0.6	0.5	0.2	0.2	0.4
Sales and related	0.9	0.7	1.1	1.1	1.1	1.0	0.8	0.2	0.2	0.7
Office and administrative support	0.8	0.9	1.1	1.1	0.8	0.7	0.5	0.3	0.2	0.4
Natural resources, construction, and maintenance	0.8	1.0	1.0	1.0	1.1	0.7	0.8	0.4	0.2	0.6
Construction, extraction, farming, fishing, and forestry	1.0	1.2	1.1	1.3	1.1	0.8	0.4	–	0.3	0.3
Installation, maintenance, and repair	1.4	1.5	1.6	1.6	1.7	1.3	1.3	0.8	0.3	1.1
Production, transportation, and material moving	0.7	0.8	1.0	1.0	1.0	0.7	0.6	0.2	0.2	0.5
Production	0.8	1.2	1.3	1.3	1.1	0.9	0.8	0.3	0.4	0.5
Transportation and material moving	1.0	0.9	1.4	1.2	1.5	0.9	0.8	0.2	0.2	0.8
Full time	0.5	0.6	0.8	0.7	0.9	0.5	0.5	0.2	0.2	0.5
Part time	0.4	0.5	0.9	0.8	0.8	0.6	0.4	0.2	0.1	0.4
Union	1.1	1.6	1.6	1.4	1.5	1.0	1.0	0.5	0.3	0.8
Nonunion	0.4	0.6	0.7	0.6	0.8	0.5	0.4	0.2	0.1	0.4
Average wage within the following categories:[1]										
Lowest 25 percent	0.7	0.7	0.9	0.9	1.4	0.9	0.8	0.2	0.1	0.8
Lowest 10 percent	1.4	0.9	1.0	1.3	2.3	1.9	1.5	–	0.1	1.7
Second 25 percent	0.7	0.7	0.9	0.8	1.0	0.6	0.5	0.2	0.1	0.5
Third 25 percent	0.7	0.9	1.0	0.8	0.8	0.6	0.5	0.2	0.2	0.4
Highest 25 percent	0.8	1.0	1.0	1.0	0.8	0.8	0.6	0.3	0.4	0.5
Highest 10 percent	1.4	1.6	1.6	1.5	1.0	1.2	1.0	0.6	0.5	0.9
Establishment characteristics										
Goods-producing industries	0.7	1.0	1.0	1.0	0.8	0.8	0.7	0.3	0.5	0.4
Construction	1.0	1.2	1.2	1.4	1.1	0.9	0.2	–	–	–
Manufacturing	0.9	1.3	1.3	1.3	1.0	1.1	0.9	0.5	0.7	0.5
Service-providing industries	0.5	0.6	0.8	0.7	0.9	0.5	0.5	0.2	0.1	0.4
Trade, transportation, and utilities	0.8	0.7	1.0	1.0	0.9	0.7	0.6	0.2	0.2	0.6
Wholesale trade	1.3	1.8	1.7	1.8	1.6	1.4	0.9	0.3	–	0.8
Retail trade	1.0	0.6	1.3	1.3	1.2	1.0	0.9	0.2	0.2	0.8
Transportation and warehousing	2.2	1.7	2.9	2.2	2.9	1.6	1.5	–	0.8	1.3
Utilities	4.8	4.6	4.9	5.3	2.6	3.6	2.9	1.3	1.0	2.8

See footnotes at end of table.

Table 39. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimburse-ment account	Health care reimburse-ment account			Total	Performance	Signing	Other
Information	2.4	3.1	2.9	2.8	2.5	–	2.4	1.9	0.8	2.1
Financial activities	1.5	1.7	1.6	1.6	0.9	1.3	1.0	0.8	0.6	0.9
Finance and insurance	1.6	1.7	1.2	1.2	1.1	1.4	1.1	0.9	0.6	1.0
Credit intermediation and related activities	2.0	2.0	1.8	1.5	1.8	1.9	1.6	1.4	1.0	1.4
Insurance carriers and related activities	2.9	2.7	2.5	2.2	1.8	2.7	2.0	0.8	0.5	1.9
Real estate and rental and leasing	3.1	3.4	3.9	4.1	2.4	2.3	–	–	–	–
Professional and business services	1.2	1.7	1.7	1.6	1.4	1.3	1.0	0.5	0.5	0.9
Professional and technical services	2.2	2.2	2.8	2.6	2.5	2.4	1.5	0.7	0.7	1.5
Administrative and waste services	1.4	1.7	2.0	2.1	2.6	1.7	1.4	–	–	1.3
Education and health services	0.9	1.5	1.9	1.7	1.5	1.1	0.4	0.1	0.1	0.3
Educational services	1.2	2.1	2.4	2.0	2.2	1.3	0.2	–	0.2	0.1
Junior colleges, colleges, and universities	1.5	1.9	2.6	2.4	2.5	1.9	0.5	–	0.5	0.2
Health care and social assistance	1.0	1.6	2.0	2.0	1.5	1.2	0.4	0.2	0.1	0.4
Leisure and hospitality	2.1	1.6	1.7	2.4	–	2.5	2.5	0.4	–	–
Accommodation and food services	–	1.9	1.8	2.8	–	2.9	2.8	–	–	–
Other services	1.3	2.2	2.9	2.9	2.1	1.3	0.6	–	–	–
1 to 99 workers	0.4	0.5	0.7	0.7	0.6	0.4	0.3	0.1	0.1	0.3
1 to 49 workers	0.5	0.6	0.7	0.6	0.6	0.5	0.3	0.2	0.1	0.3
50 to 99 workers	1.0	1.1	1.6	1.4	1.3	0.8	0.8	0.3	0.1	0.7
100 workers or more	0.7	0.9	1.2	0.9	1.3	0.7	0.7	0.3	0.2	0.7
100 to 499 workers	0.9	1.3	1.4	1.2	1.0	0.9	0.6	0.3	0.2	0.6
500 workers or more	1.1	1.2	2.6	1.4	2.7	1.2	1.5	0.5	0.5	1.6
Geographic areas										
New England	0.8	1.5	1.8	1.8	1.4	1.2	0.9	0.4	0.2	0.8
Middle Atlantic	0.8	1.7	1.8	1.6	1.3	0.8	0.7	0.4	0.5	0.5
East North Central	0.9	1.4	1.4	1.4	1.0	0.9	0.8	0.5	0.4	0.7
West North Central	1.1	1.1	2.1	2.1	1.2	1.1	0.7	0.2	0.1	0.5
South Atlantic	1.0	1.3	1.3	1.2	1.0	1.0	0.7	0.3	0.4	0.5
East South Central	3.5	2.4	4.0	3.6	–	4.0	4.4	1.2	0.7	–
West South Central	1.7	1.7	1.6	1.5	1.3	1.4	0.8	0.4	0.2	0.7
Mountain	2.0	2.8	2.5	2.3	2.3	1.3	0.8	0.2	0.3	0.9
Pacific	1.1	0.9	1.6	1.8	1.2	1.2	0.6	0.4	0.2	0.4

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 40. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2010

(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	24	25	23
Management, business, and financial	28	32	29
Professional and related	23	23	20
Service	6	5	4
Protective service	6	8	7
Sales and office	16	20	19
Sales and related	14	20	19
Office and administrative support	18	20	19
Natural resources, construction, and maintenance	10	15	14
Construction, extraction, farming, fishing, and forestry	4	10	9
Installation, maintenance, and repair	15	20	19
Production, transportation, and material moving	11	16	13
Production	9	16	12
Transportation and material moving	12	16	14
Full time	16	20	18
Part time	9	9	8
Union	20	38	33
Nonunion	14	15	13
Average wage within the following categories:[3]			
Lowest 25 percent	6	7	7
Lowest 10 percent	5	4	4
Second 25 percent	11	13	12
Third 25 percent	16	18	16
Highest 25 percent	27	32	29
Highest 10 percent	32	34	32
Establishment characteristics			
Goods-producing industries	10	18	15
Construction	3	6	5
Manufacturing	13	23	19
Service-providing industries	15	17	15
Trade, transportation, and utilities	15	21	20
Wholesale trade	9	13	9
Retail trade	13	19	18
Transportation and warehousing	25	33	31
Utilities	37	65	59

See footnotes at end of table.

Table 40. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Long-term care insurance[1]	Retiree health care benefits[2]	
		Under age 65	Age 65 and over
Information	47	48	49
Financial activities	36	37	38
Finance and insurance	43	47	48
Credit intermediation and related activities	46	50	53
Insurance carriers and related activities	39	42	41
Real estate and rental and leasing	11	–	–
Professional and business services	14	13	12
Professional and technical services	17	17	16
Administrative and waste services	5	4	4
Education and health services	15	13	10
Educational services	25	24	23
Junior colleges, colleges, and universities	42	42	40
Health care and social assistance	13	11	8
Leisure and hospitality	3	1	1
Accommodation and food services	3	2	1
Other services	3	7	6
1 to 99 workers	6	7	6
1 to 49 workers	5	6	5
50 to 99 workers	9	11	10
100 workers or more	24	29	26
100 to 499 workers	17	21	20
500 workers or more	33	–	–
Geographic areas			
New England	14	16	15
Middle Atlantic	14	17	16
East North Central	15	18	17
West North Central	12	16	14
South Atlantic	17	18	15
East South Central	14	16	12
West South Central	14	19	15
Mountain	14	14	15
Pacific	13	16	15

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 40. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2010

Characteristics	Long-term care insurance[1]	Retiree health care benefits[2]	
		Under age 65	Age 65 and over
All workers	0.4	0.4	0.4
Worker characteristics			
Management, professional, and related	0.8	1.0	0.9
Management, business, and financial	1.3	1.6	1.8
Professional and related	1.0	1.1	1.0
Service	0.5	0.4	0.4
Protective service	1.2	1.5	1.1
Sales and office	0.5	0.6	0.5
Sales and related	0.9	0.9	0.9
Office and administrative support	0.6	0.7	0.6
Natural resources, construction, and maintenance	0.8	0.9	0.8
Construction, extraction, farming, fishing, and forestry	0.9	1.2	1.2
Installation, maintenance, and repair	1.3	1.2	1.3
Production, transportation, and material moving	0.7	0.8	0.7
Production	0.8	0.9	0.8
Transportation and material moving	1.1	1.1	1.1
Full time	0.4	0.5	0.5
Part time	0.6	0.4	0.4
Union	1.1	1.4	1.3
Nonunion	0.4	0.4	0.4
Average wage within the following categories:[3]			
Lowest 25 percent	0.5	0.5	0.5
Lowest 10 percent	0.7	0.5	0.5
Second 25 percent	0.5	0.6	0.5
Third 25 percent	0.5	0.7	0.6
Highest 25 percent	0.8	0.9	0.8
Highest 10 percent	1.4	1.3	1.2
Establishment characteristics			
Goods-producing industries	0.7	0.8	0.8
Construction	0.7	1.0	0.9
Manufacturing	1.0	1.1	1.1
Service-providing industries	0.4	0.5	0.4
Trade, transportation, and utilities	0.7	0.9	0.8
Wholesale trade	1.2	1.2	1.0
Retail trade	0.8	1.0	1.0
Transportation and warehousing	2.7	2.2	2.1
Utilities	4.0	4.5	4.7

See footnotes at end of table.

Table 40. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Long-term care insurance[1]	Retiree health care benefits[2]	
		Under age 65	Age 65 and over
Information	2.8	3.1	2.9
Financial activities	1.5	1.4	1.4
Finance and insurance	1.6	1.4	1.4
Credit intermediation and related activities	2.0	2.0	1.8
Insurance carriers and related activities	2.8	2.7	2.6
Real estate and rental and leasing	3.4	–	–
Professional and business services	1.2	1.2	1.2
Professional and technical services	1.8	2.3	2.2
Administrative and waste services	1.3	1.4	1.2
Education and health services	0.9	1.0	0.8
Educational services	1.8	1.6	1.6
Junior colleges, colleges, and universities	2.1	2.1	2.1
Health care and social assistance	1.0	1.2	0.9
Leisure and hospitality	0.8	0.5	0.5
Accommodation and food services	0.9	0.6	0.5
Other services	0.9	1.8	1.8
1 to 99 workers	0.3	0.3	0.3
1 to 49 workers	0.4	0.4	0.3
50 to 99 workers	0.7	0.8	0.8
100 workers or more	0.8	1.0	0.8
100 to 499 workers	0.8	1.0	1.0
500 workers or more	1.6	–	–
Geographic areas			
New England	0.9	0.9	0.8
Middle Atlantic	0.9	1.8	1.5
East North Central	0.8	1.0	0.8
West North Central	0.9	1.4	1.3
South Atlantic	0.9	1.0	0.8
East South Central	3.0	2.8	2.7
West South Central	1.0	1.2	1.1
Mountain	1.0	1.2	1.3
Pacific	0.9	0.7	0.7

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 41. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2010

(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	44	5	4	11	10	5	3	6	12
Worker characteristics									
Management, professional, and related	52	8	6	13	6	8	2	9	17
Management, business, and financial	59	9	7	18	7	7	2	8	20
Professional and related	49	7	6	11	5	9	2	10	16
Service	30	1	4	6	7	2	2	7	6
Protective service	44	1	–	6	5	–	9	–	–
Sales and office	48	4	3	12	14	4	6	6	11
Sales and related	42	2	2	9	15	3	10	4	8
Office and administrative support	52	5	4	14	13	6	3	8	12
Natural resources, construction, and maintenance	47	5	3	14	13	3	2	2	14
Construction, extraction, farming, fishing, and forestry	43	4	2	15	15	2	1	1	11
Installation, maintenance, and repair	50	5	5	13	12	4	2	4	18
Production, transportation, and material moving	44	7	2	10	11	5	2	5	14
Production	49	10	2	12	11	6	2	6	16
Transportation and material moving	39	5	3	8	11	4	2	4	12
Full time	50	6	5	13	11	6	3	7	15
Part time	27	1	2	6	6	2	3	5	5
Union	37	7	4	4	4	8	1	2	18
Nonunion	45	5	4	12	11	5	3	7	11
Average wage within the following categories:[3]									
Lowest 25 percent	30	1	2	6	9	1	3	5	5
Lowest 10 percent	24	1	2	5	8	([4])	1	4	5
Second 25 percent	46	4	3	11	13	5	6	7	11
Third 25 percent	51	6	4	13	11	6	2	6	14
Highest 25 percent	54	9	7	14	6	8	1	8	20
Highest 10 percent	56	10	8	15	5	9	1	9	19
Establishment characteristics									
Goods-producing industries	52	11	3	14	11	6	1	5	17
Construction	46	4	1	18	17	2	1	–	8
Manufacturing	54	14	3	13	10	7	1	7	20
Service-providing industries	43	4	4	10	10	5	3	7	11
Trade, transportation, and utilities	43	4	3	10	15	3	8	4	9
Wholesale trade	51	7	2	19	12	6	([4])	4	14
Retail trade	40	1	1	8	18	2	12	4	6
Transportation and warehousing	41	9	7	5	9	2	2	3	14
Utilities	60	3	11	26	3	8	–	–	21

See footnotes at end of table.

Table 41. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2010—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	2	13	12	4	6	–	6	33
Financial activities	66	8	7	23	9	4	2	10	21
Finance and insurance	71	10	8	25	8	4	1	12	25
Credit intermediation and related activities	73	7	5	28	8	5	1	11	25
Insurance carriers and related activities	66	15	11	18	9	3	3	14	24
Real estate and rental and leasing	46	2	5	17	12	4	2	4	8
Professional and business services	47	7	5	13	8	6	2	9	13
Professional and technical services	60	13	6	20	11	4	–	11	12
Administrative and waste services	32	3	3	5	5	4	1	8	10
Education and health services	41	1	4	6	8	9	3	10	10
Educational services	21	([4])	4	–	3	9	–	2	3
Junior colleges, colleges, and universities	21	1	2	–	1	13	–	3	2
Health care and social assistance	44	2	4	7	9	9	3	11	11
Leisure and hospitality	26	([4])	4	6	7	–	1	4	6
Accommodation and food services	25	1	4	6	7	–	–	5	6
Other services	32	2	3	11	10	4	–	2	4
1 to 99 workers	41	4	3	13	13	3	1	3	8
1 to 49 workers	41	4	2	13	14	3	1	2	8
50 to 99 workers	39	5	5	10	7	4	1	6	10
100 workers or more	48	6	5	9	7	7	5	10	17
100 to 499 workers	44	4	4	8	10	5	7	9	13
500 workers or more	54	10	7	10	4	9	2	12	22
Geographic areas									
New England	47	5	4	9	14	7	2	8	8
Middle Atlantic	42	3	3	11	7	8	2	6	11
East North Central	45	7	3	12	9	8	3	8	14
West North Central	45	6	4	13	9	2	3	7	11
South Atlantic	47	4	4	10	12	3	4	8	13
East South Central	48	3	–	13	14	2	5	5	14
West South Central	46	6	4	9	13	2	3	7	15
Mountain	44	5	5	11	12	4	3	5	10
Pacific	39	5	4	11	6	5	3	4	11

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/ebs/glossary20092010.htm.

Table 41. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2010

Characteristics	All nonproduction bonuses	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[1]
All workers	0.6	0.2	0.3	0.4	0.4	0.2	0.2	0.3	0.4
Worker characteristics									
Management, professional, and related	1.0	0.6	0.6	0.6	0.5	0.5	0.3	0.6	0.8
Management, business, and financial	1.4	0.9	0.7	1.0	0.7	0.8	0.4	0.6	1.4
Professional and related	1.2	0.7	0.8	0.8	0.7	0.6	0.4	0.8	0.9
Service	1.7	0.2	0.7	0.9	0.9	0.3	0.3	0.7	0.7
Protective service	5.8	0.4	–	2.2	2.1	–	2.8	–	–
Sales and office	0.9	0.3	0.3	0.5	0.7	0.3	0.4	0.4	0.5
Sales and related	1.2	0.4	0.5	0.7	0.9	0.3	0.8	0.5	0.6
Office and administrative support	1.1	0.4	0.4	0.7	0.9	0.5	0.3	0.5	0.6
Natural resources, construction, and maintenance	1.4	0.5	0.4	1.0	1.0	0.3	0.4	0.5	0.9
Construction, extraction, farming, fishing, and forestry	2.1	0.7	0.5	1.6	1.4	0.4	0.6	0.4	1.4
Installation, maintenance, and repair	1.8	0.5	0.8	1.4	1.3	0.5	0.5	0.7	1.2
Production, transportation, and material moving	1.2	0.6	0.4	0.6	0.7	0.5	0.3	0.7	0.8
Production	1.7	1.0	0.4	0.9	0.9	0.8	0.4	0.9	1.0
Transportation and material moving	1.6	0.6	0.5	0.8	1.0	0.5	0.4	0.8	1.2
Full time	0.7	0.3	0.4	0.4	0.5	0.3	0.2	0.3	0.4
Part time	1.1	0.2	0.3	0.5	0.6	0.2	0.3	0.5	0.4
Union	1.8	0.6	0.7	0.6	0.7	0.9	0.3	0.3	1.3
Nonunion	0.7	0.3	0.3	0.4	0.4	0.2	0.2	0.3	0.4
Average wage within the following categories:[2]									
Lowest 25 percent	1.1	0.3	0.4	0.6	0.7	0.1	0.3	0.5	0.6
Lowest 10 percent	1.9	0.3	0.6	1.0	1.1	0.1	0.3	0.9	0.9
Second 25 percent	1.0	0.3	0.5	0.6	0.6	0.4	0.5	0.5	0.5
Third 25 percent	0.9	0.5	0.4	0.6	0.7	0.5	0.3	0.3	0.6
Highest 25 percent	1.0	0.6	0.7	0.6	0.4	0.5	0.2	0.5	0.7
Highest 10 percent	1.3	1.0	1.2	0.8	0.6	0.8	0.2	0.8	0.9
Establishment characteristics									
Goods-producing industries	1.3	0.7	0.4	0.8	0.8	0.6	0.3	0.5	0.9
Construction	2.2	0.7	0.5	1.7	1.4	0.5	0.4	–	1.2
Manufacturing	1.6	1.0	0.5	0.8	0.9	0.8	0.4	0.7	1.1
Service-providing industries	0.8	0.3	0.4	0.4	0.4	0.3	0.3	0.3	0.4
Trade, transportation, and utilities	0.9	0.3	0.3	0.6	0.6	0.3	0.5	0.5	0.5
Wholesale trade	1.9	1.0	0.5	1.5	1.4	0.9	([3])	1.0	1.1
Retail trade	1.1	0.2	0.3	0.7	0.8	0.4	0.9	0.6	0.7
Transportation and warehousing	3.0	1.2	1.4	1.1	1.6	0.8	0.8	1.3	2.1
Utilities	5.7	1.2	3.3	5.0	1.5	1.9	–	–	3.6

See footnotes at end of table.

Table 41. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	All nonproduction bonuses	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[1]
Information	3.1	0.7	2.4	2.2	1.1	1.1	–	1.5	2.7
Financial activities	1.8	0.9	0.7	1.3	0.8	0.4	0.4	0.8	1.3
Finance and insurance	1.5	1.2	0.7	1.3	0.6	0.5	0.4	0.9	1.4
Credit intermediation and related activities	1.8	0.9	0.7	1.8	1.0	0.8	0.3	1.3	2.0
Insurance carriers and related activities	2.9	2.6	1.6	1.6	1.3	0.8	0.9	1.7	2.0
Real estate and rental and leasing	4.8	0.7	1.7	3.3	2.5	1.6	1.1	1.6	2.1
Professional and business services	1.8	1.0	0.8	1.2	1.0	0.8	0.5	1.2	1.4
Professional and technical services	2.8	1.7	1.4	2.1	1.6	1.2	–	1.8	1.7
Administrative and waste services	2.8	1.5	0.9	1.1	1.1	1.0	0.6	1.9	2.1
Education and health services	1.7	0.4	0.6	1.0	1.1	0.8	0.5	0.8	0.9
Educational services	2.0	0.2	1.0	–	0.7	1.3	–	0.4	0.7
Junior colleges, colleges, and universities	1.6	0.3	0.3	–	0.5	1.7	–	0.5	0.5
Health care and social assistance	2.0	0.5	0.7	1.1	1.3	0.9	0.6	1.0	1.0
Leisure and hospitality	3.1	0.2	1.8	1.6	1.2	–	0.4	1.0	1.3
Accommodation and food services	3.1	0.3	1.5	1.9	1.2	–	–	1.1	1.5
Other services	2.6	0.6	1.2	1.9	1.5	1.1	–	0.8	1.0
1 to 99 workers	0.9	0.3	0.3	0.6	0.6	0.2	0.2	0.3	0.5
1 to 49 workers	0.9	0.4	0.3	0.7	0.7	0.3	0.2	0.2	0.5
50 to 99 workers	1.7	0.8	0.7	1.1	0.6	0.6	0.4	1.0	1.0
100 workers or more	0.9	0.4	0.6	0.5	0.4	0.4	0.4	0.5	0.5
100 to 499 workers	1.0	0.4	0.4	0.6	0.5	0.5	0.5	0.7	0.7
500 workers or more	1.6	0.8	1.1	1.0	0.6	0.7	0.5	0.9	1.0
Geographic areas									
New England	2.3	1.7	0.4	0.9	1.4	1.2	0.4	0.9	0.6
Middle Atlantic	1.7	0.4	0.5	1.1	1.0	1.0	0.5	0.4	1.2
East North Central	1.8	0.7	0.9	0.8	0.7	0.7	0.6	0.7	0.7
West North Central	2.8	1.2	0.8	1.3	0.9	0.6	0.4	1.5	0.8
South Atlantic	1.6	0.3	0.4	0.7	1.0	0.5	0.6	0.7	1.0
East South Central	3.1	0.9	–	2.7	3.0	0.9	1.3	1.4	1.8
West South Central	2.1	1.2	0.4	1.1	1.0	0.4	0.5	1.0	1.3
Mountain	1.4	0.6	1.1	1.2	1.4	0.6	0.8	0.6	0.8
Pacific	1.2	0.5	0.6	0.8	0.5	0.4	0.4	0.4	0.7

[1] Includes all other bonuses provided to employees and not published separately.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

[3] Less than 0.05.

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/glossary20092010.htm.

Table 42. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	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 and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	58	12	7	23	57	14	2	28
Worker characteristics								
Management, professional, and related	76	11	3	10	76	11	1	12
Management, business, and financial	84	11	1	4	84	10	1	5
Professional and related	73	11	4	12	72	11	2	15
Service	32	13	10	45	31	14	2	53
Protective service	40	8	11	42	41	–	–	35
Sales and office	61	11	9	20	57	15	1	27
Sales and related	53	11	13	23	47	16	1	35
Office and administrative support	66	11	5	17	64	14	1	21
Natural resources, construction, and maintenance	61	16	4	20	57	20	2	22
Construction, extraction, farming, fishing, and forestry	56	14	5	25	47	23	2	28
Installation, maintenance, and repair	66	17	2	15	67	17	2	15
Production, transportation, and material moving	61	15	5	19	64	13	1	23
Production	62	19	3	16	69	12	1	18
Transportation and material moving	61	10	6	23	58	13	1	28
Full time	71	15	2	11	72	14	1	12
Part time	20	4	19	57	13	11	2	74
Union	86	6	2	6	81	10	1	8
Nonunion	55	13	7	25	54	14	2	30
Average wage within the following categories:[2]								
Lowest 25 percent	27	11	13	49	25	13	2	61
Lowest 10 percent	14	10	17	60	13	11	1	76
Second 25 percent	61	15	6	18	61	15	2	22
Third 25 percent	72	14	3	11	71	15	1	13
Highest 25 percent	81	9	2	7	79	11	1	8
Highest 10 percent	84	7	3	6	83	9	2	7
Establishment characteristics								
Goods-producing industries	69	16	3	12	70	15	1	14
Construction	55	17	5	24	44	27	1	27
Manufacturing	75	16	2	8	80	10	1	9
Service-providing industries	56	12	7	25	54	13	2	31
Trade, transportation, and utilities	63	10	9	18	57	16	1	26
Wholesale trade	71	15	3	10	67	19	1	13
Retail trade	56	9	13	22	47	18	1	34
Transportation and warehousing	73	9	4	14	75	7	2	16
Utilities	93	–	–	4	91	–	–	5

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	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 and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	82	8	3	8	83	6	1	10
Financial activities	78	7	5	10	78	8	2	13
Finance and insurance	85	5	4	6	84	5	2	8
Credit intermediation and related activities	89	3	3	4	89	4	2	6
Insurance carriers and related activities	81	6	4	8	79	8	2	11
Real estate and rental and leasing	51	18	8	23	53	–	–	30
Professional and business services	53	14	4	29	55	12	3	30
Professional and technical services	67	16	4	14	68	15	1	16
Administrative and waste services	32	13	5	50	34	11	4	51
Education and health services	64	11	6	18	62	13	2	23
Educational services	68	8	6	19	66	10	1	24
Junior colleges, colleges, and universities	86	4	2	8	85	4	1	10
Health care and social assistance	63	12	7	18	61	14	2	23
Leisure and hospitality	22	15	11	52	23	14	1	62
Accommodation and food services	22	15	11	53	22	14	1	63
Other services	36	15	8	41	37	14	3	46
1 to 99 workers	43	16	8	33	41	18	1	40
1 to 49 workers	39	17	8	37	37	19	1	43
50 to 99 workers	55	15	8	21	55	15	1	29
100 workers or more	76	8	5	11	75	9	2	14
100 to 499 workers	72	9	5	13	69	13	2	17
500 workers or more	82	6	3	9	84	4	2	10
Geographic areas								
New England	57	12	6	25	56	13	2	29
Middle Atlantic	61	10	7	22	54	17	2	27
East North Central	60	12	7	22	62	10	2	27
West North Central	61	9	8	22	59	10	2	29
South Atlantic	59	13	7	21	58	13	1	27
East South Central	56	18	6	20	61	13	2	24
West South Central	55	12	6	27	57	11	2	31
Mountain	59	12	7	22	57	14	1	28
Pacific	56	15	5	25	52	19	1	28

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	20	51	1	28	53	18	6	23
Worker characteristics								
Management, professional, and related	27	60	1	13	72	15	3	10
Management, business, and financial	33	61	([1])	5	80	14	1	4
Professional and related	24	59	1	16	68	15	4	13
Service	8	37	1	55	28	17	10	46
Protective service	7	41	1	51	38	10	10	43
Sales and office	18	54	2	26	57	15	7	21
Sales and related	11	53	3	34	50	14	11	25
Office and administrative support	22	55	1	21	62	15	5	18
Natural resources, construction, and maintenance	26	51	([1])	23	53	24	3	20
Construction, extraction, farming, fishing, and forestry	23	46	1	29	46	24	5	26
Installation, maintenance, and repair	28	55	–	–	60	24	2	15
Production, transportation, and material moving	24	52	1	23	51	25	4	20
Production	24	58	([1])	19	56	25	3	16
Transportation and material moving	25	46	1	28	47	24	6	23
Full time	23	63	([1])	13	65	21	2	11
Part time	8	16	3	73	16	8	17	59
Union	68	23	1	8	53	38	2	7
Nonunion	14	54	1	31	53	15	6	25
Average wage within the following categories:[2]								
Lowest 25 percent	5	33	2	60	24	14	12	50
Lowest 10 percent	2	21	2	75	12	11	15	62
Second 25 percent	15	61	1	23	56	20	5	19
Third 25 percent	24	62	([1])	14	65	21	3	11
Highest 25 percent	37	53	1	9	74	16	2	8
Highest 10 percent	37	55	–	–	79	12	2	6
Establishment characteristics								
Goods-producing industries	28	57	([1])	14	62	23	3	12
Construction	17	54	1	28	46	25	5	24
Manufacturing	32	58	–	–	68	22	2	8
Service-providing industries	18	50	1	31	51	17	7	26
Trade, transportation, and utilities	19	54	2	25	55	18	7	20
Wholesale trade	17	69	1	13	67	19	3	10
Retail trade	12	52	3	32	50	15	10	25
Transportation and warehousing	36	46	–	–	51	31	3	14
Utilities	81	14	1	4	90	5	2	4

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	46	44	1	10	78	11	3	8
Financial activities	42	43	([1])	14	75	10	5	10
Finance and insurance	51	39	1	10	83	6	4	6
Credit intermediation and related activities	56	36	1	7	86	6	3	4
Insurance carriers and related activities	48	39	–	–	80	7	4	8
Real estate and rental and leasing	13	57	–	31	46	23	8	23
Professional and business services	–	56	–	33	52	15	4	29
Professional and technical services	–	74	–	17	66	17	4	14
Administrative and waste services	–	38	–	54	31	14	5	50
Education and health services	19	56	1	24	57	18	6	19
Educational services	–	61	–	22	63	12	4	21
Junior colleges, colleges, and universities	17	73	–	–	85	5	2	8
Health care and social assistance	20	55	1	24	56	19	6	19
Leisure and hospitality	2	35	1	62	21	16	11	52
Accommodation and food services	–	34	–	63	20	16	11	53
Other services	–	41	–	48	31	20	7	42
1 to 99 workers	9	50	1	40	40	19	8	33
1 to 49 workers	7	48	([1])	44	36	19	8	37
50 to 99 workers	13	57	1	28	51	19	7	23
100 workers or more	32	53	1	14	68	16	4	12
100 to 499 workers	21	60	2	17	66	16	5	14
500 workers or more	46	42	1	11	72	16	3	9
Geographic areas								
New England	21	48	1	30	52	17	6	25
Middle Atlantic	25	46	1	28	52	19	6	23
East North Central	24	47	1	27	53	19	6	23
West North Central	19	51	1	30	55	15	8	23
South Atlantic	16	56	1	28	56	16	6	22
East South Central	15	59	1	24	50	24	6	20
West South Central	15	52	([1])	32	53	14	6	27
Mountain	15	56	2	27	56	15	6	23
Pacific	20	50	1	29	50	21	4	25

[1] Less than 0.5 percent.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 42. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	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 and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.6	0.6	0.3	0.6	0.7	0.4	0.1	0.7
Worker characteristics								
Management, professional, and related	1.0	0.9	0.4	0.7	0.9	0.8	0.2	0.8
Management, business, and financial	1.1	1.1	0.2	0.5	0.9	0.8	0.2	0.6
Professional and related	1.2	1.0	0.5	0.9	1.2	1.0	0.3	1.0
Service	1.1	1.5	0.9	1.7	1.8	1.2	0.5	1.7
Protective service	4.9	2.8	2.6	5.8	5.2	–	–	4.4
Sales and office	0.8	0.6	0.5	0.8	0.9	0.6	0.1	0.8
Sales and related	1.1	0.7	1.0	1.1	1.2	0.8	0.2	1.2
Office and administrative support	1.2	0.7	0.4	1.1	1.2	0.8	0.2	1.2
Natural resources, construction, and maintenance	1.6	1.0	0.4	1.4	1.5	1.2	0.5	1.3
Construction, extraction, farming, fishing, and forestry	2.1	1.1	0.7	2.0	2.0	1.7	0.7	2.0
Installation, maintenance, and repair	2.0	1.5	0.5	1.5	1.9	1.5	0.7	1.5
Production, transportation, and material moving	1.3	0.9	0.5	1.1	1.2	0.7	0.2	1.2
Production	1.7	1.3	0.5	1.3	1.6	1.0	0.3	1.4
Transportation and material moving	1.9	0.9	0.8	1.8	1.7	0.9	0.3	1.9
Full time	0.7	0.7	0.2	0.5	0.6	0.4	0.2	0.5
Part time	0.9	0.5	1.0	1.2	0.6	0.8	0.3	1.0
Union	1.4	1.0	0.7	1.1	1.3	0.8	0.2	1.3
Nonunion	0.6	0.6	0.3	0.7	0.7	0.4	0.2	0.7
Average wage within the following categories:[1]								
Lowest 25 percent	0.8	1.1	0.8	1.3	1.3	0.8	0.2	1.3
Lowest 10 percent	1.2	1.9	1.4	2.2	2.3	1.5	0.2	2.4
Second 25 percent	1.1	0.7	0.6	1.0	1.2	0.7	0.4	1.1
Third 25 percent	1.1	0.6	0.3	0.9	0.9	0.7	0.2	1.0
Highest 25 percent	0.8	0.7	0.3	0.6	0.7	0.6	0.2	0.7
Highest 10 percent	1.1	0.8	0.6	0.7	1.1	1.0	0.4	1.0
Establishment characteristics								
Goods-producing industries	1.1	0.9	0.4	0.7	1.0	0.8	0.2	0.8
Construction	1.9	1.3	0.8	1.9	2.0	2.0	0.5	1.9
Manufacturing	1.3	1.1	0.4	0.7	1.3	1.0	0.2	0.8
Service-providing industries	0.7	0.7	0.4	0.7	0.8	0.5	0.2	0.8
Trade, transportation, and utilities	1.0	0.6	0.6	0.8	0.9	0.7	0.2	0.8
Wholesale trade	1.9	1.3	0.9	1.1	2.4	1.7	0.2	1.4
Retail trade	1.1	0.7	0.9	1.0	1.1	0.9	0.2	1.1
Transportation and warehousing	2.6	1.8	1.0	2.2	2.5	1.5	0.8	2.3
Utilities	2.2	–	–	1.8	2.2	–	–	1.9

See footnotes at end of table.

Table 42. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	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 and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	2.0	1.6	0.8	1.5	2.4	1.6	0.4	1.7
Financial activities	1.3	1.0	0.7	1.0	1.4	0.9	0.3	1.1
Finance and insurance	0.9	0.7	0.5	0.6	0.9	0.6	0.3	0.7
Credit intermediation and related activities	1.0	0.7	0.4	0.6	1.1	0.8	0.3	0.6
Insurance carriers and related activities	1.9	1.4	0.9	1.2	1.9	1.2	0.4	1.4
Real estate and rental and leasing	4.1	3.4	2.6	3.0	4.4	–	–	3.6
Professional and business services	1.7	1.4	0.6	1.5	1.8	1.1	0.7	1.5
Professional and technical services	2.5	2.1	0.9	1.8	2.8	1.9	0.5	1.8
Administrative and waste services	2.5	1.9	1.0	2.9	2.6	1.8	1.4	2.9
Education and health services	1.8	1.2	0.6	1.6	1.8	1.5	0.3	1.5
Educational services	2.5	1.5	1.8	2.4	2.6	1.4	0.3	2.0
Junior colleges, colleges, and universities	1.2	0.5	0.6	0.8	1.3	0.5	0.3	1.0
Health care and social assistance	2.0	1.4	0.7	1.7	1.9	1.6	0.4	1.7
Leisure and hospitality	2.0	2.6	1.6	3.5	4.4	1.8	0.3	3.8
Accommodation and food services	2.0	3.0	1.6	3.7	4.6	2.0	0.3	4.1
Other services	2.9	2.1	1.4	3.5	3.1	1.8	1.0	3.4
1 to 99 workers	0.8	0.7	0.5	1.0	0.9	0.6	0.2	1.0
1 to 49 workers	1.0	0.8	0.6	1.1	1.0	0.7	0.2	1.1
50 to 99 workers	1.8	1.2	0.9	1.7	1.8	1.3	0.3	1.7
100 workers or more	1.0	0.9	0.4	0.6	0.8	0.4	0.2	0.7
100 to 499 workers	1.1	0.7	0.5	1.0	1.2	0.7	0.2	1.0
500 workers or more	1.8	1.8	0.6	0.7	1.1	0.5	0.5	0.8
Geographic areas								
New England	2.9	2.4	1.5	2.4	1.3	1.1	0.3	2.0
Middle Atlantic	1.7	1.1	0.9	1.9	1.7	1.2	0.5	2.3
East North Central	1.4	1.2	0.7	1.1	1.2	0.8	0.6	1.1
West North Central	1.9	1.1	1.2	1.8	2.5	1.4	0.5	2.1
South Atlantic	1.4	1.4	0.9	1.4	1.3	0.9	0.2	1.5
East South Central	4.1	5.4	1.1	4.4	6.7	2.5	0.4	4.8
West South Central	2.0	1.0	0.8	1.6	1.5	1.3	0.5	1.7
Mountain	2.0	1.5	1.0	2.7	2.3	1.5	0.5	2.7
Pacific	1.7	1.4	0.7	1.4	1.8	1.0	0.3	1.4

See footnotes at end of table.

Table 42. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	0.5	0.7	0.1	0.6	0.5	0.6	0.3	0.6
Worker characteristics								
Management, professional, and related	0.9	1.1	0.2	0.8	1.1	0.9	0.3	0.7
Management, business, and financial	1.4	1.4	0.1	0.6	1.2	1.1	0.2	0.5
Professional and related	1.0	1.4	0.3	1.0	1.3	1.0	0.5	1.0
Service	0.4	1.8	0.1	1.7	1.1	1.4	0.9	1.7
Protective service	1.2	5.4	0.5	5.6	4.8	2.9	2.6	5.8
Sales and office	0.6	0.9	0.2	0.8	0.8	0.6	0.5	0.8
Sales and related	0.7	1.4	0.4	1.2	1.0	0.8	0.9	1.2
Office and administrative support	0.8	1.1	0.2	1.2	1.1	0.8	0.4	1.1
Natural resources, construction, and maintenance	1.3	1.4	0.2	1.4	1.5	1.2	0.4	1.4
Construction, extraction, farming, fishing, and forestry	1.8	2.2	0.4	2.1	2.1	1.6	0.7	2.0
Installation, maintenance, and repair	1.7	1.9	–	–	2.0	1.6	0.5	1.5
Production, transportation, and material moving	1.1	1.3	0.1	1.2	1.1	1.0	0.5	1.1
Production	1.2	1.6	0.1	1.4	1.7	1.4	0.5	1.3
Transportation and material moving	1.7	1.7	0.3	1.9	1.5	1.4	0.8	1.8
Full time	0.6	0.7	0.1	0.5	0.6	0.7	0.2	0.5
Part time	0.5	0.9	0.3	1.0	0.8	0.6	1.0	1.2
Union	1.8	1.8	0.3	1.2	1.7	1.7	0.7	1.1
Nonunion	0.4	0.7	0.1	0.7	0.6	0.6	0.3	0.7
Average wage within the following categories:[1]								
Lowest 25 percent	0.4	1.3	0.2	1.3	0.8	1.1	0.7	1.3
Lowest 10 percent	0.4	2.4	0.3	2.4	1.1	1.9	1.3	2.3
Second 25 percent	0.8	1.0	0.1	1.1	1.0	0.8	0.5	1.0
Third 25 percent	0.7	1.0	0.1	1.0	1.1	0.7	0.3	0.9
Highest 25 percent	1.0	1.2	0.2	0.6	0.9	0.8	0.2	0.7
Highest 10 percent	1.4	1.6	–	–	1.3	1.1	0.4	1.0
Establishment characteristics								
Goods-producing industries	1.2	1.3	0.1	0.8	1.2	1.0	0.3	0.8
Construction	1.4	2.1	0.3	2.0	2.0	1.6	0.7	1.9
Manufacturing	1.5	1.5	–	–	1.5	1.3	0.3	0.7
Service-providing industries	0.5	0.8	0.1	0.8	0.7	0.7	0.4	0.7
Trade, transportation, and utilities	1.0	1.0	0.3	0.8	1.0	0.7	0.5	0.8
Wholesale trade	1.7	1.8	0.4	1.4	1.9	1.4	0.9	1.1
Retail trade	0.9	1.2	0.5	1.1	1.1	0.9	0.8	1.1
Transportation and warehousing	3.4	3.2	–	–	2.5	2.7	1.0	2.2
Utilities	3.3	3.0	0.4	1.9	2.5	1.6	0.6	1.8

See footnotes at end of table.

Table 42. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	3.3	3.0	0.3	1.7	2.2	1.8	0.8	1.5
Financial activities	1.3	1.5	0.1	1.0	1.5	1.2	0.7	1.0
Finance and insurance	1.4	1.5	0.1	0.7	0.9	0.8	0.5	0.6
Credit intermediation and related activities	1.9	1.8	0.2	0.7	1.3	1.0	0.4	0.6
Insurance carriers and related activities	3.1	3.1	–	–	1.8	1.3	0.9	1.2
Real estate and rental and leasing	2.4	4.2	–	3.6	4.8	3.9	2.6	3.0
Professional and business services	–	1.8	–	1.6	1.6	1.5	0.5	1.5
Professional and technical services	–	2.2	–	1.8	2.6	2.2	0.9	1.8
Administrative and waste services	–	3.0	–	3.0	2.4	2.0	0.9	2.8
Education and health services	1.0	1.6	0.2	1.5	1.9	1.3	0.7	1.6
Educational services	–	2.1	–	2.5	2.2	1.7	1.1	2.3
Junior colleges, colleges, and universities	2.5	2.3	–	–	1.1	0.6	0.6	0.9
Health care and social assistance	1.2	1.9	0.2	1.7	2.1	1.5	0.7	1.7
Leisure and hospitality	0.6	3.9	0.2	3.8	2.0	2.6	1.5	3.5
Accommodation and food services	–	4.1	–	4.1	1.9	3.0	1.6	3.7
Other services	–	2.9	–	3.3	2.7	2.5	1.3	3.5
1 to 99 workers	0.5	1.0	0.1	1.0	0.8	0.7	0.5	1.0
1 to 49 workers	0.5	1.0	0.1	1.1	0.9	0.9	0.6	1.1
50 to 99 workers	1.0	1.9	0.3	1.7	1.8	1.2	0.8	1.7
100 workers or more	1.0	1.1	0.1	0.7	0.9	0.9	0.3	0.7
100 to 499 workers	1.0	1.2	0.2	1.0	1.1	0.8	0.4	1.0
500 workers or more	2.1	2.3	0.2	0.9	1.6	1.6	0.6	0.8
Geographic areas								
New England	1.3	2.2	0.3	2.2	2.9	2.6	1.4	2.2
Middle Atlantic	1.6	2.1	0.2	2.1	1.7	1.0	1.0	2.0
East North Central	1.3	1.5	0.2	1.1	1.3	1.2	0.7	1.1
West North Central	1.5	1.7	0.3	2.0	1.7	1.6	1.1	1.8
South Atlantic	0.6	1.5	0.2	1.5	1.4	1.4	0.9	1.4
East South Central	4.2	5.4	0.6	5.0	2.6	5.0	1.0	4.3
West South Central	0.9	1.7	0.2	1.6	2.0	1.1	0.8	1.6
Mountain	1.3	2.7	0.5	2.9	2.0	1.7	1.2	2.3
Pacific	1.2	1.5	0.2	1.5	1.5	1.4	0.7	1.4

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 43. Paid leave combinations: Access, private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
All workers	35	32	59	72	68	82	85
Worker characteristics							
Management, professional, and related	51	51	82	86	90	93	93
Management, business, and financial	55	53	90	95	94	97	98
Professional and related	49	50	79	82	88	91	91
Service	21	19	38	46	47	64	68
Protective service	21	16	35	57	48	70	71
Sales and office	38	34	64	75	73	84	88
Sales and related	29	26	53	63	63	76	81
Office and administrative support	43	40	72	83	80	89	92
Natural resources, construction, and maintenance	24	21	49	72	57	82	86
Construction, extraction, farming, fishing, and forestry	14	11	32	58	43	73	78
Installation, maintenance, and repair	34	30	65	87	72	92	95
Production, transportation, and material moving	29	22	51	79	63	87	89
Production	29	21	51	88	62	92	93
Transportation and material moving	30	24	51	71	64	82	84
Full time	42	38	72	87	80	94	95
Part time	14	12	21	28	35	48	54
Union	45	39	69	84	80	92	94
Nonunion	34	31	58	70	67	81	84
Average wage within the following categories:[2]							
Lowest 25 percent	16	13	28	42	38	59	65
Lowest 10 percent	10	8	14	25	25	47	51
Second 25 percent	37	32	63	79	72	88	91
Third 25 percent	41	37	73	87	81	93	94
Highest 25 percent	50	49	81	86	88	94	94
Highest 10 percent	51	50	83	86	91	94	94
Establishment characteristics							
Goods-producing industries	29	22	53	84	62	90	92
Construction	14	11	33	59	43	73	79
Manufacturing	35	27	60	94	70	96	97
Service-providing industries	36	34	61	69	70	81	83
Trade, transportation, and utilities	32	26	59	72	70	83	87
Wholesale trade	34	30	76	89	84	94	94
Retail trade	29	22	49	63	61	76	82
Transportation and warehousing	34	30	69	79	80	91	92
Utilities	59	58	93	96	97	98	99

See footnotes at end of table.

Table 43. Paid leave combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
Information	67	65	87	90	92	95	95
Financial activities	58	57	88	91	92	95	95
Finance and insurance	63	62	91	94	94	97	97
Credit intermediation and related activities	62	61	92	95	96	98	98
Insurance carriers and related activities	65	64	89	94	93	97	97
Real estate and rental and leasing	41	41	78	80	82	85	87
Professional and business services	33	32	62	74	68	80	85
Professional and technical services	44	43	81	87	85	91	92
Administrative and waste services	17	16	37	56	45	65	74
Education and health services	48	48	72	76	83	87	88
Educational services	30	41	50	52	80	81	74
Junior colleges, colleges, and universities	46	49	68	71	89	89	86
Health care and social assistance	51	50	76	80	83	88	90
Leisure and hospitality	14	11	26	33	35	57	60
Accommodation and food services	12	11	24	31	33	56	59
Other services	22	17	50	66	61	77	81
1 to 99 workers	24	22	50	63	58	75	79
1 to 49 workers	22	20	49	61	57	74	77
50 to 99 workers	29	26	53	69	63	80	84
100 workers or more	47	43	70	82	80	90	92
100 to 499 workers	41	37	65	78	75	88	91
500 workers or more	55	52	78	87	86	94	94
Geographic areas							
New England	44	41	66	73	74	80	81
Middle Atlantic	42	40	63	73	73	83	87
East North Central	38	33	56	73	66	82	85
West North Central	28	26	60	70	68	82	84
South Atlantic	35	30	58	72	66	82	85
East South Central	33	29	50	71	62	84	86
West South Central	30	28	60	74	68	83	86
Mountain	31	29	59	70	67	82	84
Pacific	30	29	62	69	70	81	83

[1] Includes workers with access to one or more of the these benefits.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 43. Standard errors for paid leave combinations: Access, private industry workers, National Compensation Survey, March 2010

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
All workers	0.6	0.6	0.5	0.6	0.5	0.5	0.5
Worker characteristics							
Management, professional, and related	1.2	1.2	0.8	0.8	0.6	0.6	0.6
Management, business, and financial	1.6	1.6	0.8	0.6	0.7	0.5	0.5
Professional and related	1.4	1.4	1.0	1.1	0.8	0.8	0.8
Service	1.3	1.2	1.1	1.5	1.4	1.6	1.6
Protective service	3.6	3.0	4.8	5.3	5.4	5.8	5.8
Sales and office	0.8	0.8	0.7	0.6	0.8	0.7	0.6
Sales and related	1.0	0.9	1.1	1.0	1.2	1.0	0.9
Office and administrative support	1.2	1.2	1.0	0.8	1.0	0.9	0.9
Natural resources, construction, and maintenance	1.1	1.1	1.4	1.3	1.4	1.2	1.1
Construction, extraction, farming, fishing, and forestry	1.4	1.3	1.9	2.4	2.0	2.0	1.8
Installation, maintenance, and repair	1.7	1.7	1.8	1.3	1.8	1.1	1.0
Production, transportation, and material moving	1.1	1.0	1.3	1.1	1.3	1.1	0.9
Production	1.3	1.2	1.6	1.2	1.5	1.1	0.9
Transportation and material moving	1.5	1.4	1.7	1.7	1.8	1.7	1.5
Full time	0.6	0.7	0.6	0.4	0.5	0.3	0.3
Part time	0.8	0.7	1.0	1.1	1.3	1.4	1.4
Union	1.7	1.5	1.5	1.4	1.3	0.8	0.6
Nonunion	0.6	0.6	0.6	0.6	0.5	0.5	0.5
Average wage within the following categories:[2]							
Lowest 25 percent	0.9	0.9	1.0	1.0	1.2	1.1	1.1
Lowest 10 percent	1.5	1.5	1.6	1.7	2.2	2.1	2.2
Second 25 percent	1.1	1.0	1.0	0.9	1.0	0.7	0.7
Third 25 percent	1.0	1.0	0.9	0.8	0.7	0.6	0.6
Highest 25 percent	1.1	1.0	0.8	0.8	0.7	0.6	0.5
Highest 10 percent	1.7	1.7	1.2	1.2	1.0	1.0	1.0
Establishment characteristics							
Goods-producing industries	1.0	1.0	1.3	0.8	1.2	0.6	0.6
Construction	1.3	1.1	1.8	2.3	1.9	1.9	1.9
Manufacturing	1.5	1.5	1.6	0.7	1.5	0.5	0.5
Service-providing industries	0.7	0.7	0.6	0.6	0.6	0.6	0.6
Trade, transportation, and utilities	0.7	0.8	1.0	0.8	0.8	0.7	0.7
Wholesale trade	1.9	1.8	1.9	1.1	1.6	1.0	0.9
Retail trade	1.0	1.0	1.2	1.1	1.2	1.0	0.9
Transportation and warehousing	2.8	2.7	2.7	2.3	2.4	1.8	2.3
Utilities	4.6	4.6	2.2	1.8	1.2	0.9	0.7

See footnotes at end of table.

Table 43. Standard errors for paid leave combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
Information	2.6	2.6	2.1	1.8	1.3	1.1	1.1
Financial activities	1.6	1.6	1.0	1.0	0.8	0.7	0.6
Finance and insurance	1.3	1.3	0.7	0.5	0.6	0.3	0.3
Credit intermediation and related activities	1.6	1.6	0.8	0.6	0.7	0.3	0.3
Insurance carriers and related activities	2.4	2.5	1.3	1.0	1.1	0.6	0.6
Real estate and rental and leasing	4.5	4.5	3.4	3.1	3.1	2.6	2.5
Professional and business services	1.8	1.8	1.6	1.5	1.5	1.4	1.2
Professional and technical services	3.0	3.1	1.7	1.5	1.6	1.1	1.1
Administrative and waste services	2.2	2.2	3.0	2.9	2.9	2.7	2.2
Education and health services	1.9	1.8	1.5	1.4	1.3	1.3	1.1
Educational services	2.5	2.5	2.6	2.8	2.1	2.3	2.6
Junior colleges, colleges, and universities	2.5	2.5	1.5	1.4	1.1	1.1	1.1
Health care and social assistance	2.0	2.0	1.6	1.5	1.5	1.3	1.1
Leisure and hospitality	2.7	2.5	2.0	2.9	2.9	3.1	3.1
Accommodation and food services	3.2	2.9	2.5	3.1	3.6	3.4	3.4
Other services	2.4	2.0	2.8	2.5	2.7	2.2	2.4
1 to 99 workers	0.8	0.8	0.8	0.8	0.8	0.8	0.7
1 to 49 workers	0.9	0.8	0.9	1.0	1.0	0.9	0.9
50 to 99 workers	1.7	1.8	1.9	1.7	1.9	1.4	1.3
100 workers or more	0.9	0.9	0.9	0.9	0.8	0.6	0.5
100 to 499 workers	1.1	1.1	1.2	1.2	1.1	0.8	0.7
500 workers or more	1.4	1.4	1.5	1.2	1.1	0.7	0.7
Geographic areas							
New England	2.6	2.4	1.6	1.9	1.7	2.2	1.9
Middle Atlantic	1.3	1.4	1.2	1.0	1.4	0.9	0.9
East North Central	1.5	1.6	1.3	1.0	1.4	1.2	1.1
West North Central	1.9	1.8	1.9	2.2	1.8	1.5	0.9
South Atlantic	1.1	1.4	1.5	1.5	1.3	1.3	1.2
East South Central	3.8	4.1	3.2	4.8	3.1	3.7	3.7
West South Central	2.2	2.1	1.9	1.6	1.8	1.5	1.2
Mountain	2.0	2.2	1.8	2.5	1.8	1.9	2.0
Pacific	1.4	1.5	1.2	1.2	1.4	1.2	1.3

[1] Includes workers with access to one or more of the these benefits.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

State and Local Government Tables

Types of Benefits

- Retirement Benefits
- Health Care Benefits
- Life, Short-term Disability, and Long-term Disability Insurance Benefits
- Holiday, Vacation, Sick, and Other Leave Benefits
- Other Benefits
- Benefit Combinations

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2010

(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	90	85	95	84	79	94	29	17	57
Worker characteristics									
Management, professional, and related	92	87	95	87	82	94	29	16	56
Professional and related	91	87	95	87	82	94	28	15	55
Teachers	91	87	96	89	84	94	24	12	51
Primary, secondary, and special education school teachers	97	94	97	96	94	97	16	8	48
Service	83	79	95	77	73	95	27	16	58
Protective service	91	87	96	84	81	96	32	18	56
Sales and office	90	86	96	81	77	95	33	20	61
Office and administrative support	91	88	96	83	78	95	33	20	60
Natural resources, construction, and maintenance	94	91	96	87	83	95	33	19	57
Production, transportation, and material moving	88	84	96	79	77	96	22	14	66
Full time	99	94	96	92	87	95	33	19	58
Part time	40	36	89	37	34	90	9	5	53
Union	97	93	96	96	91	95	26	13	50
Nonunion	83	79	95	74	69	93	32	20	62
Average wage within the following categories:[3]									
Lowest 25 percent	74	69	94	66	62	94	25	15	58
Lowest 10 percent	60	56	94	51	48	94	20	12	60
Second 25 percent	94	89	95	87	82	94	31	17	55
Third 25 percent	95	91	96	89	84	95	31	18	57
Highest 25 percent	98	94	96	94	89	94	29	17	59
Highest 10 percent	97	94	96	92	87	94	32	19	58
Establishment characteristics									
Service-providing industries	90	85	95	84	79	94	29	17	58
Education and health services	91	87	95	86	80	93	27	16	57
Educational services	91	87	96	88	83	94	23	12	53
Elementary and secondary schools	92	89	97	92	88	96	16	7	45
Junior colleges, colleges, and universities	86	79	92	78	65	84	48	30	61
Health care and social assistance	92	84	91	69	62	89	56	38	68
Hospitals	94	84	90	68	59	88	61	41	68
Public administration	90	86	96	84	80	96	32	18	57
1 to 99 workers	77	74	96	65	61	95	26	19	71
1 to 49 workers	71	68	95	56	52	93	26	19	73
50 to 99 workers	87	84	97	78	75	97	27	18	69
100 workers or more	91	87	95	86	81	94	30	16	56
100 to 499 workers	88	84	96	81	77	95	25	15	60
500 workers or more	93	88	95	88	83	94	31	17	55

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2010—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
State government	92	87	94	87	78	90	43	25	59
Local government	89	85	96	83	79	96	24	14	57
Geographic areas									
New England	86	82	96	85	81	96	8	6	85
Middle Atlantic	92	87	94	89	82	92	20	10	53
East North Central	85	82	96	80	76	96	35	14	41
West North Central	89	82	92	77	65	84	32	24	73
South Atlantic	91	85	94	88	81	92	46	19	41
East South Central	90	86	96	80	78	97	25	15	60
West South Central	90	88	98	77	76	98	24	18	73
Mountain	89	87	97	84	81	97	21	15	69
Pacific	92	89	97	87	85	97	26	23	87

[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. Workers are considered as having access or as participating if they have access to or participating in at least one of these plan types.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2010

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	0.6	0.7	0.4	0.9	0.9	1.0	1.5	1.1	2.6
Worker characteristics									
Management, professional, and related	0.6	0.6	0.5	0.9	1.0	1.2	1.7	1.3	3.1
Professional and related	0.5	0.6	0.5	0.9	1.1	1.2	1.7	1.3	3.0
Teachers	0.8	0.8	0.5	1.1	1.1	1.0	1.7	1.3	3.4
Primary, secondary, and special education school teachers	0.4	0.6	0.5	0.5	0.7	0.5	1.7	1.2	4.0
Service	1.4	1.5	0.6	1.7	1.7	0.9	1.7	1.1	2.8
Protective service	1.1	1.4	0.9	2.0	2.1	1.1	2.8	1.9	4.2
Sales and office	1.5	1.6	0.6	2.0	1.6	1.5	2.1	1.7	3.6
Office and administrative support	1.4	1.4	0.6	1.8	1.6	1.5	2.2	1.8	3.8
Natural resources, construction, and maintenance	1.9	2.0	0.8	2.7	2.8	1.2	3.3	2.3	4.2
Production, transportation, and material moving	4.2	4.1	0.9	4.4	4.3	1.0	3.3	2.8	5.7
Full time	0.3	0.5	0.4	0.8	0.9	1.1	1.7	1.2	2.7
Part time	1.8	1.6	1.4	1.8	1.7	1.5	0.8	0.5	3.9
Union	0.3	0.5	0.4	0.4	0.8	0.8	1.9	1.5	3.5
Nonunion	1.0	1.1	0.7	1.6	1.3	1.4	2.0	1.4	3.3
Average wage within the following categories:[3]									
Lowest 25 percent	1.5	1.6	0.7	2.0	1.9	0.8	2.2	1.4	3.4
Lowest 10 percent	2.4	2.5	1.2	3.2	3.2	1.2	2.5	1.9	4.7
Second 25 percent	0.7	0.9	0.6	1.1	1.5	1.6	2.1	1.6	3.4
Third 25 percent	1.1	1.1	0.6	1.3	1.4	1.2	2.1	1.4	3.3
Highest 25 percent	0.3	0.5	0.5	0.8	1.0	1.0	1.5	1.3	2.6
Highest 10 percent	0.5	0.7	0.5	1.6	2.0	1.7	2.2	2.0	3.4
Establishment characteristics									
Service-providing industries	0.6	0.7	0.4	0.9	0.9	1.0	1.5	1.1	2.6
Education and health services	0.5	0.7	0.5	0.9	1.3	1.7	1.8	1.5	3.1
Educational services	0.6	0.8	0.5	0.8	1.2	1.4	1.8	1.3	3.1
Elementary and secondary schools	0.5	0.6	0.4	0.5	0.7	0.5	1.6	1.0	3.4
Junior colleges, colleges, and universities	1.8	2.4	1.8	2.8	3.3	5.6	4.1	3.3	4.3
Health care and social assistance	1.2	1.6	1.7	3.9	3.3	4.4	3.5	3.4	3.7
Hospitals	1.4	2.3	2.3	4.9	4.1	6.8	4.5	4.2	4.4
Public administration	1.2	1.3	0.6	1.4	1.6	0.7	2.4	1.7	4.4
1 to 99 workers	2.3	2.5	1.0	2.9	3.1	1.2	2.7	2.3	4.1
1 to 49 workers	3.5	3.8	1.4	4.2	4.5	2.0	3.2	3.0	5.8
50 to 99 workers	2.2	2.4	1.2	2.8	2.9	1.2	3.6	2.9	7.0
100 workers or more	0.5	0.7	0.5	0.9	0.9	1.2	1.6	1.2	2.9
100 to 499 workers	1.2	1.1	0.5	1.4	1.3	0.6	2.3	1.8	3.4
500 workers or more	0.5	0.8	0.5	1.0	1.2	1.5	1.8	1.3	3.1

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	1.0	1.6	1.1	1.7	2.6	3.2	3.2	2.8	4.9
Local government	0.7	0.7	0.4	0.9	0.9	0.4	1.3	0.9	2.2
Geographic areas									
New England	1.9	2.5	1.6	2.1	3.1	1.7	1.9	1.6	9.2
Middle Atlantic	0.8	1.8	1.5	0.7	2.3	2.7	3.2	2.0	3.1
East North Central	1.8	1.8	0.6	2.2	2.1	0.7	3.6	3.5	7.7
West North Central	1.5	2.1	1.2	6.0	5.3	9.4	7.5	6.8	7.1
South Atlantic	1.3	1.4	1.2	1.3	1.2	1.4	4.4	1.6	4.0
East South Central	3.4	4.4	2.6	5.0	4.5	2.6	5.8	3.6	12.4
West South Central	2.5	2.4	0.4	2.0	2.0	0.4	2.0	1.9	3.6
Mountain	2.0	1.7	1.2	2.9	3.0	0.7	3.8	3.6	7.4
Pacific	1.1	1.4	0.7	1.6	1.8	0.9	3.6	3.4	2.2

[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. Workers are considered as having access or as participating if they have access to or participating in at least one of these plan types.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Fixed percent of annual earnings[1]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	79	72	6.4	6.4	21
Worker characteristics					
Management, professional, and related	79	72	6.4	6.4	21
Professional and related	80	74	6.5	6.4	20
Teachers	82	75	6.7	6.4	18
Primary, secondary, and special education school teachers	81	76	6.8	6.4	19
Service	78	72	6.7	6.5	22
Protective service	75	69	7.1	7.1	25
Sales and office	78	72	6.0	6.0	22
Office and administrative support	77	71	6.1	6.0	23
Natural resources, construction, and maintenance	75	72	5.8	6.0	25
Production, transportation, and material moving	80	73	6.2	6.0	20
Full time	78	72	6.4	6.4	22
Part time	88	76	6.5	7.0	12
Union	79	69	6.4	6.3	21
Nonunion	78	75	6.4	6.4	22
Average wage within the following categories:[2]					
Lowest 25 percent	78	74	6.3	6.4	22
Lowest 10 percent	79	76	6.4	6.4	21
Second 25 percent	79	72	6.2	6.0	21
Third 25 percent	74	68	6.4	6.3	26
Highest 25 percent	82	74	6.6	6.4	18
Highest 10 percent	85	74	6.8	7.3	15
Establishment characteristics					
Service-providing industries	79	72	6.4	6.4	21
Education and health services	81	74	6.5	6.4	19
Educational services	82	76	6.6	6.4	18
Elementary and secondary schools	82	76	6.6	6.4	18
Junior colleges, colleges, and universities	83	71	6.4	6.4	17
Health care and social assistance	69	62	5.6	5.5	31
Hospitals	64	60	5.8	6.0	36
Public administration	73	67	6.2	6.0	27
1 to 99 workers	80	73	5.9	6.0	20
1 to 49 workers	85	80	5.6	6.0	15
50 to 99 workers	74	66	6.3	6.0	26
100 workers or more	78	72	6.4	6.4	22
100 to 499 workers	79	73	6.4	6.4	21
500 workers or more	78	72	6.4	6.4	22

See footnotes at end of table.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Fixed percent of annual earnings[1]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	77	65	5.9	6.0	23
Local government	79	74	6.5	6.4	21
Geographic areas					
New England	99	63	5.8	5.0	1
Middle Atlantic	93	92	5.2	5.5	7
East North Central	66	59	7.8	9.4	34
West North Central	94	94	5.8	4.5	6
South Atlantic	57	56	5.6	6.0	43
East South Central	91	91	6.3	7.3	9
Pacific	78	59	6.7	7.0	22

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

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2010

Characteristics	Employee contribution required	Fixed percent of annual earnings[1]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	1.8	1.9	0.1	0.1	1.8
Worker characteristics					
Management, professional, and related	2.0	2.0	0.1	0.0	2.0
Professional and related	1.8	1.9	0.1	0.0	1.8
Teachers	1.9	2.0	0.1	0.1	1.9
Primary, secondary, and special education school teachers	1.9	2.0	0.1	0.1	1.9
Service	2.0	2.2	0.1	0.3	2.0
Protective service	2.9	3.1	0.2	0.3	2.9
Sales and office	2.4	2.6	0.1	0.2	2.4
Office and administrative support	2.4	2.7	0.1	0.4	2.4
Natural resources, construction, and maintenance	2.6	2.6	0.2	0.6	2.6
Production, transportation, and material moving	2.9	3.3	0.2	0.3	2.9
Full time	1.9	2.0	0.1	0.1	1.9
Part time	2.0	2.5	0.2	0.4	2.0
Union	1.9	2.1	0.1	0.4	1.9
Nonunion	2.4	2.5	0.1	([2])	2.4
Average wage within the following categories:[3]					
Lowest 25 percent	2.4	2.6	0.1	0.1	2.4
Lowest 10 percent	3.4	3.7	0.2	0.6	3.4
Second 25 percent	2.1	2.2	0.1	0.1	2.1
Third 25 percent	2.5	2.6	0.1	0.3	2.5
Highest 25 percent	1.5	1.7	0.1	([2])	1.5
Highest 10 percent	1.7	1.8	0.1	0.3	1.7
Establishment characteristics					
Service-providing industries	1.8	1.9	0.1	([2])	1.8
Education and health services	1.7	1.8	0.1	0.0	1.7
Educational services	1.7	1.8	0.1	([2])	1.7
Elementary and secondary schools	1.7	1.8	0.1	([2])	1.7
Junior colleges, colleges, and universities	3.3	3.5	0.2	0.2	3.3
Health care and social assistance	4.5	4.4	0.3	0.6	4.5
Hospitals	5.3	5.4	0.3	0.6	5.3
Public administration	2.9	2.9	0.1	0.0	2.9
1 to 99 workers	3.2	3.2	0.3	0.2	3.2
1 to 49 workers	2.9	3.1	0.3	0.8	2.9
50 to 99 workers	4.9	5.1	0.4	0.4	4.9
100 workers or more	1.8	1.9	0.1	0.0	1.8
100 to 499 workers	2.8	3.0	0.1	0.1	2.8
500 workers or more	2.0	2.0	0.1	0.0	2.0

See footnotes at end of table.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Employee contribution required	Fixed percent of annual earnings[1]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	3.6	3.4	0.1	0.0	3.6
Local government	1.5	1.6	0.1	([2])	1.5
Geographic areas					
New England	0.6	5.0	0.2	0.3	0.6
Middle Atlantic	1.2	1.2	0.2	0.0	1.2
East North Central	5.6	5.6	0.2	([2])	5.6
West North Central	2.1	2.1	0.5	0.5	2.1
South Atlantic	5.3	5.4	0.1	0.0	5.3
East South Central	2.4	2.4	0.4	1.8	2.4
Pacific	4.8	5.1	0.2	0.0	4.8

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

[2] Less than 0.05.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 4. Defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Open plans[1]	Frozen plans[2]
All workers	91	9
Worker characteristics		
Management, professional, and related	90	10
Professional and related	90	10
Teachers	91	9
Primary, secondary, and special education school teachers	92	8
Service	91	9
Protective service	91	9
Sales and office	91	9
Office and administrative support	92	8
Natural resources, construction, and maintenance	94	6
Production, transportation, and material moving	90	10
Full time	91	9
Part time	90	10
Union	86	14
Nonunion	95	5
Average wage within the following categories:[3]		
Lowest 25 percent	94	6
Lowest 10 percent	95	5
Second 25 percent	91	9
Third 25 percent	91	9
Highest 25 percent	88	12
Highest 10 percent	86	14
Establishment characteristics		
Service-providing industries	91	9
Education and health services	91	9
Educational services	92	8
Elementary and secondary schools	91	9
Junior colleges, colleges, and universities	94	6
Health care and social assistance	87	13
Hospitals	86	14
Public administration	89	11
1 to 99 workers	94	6
1 to 49 workers	95	5
50 to 99 workers	92	8
100 workers or more	90	10
100 to 499 workers	89	11
500 workers or more	91	9

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Open plans[1]	Frozen plans[2]
State government	90	10
Local government	91	9
Geographic areas		
New England	74	26
Middle Atlantic	78	22
East North Central	90	10
South Atlantic	98	2
West South Central	94	6
Pacific	88	12

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2010

Characteristics	Open plans[1]	Frozen plans[2]
All workers	0.8	0.8
Worker characteristics		
Management, professional, and related	0.9	0.9
Professional and related	0.8	0.8
Teachers	0.8	0.8
Primary, secondary, and special education school teachers	0.8	0.8
Service	1.0	1.0
Protective service	1.6	1.6
Sales and office	1.2	1.2
Office and administrative support	1.1	1.1
Natural resources, construction, and maintenance	1.0	1.0
Production, transportation, and material moving	2.2	2.2
Full time	0.8	0.8
Part time	1.5	1.5
Union	1.2	1.2
Nonunion	0.8	0.8
Average wage within the following categories:[3]		
Lowest 25 percent	1.0	1.0
Lowest 10 percent	1.2	1.2
Second 25 percent	1.0	1.0
Third 25 percent	1.3	1.3
Highest 25 percent	0.9	0.9
Highest 10 percent	1.2	1.2
Establishment characteristics		
Service-providing industries	0.8	0.8
Education and health services	0.7	0.7
Educational services	0.8	0.8
Elementary and secondary schools	0.8	0.8
Junior colleges, colleges, and universities	1.8	1.8
Health care and social assistance	2.0	2.0
Hospitals	2.5	2.5
Public administration	1.5	1.5
1 to 99 workers	1.1	1.1
1 to 49 workers	1.3	1.3
50 to 99 workers	1.7	1.7
100 workers or more	0.8	0.8
100 to 499 workers	1.6	1.6
500 workers or more	0.8	0.8

See footnotes at end of table.

Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Open plans[1]	Frozen plans[2]
State government	2.0	2.0
Local government	0.7	0.7
Geographic areas		
New England	3.0	3.0
Middle Atlantic	1.3	1.3
East North Central	2.0	2.0
South Atlantic	0.5	0.5
West South Central	2.4	2.4
Pacific	3.2	3.2

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 5. Defined benefit frozen retirement plans:[1] Benefits accrual, State and local government workers, National Compensation Survey, March 2010

(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	99	–	–
Worker characteristics			
Management, professional, and related	99	–	–
Professional and related	99	–	1
Teachers	100	–	–
Primary, secondary, and special education school teachers	100	–	–
Service	99	–	–
Protective service	100	–	–
Sales and office	100	–	–
Office and administrative support	100	–	–
Natural resources, construction, and maintenance	100	–	–
Production, transportation, and material moving	100	–	–
Full time	99	–	–
Part time	100	–	–
Union	100	–	–
Nonunion	97	–	3
Average wage within the following categories:[3]			
Lowest 25 percent	98	–	–
Lowest 10 percent	93	–	–
Second 25 percent	99	–	–
Third 25 percent	99	–	–
Highest 25 percent	100	–	–
Highest 10 percent	100	–	–
Establishment characteristics			
Service-providing industries	99	–	–
Education and health services	99	–	1
Educational services	100	–	–
Elementary and secondary schools	100	–	–
Junior colleges, colleges, and universities	100	–	–
Health care and social assistance	91	–	–
Hospitals	94	–	–
Public administration	100	–	–
1 to 99 workers	100	–	–
1 to 49 workers	100	–	–
50 to 99 workers	100	–	–
100 workers or more	99	–	–
100 to 499 workers	98	–	–
500 workers or more	99	–	–

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:[1] Benefits accrual, State and local government workers, National Compensation Survey, March 2010—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
State government	100	–	–
Local government	99	–	–
Geographic areas			
New England	100	–	–
Middle Atlantic	100	–	–
East North Central	100	–	–
West North Central	100	–	–
South Atlantic	90	–	–
West South Central	99	–	–
Mountain	100	–	–
Pacific	100	–	–

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 5. Standard errors for defined benefit frozen retirement plans:[1] Benefits accrual, State and local government workers, National Compensation Survey, March 2010

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	0.3	–	–
Worker characteristics			
Management, professional, and related	0.4	–	–
Professional and related	0.5	–	0.5
Teachers	0.0	–	–
Primary, secondary, and special education school teachers	0.0	–	–
Service	0.4	–	–
Protective service	0.2	–	–
Sales and office	0.0	–	–
Office and administrative support	0.0	–	–
Natural resources, construction, and maintenance	0.4	–	–
Production, transportation, and material moving	0.0	–	–
Full time	0.3	–	–
Part time	0.0	–	–
Union	0.1	–	–
Nonunion	1.1	–	1.1
Average wage within the following categories:[3]			
Lowest 25 percent	0.4	–	–
Lowest 10 percent	3.0	–	–
Second 25 percent	0.4	–	–
Third 25 percent	0.6	–	–
Highest 25 percent	0.1	–	–
Highest 10 percent	0.0	–	–
Establishment characteristics			
Service-providing industries	0.3	–	–
Education and health services	0.5	–	0.5
Educational services	0.0	–	–
Elementary and secondary schools	0.0	–	–
Junior colleges, colleges, and universities	0.0	–	–
Health care and social assistance	3.2	–	–
Hospitals	4.6	–	–
Public administration	0.1	–	–
1 to 99 workers	0.0	–	–
1 to 49 workers	0.0	–	–
50 to 99 workers	0.0	–	–
100 workers or more	0.3	–	–
100 to 499 workers	0.2	–	–
500 workers or more	0.4	–	–

See footnotes at end of table.

Table 5. Standard errors for defined benefit frozen retirement plans:[1] Benefits accrual, State and local government workers, National Compensation Survey, March 2010—Continued

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
State government	0.4	–	–
Local government	0.4	–	–
Geographic areas			
New England	0.3	–	–
Middle Atlantic	0.0	–	–
East North Central	0.0	–	–
West North Central	0.0	–	–
South Atlantic	2.6	–	–
West South Central	1.0	–	–
Mountain	0.0	–	–
Pacific	0.0	–	–

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, State and local government workers, National Compensation Survey, March 2010

(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	–	–	95
Worker characteristics			
Management, professional, and related	–	5	95
Professional and related	–	4	96
Teachers	–	–	97
Primary, secondary, and special education school teachers	–	–	97
Service	–	–	95
Protective service	–	–	95
Sales and office	–	–	95
Office and administrative support	–	–	95
Natural resources, construction, and maintenance	–	–	98
Production, transportation, and material moving	–	–	99
Full time	–	–	95
Part time	–	–	99
Union	–	3	97
Nonunion	–	–	89
Average wage within the following categories:[2]			
Lowest 25 percent	–	–	91
Lowest 10 percent	–	–	91
Second 25 percent	–	8	92
Third 25 percent	–	4	96
Highest 25 percent	–	3	97
Highest 10 percent	–	–	97
Establishment characteristics			
Service-providing industries	–	–	95
Education and health services	–	5	95
Educational services	–	4	96
Elementary and secondary schools	–	2	98
Junior colleges, colleges, and universities	–	–	88
Health care and social assistance	–	11	89
Hospitals	–	–	90
Public administration	–	–	94
1 to 99 workers	–	–	97
50 to 99 workers	–	–	95
100 workers or more	–	5	95
100 to 499 workers	–	–	90
500 workers or more	–	3	97

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, State and local government workers, National Compensation Survey, March 2010—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
State government	–	–	88
Local government	–	–	97
Geographic areas			
New England	–	–	97
Middle Atlantic	–	–	100
East North Central	–	–	99
West North Central	–	–	95
South Atlantic	–	–	86
West South Central	–	–	77
Mountain	–	–	100
Pacific	–	–	92

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

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, State and local government workers, National Compensation Survey, March 2010

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	–	–	1.3
Worker characteristics			
Management, professional, and related	–	1.4	1.4
Professional and related	–	0.9	0.9
Teachers	–	–	1.4
Primary, secondary, and special education school teachers	–	–	1.8
Service	–	–	2.0
Protective service	–	–	3.6
Sales and office	–	–	1.7
Office and administrative support	–	–	2.0
Natural resources, construction, and maintenance	–	–	2.5
Production, transportation, and material moving	–	–	1.0
Full time	–	–	1.4
Part time	–	–	0.2
Union	–	0.7	0.7
Nonunion	–	–	4.3
Average wage within the following categories:[2]			
Lowest 25 percent	–	–	3.0
Lowest 10 percent	–	–	3.6
Second 25 percent	–	2.9	2.9
Third 25 percent	–	2.0	2.0
Highest 25 percent	–	0.9	0.9
Highest 10 percent	–	–	1.9
Establishment characteristics			
Service-providing industries	–	–	1.3
Education and health services	–	1.1	1.1
Educational services	–	1.2	1.2
Elementary and secondary schools	–	0.9	0.9
Junior colleges, colleges, and universities	–	–	4.3
Health care and social assistance	–	3.3	3.3
Hospitals	–	–	4.5
Public administration	–	–	2.9
1 to 99 workers	–	–	3.1
50 to 99 workers	–	–	5.0
100 workers or more	–	1.4	1.4
100 to 499 workers	–	–	3.9
500 workers or more	–	0.8	0.8

See footnotes at end of table.

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
State government	–	–	4.3
Local government	–	–	0.8
Geographic areas			
New England	–	–	1.2
Middle Atlantic	–	–	0.0
East North Central	–	–	1.1
West North Central	–	–	5.2
South Atlantic	–	–	4.8
West South Central	–	–	9.8
Mountain	–	–	0.0
Pacific	–	–	2.5

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

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 7. Defined benefit frozen retirement plans:[1] Plan alternatives, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	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
All workers	100	94	1	18
Worker characteristics				
Management, professional, and related	100	97	1	–
Professional and related	100	97	1	–
Teachers	100	100	–	–
Primary, secondary, and special education school teachers	100	100	–	10
Service	100	90	2	–
Protective service	100	88	–	–
Sales and office	100	90	–	32
Office and administrative support	100	89	–	34
Natural resources, construction, and maintenance	100	94	–	–
Production, transportation, and material moving	100	98	–	–
Full time	100	94	1	19
Part time	100	98	–	–
Union	100	96	–	–
Nonunion	100	90	4	20
Average wage within the following categories:[3]				
Lowest 25 percent	100	89	4	–
Lowest 10 percent	100	72	–	–
Second 25 percent	100	93	1	–
Third 25 percent	100	91	–	–
Highest 25 percent	100	99	–	12
Highest 10 percent	100	100	–	4
Establishment characteristics				
Service-providing industries	100	95	1	18
Education and health services	100	97	1	11
Educational services	100	98	–	10
Elementary and secondary schools	100	98	–	10
Junior colleges, colleges, and universities	100	97	–	–
Health care and social assistance	100	89	–	–
Hospitals	100	94	–	8
Public administration	100	91	–	–
1 to 99 workers	100	84	–	42
1 to 49 workers	100	71	–	54
50 to 99 workers	100	92	–	–
100 workers or more	100	95	1	–
100 to 499 workers	100	91	–	–
500 workers or more	100	97	–	15

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:[1] Plan alternatives, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	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
State government	100	91	–	–
Local government	100	96	1	12
Geographic areas				
New England	100	98	–	–
Middle Atlantic	100	99	–	–
East North Central	100	88	–	–
West North Central	100	88	–	–
South Atlantic	100	69	–	23
West South Central	100	90	–	–
Mountain	100	92	–	–
Pacific	100	99	–	50

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 7. Standard errors for defined benefit frozen retirement plans:[1] Plan alternatives, State and local government workers, National Compensation Survey, March 2010

Characteristics	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
All workers	0.0	1.2	0.4	5.2
Worker characteristics				
Management, professional, and related	0.0	0.9	0.4	–
Professional and related	0.0	0.8	0.5	–
Teachers	0.0	0.2	–	–
Primary, secondary, and special education school teachers	0.0	0.2	–	2.7
Service	0.0	3.6	0.5	–
Protective service	0.0	5.7	–	–
Sales and office	0.0	3.6	–	8.6
Office and administrative support	0.0	3.8	–	8.8
Natural resources, construction, and maintenance	0.0	3.4	–	–
Production, transportation, and material moving	0.0	1.2	–	–
Full time	0.0	1.3	0.4	5.5
Part time	0.0	1.1	–	–
Union	0.0	1.1	–	–
Nonunion	0.0	2.6	1.5	4.8
Average wage within the following categories:[3]				
Lowest 25 percent	0.0	3.3	1.5	–
Lowest 10 percent	0.0	9.4	–	–
Second 25 percent	0.0	2.1	0.5	–
Third 25 percent	0.0	2.2	–	–
Highest 25 percent	0.0	0.5	–	3.2
Highest 10 percent	0.0	0.1	–	1.8
Establishment characteristics				
Service-providing industries	0.0	1.2	0.4	5.2
Education and health services	0.0	0.8	0.5	2.8
Educational services	0.0	0.8	–	2.3
Elementary and secondary schools	0.0	0.8	–	2.6
Junior colleges, colleges, and universities	0.0	2.6	–	–
Health care and social assistance	0.0	3.3	–	–
Hospitals	0.0	4.6	–	1.2
Public administration	0.0	2.5	–	–
1 to 99 workers	0.0	8.3	–	11.3
1 to 49 workers	0.0	17.7	–	14.8
50 to 99 workers	0.0	5.3	–	–
100 workers or more	0.0	1.0	0.3	–
100 to 499 workers	0.0	3.1	–	–
500 workers or more	0.0	0.6	–	4.1

See footnotes at end of table.

Table 7. Standard errors for defined benefit frozen retirement plans:[1] Plan alternatives, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	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
State government	0.0	3.4	–	–
Local government	0.0	0.9	0.5	2.5
Geographic areas				
New England	0.0	2.4	–	–
Middle Atlantic	0.0	0.8	–	–
East North Central	0.0	4.8	–	–
West North Central	0.0	4.2	–	–
South Atlantic	0.0	8.6	–	6.0
West South Central	0.0	6.6	–	–
Mountain	0.0	1.4	–	–
Pacific	0.0	0.5	–	14.2

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	58	42	77	23
Worker characteristics				
Management, professional, and related	56	44	74	26
Professional and related	55	45	73	27
Teachers	52	48	72	28
Primary, secondary, and special education school teachers	37	63	64	36
Service	60	40	78	22
Protective service	64	36	80	20
Sales and office	59	41	84	16
Office and administrative support	58	42	84	16
Natural resources, construction, and maintenance	66	34	78	22
Production, transportation, and material moving	57	43	–	–
Full time	58	42	77	23
Part time	62	38	75	25
Union	43	57	65	35
Nonunion	66	34	83	17
Average wage within the following categories:[1]				
Lowest 25 percent	62	38	83	17
Lowest 10 percent	63	37	83	17
Second 25 percent	61	39	80	20
Third 25 percent	54	46	72	28
Highest 25 percent	56	44	74	26
Highest 10 percent	61	39	71	29
Establishment characteristics				
Service-providing industries	58	42	77	23
Education and health services	55	45	71	29
Educational services	53	47	67	33
Elementary and secondary schools	38	62	59	41
Junior colleges, colleges, and universities	64	36	74	26
Health care and social assistance	61	39	81	19
Hospitals	64	36	79	21
Public administration	59	41	83	17
1 to 99 workers	62	38	–	–
1 to 49 workers	71	29	–	–
50 to 99 workers	48	52	–	–
100 workers or more	57	43	75	25
100 to 499 workers	62	38	91	9
500 workers or more	56	44	70	30

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	57	43	74	26
Local government	59	41	79	21
Geographic areas				
Middle Atlantic	72	28	80	20
East North Central	44	56	80	20
South Atlantic	49	51	65	35
East South Central	79	21	–	–
West South Central	–	–	92	8
Mountain	48	52	–	–
Pacific	36	64	66	34

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2010

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	3.4	3.4	2.5	2.5
Worker characteristics				
Management, professional, and related	4.0	4.0	3.2	3.2
Professional and related	4.1	4.1	3.4	3.4
Teachers	5.8	5.8	5.0	5.0
Primary, secondary, and special education school teachers	7.6	7.6	9.0	9.0
Service	4.1	4.1	3.3	3.3
Protective service	6.8	6.8	5.6	5.6
Sales and office	5.0	5.0	2.2	2.2
Office and administrative support	5.2	5.2	2.1	2.1
Natural resources, construction, and maintenance	6.1	6.1	6.1	6.1
Production, transportation, and material moving	8.2	8.2	–	–
Full time	3.5	3.5	2.5	2.5
Part time	5.1	5.1	4.9	4.9
Union	5.8	5.8	4.8	4.8
Nonunion	2.9	2.9	2.0	2.0
Average wage within the following categories:[1]				
Lowest 25 percent	3.5	3.5	2.8	2.8
Lowest 10 percent	4.9	4.9	4.3	4.3
Second 25 percent	4.6	4.6	2.7	2.7
Third 25 percent	5.0	5.0	4.5	4.5
Highest 25 percent	3.8	3.8	3.0	3.0
Highest 10 percent	4.5	4.5	3.7	3.7
Establishment characteristics				
Service-providing industries	3.4	3.4	2.5	2.5
Education and health services	4.5	4.5	3.6	3.6
Educational services	5.5	5.5	4.6	4.6
Elementary and secondary schools	6.3	6.3	7.4	7.4
Junior colleges, colleges, and universities	6.3	6.3	4.2	4.2
Health care and social assistance	4.9	4.9	3.7	3.7
Hospitals	5.5	5.5	4.5	4.5
Public administration	5.3	5.3	3.5	3.5
1 to 99 workers	5.7	5.7	–	–
1 to 49 workers	7.0	7.0	–	–
50 to 99 workers	8.6	8.6	–	–
100 workers or more	3.8	3.8	2.8	2.8
100 to 499 workers	5.7	5.7	1.8	1.8
500 workers or more	4.1	4.1	3.4	3.4

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	6.4	6.4	4.0	4.0
Local government	3.1	3.1	3.1	3.1
Geographic areas				
Middle Atlantic	3.6	3.6	5.6	5.6
East North Central	6.7	6.7	2.5	2.5
South Atlantic	5.7	5.7	7.7	7.7
East South Central	6.2	6.2	–	–
West South Central	–	–	2.5	2.5
Mountain	11.7	11.7	–	–
Pacific	7.2	7.2	5.4	5.4

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Health care[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	88	78	89	88	73	83
Worker characteristics						
Management, professional, and related	90	79	88	90	73	81
Professional and related	89	78	88	89	73	82
Teachers	89	79	88	89	73	82
Primary, secondary, and special education school teachers	95	84	88	95	78	82
Service	81	73	89	81	68	85
Protective service	89	81	91	89	77	87
Sales and office	88	80	91	88	75	84
Office and administrative support	89	81	91	89	75	84
Natural resources, construction, and maintenance	95	85	90	95	81	86
Production, transportation, and material moving	84	75	90	82	69	84
Full time	99	88	89	99	82	84
Part time	28	22	76	28	19	68
Union	96	87	90	95	79	83
Nonunion	82	71	87	81	67	82
Average wage within the following categories:[3]						
Lowest 25 percent	69	59	85	69	56	81
Lowest 10 percent	53	43	82	53	41	79
Second 25 percent	92	83	90	91	78	85
Third 25 percent	95	84	89	95	79	83
Highest 25 percent	97	87	89	97	79	82
Highest 10 percent	97	88	91	97	80	82
Establishment characteristics						
Service-providing industries	88	78	89	88	72	83
Education and health services	89	78	88	89	72	81
Educational services	89	78	88	88	72	81
Elementary and secondary schools	89	77	86	89	71	80
Junior colleges, colleges, and universities	86	79	92	86	75	87
Health care and social assistance	91	80	88	91	76	83
Hospitals	94	83	88	94	77	82
Public administration	88	80	90	88	75	84
1 to 99 workers	76	67	88	75	64	85
1 to 49 workers	68	60	87	68	58	86
50 to 99 workers	87	77	89	86	73	84
100 workers or more	90	80	89	89	74	82
100 to 499 workers	85	77	90	85	72	85
500 workers or more	91	81	88	91	74	82

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Health care[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	94	87	92	94	82	88
Local government	86	75	87	86	69	81
Geographic areas						
New England	85	76	90	85	71	84
Middle Atlantic	87	82	94	87	78	91
East North Central	81	70	86	81	63	78
West North Central	84	71	85	84	67	80
South Atlantic	91	79	87	91	74	81
East South Central	94	82	87	94	80	85
West South Central	90	77	85	90	74	82
Mountain	87	78	89	86	68	79
Pacific	90	84	93	90	75	83

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	54	47	86	37	30	81	86	71	83
Worker characteristics									
Management, professional, and related	55	47	86	38	30	80	89	72	81
Professional and related	54	46	85	36	29	81	88	72	81
Teachers	53	46	86	34	28	83	88	71	82
Primary, secondary, and special education school teachers	58	50	87	36	31	84	94	76	81
Service	49	42	86	35	28	80	79	67	84
Protective service	58	50	86	42	34	81	87	75	86
Sales and office	57	50	87	40	33	82	87	73	84
Office and administrative support	57	50	87	40	33	82	87	74	84
Natural resources, construction, and maintenance	62	55	89	40	33	84	94	80	85
Production, transportation, and material moving	58	51	87	35	29	82	82	68	83
Full time	61	53	86	42	34	81	97	81	83
Part time	17	13	79	13	10	77	27	19	68
Union	70	61	86	50	44	87	94	78	83
Nonunion	41	36	86	27	19	72	81	66	82
Average wage within the following categories:[3]									
Lowest 25 percent	34	29	85	23	17	73	68	55	81
Lowest 10 percent	21	17	82	13	9	69	52	41	79
Second 25 percent	59	51	87	41	32	80	90	76	85
Third 25 percent	58	51	87	39	32	82	94	78	83
Highest 25 percent	67	57	85	47	40	84	95	78	82
Highest 10 percent	69	60	87	50	43	87	95	79	83
Establishment characteristics									
Service-providing industries	54	47	86	37	30	81	86	71	83
Education and health services	52	45	86	34	28	81	87	71	81
Educational services	51	44	86	34	28	82	87	71	81
Elementary and secondary schools	51	44	86	34	28	82	87	70	80
Junior colleges, colleges, and universities	50	44	88	33	27	81	86	74	86
Health care and social assistance	60	52	85	40	30	76	90	74	83
Hospitals	61	52	85	38	28	75	93	75	81
Public administration	59	50	86	43	34	79	87	74	84
1 to 99 workers	41	36	87	31	24	80	74	63	84
1 to 49 workers	35	31	88	24	20	82	67	57	85
50 to 99 workers	52	44	85	40	31	78	86	72	84
100 workers or more	56	48	86	38	31	81	88	73	82
100 to 499 workers	54	48	89	35	30	84	83	70	85
500 workers or more	57	48	85	39	31	80	90	73	82

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	59	52	88	49	37	76	93	82	88
Local government	53	45	85	33	28	83	84	68	81
Geographic areas									
New England	49	42	86	20	18	86	83	69	83
Middle Atlantic	59	53	90	44	40	91	85	77	91
East North Central	63	52	83	46	35	76	79	62	78
West North Central	53	43	82	10	8	82	83	66	79
South Atlantic	48	40	84	39	24	62	90	73	81
East South Central	23	19	83	11	8	68	93	79	85
West South Central	24	20	86	15	11	75	88	72	81
Mountain	74	65	88	34	29	84	86	68	79
Pacific	84	74	89	71	65	92	89	74	83

[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] Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2010

Characteristics	Health care[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.5	0.6	0.5	0.5	0.7	0.6
Worker characteristics						
Management, professional, and related	0.6	0.7	0.5	0.6	0.9	0.8
Professional and related	0.6	0.7	0.6	0.6	0.9	0.8
Teachers	0.7	0.9	0.7	0.8	1.0	0.8
Primary, secondary, and special education school teachers	0.5	0.8	0.8	0.5	0.9	0.9
Service	1.3	1.3	0.7	1.3	1.3	0.8
Protective service	1.1	1.3	0.7	1.1	1.4	0.9
Sales and office	1.4	1.5	0.7	1.4	1.5	0.9
Office and administrative support	1.4	1.4	0.6	1.3	1.5	0.9
Natural resources, construction, and maintenance	1.8	2.3	1.7	1.8	2.3	1.8
Production, transportation, and material moving	4.1	4.0	1.3	4.1	4.3	1.8
Full time	0.2	0.5	0.4	0.3	0.6	0.6
Part time	2.0	1.4	2.7	2.0	1.4	2.5
Union	0.4	0.6	0.5	0.4	0.7	0.7
Nonunion	0.9	1.0	0.8	0.9	1.1	1.0
Average wage within the following categories:[3]						
Lowest 25 percent	1.4	1.5	1.2	1.4	1.5	1.2
Lowest 10 percent	2.6	2.6	2.1	2.6	2.6	2.2
Second 25 percent	0.8	0.9	0.6	0.8	1.1	0.8
Third 25 percent	0.7	1.1	0.8	0.6	1.2	1.0
Highest 25 percent	0.3	0.6	0.5	0.4	0.7	0.7
Highest 10 percent	0.5	0.8	0.7	0.5	1.1	1.1
Establishment characteristics						
Service-providing industries	0.5	0.6	0.5	0.5	0.7	0.6
Education and health services	0.5	0.7	0.6	0.5	0.9	0.8
Educational services	0.5	0.7	0.7	0.6	0.9	0.8
Elementary and secondary schools	0.5	0.7	0.8	0.5	0.9	0.9
Junior colleges, colleges, and universities	1.4	2.1	1.5	1.4	2.5	2.2
Health care and social assistance	1.6	2.1	1.4	1.6	2.4	2.0
Hospitals	1.3	2.4	1.9	1.3	2.9	2.5
Public administration	1.1	1.2	0.7	1.1	1.3	0.9
1 to 99 workers	2.5	2.7	1.6	2.4	2.6	1.5
1 to 49 workers	3.3	3.5	2.7	3.3	3.4	2.7
50 to 99 workers	1.9	2.4	1.4	1.9	2.4	1.9
100 workers or more	0.5	0.6	0.5	0.5	0.7	0.6
100 to 499 workers	1.1	1.3	0.9	1.1	1.4	1.1
500 workers or more	0.5	0.6	0.6	0.5	0.9	0.8

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Health care[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.7	1.1	0.9	0.7	1.5	1.4
Local government	0.6	0.7	0.5	0.6	0.7	0.6
Geographic areas						
New England	2.3	2.4	1.2	2.2	2.5	2.4
Middle Atlantic	1.2	1.5	0.6	1.2	1.4	0.5
East North Central	1.6	1.5	1.5	1.8	1.4	1.2
West North Central	2.2	1.2	1.4	2.2	2.6	3.0
South Atlantic	1.5	1.4	1.0	1.5	1.7	1.2
East South Central	2.3	3.1	3.4	2.3	3.1	3.4
West South Central	1.8	2.0	1.3	1.8	2.1	1.9
Mountain	1.9	2.3	1.1	1.8	2.7	2.3
Pacific	0.9	1.4	0.8	0.9	2.0	1.5

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	1.4	1.2	0.6	1.3	1.0	1.5	0.6	0.7	0.6
Worker characteristics									
Management, professional, and related	1.5	1.3	0.8	1.4	1.1	1.7	0.7	0.9	0.8
Professional and related	1.4	1.3	0.9	1.4	1.2	1.7	0.7	1.0	0.8
Teachers	1.8	1.6	1.0	1.6	1.4	1.8	0.8	1.0	0.8
Primary, secondary, and special education school teachers	2.1	1.8	1.2	1.9	1.8	1.9	0.7	0.9	0.9
Service	1.8	1.7	0.9	1.7	1.4	1.8	1.3	1.3	0.8
Protective service	2.8	2.6	1.2	2.7	2.5	2.7	1.3	1.6	0.9
Sales and office	2.6	2.5	1.0	2.3	1.9	2.4	1.5	1.6	0.9
Office and administrative support	2.6	2.5	1.0	2.3	1.9	2.5	1.5	1.6	0.9
Natural resources, construction, and maintenance	3.4	3.3	1.8	2.7	2.5	2.0	1.6	2.2	1.8
Production, transportation, and material moving	3.8	3.7	2.0	3.6	3.2	3.6	4.2	4.3	1.9
Full time	1.6	1.4	0.6	1.5	1.2	1.5	0.3	0.6	0.6
Part time	1.3	1.1	2.0	1.0	0.8	2.7	2.0	1.4	2.5
Union	1.4	1.3	0.8	1.6	1.5	1.0	0.5	0.7	0.6
Nonunion	1.9	1.7	0.9	1.8	1.2	3.0	0.9	1.1	1.0
Average wage within the following categories:[3]									
Lowest 25 percent	1.8	1.7	1.4	1.7	1.2	2.8	1.5	1.5	1.2
Lowest 10 percent	2.0	1.8	2.6	1.7	1.3	4.1	2.6	2.6	2.2
Second 25 percent	2.1	2.0	0.9	1.8	1.5	1.9	0.9	1.1	0.8
Third 25 percent	2.2	1.9	0.9	2.0	1.7	1.7	0.7	1.2	1.0
Highest 25 percent	1.2	1.2	0.8	1.3	1.3	1.4	0.5	0.7	0.7
Highest 10 percent	1.8	1.6	0.8	1.9	1.9	1.7	0.7	1.1	1.1
Establishment characteristics									
Service-providing industries	1.4	1.2	0.6	1.3	1.0	1.5	0.6	0.7	0.6
Education and health services	1.6	1.3	0.8	1.5	1.3	1.8	0.6	0.9	0.8
Educational services	1.8	1.5	0.9	1.6	1.4	1.9	0.7	0.9	0.8
Elementary and secondary schools	1.7	1.5	1.0	1.6	1.5	2.0	0.7	0.9	0.9
Junior colleges, colleges, and universities	4.3	3.8	1.4	4.1	3.6	4.1	1.4	2.6	2.3
Health care and social assistance	3.5	3.1	1.5	3.7	2.9	2.9	1.9	2.4	2.0
Hospitals	4.3	3.8	1.9	4.9	3.6	3.3	1.9	2.8	2.4
Public administration	2.3	2.1	0.9	1.9	1.6	2.2	1.2	1.4	0.9
1 to 99 workers	3.5	3.2	1.7	2.9	2.5	2.0	2.4	2.6	1.6
1 to 49 workers	4.5	4.1	2.5	3.1	2.8	2.8	3.4	3.5	2.8
50 to 99 workers	4.0	3.8	2.4	4.7	4.3	3.4	1.9	2.6	2.0
100 workers or more	1.4	1.2	0.6	1.4	1.1	1.6	0.5	0.7	0.6
100 to 499 workers	2.4	2.3	1.1	2.3	2.0	1.7	1.3	1.5	1.1
500 workers or more	1.7	1.5	0.8	1.6	1.3	1.9	0.6	0.8	0.8

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	3.2	2.8	1.2	3.0	2.4	3.0	0.7	1.5	1.4
Local government	1.3	1.2	0.7	1.2	1.1	1.3	0.7	0.7	0.6
Geographic areas									
New England	3.9	3.1	1.6	3.9	3.3	3.2	3.0	3.2	2.4
Middle Atlantic	2.3	2.6	1.3	3.8	3.9	1.6	1.4	1.6	0.5
East North Central	2.7	2.5	1.6	3.7	3.1	2.7	1.8	1.4	1.2
West North Central	6.5	4.4	2.2	1.8	1.8	5.6	2.2	1.9	2.9
South Atlantic	4.2	3.8	1.7	3.5	1.8	4.7	1.7	1.7	1.2
East South Central	3.3	2.4	4.5	2.8	1.6	8.1	2.3	3.2	3.5
West South Central	3.1	3.1	2.7	2.1	1.6	2.5	2.2	2.0	1.9
Mountain	3.9	3.5	1.4	9.2	7.7	4.4	1.8	2.7	2.3
Pacific	1.1	1.7	1.0	1.8	2.3	1.1	0.9	1.7	1.3

[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] Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 10. Health care benefits:[1] Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2010

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	89	11	73	27
Worker characteristics				
Management, professional, and related	89	11	73	27
Professional and related	89	11	72	28
Teachers	90	10	72	28
Primary, secondary, and special education school teachers	90	10	70	30
Service	88	12	73	27
Protective service	88	12	76	24
Sales and office	89	11	73	27
Office and administrative support	89	11	74	26
Natural resources, construction, and maintenance	89	11	74	26
Production, transportation, and material moving	89	11	74	26
Full time	89	11	73	27
Part time	87	13	74	26
Union	90	10	81	19
Nonunion	87	13	63	37
Average wage within the following categories:[2]				
Lowest 25 percent	88	12	65	35
Lowest 10 percent	87	13	59	41
Second 25 percent	88	12	74	26
Third 25 percent	88	12	72	28
Highest 25 percent	89	11	77	23
Highest 10 percent	90	10	81	19
Establishment characteristics				
Service-providing industries	89	11	73	27
Education and health services	89	11	71	29
Educational services	89	11	71	29
Elementary and secondary schools	90	10	70	30
Junior colleges, colleges, and universities	88	12	74	26
Health care and social assistance	83	17	70	30
Hospitals	81	19	69	31
Public administration	88	12	76	24
1 to 99 workers	90	10	72	28
1 to 49 workers	91	9	72	28
50 to 99 workers	89	11	72	28
100 workers or more	88	12	73	27
100 to 499 workers	91	9	73	27
500 workers or more	88	12	73	27

See footnotes at end of table.

Table 10. Health care benefits:[1] Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2010—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	87	13	75	25
Local government	89	11	72	28
Geographic areas				
New England	85	15	78	22
Middle Atlantic	91	9	89	11
East North Central	91	9	83	17
West North Central	89	11	65	35
South Atlantic	86	14	61	39
East South Central	89	11	57	43
West South Central	85	15	52	48
Mountain	86	14	62	38
Pacific	90	10	82	18

[1] Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 10. Standard errors for health care benefits:[1] Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2010

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.4	0.4	0.6	0.6
Worker characteristics				
Management, professional, and related	0.4	0.4	0.7	0.7
Professional and related	0.4	0.4	0.7	0.7
Teachers	0.5	0.5	0.9	0.9
Primary, secondary, and special education school teachers	0.6	0.6	1.0	1.0
Service	0.6	0.6	0.9	0.9
Protective service	0.8	0.8	1.1	1.1
Sales and office	0.6	0.6	1.0	1.0
Office and administrative support	0.6	0.6	1.0	1.0
Natural resources, construction, and maintenance	0.7	0.7	1.2	1.2
Production, transportation, and material moving	0.9	0.9	1.7	1.7
Full time	0.4	0.4	0.7	0.7
Part time	1.2	1.2	1.7	1.7
Union	0.4	0.4	0.7	0.7
Nonunion	0.5	0.5	1.1	1.1
Average wage within the following categories:[2]				
Lowest 25 percent	0.6	0.6	1.2	1.2
Lowest 10 percent	1.2	1.2	1.8	1.8
Second 25 percent	0.6	0.6	0.8	0.8
Third 25 percent	0.6	0.6	1.0	1.0
Highest 25 percent	0.4	0.4	0.7	0.7
Highest 10 percent	0.6	0.6	0.8	0.8
Establishment characteristics				
Service-providing industries	0.4	0.4	0.6	0.6
Education and health services	0.5	0.5	0.8	0.8
Educational services	0.5	0.5	0.8	0.8
Elementary and secondary schools	0.5	0.5	0.9	0.9
Junior colleges, colleges, and universities	1.0	1.0	1.9	1.9
Health care and social assistance	1.3	1.3	1.5	1.5
Hospitals	1.9	1.9	1.7	1.7
Public administration	0.5	0.5	0.8	0.8
1 to 99 workers	0.9	0.9	1.4	1.4
1 to 49 workers	1.2	1.2	1.9	1.9
50 to 99 workers	1.4	1.4	2.3	2.3
100 workers or more	0.4	0.4	0.6	0.6
100 to 499 workers	0.7	0.7	1.7	1.7
500 workers or more	0.4	0.4	0.7	0.7

See footnotes at end of table.

Table 10. Standard errors for health care benefits:[1] Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.7	0.7	1.1	1.1
Local government	0.4	0.4	0.7	0.7
Geographic areas				
New England	1.9	1.9	1.6	1.6
Middle Atlantic	1.0	1.0	1.4	1.4
East North Central	1.0	1.0	1.3	1.3
West North Central	1.2	1.2	1.3	1.3
South Atlantic	0.7	0.7	1.7	1.7
East South Central	2.6	2.6	4.3	4.3
West South Central	1.4	1.4	2.5	2.5
Mountain	2.6	2.6	1.2	1.2
Pacific	0.5	0.5	0.8	0.8

[1] Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2010

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	89	11	73	27
Worker characteristics				
Management, professional, and related	89	11	72	28
Professional and related	88	12	71	29
Teachers	89	11	70	30
Primary, secondary, and special education school teachers	89	11	69	31
Service	89	11	74	26
Protective service	89	11	78	22
Sales and office	89	11	74	26
Office and administrative support	89	11	74	26
Natural resources, construction, and maintenance	90	10	76	24
Production, transportation, and material moving	89	11	74	26
Full time	89	11	73	27
Part time	86	14	74	26
Union	90	10	81	19
Nonunion	89	11	65	35
Average wage within the following categories:[1]				
Lowest 25 percent	89	11	66	34
Lowest 10 percent	89	11	60	40
Second 25 percent	89	11	75	25
Third 25 percent	90	10	73	27
Highest 25 percent	88	12	76	24
Highest 10 percent	89	11	81	19
Establishment characteristics				
Service-providing industries	89	11	73	27
Education and health services	89	11	70	30
Educational services	89	11	69	31
Elementary and secondary schools	89	11	68	32
Junior colleges, colleges, and universities	89	11	72	28
Health care and social assistance	86	14	74	26
Hospitals	86	14	74	26
Public administration	89	11	79	21
1 to 99 workers	91	9	71	29
1 to 49 workers	92	8	71	29
50 to 99 workers	90	10	71	29
100 workers or more	89	11	73	27
100 to 499 workers	90	10	73	27
500 workers or more	88	12	73	27

See footnotes at end of table.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2010—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	88	12	75	25
Local government	90	10	72	28
Geographic areas				
New England	85	15	82	18
Middle Atlantic	92	8	90	10
East North Central	90	10	85	15
West North Central	90	10	70	30
South Atlantic	88	12	66	34
East South Central	91	9	59	41
West South Central	87	13	54	46
Mountain	90	10	69	31
Pacific	87	13	79	21

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2010

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.4	0.4	0.8	0.8
Worker characteristics				
Management, professional, and related	0.4	0.4	0.9	0.9
Professional and related	0.4	0.4	1.0	1.0
Teachers	0.4	0.4	1.1	1.1
Primary, secondary, and special education school teachers	0.5	0.5	1.2	1.2
Service	0.5	0.5	1.1	1.1
Protective service	0.7	0.7	1.1	1.1
Sales and office	0.7	0.7	1.3	1.3
Office and administrative support	0.7	0.7	1.3	1.3
Natural resources, construction, and maintenance	0.7	0.7	1.4	1.4
Production, transportation, and material moving	0.8	0.8	1.8	1.8
Full time	0.3	0.3	0.9	0.9
Part time	1.2	1.2	2.1	2.1
Union	0.4	0.4	0.5	0.5
Nonunion	0.5	0.5	1.4	1.4
Average wage within the following categories:[1]				
Lowest 25 percent	0.6	0.6	1.5	1.5
Lowest 10 percent	1.0	1.0	2.5	2.5
Second 25 percent	0.5	0.5	1.0	1.0
Third 25 percent	0.4	0.4	1.2	1.2
Highest 25 percent	0.4	0.4	0.6	0.6
Highest 10 percent	0.5	0.5	1.0	1.0
Establishment characteristics				
Service-providing industries	0.4	0.4	0.8	0.8
Education and health services	0.4	0.4	1.0	1.0
Educational services	0.5	0.5	1.1	1.1
Elementary and secondary schools	0.5	0.5	1.1	1.1
Junior colleges, colleges, and universities	1.1	1.1	3.1	3.1
Health care and social assistance	1.0	1.0	1.4	1.4
Hospitals	1.3	1.3	2.0	2.0
Public administration	0.4	0.4	0.8	0.8
1 to 99 workers	0.7	0.7	1.6	1.6
1 to 49 workers	1.0	1.0	2.1	2.1
50 to 99 workers	1.0	1.0	2.4	2.4
100 workers or more	0.3	0.3	0.8	0.8
100 to 499 workers	0.5	0.5	1.9	1.9
500 workers or more	0.4	0.4	0.9	0.9

See footnotes at end of table.

Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.7	0.7	1.6	1.6
Local government	0.4	0.4	0.8	0.8
Geographic areas				
New England	2.0	2.0	1.2	1.2
Middle Atlantic	0.5	0.5	0.7	0.7
East North Central	0.8	0.8	1.3	1.3
West North Central	1.4	1.4	2.3	2.3
South Atlantic	0.8	0.8	1.9	1.9
East South Central	1.6	1.6	5.4	5.4
West South Central	1.2	1.2	2.3	2.3
Mountain	2.2	2.2	1.7	1.7
Pacific	0.5	0.5	0.6	0.6

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

(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	$427.29	36	$458.38	64	$409.76	$85.18
Worker characteristics							
Management, professional, and related	100	434.40	36	469.85	64	414.43	88.66
Professional and related	100	434.88	36	472.90	64	413.26	90.94
Teachers	100	446.74	41	475.88	59	426.62	94.48
Primary, secondary, and special education school teachers	100	457.25	41	492.64	59	432.59	98.39
Service	100	417.13	36	438.11	64	405.57	81.16
Protective service	100	421.49	32	455.28	68	405.36	75.56
Sales and office	100	425.55	37	451.69	63	410.43	81.87
Office and administrative support	100	427.33	36	456.89	64	410.72	81.64
Natural resources, construction, and maintenance	100	408.95	35	442.47	65	390.56	78.43
Production, transportation, and material moving	100	411.43	37	447.50	63	389.84	78.73
Full time	100	427.51	36	457.76	64	410.45	84.03
Part time	100	421.95	36	473.58	64	393.32	112.71
Union	100	466.15	39	516.60	61	434.37	91.37
Nonunion	100	389.71	34	393.48	66	387.81	79.66
Average wage within the following categories:[1]							
Lowest 25 percent	100	398.48	39	414.73	61	388.21	87.57
Lowest 10 percent	100	373.00	39	367.78	61	376.35	84.67
Second 25 percent	100	424.47	34	450.91	66	410.80	79.31
Third 25 percent	100	427.34	38	460.49	62	407.04	79.31
Highest 25 percent	100	448.71	34	495.34	66	424.46	92.45
Highest 10 percent	100	461.80	36	500.45	64	439.69	89.13
Establishment characteristics							
Service-providing industries	100	427.76	36	458.36	64	410.43	85.47
Education and health services	100	425.80	37	456.64	63	407.49	92.24
Educational services	100	428.93	39	455.28	61	412.20	93.41
Elementary and secondary schools	100	438.24	42	466.64	58	418.08	99.71
Junior colleges, colleges, and universities	100	398.91	31	407.56	69	395.04	78.45
Health care and social assistance	100	404.82	27	469.91	73	381.17	85.71
Hospitals	100	399.26	30	452.53	70	375.92	90.17
Public administration	100	431.77	32	474.26	68	411.61	74.27
1 to 99 workers	100	425.88	45	437.42	55	416.45	76.69
1 to 49 workers	100	426.06	45	431.25	55	421.73	73.70
50 to 99 workers	100	425.66	44	445.22	56	410.10	80.30
100 workers or more	100	427.47	35	461.85	65	409.04	86.10
100 to 499 workers	100	459.74	39	505.17	61	430.90	80.02
500 workers or more	100	416.59	34	444.96	66	402.25	87.99

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—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
State government	100	$414.72	24	$460.39	76	$400.39	$76.60
Local government	100	432.27	41	457.92	59	414.55	89.55
Geographic areas							
New England	100	450.25	23	501.72	77	435.24	103.55
Middle Atlantic	100	427.98	47	433.94	53	422.61	78.24
East North Central	100	491.33	25	592.23	75	457.76	66.26
West North Central	100	411.05	46	440.12	54	386.71	87.90
South Atlantic	100	386.78	33	405.27	67	377.73	83.14
East South Central	100	403.85	40	375.96	60	422.26	69.65
West South Central	100	358.18	40	379.26	60	343.98	100.25
Pacific	100	483.90	34	595.43	66	426.59	100.55

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	$4.82	1.8	$9.55	1.8	$4.72	$1.64
Worker characteristics						
Management, professional, and related	5.82	1.8	10.79	1.8	5.87	2.10
Professional and related	5.87	1.8	10.42	1.8	6.31	2.19
Teachers	6.39	1.9	9.70	1.9	8.34	3.29
Primary, secondary, and special education school teachers	7.76	2.1	11.50	2.1	10.14	3.61
Service	5.99	2.2	10.59	2.2	7.13	2.66
Protective service	7.93	2.9	13.27	2.9	9.74	4.03
Sales and office	8.11	3.0	17.12	3.0	6.37	2.92
Office and administrative support	8.43	3.0	17.87	3.0	6.53	2.95
Natural resources, construction, and maintenance	7.34	3.3	12.69	3.3	8.84	4.54
Production, transportation, and material moving	9.33	3.8	16.48	3.8	9.79	4.07
Full time	5.03	1.8	9.91	1.8	4.90	1.57
Part time	12.67	3.4	26.22	3.4	11.64	6.90
Union	6.37	1.8	12.95	1.8	5.39	2.61
Nonunion	5.32	2.9	5.35	2.9	7.11	1.76
Average wage within the following categories:[1]						
Lowest 25 percent	6.58	3.0	12.15	3.0	6.80	2.48
Lowest 10 percent	8.33	4.8	10.62	4.8	11.12	3.78
Second 25 percent	5.70	2.5	10.91	2.5	6.13	2.03
Third 25 percent	7.91	2.2	14.91	2.2	7.19	2.01
Highest 25 percent	5.21	1.5	10.16	1.5	6.23	2.76
Highest 10 percent	6.22	1.9	14.18	1.9	6.39	4.46
Establishment characteristics						
Service-providing industries	4.85	1.8	9.59	1.8	4.75	1.66
Education and health services	5.27	2.0	9.29	2.0	5.85	2.44
Educational services	5.35	2.0	8.80	2.0	6.59	2.88
Elementary and secondary schools	6.79	2.0	10.23	2.0	8.63	3.24
Junior colleges, colleges, and universities	8.34	5.0	16.03	5.0	9.26	5.05
Health care and social assistance	11.95	3.9	29.97	3.9	8.08	3.03
Hospitals	14.88	4.6	28.29	4.6	13.51	4.59
Public administration	9.00	2.2	22.10	2.2	5.98	2.06
1 to 99 workers	11.67	4.0	14.38	4.0	15.94	3.60
1 to 49 workers	12.57	5.4	16.31	5.4	17.11	5.11
50 to 99 workers	17.39	5.2	21.36	5.2	23.41	6.15
100 workers or more	4.81	1.7	9.62	1.7	4.71	1.73
100 to 499 workers	11.81	3.1	22.90	3.1	9.81	2.75
500 workers or more	4.88	1.8	8.26	1.8	5.50	2.21

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
State government	$11.77	3.5	$40.38	3.5	$6.62	$2.40
Local government	4.58	1.7	7.22	1.7	5.67	2.08
Geographic areas						
New England	17.96	6.6	27.63	6.6	13.34	5.72
Middle Atlantic	7.47	3.2	9.41	3.2	11.99	2.60
East North Central	15.77	3.1	28.04	3.1	14.51	3.98
West North Central	21.46	6.2	24.38	6.2	14.66	8.27
South Atlantic	7.77	4.0	9.11	4.0	10.43	3.21
East South Central	22.82	11.2	15.75	11.2	30.76	3.16
West South Central	7.08	5.9	6.99	5.9	8.73	5.01
Pacific	15.25	2.8	31.93	2.8	9.17	4.80

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2010

(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	77	–	13	3	1	5	–
Worker characteristics								
Management, professional, and related	100	77	–	13	3	1	5	–
Professional and related	100	77	–	14	2	1	5	–
Teachers	100	79	–	12	2	–	6	–
Primary, secondary, and special education school teachers	100	78	–	10	2	–	7	–
Service	100	78	–	12	2	1	6	–
Protective service	100	80	–	11	2	–	5	–
Sales and office	100	77	–	15	2	1	3	–
Office and administrative support	100	78	–	15	2	1	3	–
Natural resources, construction, and maintenance	100	79	–	14	2	1	4	–
Production, transportation, and material moving	100	77	–	11	–	–	10	–
Full time	100	77	–	13	3	1	5	–
Part time	100	74	–	14	4	–	7	–
Union	100	75	–	14	2	2	6	–
Nonunion	100	79	–	13	3	([4])	4	–
Average wage within the following categories:[5]								
Lowest 25 percent	100	80	–	11	3	([4])	5	–
Lowest 10 percent	100	82	–	10	–	–	6	–
Second 25 percent	100	79	–	15	1	1	3	–
Third 25 percent	100	78	–	11	2	1	6	–
Highest 25 percent	100	73	–	15	3	2	5	–
Highest 10 percent	100	70	–	16	4	3	6	–
Establishment characteristics								
Service-providing industries	100	77	–	13	3	1	5	–
Education and health services	100	77	–	15	2	1	5	–
Educational services	100	78	–	13	2	1	5	–
Elementary and secondary schools	100	79	–	11	2	–	7	–
Junior colleges, colleges, and universities	100	77	–	21	–	–	–	–
Health care and social assistance	100	70	–	21	–	–	5	–
Hospitals	100	76	–	16	–	–	5	–
Public administration	100	78	–	12	4	2	4	–
1 to 99 workers	100	70	–	17	7	–	6	–
1 to 49 workers	100	61	–	20	10	–	–	–
50 to 99 workers	100	80	–	–	–	–	3	–
100 workers or more	100	78	–	13	2	1	5	–
100 to 499 workers	100	83	–	11	3	–	3	–
500 workers or more	100	76	–	13	2	2	5	–

See footnotes at end of table.

Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2010—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
State government	100	70	–	21	4	–	–	–
Local government	100	81	–	9	2	([4])	7	–
Geographic areas								
New England	100	84	–	–	–	–	–	–
Middle Atlantic	100	69	–	11	–	10	11	–
East North Central	100	79	–	17	–	–	4	–
West North Central	100	71	–	–	–	–	7	–
South Atlantic	100	92	–	5	–	–	2	–
East South Central	100	73	–	27	–	–	–	–
West South Central	100	80	–	–	–	–	8	–
Mountain	100	77	–	–	7	–	–	–
Pacific	100	64	–	22	8	–	2	–

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 13. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2010

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	0.0	1.3	–	1.1	0.4	0.1	0.7	–
Worker characteristics								
Management, professional, and related	0.0	1.5	–	1.4	0.6	0.1	0.8	–
Professional and related	0.0	1.6	–	1.4	0.5	0.1	0.9	–
Teachers	0.0	1.9	–	1.5	0.7	–	1.3	–
Primary, secondary, and special education school teachers	0.0	2.2	–	1.7	0.9	–	1.6	–
Service	0.0	2.1	–	1.6	0.8	0.3	1.3	–
Protective service	0.0	3.0	–	2.3	0.9	–	1.9	–
Sales and office	0.0	2.0	–	1.7	0.9	0.1	0.8	–
Office and administrative support	0.0	1.9	–	1.7	0.5	0.1	0.8	–
Natural resources, construction, and maintenance	0.0	2.6	–	2.3	0.3	0.5	1.3	–
Production, transportation, and material moving	0.0	3.0	–	2.2	–	–	2.4	–
Full time	0.0	1.4	–	1.1	0.5	0.1	0.7	–
Part time	0.0	4.1	–	2.5	1.0	–	2.8	–
Union	0.0	1.5	–	1.0	0.7	0.2	1.1	–
Nonunion	0.0	2.0	–	1.8	0.6	0.1	0.7	–
Average wage within the following categories:[4]								
Lowest 25 percent	0.0	2.1	–	1.5	1.2	([5])	1.1	–
Lowest 10 percent	0.0	3.1	–	2.1	–	–	1.8	–
Second 25 percent	0.0	2.1	–	1.8	0.4	0.1	0.5	–
Third 25 percent	0.0	1.9	–	1.3	0.5	0.2	1.1	–
Highest 25 percent	0.0	1.5	–	1.1	0.7	0.2	1.0	–
Highest 10 percent	0.0	2.6	–	1.4	0.6	0.8	1.9	–
Establishment characteristics								
Service-providing industries	0.0	1.3	–	1.1	0.4	0.1	0.7	–
Education and health services	0.0	1.7	–	1.5	0.3	0.1	0.8	–
Educational services	0.0	1.7	–	1.5	0.4	0.1	1.0	–
Elementary and secondary schools	0.0	2.0	–	1.7	0.5	–	1.3	–
Junior colleges, colleges, and universities	0.0	3.5	–	3.3	–	–	–	–
Health care and social assistance	0.0	3.2	–	3.2	–	–	1.4	–
Hospitals	0.0	3.9	–	3.8	–	–	2.2	–
Public administration	0.0	2.2	–	1.6	0.9	0.3	1.1	–
1 to 99 workers	0.0	4.7	–	4.4	1.8	–	2.6	–
1 to 49 workers	0.0	6.0	–	5.5	1.9	–	–	–
50 to 99 workers	0.0	4.8	–	–	–	–	0.5	–
100 workers or more	0.0	1.3	–	1.0	0.5	0.1	0.7	–
100 to 499 workers	0.0	2.2	–	2.1	0.6	–	0.6	–
500 workers or more	0.0	1.5	–	1.1	0.5	0.2	0.9	–

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2010—Continued

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
State government	0.0	2.8	–	2.5	1.0	–	–	–
Local government	0.0	1.3	–	1.0	0.4	0.1	0.9	–
Geographic areas								
New England	0.0	5.9	–	–	–	–	–	–
Middle Atlantic	0.0	3.6	–	1.9	–	1.4	3.0	–
East North Central	0.0	4.0	–	2.9	–	–	1.7	–
West North Central	0.0	6.2	–	–	–	–	2.8	–
South Atlantic	0.0	1.8	–	0.9	–	–	1.0	–
East South Central	0.0	7.1	–	7.1	–	–	–	–
West South Central	0.0	3.7	–	–	–	–	2.3	–
Mountain	0.0	6.2	–	–	1.2	–	–	–
Pacific	0.0	2.5	–	1.8	1.2	–	0.7	–

[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] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

[5] Less than 0.05.

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/glossary20092010.htm.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

(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	$877.25	13	$1,115.05	87	$842.64	$354.66
Worker characteristics							
Management, professional, and related	100	870.05	13	1,120.96	87	832.55	372.56
Professional and related	100	861.66	13	1,132.95	87	820.47	384.07
Teachers	100	854.16	15	1,151.86	85	799.82	411.40
Primary, secondary, and special education school teachers	100	855.04	15	1,222.58	85	790.40	430.42
Service	100	892.47	13	1,124.45	87	859.14	338.33
Protective service	100	953.24	12	1,197.71	88	919.81	296.30
Sales and office	100	886.88	12	1,101.02	88	858.31	330.63
Office and administrative support	100	885.84	11	1,107.58	89	857.15	328.85
Natural resources, construction, and maintenance	100	876.33	11	–	89	850.90	312.49
Production, transportation, and material moving	100	865.00	15	1,085.11	85	826.61	338.99
Full time	100	874.76	13	1,119.36	87	839.00	354.56
Part time	100	937.32	12	1,000.39	88	929.09	356.99
Union	100	1,024.64	22	1,133.69	78	993.66	319.86
Nonunion	100	735.47	4	1,006.35	96	725.21	381.71
Average wage within the following categories:[1]							
Lowest 25 percent	100	763.81	7	1,131.91	93	736.44	394.86
Lowest 10 percent	100	672.82	4	1,127.53	96	653.87	434.68
Second 25 percent	100	895.19	11	1,069.27	89	873.64	325.75
Third 25 percent	100	867.95	12	1,094.48	88	837.96	340.63
Highest 25 percent	100	947.30	19	1,141.45	81	902.71	359.65
Highest 10 percent	100	1,016.90	24	1,083.41	76	995.96	321.62
Establishment characteristics							
Service-providing industries	100	876.97	13	1,112.78	87	842.51	355.70
Education and health services	100	834.78	13	1,123.99	87	791.04	398.20
Educational services	100	823.15	14	1,129.56	86	773.62	408.77
Elementary and secondary schools	100	819.45	17	1,134.53	83	757.14	439.20
Junior colleges, colleges, and universities	100	837.65	6	1,093.87	94	820.77	325.00
Health care and social assistance	100	912.10	8	1,059.36	92	899.35	332.49
Hospitals	100	906.94	10	1,062.28	90	889.14	325.64
Public administration	100	950.67	12	1,094.67	88	931.84	284.32
1 to 99 workers	100	852.86	8	1,222.34	92	821.83	341.12
1 to 49 workers	100	845.10	7	1,255.20	93	814.88	336.63
50 to 99 workers	100	862.42	9	–	91	830.59	346.78
100 workers or more	100	880.39	13	1,107.04	87	845.49	356.51
100 to 499 workers	100	937.83	14	1,216.48	86	891.50	358.67
500 workers or more	100	861.17	13	1,067.02	87	830.31	355.80

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—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
State government	100	$891.23	3	$1,044.32	97	$886.56	$298.28
Local government	100	871.66	17	1,120.10	83	822.23	380.86
Geographic areas							
New England	100	1,127.06	14	1,146.67	86	1,123.93	298.68
Middle Atlantic	100	1,058.66	45	1,075.18	55	1,045.34	240.36
East North Central	100	1,118.14	15	1,261.11	85	1,092.83	236.34
West North Central	100	910.51	12	1,262.62	88	862.34	415.40
South Atlantic	100	748.81	1	924.44	99	746.79	383.42
East South Central	100	591.04	–	–	–	–	–
West South Central	100	577.96	–	–	–	–	–
Pacific	100	990.62	13	1,123.92	87	969.99	321.58

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	$12.75	0.6	$15.55	0.6	$13.84	$7.55
Worker characteristics						
Management, professional, and related	13.72	0.8	20.62	0.8	14.83	9.55
Professional and related	14.44	0.9	22.61	0.9	15.49	10.46
Teachers	16.99	1.2	27.01	1.2	18.05	13.24
Primary, secondary, and special education school teachers	19.97	1.3	34.15	1.3	20.89	13.78
Service	18.47	1.0	30.96	1.0	19.40	9.98
Protective service	22.17	1.5	55.11	1.5	21.76	11.23
Sales and office	22.18	1.8	31.56	1.8	23.44	10.91
Office and administrative support	22.25	1.5	29.27	1.5	23.37	10.67
Natural resources, construction, and maintenance	22.86	1.8	–	1.8	23.01	15.07
Production, transportation, and material moving	28.54	3.1	58.39	3.1	30.95	17.36
Full time	13.20	0.7	15.95	0.7	14.26	7.82
Part time	44.30	1.8	38.78	1.8	50.19	21.15
Union	10.99	1.0	17.08	1.0	12.45	7.49
Nonunion	18.34	0.4	42.85	0.4	18.70	11.71
Average wage within the following categories:[1]						
Lowest 25 percent	23.18	0.8	35.58	0.8	24.01	11.78
Lowest 10 percent	39.69	1.0	87.63	1.0	39.56	18.05
Second 25 percent	15.84	1.0	18.94	1.0	16.86	9.17
Third 25 percent	18.22	1.1	37.72	1.1	19.69	11.58
Highest 25 percent	11.98	1.0	21.06	1.0	13.10	9.35
Highest 10 percent	16.19	1.5	17.48	1.5	20.93	11.09
Establishment characteristics						
Service-providing industries	12.88	0.7	15.72	0.7	13.95	7.62
Education and health services	14.48	0.8	22.05	0.8	15.51	10.22
Educational services	15.18	0.9	22.75	0.9	16.13	11.15
Elementary and secondary schools	16.51	1.0	25.03	1.0	16.69	10.88
Junior colleges, colleges, and universities	40.46	1.3	37.49	1.3	42.09	26.77
Health care and social assistance	26.55	1.3	41.78	1.3	27.70	11.87
Hospitals	35.76	1.8	43.24	1.8	38.66	15.33
Public administration	15.54	0.9	25.72	0.9	16.26	7.77
1 to 99 workers	30.59	1.5	99.68	1.5	32.52	15.17
1 to 49 workers	42.79	2.1	143.45	2.1	41.83	17.93
50 to 99 workers	38.20	2.5	–	2.5	42.48	25.17
100 workers or more	12.58	0.7	15.26	0.7	13.79	7.81
100 to 499 workers	33.12	2.0	34.22	2.0	35.09	16.80
500 workers or more	12.55	0.6	13.94	0.6	14.07	9.21

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
State government	$23.62	0.7	$61.20	0.7	$24.12	$13.70
Local government	13.47	0.9	15.97	0.9	14.62	7.56
Geographic areas						
New England	27.11	2.8	65.63	2.8	24.94	16.15
Middle Atlantic	21.48	3.2	20.17	3.2	29.33	8.90
East North Central	36.45	2.5	22.49	2.5	41.25	17.18
West North Central	40.59	2.2	89.48	2.2	40.58	27.69
South Atlantic	27.51	0.4	161.17	0.4	26.35	17.11
East South Central	57.09	–	–	–	–	–
West South Central	32.46	–	–	–	–	–
Pacific	12.90	1.4	34.93	1.4	15.30	7.87

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2010

(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	82	–	9	2	1	6	–
Worker characteristics								
Management, professional, and related	100	81	–	10	2	1	6	–
Professional and related	100	82	–	10	2	1	6	–
Teachers	100	83	–	8	–	–	7	–
Primary, secondary, and special education school teachers	100	83	–	7	–	–	8	–
Service	100	83	–	8	1	1	6	–
Protective service	100	84	–	8	–	–	5	–
Sales and office	100	83	–	9	2	1	5	–
Office and administrative support	100	83	–	10	1	1	5	–
Natural resources, construction, and maintenance	100	84	–	8	2	1	5	–
Production, transportation, and material moving	100	80	–	9	–	–	9	–
Full time	100	82	–	9	2	1	6	–
Part time	100	79	–	11	2	–	–	–
Union	100	78	–	10	2	2	8	–
Nonunion	100	84	–	9	2	([4])	4	–
Average wage within the following categories:[5]								
Lowest 25 percent	100	85	–	8	2	([4])	6	–
Lowest 10 percent	100	86	–	6	–	–	7	–
Second 25 percent	100	84	–	10	1	1	4	–
Third 25 percent	100	83	–	7	2	1	7	–
Highest 25 percent	100	78	–	12	3	1	6	–
Highest 10 percent	100	76	–	14	3	2	4	–
Establishment characteristics								
Service-providing industries	100	82	–	9	2	1	6	–
Education and health services	100	82	–	11	1	1	6	–
Educational services	100	83	–	10	1	([4])	6	–
Elementary and secondary schools	100	83	–	8	1	–	7	–
Junior colleges, colleges, and universities	100	83	–	15	–	–	1	–
Health care and social assistance	100	75	–	16	–	–	6	–
Hospitals	100	82	–	11	–	–	5	–
Public administration	100	82	–	8	3	1	5	–
1 to 99 workers	100	79	–	9	4	–	8	–
1 to 49 workers	100	77	–	–	6	–	8	–
50 to 99 workers	100	82	–	8	–	–	7	–
100 workers or more	100	82	–	9	2	1	5	–
100 to 499 workers	100	87	–	7	1	–	4	–
500 workers or more	100	81	–	10	2	1	6	–

See footnotes at end of table.

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2010—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
State government	100	75	–	15	3	–	–	–
Local government	100	85	–	7	1	([4])	7	–
Geographic areas								
New England	100	86	–	–	–	–	–	–
Middle Atlantic	100	72	–	10	–	9	8	–
East North Central	100	84	–	12	–	–	4	–
West North Central	100	77	–	–	–	–	9	–
South Atlantic	100	94	–	4	–	–	2	–
East South Central	100	84	–	–	–	–	–	–
West South Central	100	84	–	–	–	–	9	–
Mountain	100	73	–	–	5	–	–	–
Pacific	100	70	–	16	5	–	–	–

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2010

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	0.0	1.2	–	0.9	0.3	0.1	0.8	–
Worker characteristics								
Management, professional, and related	0.0	1.5	–	1.1	0.4	([4])	1.0	–
Professional and related	0.0	1.4	–	1.1	0.4	([4])	0.9	–
Teachers	0.0	1.6	–	1.1	–	–	1.2	–
Primary, secondary, and special education school teachers	0.0	1.9	–	1.2	–	–	1.4	–
Service	0.0	1.6	–	1.2	0.6	0.3	1.0	–
Protective service	0.0	2.4	–	1.9	–	–	1.6	–
Sales and office	0.0	1.5	–	1.0	0.7	0.1	1.1	–
Office and administrative support	0.0	1.5	–	1.1	0.4	0.1	1.1	–
Natural resources, construction, and maintenance	0.0	2.1	–	1.7	0.2	0.3	1.2	–
Production, transportation, and material moving	0.0	2.9	–	2.0	–	–	2.3	–
Full time	0.0	1.2	–	0.9	0.3	0.1	0.8	–
Part time	0.0	3.4	–	1.9	0.7	–	–	–
Union	0.0	1.4	–	0.8	0.6	0.2	1.5	–
Nonunion	0.0	1.6	–	1.4	0.4	([4])	0.6	–
Average wage within the following categories:[5]								
Lowest 25 percent	0.0	1.7	–	1.1	0.8	([4])	1.0	–
Lowest 10 percent	0.0	2.6	–	1.5	–	–	1.8	–
Second 25 percent	0.0	1.6	–	1.4	0.3	0.1	0.6	–
Third 25 percent	0.0	1.8	–	1.0	0.3	0.1	1.4	–
Highest 25 percent	0.0	1.2	–	1.0	0.6	0.2	0.9	–
Highest 10 percent	0.0	1.9	–	1.3	0.4	0.6	0.8	–
Establishment characteristics								
Service-providing industries	0.0	1.2	–	0.9	0.3	0.1	0.8	–
Education and health services	0.0	1.5	–	1.2	0.3	0.1	0.9	–
Educational services	0.0	1.6	–	1.2	0.3	0.1	0.9	–
Elementary and secondary schools	0.0	1.8	–	1.3	0.4	–	1.3	–
Junior colleges, colleges, and universities	0.0	2.6	–	2.5	–	–	0.4	–
Health care and social assistance	0.0	2.9	–	2.7	–	–	1.5	–
Hospitals	0.0	3.3	–	3.0	–	–	1.8	–
Public administration	0.0	2.1	–	1.2	0.7	0.2	1.7	–
1 to 99 workers	0.0	3.6	–	2.8	1.2	–	1.8	–
1 to 49 workers	0.0	4.3	–	–	1.2	–	2.9	–
50 to 99 workers	0.0	4.2	–	2.9	–	–	2.1	–
100 workers or more	0.0	1.1	–	0.8	0.3	0.1	0.9	–
100 to 499 workers	0.0	2.0	–	1.6	0.5	–	1.2	–
500 workers or more	0.0	1.3	–	0.9	0.4	0.1	0.9	–

See footnotes at end of table.

Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2010—Continued

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
State government	0.0	2.7	–	1.9	0.8	–	–	–
Local government	0.0	1.0	–	0.8	0.3	0.1	0.8	–
Geographic areas								
New England	0.0	5.2	–	–	–	–	–	–
Middle Atlantic	0.0	3.0	–	1.8	–	1.3	1.6	–
East North Central	0.0	2.6	–	1.9	–	–	1.6	–
West North Central	0.0	5.0	–	–	–	–	2.4	–
South Atlantic	0.0	1.1	–	0.6	–	–	0.7	–
East South Central	0.0	6.4	–	–	–	–	–	–
West South Central	0.0	2.6	–	–	–	–	1.9	–
Mountain	0.0	4.2	–	–	0.5	–	–	–
Pacific	0.0	3.0	–	1.7	0.9	–	–	–

[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 0.05.

[5] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2010

(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	$20.00	$38.47	$64.54	$98.84	$155.70	$83.70	$175.08	$294.58	$510.00	$672.54
Worker characteristics										
Management, professional, and related	20.60	39.00	66.36	105.00	166.98	84.97	176.18	318.37	533.00	715.00
Professional and related	20.54	38.96	67.58	106.94	169.50	82.70	176.02	327.53	533.00	751.15
Teachers	20.00	37.91	68.70	112.00	174.95	82.70	164.03	334.40	546.00	785.17
Primary, secondary, and special education school teachers	21.64	39.00	72.76	117.54	175.18	90.00	158.71	375.00	567.00	794.50
Service	21.56	39.71	60.40	94.06	150.62	82.87	177.41	290.39	473.46	609.00
Protective service	24.28	40.00	59.86	87.92	143.10	79.00	170.96	248.02	384.76	570.97
Sales and office	18.00	35.32	64.32	95.18	146.56	86.76	178.00	285.09	473.46	582.00
Office and administrative support	18.00	33.09	61.90	95.78	146.56	85.00	175.08	285.44	472.06	581.88
Natural resources, construction, and maintenance	19.56	30.68	62.00	93.46	135.04	75.01	161.43	246.05	425.05	581.00
Production, transportation, and material moving	20.60	36.31	59.86	91.37	162.73	95.52	143.32	246.00	466.60	680.48
Full time	20.00	38.16	64.35	97.39	151.95	84.58	176.18	294.58	510.00	667.00
Part time	29.44	40.02	86.40	155.84	214.58	63.96	141.00	294.58	512.58	744.45
Union	21.13	37.00	63.37	101.32	174.00	71.48	128.11	220.25	409.22	692.21
Nonunion	19.41	39.00	66.00	97.62	146.56	120.74	208.14	367.84	533.00	658.00
Average wage within the following categories:[2]										
Lowest 25 percent	19.41	39.67	66.80	105.70	171.46	133.55	212.00	368.54	533.00	697.61
Lowest 10 percent	18.00	37.53	66.00	105.99	171.07	153.82	234.41	453.94	563.00	741.22
Second 25 percent	19.86	37.05	60.04	93.84	144.85	82.00	168.29	267.56	447.80	581.00
Third 25 percent	20.60	39.00	64.00	93.66	145.00	82.31	169.24	293.80	517.00	680.48
Highest 25 percent	20.76	36.58	67.52	106.60	171.06	76.42	148.23	266.66	486.03	715.00
Highest 10 percent	21.74	33.18	57.87	94.72	156.23	73.82	128.11	223.95	415.62	598.40
Establishment characteristics										
Service-providing industries	20.00	38.47	64.54	98.84	156.00	83.70	175.60	295.62	512.58	675.07
Education and health services	18.75	38.66	66.81	110.56	174.00	86.36	178.44	342.87	538.19	756.62
Educational services	18.32	36.40	66.90	111.36	175.18	85.39	178.60	353.40	551.42	767.99
Elementary and secondary schools	20.54	39.00	73.92	124.10	187.64	90.00	176.18	431.10	579.28	810.92
Junior colleges, colleges, and universities	15.14	31.00	57.85	81.46	123.34	78.00	180.00	252.00	462.36	563.00
Health care and social assistance	29.19	47.21	66.00	106.22	146.56	97.49	171.46	294.58	432.30	575.42
Hospitals	31.00	49.91	76.23	115.28	153.00	130.20	193.36	299.19	432.07	563.40
Public administration	22.00	38.48	58.07	93.46	135.90	78.02	170.96	247.76	381.59	533.00
1 to 99 workers	22.47	37.34	64.35	93.46	143.10	83.78	170.96	294.58	487.56	656.68
1 to 49 workers	17.12	31.00	56.62	93.46	143.10	81.00	170.96	273.20	498.00	563.00
50 to 99 workers	26.31	46.77	78.14	93.46	144.85	96.84	168.29	294.58	473.46	694.00
100 workers or more	20.00	38.47	64.54	100.94	162.57	83.00	176.02	295.98	517.00	675.07
100 to 499 workers	21.15	39.00	61.56	98.12	145.00	85.39	170.96	300.66	510.00	701.00
500 workers or more	19.56	37.91	65.41	102.09	169.50	82.00	176.38	294.58	517.00	650.00

See footnotes at end of table.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2010—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
State government	$24.32	$41.86	$57.93	$90.00	$131.37	$84.97	$179.59	$244.12	$393.68	$533.00
Local government	19.48	35.49	66.80	106.94	172.40	83.00	167.04	325.70	533.00	740.47
Geographic areas										
New England	30.00	49.43	83.24	141.64	191.25	–	–	–	–	–
Middle Atlantic	25.00	43.66	59.54	77.89	120.24	55.90	120.01	216.41	248.90	448.49
East North Central	19.00	31.00	48.72	74.56	113.00	60.41	78.00	159.98	247.76	466.60
West North Central	24.98	50.00	79.44	115.28	169.50	130.20	208.82	375.00	605.00	813.95
South Atlantic	23.10	50.00	66.00	93.46	129.00	140.48	180.00	294.58	533.00	642.29
East South Central	18.00	24.32	54.50	107.62	165.86	164.03	233.62	486.00	563.00	581.00
West South Central	22.00	46.00	86.00	135.42	191.34	230.00	367.84	429.26	606.16	778.28
Mountain	17.33	24.60	39.00	90.82	175.18	83.00	178.00	285.68	529.88	792.79
Pacific	18.20	28.61	79.13	123.50	175.18	75.02	115.52	250.87	423.28	684.00

[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.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2010

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	$0.98	$2.45	$2.14	$4.42	$7.91	$5.05	$6.03	$10.16	$19.49	$24.61
Worker characteristics										
Management, professional, and related	1.62	2.02	2.79	4.04	9.71	7.12	7.46	21.17	4.76	33.49
Professional and related	2.03	2.62	4.70	6.43	5.66	7.13	9.09	16.71	1.58	29.66
Teachers	2.04	2.79	5.61	7.19	4.47	8.11	15.76	34.32	15.46	29.86
Primary, secondary, and special education school teachers	1.67	2.09	6.07	8.75	6.62	5.80	17.28	44.29	19.49	49.97
Service	1.00	1.79	3.17	2.53	10.61	5.39	6.40	22.66	28.38	27.44
Protective service	2.86	2.34	3.61	5.25	16.99	5.45	14.51	8.77	17.48	33.78
Sales and office	0.84	4.48	4.87	3.02	5.92	6.87	6.44	26.12	31.34	21.16
Office and administrative support	1.20	3.57	4.82	3.48	5.83	5.34	6.30	28.66	31.04	8.88
Natural resources, construction, and maintenance	1.61	2.68	5.78	2.53	12.90	14.21	11.76	17.96	36.11	39.56
Production, transportation, and material moving	3.24	3.67	4.26	11.66	11.34	13.77	17.78	37.83	30.86	90.19
Full time	1.30	2.42	2.47	3.97	5.76	5.07	5.30	11.53	19.56	24.84
Part time	4.41	7.18	17.15	17.44	30.36	10.70	38.38	43.56	63.21	51.52
Union	0.60	2.33	3.65	4.51	4.75	4.60	7.08	3.72	21.47	38.18
Nonunion	2.19	2.10	3.95	5.91	5.37	18.31	16.48	18.35	5.58	28.67
Average wage within the following categories:[2]										
Lowest 25 percent	2.29	1.88	5.39	6.89	6.71	13.91	15.81	26.48	9.12	28.08
Lowest 10 percent	0.50	9.70	12.25	13.69	13.99	21.28	25.51	44.04	7.54	49.57
Second 25 percent	1.46	2.26	3.43	1.53	5.39	5.54	5.68	26.93	27.50	10.32
Third 25 percent	1.08	2.73	3.60	2.94	7.80	6.08	8.07	14.05	21.77	36.61
Highest 25 percent	1.63	1.90	3.44	4.64	7.53	2.42	8.10	16.12	28.62	45.99
Highest 10 percent	3.17	4.29	4.33	9.49	18.81	4.69	12.83	13.65	45.21	34.78
Establishment characteristics										
Service-providing industries	0.94	2.45	2.17	4.44	8.85	5.15	6.26	10.70	19.05	24.50
Education and health services	1.75	3.06	4.37	6.03	4.08	6.15	8.07	26.24	9.78	21.78
Educational services	1.56	2.51	5.44	6.75	3.04	6.60	8.35	30.54	14.04	24.18
Elementary and secondary schools	0.98	2.61	3.35	4.72	19.22	4.21	15.76	26.32	13.26	36.16
Junior colleges, colleges, and universities	3.34	7.00	9.93	5.10	14.83	8.71	13.07	64.59	125.26	29.52
Health care and social assistance	9.91	3.78	4.48	9.82	16.44	25.52	15.61	15.96	18.36	54.23
Hospitals	8.05	3.94	12.88	14.31	18.13	21.04	18.68	23.92	18.93	52.24
Public administration	1.29	2.17	2.66	3.88	10.60	3.46	6.12	13.77	14.66	11.23
1 to 99 workers	4.25	7.40	8.37	1.70	11.38	15.14	17.33	40.98	33.69	49.60
1 to 49 workers	5.68	5.01	6.77	5.37	20.91	15.17	21.03	84.49	42.04	94.77
50 to 99 workers	7.45	12.46	18.53	4.47	15.27	27.20	29.19	35.99	44.53	43.20
100 workers or more	1.04	2.21	2.08	4.10	9.98	5.13	6.33	10.29	21.34	26.99
100 to 499 workers	4.20	2.30	5.55	4.23	8.93	6.64	12.40	34.97	36.53	43.86
500 workers or more	1.59	3.17	2.09	4.86	8.40	6.28	5.99	12.05	23.04	28.20

See footnotes at end of table.

Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2010—Continued

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
State government	$5.21	$7.61	$5.33	$6.42	$9.79	$36.34	$2.86	$15.83	$49.86	$9.53
Local government	1.29	1.96	2.29	4.49	3.97	4.07	8.87	15.94	1.81	27.38
Geographic areas										
New England	0.00	9.86	9.37	20.62	11.56	–	–	–	–	–
Middle Atlantic	6.34	7.81	14.07	3.62	4.78	11.33	31.62	5.53	13.93	35.07
East North Central	5.54	0.05	5.47	9.93	25.51	3.30	6.45	15.85	44.92	33.14
West North Central	3.44	4.18	5.74	14.95	40.20	6.12	19.77	37.59	99.54	70.26
South Atlantic	3.12	1.53	3.76	1.03	10.24	23.69	14.14	10.98	0.00	24.87
East South Central	0.00	9.00	8.87	22.59	31.27	32.58	62.44	110.58	27.03	0.00
West South Central	4.14	4.59	8.44	10.32	33.68	56.47	13.84	25.62	40.15	72.65
Mountain	4.19	2.18	2.27	12.35	45.15	8.31	0.00	43.15	38.86	99.50
Pacific	2.16	3.79	7.57	7.76	2.81	4.48	12.94	14.70	18.04	53.69

[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.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 17. Insurance benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2010

(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	80	78	97	23	23	98	35	33	96
Worker characteristics									
Management, professional, and related	81	78	97	22	22	98	37	36	96
Professional and related	80	77	97	20	20	98	37	35	96
Teachers	79	77	97	18	18	99	37	36	97
Primary, secondary, and special education school teachers	83	82	98	15	15	99	39	38	98
Service	75	72	97	23	22	97	27	26	96
Protective service	84	83	98	23	22	97	27	26	95
Sales and office	81	79	97	26	26	99	34	33	97
Office and administrative support	81	79	97	26	26	99	34	33	97
Natural resources, construction, and maintenance	90	89	99	30	29	99	41	40	98
Production, transportation, and material moving	76	75	99	21	21	100	29	28	96
Full time	90	88	97	25	25	98	39	38	97
Part time	23	22	94	12	11	97	12	11	95
Union	87	85	98	28	27	98	34	33	97
Nonunion	74	72	97	19	19	98	35	34	96
Average wage within the following categories:[2]									
Lowest 25 percent	62	59	96	18	18	99	27	26	96
Lowest 10 percent	46	44	96	13	13	99	19	18	98
Second 25 percent	84	82	98	26	25	98	33	32	96
Third 25 percent	85	84	98	26	26	98	39	38	97
Highest 25 percent	89	86	97	24	24	99	39	38	96
Highest 10 percent	89	86	97	29	29	100	37	36	98
Establishment characteristics									
Service-providing industries	80	77	97	23	23	98	34	33	96
Education and health services	80	77	97	20	20	98	36	35	96
Educational services	79	77	97	19	19	99	36	34	96
Elementary and secondary schools	78	77	98	18	18	99	35	34	97
Junior colleges, colleges, and universities	82	77	94	21	20	98	37	34	93
Health care and social assistance	82	80	97	27	25	95	41	40	97
Hospitals	89	85	96	24	24	96	48	47	98
Public administration	82	80	98	28	27	98	31	30	96
1 to 99 workers	64	62	97	21	21	99	33	32	97
1 to 49 workers	61	59	96	23	22	99	28	28	99
50 to 99 workers	69	67	97	18	18	100	40	38	95
100 workers or more	82	80	97	24	23	98	35	34	96
100 to 499 workers	73	71	98	18	17	96	34	33	98
500 workers or more	85	83	97	26	25	99	35	34	96

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2010—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
State government	86	82	95	28	27	97	35	33	94
Local government	78	76	98	22	21	99	35	34	97
Geographic areas									
New England	72	69	96	10	10	100	18	17	97
Middle Atlantic	84	84	99	41	40	99	17	16	98
East North Central	78	74	95	23	22	96	51	49	97
West North Central	77	76	99	12	12	100	56	55	99
South Atlantic	84	81	97	26	26	97	43	41	94
East South Central	83	78	94	–	–	–	21	20	96
West South Central	76	74	98	10	9	99	16	15	95
Mountain	83	82	98	23	23	100	62	59	95
Pacific	76	75	99	34	33	100	30	30	99

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2010

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	1.1	1.1	0.4	1.0	1.0	0.3	1.6	1.6	0.7
Worker characteristics									
Management, professional, and related	1.1	1.1	0.4	1.2	1.2	0.3	1.7	1.7	0.8
Professional and related	1.0	1.1	0.4	1.1	1.1	0.4	1.7	1.7	0.9
Teachers	1.2	1.2	0.4	1.4	1.4	0.5	2.1	2.1	1.1
Primary, secondary, and special education school teachers	1.3	1.4	0.2	1.7	1.6	0.6	2.4	2.4	1.0
Service	1.7	1.6	0.5	1.4	1.4	0.8	1.6	1.6	1.1
Protective service	1.7	1.7	0.5	2.5	2.4	1.5	2.2	2.1	1.4
Sales and office	2.1	2.0	0.7	2.0	2.0	0.2	2.6	2.6	0.6
Office and administrative support	2.1	2.0	0.7	1.9	1.9	0.2	2.6	2.6	0.6
Natural resources, construction, and maintenance	2.2	2.2	0.3	3.1	3.1	0.5	3.9	3.9	0.6
Production, transportation, and material moving	4.3	4.3	0.5	2.0	2.0	0.4	3.5	3.4	1.5
Full time	1.0	1.0	0.4	1.2	1.2	0.3	1.9	1.9	0.7
Part time	1.3	1.2	1.7	1.3	1.3	0.6	1.1	1.0	1.7
Union	1.3	1.3	0.3	1.3	1.2	0.3	1.7	1.7	0.9
Nonunion	1.4	1.3	0.7	1.4	1.4	0.5	2.1	2.1	0.7
Average wage within the following categories:[2]									
Lowest 25 percent	1.8	1.7	0.8	1.5	1.5	0.2	2.2	2.2	1.1
Lowest 10 percent	2.6	2.5	1.2	1.5	1.5	0.3	2.6	2.6	0.7
Second 25 percent	1.3	1.3	0.6	1.5	1.5	0.6	2.2	2.2	0.9
Third 25 percent	1.5	1.5	0.4	1.6	1.6	0.5	2.0	2.0	0.6
Highest 25 percent	1.0	1.1	0.4	1.0	1.0	0.3	1.7	1.7	1.1
Highest 10 percent	1.3	1.4	0.6	1.6	1.6	0.2	2.2	2.2	0.6
Establishment characteristics									
Service-providing industries	1.1	1.1	0.4	1.0	1.0	0.3	1.7	1.6	0.7
Education and health services	1.0	1.0	0.5	1.2	1.2	0.3	2.0	2.0	0.9
Educational services	1.0	1.0	0.6	1.3	1.3	0.4	2.0	2.0	1.1
Elementary and secondary schools	1.2	1.2	0.2	1.6	1.5	0.4	2.0	1.9	1.1
Junior colleges, colleges, and universities	1.9	2.0	2.1	2.7	2.6	0.9	4.9	4.7	1.9
Health care and social assistance	2.3	2.4	0.7	2.7	2.6	0.9	4.1	4.1	0.6
Hospitals	1.6	2.0	1.0	3.6	3.5	1.1	5.4	5.4	0.7
Public administration	1.9	1.9	0.5	1.8	1.7	0.5	1.7	1.6	0.8
1 to 99 workers	3.1	3.1	0.9	2.5	2.5	0.4	3.4	3.4	0.6
1 to 49 workers	4.2	4.3	1.3	3.7	3.7	0.6	4.3	4.3	0.7
50 to 99 workers	4.5	4.3	0.8	3.6	3.6	0.0	4.3	4.2	1.0
100 workers or more	1.0	1.0	0.4	1.0	1.0	0.3	1.7	1.7	0.8
100 to 499 workers	2.1	2.1	0.4	1.7	1.6	0.8	2.6	2.5	0.5
500 workers or more	0.9	0.9	0.5	1.3	1.3	0.3	1.9	1.9	1.0

See footnotes at end of table.

Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	2.3	2.2	1.2	2.6	2.5	0.8	3.4	3.3	1.3
Local government	1.1	1.1	0.2	1.0	1.0	0.3	1.6	1.6	0.7
Geographic areas									
New England	2.4	2.4	1.2	1.0	1.0	0.0	4.1	3.8	2.2
Middle Atlantic	1.8	1.9	0.2	2.6	2.6	0.2	1.8	1.7	0.6
East North Central	2.0	2.2	1.5	1.5	1.5	0.8	2.8	2.7	1.3
West North Central	3.8	3.9	0.5	3.0	3.0	0.0	8.6	9.0	1.0
South Atlantic	2.7	2.6	0.9	3.7	3.6	1.2	4.8	4.5	1.8
East South Central	5.5	4.7	3.5	–	–	–	5.8	5.5	3.2
West South Central	3.2	3.2	0.5	1.6	1.6	0.5	2.2	2.2	1.5
Mountain	2.2	2.9	1.2	5.1	5.1	([3])	9.1	9.8	3.8
Pacific	3.1	3.0	0.2	2.0	2.0	0.2	1.4	1.4	0.4

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

[3] Less than 0.05.

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/glossary20092010.htm.

Table 18. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	11	89
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	10	90
Primary, secondary, and special education school teachers	10	90
Service	11	89
Protective service	11	89
Sales and office	10	90
Office and administrative support	10	90
Natural resources, construction, and maintenance	8	92
Production, transportation, and material moving	7	93
Full time	11	89
Part time	9	91
Union	8	92
Nonunion	13	87
Average wage within the following categories:[1]		
Lowest 25 percent	12	88
Second 25 percent	11	89
Third 25 percent	10	90
Highest 25 percent	10	90
Highest 10 percent	13	87
Establishment characteristics		
Service-providing industries	11	89
Education and health services	11	89
Educational services	10	90
Elementary and secondary schools	9	91
Health care and social assistance	14	86
Hospitals	13	87
Public administration	11	89
1 to 99 workers	11	89
1 to 49 workers	10	90
100 workers or more	11	89
100 to 499 workers	11	89
500 workers or more	11	89

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	18	82
Local government	8	92
Geographic areas		
Middle Atlantic	7	93
East North Central	15	85
West North Central	6	94
South Atlantic	12	88
West South Central	6	94
Mountain	6	94
Pacific	1	99

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 18. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.4	1.4
Worker characteristics		
Management, professional, and related	1.4	1.4
Professional and related	1.5	1.5
Teachers	1.3	1.3
Primary, secondary, and special education school teachers	1.1	1.1
Service	1.8	1.8
Protective service	1.8	1.8
Sales and office	1.9	1.9
Office and administrative support	2.0	2.0
Natural resources, construction, and maintenance	1.8	1.8
Production, transportation, and material moving	1.8	1.8
Full time	1.4	1.4
Part time	2.0	2.0
Union	0.8	0.8
Nonunion	2.6	2.6
Average wage within the following categories:[1]		
Lowest 25 percent	3.0	3.0
Second 25 percent	1.6	1.6
Third 25 percent	1.4	1.4
Highest 25 percent	1.1	1.1
Highest 10 percent	1.7	1.7
Establishment characteristics		
Service-providing industries	1.4	1.4
Education and health services	1.8	1.8
Educational services	2.0	2.0
Elementary and secondary schools	1.4	1.4
Health care and social assistance	2.6	2.6
Hospitals	3.2	3.2
Public administration	1.7	1.7
1 to 99 workers	2.1	2.1
1 to 49 workers	2.4	2.4
100 workers or more	1.4	1.4
100 to 499 workers	2.1	2.1
500 workers or more	1.7	1.7

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Employee contribution required	Employee contribution not required
State government	3.9	3.9
Local government	0.9	0.9
Geographic areas		
Middle Atlantic	1.1	1.1
East North Central	3.3	3.3
West North Central	2.2	2.2
South Atlantic	2.5	2.5
West South Central	1.9	1.9
Mountain	2.2	2.2
Pacific	0.5	0.5

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 19. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	38	2	53	6	2
Worker characteristics					
Management, professional, and related	37	2	55	5	2
Professional and related	36	2	56	5	1
Teachers	33	1	60	5	1
Primary, secondary, and special education school teachers	30	1	63	6	1
Service	40	2	49	6	2
Protective service	39	3	49	6	3
Sales and office	41	2	50	7	1
Office and administrative support	41	2	50	6	1
Natural resources, construction, and maintenance	43	–	49	5	–
Production, transportation, and material moving	35	2	51	–	–
Full time	39	2	52	6	2
Part time	30	2	62	4	2
Union	32	2	58	8	1
Nonunion	44	2	47	4	2
Average wage within the following categories:[1]					
Lowest 25 percent	41	1	52	4	1
Lowest 10 percent	48	–	47	3	–
Second 25 percent	42	2	47	6	3
Third 25 percent	40	2	48	8	2
Highest 25 percent	33	2	60	4	1
Highest 10 percent	34	2	59	4	1
Establishment characteristics					
Service-providing industries	38	2	53	6	2
Education and health services	37	1	55	5	1
Educational services	35	1	57	5	1
Elementary and secondary schools	30	1	63	5	1
Junior colleges, colleges, and universities	51	3	38	5	2
Health care and social assistance	53	–	43	3	–
Hospitals	54	–	43	–	–
Public administration	39	3	49	6	2
1 to 99 workers	35	1	57	3	4
1 to 49 workers	33	–	55	4	–
50 to 99 workers	38	–	58	–	–
100 workers or more	39	2	52	6	1
100 to 499 workers	40	–	55	2	–
500 workers or more	38	2	51	7	2

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government	47	2	42	5	4
Local government	35	1	56	6	1
Geographic areas					
Middle Atlantic	37	–	48	14	–
East North Central	43	–	51	4	–
West North Central	47	–	46	6	–
South Atlantic	61	2	25	6	6
East South Central	51	–	–	–	–
West South Central	22	–	75	–	–
Mountain	31	–	64	–	–
Pacific	15	3	79	–	–

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 19. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	2.1	0.3	1.9	0.7	0.3
Worker characteristics					
Management, professional, and related	2.2	0.3	2.0	0.8	0.4
Professional and related	2.3	0.4	2.1	0.8	0.2
Teachers	2.3	0.4	2.3	1.0	0.2
Primary, secondary, and special education school teachers	2.4	0.5	2.4	1.2	0.3
Service	2.4	0.5	2.3	1.0	0.5
Protective service	3.2	0.8	3.2	1.7	0.8
Sales and office	3.1	0.5	2.8	1.4	0.5
Office and administrative support	3.1	0.5	2.8	1.2	0.4
Natural resources, construction, and maintenance	3.2	–	3.2	1.2	–
Production, transportation, and material moving	3.9	0.9	4.6	–	–
Full time	2.1	0.3	2.0	0.7	0.3
Part time	3.6	0.8	3.4	1.0	0.9
Union	1.9	0.3	1.7	0.8	0.1
Nonunion	3.1	0.4	2.8	1.1	0.6
Average wage within the following categories:[1]					
Lowest 25 percent	3.3	0.3	3.2	1.1	0.6
Lowest 10 percent	4.2	–	4.5	1.3	–
Second 25 percent	2.9	0.4	2.7	0.9	0.6
Third 25 percent	2.5	0.6	2.3	1.4	0.5
Highest 25 percent	1.6	0.3	1.6	0.6	0.2
Highest 10 percent	2.5	0.3	2.4	0.9	0.1
Establishment characteristics					
Service-providing industries	2.1	0.3	1.9	0.7	0.3
Education and health services	2.5	0.4	2.3	0.9	0.2
Educational services	2.6	0.4	2.5	1.0	0.3
Elementary and secondary schools	2.2	0.3	2.2	1.2	0.3
Junior colleges, colleges, and universities	6.4	1.4	6.2	1.5	0.9
Health care and social assistance	4.0	–	3.9	0.4	–
Hospitals	4.6	–	4.4	–	–
Public administration	2.9	0.5	2.7	0.6	0.6
1 to 99 workers	3.9	0.1	4.2	1.1	1.8
1 to 49 workers	5.1	–	5.8	1.9	–
50 to 99 workers	5.2	–	4.8	–	–
100 workers or more	2.1	0.3	1.9	0.7	0.2
100 to 499 workers	3.1	–	3.2	0.8	–
500 workers or more	2.5	0.4	2.2	0.9	0.2

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government	4.6	0.8	4.3	1.2	0.8
Local government	1.7	0.3	1.6	0.8	0.2
Geographic areas					
Middle Atlantic	3.1	–	3.5	0.8	–
East North Central	3.5	–	3.2	1.0	–
West North Central	10.8	–	10.1	2.2	–
South Atlantic	5.5	0.7	3.7	2.7	1.4
East South Central	11.6	–	–	–	–
West South Central	3.0	–	2.9	–	–
Mountain	3.3	–	5.0	–	–
Pacific	1.6	0.6	1.8	–	–

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual 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	–	46	24	26	–	1.5	1.5
Worker characteristics							
Management, professional, and related	–	43	26	27	–	1.5	1.5
Professional and related	–	43	27	27	3	1.5	1.5
Teachers	–	42	25	29	3	1.5	1.5
Primary, secondary, and special education school teachers	–	44	27	27	2	1.4	1.5
Service	–	49	21	24	7	1.5	–
Protective service	–	54	15	21	11	1.5	1.0
Sales and office	–	48	24	26	2	1.4	1.5
Office and administrative support	–	48	25	25	2	1.4	1.5
Natural resources, construction, and maintenance	–	56	18	21	–	1.4	1.0
Production, transportation, and material moving	–	42	27	27	–	1.5	1.5
Full time	–	46	24	26	–	1.5	1.5
Part time	–	54	23	18	–	1.4	–
Union	–	54	29	12	–	1.4	1.0
Nonunion	–	40	21	36	–	1.5	1.5
Average wage within the following categories:[2]							
Lowest 25 percent	–	47	24	28	2	1.4	1.5
Lowest 10 percent	–	40	22	–	2	1.5	1.5
Second 25 percent	–	46	24	26	3	1.4	1.5
Third 25 percent	–	52	20	24	–	1.4	–
Highest 25 percent	–	39	29	25	–	1.5	1.5
Highest 10 percent	–	39	27	25	–	1.6	1.5
Establishment characteristics							
Service-providing industries	–	46	24	26	–	1.5	1.5
Education and health services	–	43	24	31	3	1.5	1.5
Educational services	–	40	24	33	2	1.5	1.5
Elementary and secondary schools	–	41	27	31	2	1.5	1.5
Junior colleges, colleges, and universities	–	41	17	–	4	1.5	–
Health care and social assistance	–	55	23	–	3	1.4	–
Hospitals	–	56	17	–	5	1.5	–
Public administration	–	53	24	17	–	1.4	1.0
1 to 99 workers	–	44	32	–	6	1.4	1.5
1 to 49 workers	–	44	28	–	–	1.4	1.5
50 to 99 workers	–	45	37	–	–	1.5	1.5
100 workers or more	–	46	24	27	–	1.5	1.5
100 to 499 workers	–	44	26	23	6	1.5	1.5
500 workers or more	–	47	23	28	–	1.5	1.5

See footnotes at end of table.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual 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		
State government	–	42	26	–	3	1.5	1.5
Local government	–	48	24	24	–	1.4	1.5
Geographic areas							
Middle Atlantic	–	25	51	9	15	1.7	1.5
East North Central	–	67	12	17	4	1.3	1.0
West North Central	–	38	–	–	–	1.5	1.5
South Atlantic	–	45	21	32	3	1.5	1.5
West South Central	–	37	38	24	–	1.5	1.5
Mountain	–	68	–	–	–	1.2	1.0
Pacific	–	72	15	–	2	1.2	1.0

[1] Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2010

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual 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	–	3.3	2.5	4.4	–	([2])	0.1
Worker characteristics							
Management, professional, and related	–	3.9	2.9	5.1	–	([2])	0.0
Professional and related	–	4.1	3.1	5.3	0.4	([2])	0.0
Teachers	–	4.7	2.8	5.1	0.7	([2])	0.0
Primary, secondary, and special education school teachers	–	4.9	3.3	4.4	0.5	([2])	0.1
Service	–	4.2	2.8	4.5	1.8	0.1	–
Protective service	–	5.9	2.9	5.1	3.2	0.1	0.3
Sales and office	–	4.1	3.2	5.4	0.9	([2])	0.4
Office and administrative support	–	4.1	3.3	5.4	1.0	([2])	0.4
Natural resources, construction, and maintenance	–	5.4	3.8	4.6	–	0.1	([2])
Production, transportation, and material moving	–	6.0	5.8	4.9	–	0.1	0.1
Full time	–	3.3	2.5	4.4	–	([2])	0.0
Part time	–	6.8	6.2	5.1	–	0.1	–
Union	–	2.9	2.7	2.9	–	([2])	0.0
Nonunion	–	4.6	3.3	6.0	–	0.1	0.0
Average wage within the following categories:[3]							
Lowest 25 percent	–	5.9	4.4	7.1	0.5	0.1	0.3
Lowest 10 percent	–	8.6	5.9	–	1.0	0.1	0.1
Second 25 percent	–	3.5	3.2	5.0	1.1	([2])	0.1
Third 25 percent	–	4.0	2.7	4.5	–	([2])	–
Highest 25 percent	–	2.9	2.4	3.6	–	([2])	0.0
Highest 10 percent	–	4.7	3.7	6.3	–	([2])	0.0
Establishment characteristics							
Service-providing industries	–	3.3	2.5	4.4	–	([2])	0.1
Education and health services	–	4.9	2.8	6.4	0.4	0.1	0.0
Educational services	–	4.7	2.8	6.2	0.3	0.1	0.0
Elementary and secondary schools	–	3.8	2.9	4.2	0.3	([2])	0.0
Junior colleges, colleges, and universities	–	9.1	4.5	–	0.9	0.1	–
Health care and social assistance	–	7.8	4.8	–	1.1	0.1	–
Hospitals	–	10.4	4.9	–	1.6	0.1	–
Public administration	–	4.4	3.3	2.9	–	([2])	0.2
1 to 99 workers	–	7.1	7.5	–	1.6	0.1	0.3
1 to 49 workers	–	8.3	7.6	–	–	0.1	0.3
50 to 99 workers	–	9.1	9.7	–	–	0.1	0.3
100 workers or more	–	3.4	2.4	4.5	–	([2])	0.1
100 to 499 workers	–	4.5	4.5	4.9	1.6	([2])	0.1
500 workers or more	–	4.2	2.7	5.4	–	([2])	0.2

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual 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		
State government	–	6.8	5.1	–	0.5	0.1	0.0
Local government	–	2.7	2.1	2.7	–	([2])	0.3
Geographic areas							
Middle Atlantic	–	5.3	4.9	2.6	3.9	0.1	0.0
East North Central	–	5.7	2.4	4.9	0.5	0.1	0.0
West North Central	–	9.7	–	–	–	0.1	0.2
South Atlantic	–	4.7	4.3	4.7	1.3	([2])	0.2
West South Central	–	6.5	7.8	5.2	–	([2])	0.0
Mountain	–	7.3	–	–	–	([2])	0.0
Pacific	–	4.5	4.2	–	0.7	0.1	0.0

[1] Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

[2] Less than 0.05.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] State and local government workers, National Compensation Survey, March 2010

(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	$5,000	$10,000	$20,000	$40,000	$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	45,000	50,000
Professional and related	5,000	10,000	20,000	45,000	50,000
Teachers	5,000	10,000	25,000	50,000	50,000
Service	5,000	10,000	20,000	35,000	50,000
Protective service	5,000	10,000	15,000	30,000	50,000
Sales and office	5,000	10,000	20,000	30,000	50,000
Office and administrative support	5,000	10,000	20,000	30,000	50,000
Full time	5,000	10,000	20,000	40,000	50,000
Part time	5,000	13,750	25,000	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	15,000	25,000	50,000
Average wage within the following categories:[3]					
Lowest 25 percent	5,000	10,000	20,000	25,000	50,000
Lowest 10 percent	5,000	10,000	20,000	25,000	50,000
Second 25 percent	5,000	10,000	20,000	30,000	50,000
Third 25 percent	5,000	10,000	20,000	30,000	50,000
Highest 25 percent	5,000	10,000	25,000	50,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	20,000	40,000	50,000
Education and health services	5,000	10,000	20,000	40,000	50,000
Educational services	5,000	10,000	20,000	45,000	50,000
Junior colleges, colleges, and universities	5,000	5,000	10,000	27,500	50,000
Health care and social assistance	5,000	10,000	20,000	25,000	50,000
Hospitals	5,000	10,000	15,000	25,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000
1 to 99 workers	5,000	10,000	20,000	25,000	50,000
1 to 49 workers	5,000	10,000	20,000	25,000	50,000
50 to 99 workers	5,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] State and local government workers, National Compensation Survey, March 2010—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
State government	$5,000	$5,000	$15,000	$25,000	$50,000
Local government	6,000	10,000	20,000	40,000	50,000
Geographic areas					
East North Central	15,000	20,000	30,000	50,000	50,000
West North Central	10,000	15,000	20,000	40,000	50,000
South Atlantic	5,000	10,000	10,000	25,000	30,000
Mountain	10,000	15,000	20,000	40,000	50,000
Pacific	5,000	10,000	20,000	50,000	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.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] State and local government workers, National Compensation Survey, March 2010

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$0.00	$0.00	$0.00	$468.61	$0.00
Worker characteristics					
Management, professional, and related	0.00	0.00	0.00	7,272.76	0.00
Professional and related	0.00	0.00	624.82	7,051.75	0.00
Teachers	2,479.68	0.00	420.59	0.00	0.00
Service	0.00	0.00	0.00	6,472.14	0.00
Protective service	0.00	3,471.83	6,400.59	5,359.18	0.00
Sales and office	0.00	0.00	0.00	5,061.62	0.00
Office and administrative support	0.00	0.00	1,514.46	4,132.80	0.00
Full time	0.00	0.00	0.00	1,859.77	0.00
Part time	270.55	4,978.08	4,877.50	0.00	0.00
Union	0.00	0.00	0.00	0.00	0.00
Nonunion	0.00	0.00	0.00	1,913.11	3,936.24
Average wage within the following categories:[3]					
Lowest 25 percent	0.00	0.00	1,794.66	781.02	0.00
Lowest 10 percent	0.00	0.00	781.02	1,352.77	5,080.87
Second 25 percent	0.00	0.00	441.81	2,590.37	0.00
Third 25 percent	0.00	0.00	2,542.83	2,353.41	0.00
Highest 25 percent	0.00	0.00	0.00	0.00	0.00
Establishment characteristics					
Service-providing industries	0.00	0.00	0.00	0.00	0.00
Education and health services	0.00	0.00	0.00	8,155.64	0.00
Educational services	0.00	0.00	1,179.32	7,405.34	0.00
Junior colleges, colleges, and universities	0.00	1,137.19	2,816.03	7,405.26	0.00
Health care and social assistance	0.00	0.00	2,705.55	2,283.22	0.00
Hospitals	0.00	0.00	5,522.68	11,580.13	0.00
Public administration	0.00	0.00	897.33	4,939.64	0.00
1 to 99 workers	0.00	0.00	2,816.03	0.00	5,844.66
1 to 49 workers	0.00	0.00	0.00	0.00	14,525.38
50 to 99 workers	0.00	0.00	4,620.61	6,049.79	8,154.14
100 workers or more	0.00	0.00	0.00	1,199.83	0.00
500 workers or more	0.00	0.00	0.00	3,024.90	0.00

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	$0.00	$0.00	$6,100.00	$781.02	$0.00
Local government	1,431.64	0.00	0.00	5,990.52	0.00
Geographic areas					
East North Central	0.00	3,768.39	3,686.57	0.00	0.00
West North Central	0.00	2,707.80	4,132.80	11,741.38	0.00
South Atlantic	1,957.24	0.00	4,712.76	5,577.63	0.00
Mountain	0.00	0.00	0.00	7,065.58	0.00
Pacific	0.00	0.00	5,844.66	3,492.85	0.00

[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.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
All workers	51	22	8	19
Worker characteristics				
Management, professional, and related	52	20	9	18
Professional and related	49	18	11	22
Teachers	45	22	12	21
Primary, secondary, and special education school teachers	46	30	–	–
Service	52	22	7	19
Protective service	60	24	–	–
Sales and office	50	23	6	21
Office and administrative support	49	24	6	20
Natural resources, construction, and maintenance	48	26	–	–
Production, transportation, and material moving	46	32	–	–
Full time	51	23	7	18
Part time	48	7	17	27
Union	45	20	13	22
Nonunion	59	24	2	15
Average wage within the following categories:[2]				
Lowest 25 percent	47	26	4	23
Lowest 10 percent	45	26	4	25
Second 25 percent	55	21	6	18
Third 25 percent	50	23	8	19
Highest 25 percent	51	19	13	17
Establishment characteristics				
Service-providing industries	51	22	8	19
Education and health services	49	21	9	21
Educational services	45	23	9	23
Elementary and secondary schools	36	27	7	30
Junior colleges, colleges, and universities	70	–	16	–
Health care and social assistance	68	–	–	11
Hospitals	67	–	–	14
Public administration	54	22	8	16
1 to 99 workers	51	36	–	–
1 to 49 workers	62	–	–	6
50 to 99 workers	–	45	–	–
100 workers or more	51	20	9	20
100 to 499 workers	46	28	12	14
500 workers or more	52	18	8	21

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
State government	83	–	12	–
Local government	38	29	6	27
Geographic areas				
New England	–	32	–	–
Middle Atlantic	25	10	26	40
East North Central	48	–	–	32
South Atlantic	59	–	–	–
West South Central	60	–	–	–
Mountain	34	60	–	–
Pacific	76	14	8	3

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

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 22. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2010

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
All workers	2.4	2.3	1.0	1.9
Worker characteristics				
Management, professional, and related	2.7	2.5	1.2	1.9
Professional and related	3.2	2.6	1.5	2.5
Teachers	4.5	4.2	2.7	3.3
Primary, secondary, and special education school teachers	6.2	5.9	–	–
Service	3.4	3.1	1.7	2.7
Protective service	6.0	5.3	–	–
Sales and office	3.6	3.1	1.0	3.9
Office and administrative support	3.5	3.2	1.0	3.3
Natural resources, construction, and maintenance	6.4	5.8	–	–
Production, transportation, and material moving	6.9	6.2	–	–
Full time	2.5	2.4	1.0	2.0
Part time	5.7	2.0	2.7	4.4
Union	3.0	3.3	1.7	1.7
Nonunion	3.6	2.8	0.2	3.5
Average wage within the following categories:[2]				
Lowest 25 percent	5.2	4.0	0.7	4.5
Lowest 10 percent	6.2	5.3	0.9	6.1
Second 25 percent	2.9	2.8	1.0	2.3
Third 25 percent	3.5	3.0	1.4	2.6
Highest 25 percent	2.2	2.2	1.5	1.0
Establishment characteristics				
Service-providing industries	2.4	2.3	1.0	1.9
Education and health services	3.5	3.5	1.2	2.6
Educational services	4.0	4.0	1.3	3.1
Elementary and secondary schools	4.5	5.0	1.7	4.2
Junior colleges, colleges, and universities	3.9	–	2.0	–
Health care and social assistance	5.0	–	–	1.5
Hospitals	7.3	–	–	2.6
Public administration	3.8	3.2	1.4	2.1
1 to 99 workers	6.6	8.5	–	–
1 to 49 workers	10.4	–	–	2.5
50 to 99 workers	–	9.3	–	–
100 workers or more	2.5	2.3	1.1	1.8
100 to 499 workers	5.1	4.1	3.3	2.9
500 workers or more	2.8	2.7	0.8	2.0

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
State government	2.1	–	1.2	–
Local government	2.7	2.9	1.2	2.7
Geographic areas				
New England	–	9.0	–	–
Middle Atlantic	3.3	1.6	3.4	2.4
East North Central	5.0	–	–	7.0
South Atlantic	8.5	–	–	–
West South Central	11.6	–	–	–
Mountain	4.7	5.5	–	–
Pacific	3.0	1.7	1.4	1.2

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

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	12	88
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	9	91
Service	15	85
Protective service	16	84
Sales and office	13	87
Office and administrative support	13	87
Natural resources, construction, and maintenance	12	88
Full time	12	88
Part time	10	90
Union	15	85
Nonunion	9	91
Average wage within the following categories:[1]		
Lowest 25 percent	10	90
Lowest 10 percent	8	92
Second 25 percent	12	88
Third 25 percent	12	88
Highest 25 percent	15	85
Establishment characteristics		
Service-providing industries	12	88
Education and health services	11	89
Educational services	8	92
Elementary and secondary schools	9	91
Junior colleges, colleges, and universities	4	96
Health care and social assistance	27	73
Hospitals	31	69
Public administration	16	84
100 workers or more	13	87
100 to 499 workers	18	82
500 workers or more	12	88

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	13	87
Local government	12	88
Geographic areas		
New England	–	100
Middle Atlantic	31	69
East North Central	19	81
West South Central	–	100
Mountain	14	86
Pacific	5	95

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.2	1.2
Worker characteristics		
Management, professional, and related	1.3	1.3
Professional and related	1.5	1.5
Teachers	2.6	2.6
Service	2.3	2.3
Protective service	4.4	4.4
Sales and office	2.2	2.2
Office and administrative support	2.3	2.3
Natural resources, construction, and maintenance	2.8	2.8
Full time	1.3	1.3
Part time	2.3	2.3
Union	1.9	1.9
Nonunion	1.4	1.4
Average wage within the following categories:[1]		
Lowest 25 percent	2.2	2.2
Lowest 10 percent	2.8	2.8
Second 25 percent	1.6	1.6
Third 25 percent	1.7	1.7
Highest 25 percent	1.4	1.4
Establishment characteristics		
Service-providing industries	1.3	1.3
Education and health services	1.6	1.6
Educational services	1.4	1.4
Elementary and secondary schools	1.9	1.9
Junior colleges, colleges, and universities	0.9	0.9
Health care and social assistance	4.6	4.6
Hospitals	5.7	5.7
Public administration	1.9	1.9
100 workers or more	1.3	1.3
100 to 499 workers	3.9	3.9
500 workers or more	1.1	1.1

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Employee contribution required	Employee contribution not required
State government	1.9	1.9
Local government	1.5	1.5
Geographic areas		
New England	–	0.0
Middle Atlantic	3.5	3.5
East North Central	3.9	3.9
West South Central	–	0.0
Mountain	3.2	3.2
Pacific	1.6	1.6

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	3	1	84	8	4
Worker characteristics					
Management, professional, and related	–	–	83	8	6
Professional and related	–	–	82	7	7
Teachers	–	–	74	6	12
Primary, secondary, and special education school teachers	–	–	79	5	4
Service	3	–	86	9	–
Protective service	–	–	82	–	–
Sales and office	–	–	85	10	3
Office and administrative support	–	–	84	10	3
Natural resources, construction, and maintenance	–	–	86	11	–
Production, transportation, and material moving	–	–	77	–	–
Full time	3	1	84	9	4
Part time	4	–	83	8	–
Union	5	1	79	9	6
Nonunion	–	–	89	8	2
Average wage within the following categories:[1]					
Lowest 25 percent	–	–	90	5	3
Lowest 10 percent	–	–	89	–	–
Second 25 percent	3	–	81	13	–
Third 25 percent	–	–	86	7	1
Highest 25 percent	2	1	79	8	9
Establishment characteristics					
Service-providing industries	3	1	84	8	4
Education and health services	–	–	82	6	7
Educational services	4	1	82	6	7
Elementary and secondary schools	–	–	81	4	9
Junior colleges, colleges, and universities	–	–	84	12	–
Health care and social assistance	–	–	86	10	–
Hospitals	–	–	92	7	–
Public administration	2	–	86	11	–
1 to 99 workers	–	–	89	–	–
1 to 49 workers	–	–	85	–	–
50 to 99 workers	–	–	97	–	–
100 workers or more	3	1	83	9	4
100 to 499 workers	–	3	85	10	–
500 workers or more	3	([2])	83	9	5

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	–	–	83	16	–
Local government	4	1	84	5	6
Geographic areas					
New England	–	–	88	–	–
Middle Atlantic	3	1	83	1	12
East North Central	3	–	77	16	–
South Atlantic	–	–	83	13	–
West South Central	–	–	88	–	–
Mountain	–	–	96	–	–
Pacific	–	–	85	8	4

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	1.0	0.2	1.5	1.1	0.5
Worker characteristics					
Management, professional, and related	–	–	1.9	1.0	0.7
Professional and related	–	–	2.4	0.9	0.8
Teachers	–	–	4.1	1.4	1.5
Primary, secondary, and special education school teachers	–	–	6.6	2.0	1.5
Service	1.1	–	2.9	2.7	–
Protective service	–	–	5.4	–	–
Sales and office	–	–	2.2	1.9	1.4
Office and administrative support	–	–	2.4	2.0	1.5
Natural resources, construction, and maintenance	–	–	3.7	3.2	–
Production, transportation, and material moving	–	–	5.5	–	–
Full time	1.1	0.3	1.5	1.1	0.5
Part time	1.5	–	3.1	2.2	–
Union	1.7	0.3	1.9	1.0	0.8
Nonunion	–	–	2.0	2.0	0.4
Average wage within the following categories:[1]					
Lowest 25 percent	–	–	1.9	1.2	0.8
Lowest 10 percent	–	–	2.7	–	–
Second 25 percent	1.1	–	2.8	2.6	–
Third 25 percent	–	–	2.7	1.0	0.5
Highest 25 percent	0.9	0.5	1.7	1.4	0.7
Establishment characteristics					
Service-providing industries	1.0	0.2	1.5	1.1	0.5
Education and health services	–	–	1.8	0.9	0.8
Educational services	2.0	0.5	2.1	1.1	1.0
Elementary and secondary schools	–	–	2.5	1.0	1.3
Junior colleges, colleges, and universities	–	–	3.4	3.3	–
Health care and social assistance	–	–	1.9	1.4	–
Hospitals	–	–	1.5	1.3	–
Public administration	0.9	–	2.3	2.0	–
1 to 99 workers	–	–	3.7	–	–
1 to 49 workers	–	–	4.9	–	–
50 to 99 workers	–	–	3.5	–	–
100 workers or more	1.1	0.3	1.5	1.2	0.5
100 to 499 workers	–	1.3	2.6	1.9	–
500 workers or more	1.3	0.1	1.7	1.3	0.6

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	–	–	2.7	2.6	–
Local government	1.4	0.3	1.6	1.0	0.7
Geographic areas					
New England	–	–	8.1	–	–
Middle Atlantic	1.1	0.2	2.0	0.2	0.9
East North Central	1.1	–	3.0	2.3	–
South Atlantic	–	–	4.5	3.7	–
West South Central	–	–	6.1	–	–
Mountain	–	–	3.8	–	–
Pacific	–	–	2.9	1.6	1.5

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2010

(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	84	15	24	26	26	52	16
Worker characteristics							
Management, professional, and related	83	–	–	–	–	–	17
Professional and related	81	20	24	26	48	52	19
Teachers	77	20	24	26	52	52	23
Primary, secondary, and special education school teachers	87	20	22	26	52	52	13
Service	86	18	24	26	26	52	14
Protective service	88	–	–	–	–	–	12
Sales and office	82	13	22	26	26	52	18
Office and administrative support	82	12	22	26	26	52	18
Natural resources, construction, and maintenance	86	–	–	–	–	–	14
Production, transportation, and material moving	72	–	–	–	–	–	28
Full time	84	13	22	26	26	52	16
Part time	83	21	26	26	26	26	17
Union	78	20	26	26	26	52	22
Nonunion	90	13	22	26	52	52	10
Average wage within the following categories:[2]							
Lowest 25 percent	85	–	–	–	–	–	15
Second 25 percent	88	20	25	26	26	52	12
Third 25 percent	84	–	–	–	–	–	16
Highest 25 percent	79	20	24	26	26	52	21
Establishment characteristics							
Service-providing industries	83	15	24	26	26	52	17
Education and health services	80	20	22	26	48	52	20
Educational services	78	21	24	26	52	52	22
Elementary and secondary schools	73	20	22	26	52	52	27
Junior colleges, colleges, and universities	90	25	26	26	26	52	10
Health care and social assistance	94	13	20	26	26	26	6
Public administration	88	–	–	–	–	–	12
1 to 99 workers:							
1 to 49 workers	97	20	26	26	52	52	3
100 workers or more	83	18	24	26	26	52	17
100 to 499 workers	84	12	20	26	26	48	16
500 workers or more	83	20	25	26	26	52	17

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2010—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	
State government	95	–	–	–	–	–	5
Local government	79	–	–	–	–	–	21
Geographic areas							
Middle Atlantic	77	26	26	26	26	26	23
East North Central	55	–	–	–	–	–	45
South Atlantic	96	–	–	–	–	–	4
Pacific	91	–	–	–	–	–	9

[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.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 25. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2010

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.8	6.1	2.2	0.0	0.0	0.0	1.8
Worker characteristics							
Management, professional, and related	1.7	–	–	–	–	–	1.7
Professional and related	1.9	5.0	1.4	0.0	21.1	0.0	1.9
Teachers	2.6	2.9	2.3	0.0	0.0	0.0	2.6
Primary, secondary, and special education school teachers	3.2	0.9	1.8	2.2	0.0	0.0	3.2
Service	2.9	6.5	2.1	0.0	0.0	0.0	2.9
Protective service	3.0	–	–	–	–	–	3.0
Sales and office	2.6	4.4	2.2	0.0	0.0	6.6	2.6
Office and administrative support	2.7	4.7	2.2	0.0	0.0	10.8	2.7
Natural resources, construction, and maintenance	3.0	–	–	–	–	–	3.0
Production, transportation, and material moving	6.7	–	–	–	–	–	6.7
Full time	1.7	6.1	2.7	0.0	6.9	0.0	1.7
Part time	3.7	1.5	0.0	0.0	0.0	9.8	3.7
Union	2.1	9.0	2.6	0.0	0.0	0.0	2.1
Nonunion	2.4	2.7	1.3	0.0	11.0	0.0	2.4
Average wage within the following categories:[2]							
Lowest 25 percent	3.6	–	–	–	–	–	3.6
Second 25 percent	2.2	4.8	0.7	0.0	0.0	0.0	2.2
Third 25 percent	1.7	–	–	–	–	–	1.7
Highest 25 percent	1.8	6.5	1.7	0.0	0.0	0.0	1.8
Establishment characteristics							
Service-providing industries	1.8	5.8	2.3	0.0	0.0	0.0	1.8
Education and health services	2.4	1.0	1.4	0.0	21.7	0.0	2.4
Educational services	2.7	1.5	2.8	0.0	3.0	0.0	2.7
Elementary and secondary schools	3.5	1.0	0.0	0.0	0.0	0.0	3.5
Junior colleges, colleges, and universities	2.0	1.7	0.0	0.0	2.2	0.0	2.0
Health care and social assistance	1.9	3.1	0.0	0.0	0.0	0.0	1.9
Public administration	1.6	–	–	–	–	–	1.6
1 to 99 workers:							
1 to 49 workers	1.0	1.3	1.6	0.0	2.7	0.0	1.0
100 workers or more	1.8	7.6	2.2	0.0	0.0	0.0	1.8
100 to 499 workers	2.9	2.6	5.5	0.0	0.0	15.4	2.9
500 workers or more	1.9	1.0	1.4	0.0	3.5	0.0	1.9

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	0.9	–	–	–	–	–	0.9
Local government	2.4	–	–	–	–	–	2.4
Geographic areas							
Middle Atlantic	2.6	0.0	0.0	0.0	0.0	0.0	2.6
East North Central	7.4	–	–	–	–	–	7.4
South Atlantic	1.3	–	–	–	–	–	1.3
Pacific	2.8	–	–	–	–	–	2.8

[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.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	–	31	8	31	17	13	61.0	60.0
Worker characteristics								
Management, professional, and related	–	33	10	29	13	15	61.1	60.0
Professional and related	–	33	11	25	14	18	62.1	60.0
Teachers	–	40	8	19	9	24	63.4	60.0
Primary, secondary, and special education school teachers	–	47	5	14	10	25	62.2	58.0
Service	–	31	4	33	23	9	60.7	60.0
Protective service	–	34	–	37	17	10	60.4	60.0
Sales and office	–	23	7	37	24	9	60.9	60.0
Office and administrative support	–	23	7	37	24	9	60.9	60.0
Natural resources, construction, and maintenance	–	35	–	30	–	–	62.2	60.0
Production, transportation, and material moving	–	37	–	28	–	–	60.0	60.0
Full time	–	30	7	33	17	14	61.2	60.0
Part time	–	43	19	7	23	–	58.7	55.0
Union	–	20	8	36	25	12	62.0	60.0
Nonunion	–	43	7	26	9	15	60.0	58.0
Average wage within the following categories:[1]								
Lowest 25 percent	–	36	5	31	15	13	60.4	60.0
Lowest 10 percent	–	41	5	30	–	–	60.0	60.0
Second 25 percent	–	30	8	33	20	10	60.6	60.0
Third 25 percent	–	34	6	33	18	10	59.8	60.0
Highest 25 percent	–	26	11	28	17	19	62.9	60.0
Establishment characteristics								
Service-providing industries	–	31	8	31	17	13	61.1	60.0
Education and health services	–	34	12	24	13	17	61.8	60.0
Educational services	–	38	12	20	11	20	62.1	60.0
Elementary and secondary schools	–	44	5	21	12	18	60.6	60.0
Junior colleges, colleges, and universities	–	22	31	14	6	–	66.5	58.0
Health care and social assistance	–	15	12	48	23	–	59.9	60.0
Hospitals	–	–	–	47	–	–	59.0	60.0
Public administration	–	27	4	36	25	8	60.5	60.0
1 to 99 workers	–	42	–	41	–	2	57.1	60.0
1 to 49 workers	–	51	–	39	–	–	55.7	–
50 to 99 workers	–	–	–	44	–	5	59.4	60.0
100 workers or more	–	30	9	30	18	15	61.6	60.0
100 to 499 workers	–	29	–	41	15	13	61.1	60.0
500 workers or more	–	30	10	27	18	15	61.7	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	–	19	17	42	10	–	62.2	60.0
Local government	–	36	4	26	20	13	60.5	60.0
Geographic areas								
New England	–	–	–	–	19	68	80.5	–
Middle Atlantic	–	20	3	23	50	4	62.0	67.0
East North Central	–	47	–	30	–	11	59.1	60.0
South Atlantic	–	61	–	22	3	14	58.0	50.0
West South Central	–	–	–	57	–	–	61.8	60.0
Mountain	–	–	–	47	–	–	66.7	60.0
Pacific	–	21	29	43	5	–	57.3	60.0

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2010

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	–	2.7	0.5	2.5	1.5	1.7	0.6	0.0
Worker characteristics								
Management, professional, and related	–	2.8	0.9	2.9	1.2	2.0	0.7	0.0
Professional and related	–	3.0	0.9	2.6	1.3	2.5	0.9	0.0
Teachers	–	4.1	0.9	2.9	1.6	3.3	1.4	1.6
Primary, secondary, and special education school teachers	–	5.2	1.1	2.2	2.2	3.6	1.4	5.6
Service	–	3.5	0.8	3.5	2.6	1.5	0.7	0.0
Protective service	–	6.0	–	5.9	4.6	2.8	1.2	0.0
Sales and office	–	3.8	1.2	4.0	3.6	2.0	0.7	0.0
Office and administrative support	–	3.6	1.3	3.7	3.0	2.1	0.7	0.0
Natural resources, construction, and maintenance	–	6.8	–	6.0	–	–	2.4	0.0
Production, transportation, and material moving	–	7.0	–	7.9	–	–	1.4	0.0
Full time	–	2.7	0.5	2.6	1.5	1.7	0.6	0.0
Part time	–	5.2	3.3	2.8	3.7	–	1.4	2.4
Union	–	2.2	0.8	3.5	2.5	2.1	0.6	0.0
Nonunion	–	4.1	0.7	3.2	1.7	2.8	1.1	3.9
Average wage within the following categories:[1]								
Lowest 25 percent	–	4.8	0.9	4.4	3.0	3.8	1.5	0.0
Lowest 10 percent	–	7.4	1.4	7.3	–	–	1.7	3.4
Second 25 percent	–	3.8	0.8	3.4	2.2	1.7	0.7	0.0
Third 25 percent	–	3.4	0.9	3.6	1.9	1.7	0.6	0.0
Highest 25 percent	–	2.1	1.4	2.5	1.8	2.3	0.7	0.0
Establishment characteristics								
Service-providing industries	–	2.7	0.5	2.5	1.5	1.7	0.6	0.0
Education and health services	–	3.4	1.0	2.8	1.5	2.8	1.1	0.0
Educational services	–	3.8	1.0	2.9	1.2	3.3	1.4	3.0
Elementary and secondary schools	–	4.2	0.9	3.6	1.7	3.1	0.9	2.8
Junior colleges, colleges, and universities	–	4.9	4.2	4.0	1.0	–	4.1	3.5
Health care and social assistance	–	3.3	3.4	5.3	4.6	–	0.6	0.0
Hospitals	–	–	–	6.1	–	–	0.9	0.0
Public administration	–	3.8	0.4	4.7	2.7	1.7	0.7	0.0
1 to 99 workers	–	9.1	–	6.5	–	0.9	1.3	0.0
1 to 49 workers	–	10.5	–	7.9	–	–	1.6	–
50 to 99 workers	–	–	–	10.7	–	2.4	1.5	0.0
100 workers or more	–	2.4	0.6	2.7	1.4	1.9	0.7	0.0
100 to 499 workers	–	5.2	–	6.0	3.3	3.7	1.3	0.0
500 workers or more	–	2.5	0.7	2.5	1.3	2.1	0.8	0.0

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	–	2.9	2.0	5.8	1.2	–	1.6	0.0
Local government	–	3.0	0.4	2.2	1.9	1.7	0.6	0.0
Geographic areas								
New England	–	–	–	–	3.1	10.4	6.6	–
Middle Atlantic	–	4.3	0.5	1.8	4.1	1.2	0.7	0.0
East North Central	–	7.6	–	5.9	–	3.2	1.3	9.4
South Atlantic	–	6.3	–	5.8	1.2	2.2	1.1	0.0
West South Central	–	–	–	10.4	–	–	2.5	0.0
Mountain	–	–	–	4.2	–	–	1.7	3.5
Pacific	–	2.9	3.7	6.1	2.3	–	0.5	2.7

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	70	$135	$200	$561	$831	$1,662	30
Worker characteristics							
Management, professional, and related	72	–	–	–	–	–	28
Professional and related	73	170	200	692	831	1,662	27
Teachers	73	170	476	692	831	2,000	27
Primary, secondary, and special education school teachers	71	170	500	692	693	2,000	29
Service	67	135	200	502	692	1,500	33
Protective service	62	135	200	546	692	1,500	38
Sales and office	73	135	200	500	692	1,662	27
Office and administrative support	73	135	200	500	700	1,662	27
Natural resources, construction, and maintenance	57	–	–	–	–	–	43
Production, transportation, and material moving	56	170	170	550	692	1,000	44
Full time	70	170	200	625	831	1,662	30
Part time	62	135	185	200	476	769	38
Union	79	135	184	476	831	1,662	21
Nonunion	60	400	625	692	769	1,662	40
Average wage within the following categories:[2]							
Lowest 25 percent	63	200	500	692	750	1,662	37
Lowest 10 percent	54	–	–	–	–	–	46
Second 25 percent	69	135	200	502	692	1,500	31
Third 25 percent	75	170	200	625	750	1,662	25
Highest 25 percent	71	135	185	546	917	1,662	29
Establishment characteristics							
Service-providing industries	69	135	200	561	831	1,662	31
Education and health services	70	184	450	692	831	1,500	30
Educational services	71	–	–	–	–	–	29
Elementary and secondary schools	71	–	–	–	–	–	29
Health care and social assistance	63	135	184	521	961	1,662	37
Hospitals	60	–	–	–	–	–	40
Public administration	70	135	200	546	959	1,662	30
1 to 99 workers	62	–	–	–	–	–	38
1 to 49 workers	67	135	400	625	692	692	33
50 to 99 workers	54	135	625	1,000	1,662	1,662	46
100 workers or more	71	135	200	550	831	1,662	29
100 to 499 workers	57	–	–	–	–	–	43
500 workers or more	74	135	200	546	769	1,500	26

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	79	$135	$185	$546	$692	$1,662	21
Local government	66	–	–	–	–	–	34
Geographic areas							
Middle Atlantic	87	170	200	450	546	831	13
East North Central	19	500	550	900	1,039	1,500	81
South Atlantic	81	500	692	692	692	2,000	19
West South Central	62	–	–	–	–	–	38
Pacific	83	–	–	–	–	–	17

[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.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	2.4	$35.01	$0.00	$67.82	$113.80	$160.04	2.4
Worker characteristics							
Management, professional, and related	2.3	–	–	–	–	–	2.3
Professional and related	2.5	37.08	69.32	18.13	28.50	329.92	2.5
Teachers	3.4	16.06	75.99	0.00	66.12	492.46	3.4
Primary, secondary, and special education school teachers	3.5	13.25	47.98	0.00	132.69	571.87	3.5
Service	4.0	16.40	0.00	62.75	60.65	91.24	4.0
Protective service	6.8	0.00	34.49	68.37	120.81	305.43	6.8
Sales and office	3.5	0.00	0.00	49.04	64.16	145.44	3.5
Office and administrative support	3.2	0.00	0.00	37.90	114.54	103.82	3.2
Natural resources, construction, and maintenance	7.1	–	–	–	–	–	7.1
Production, transportation, and material moving	8.1	44.08	4.69	140.96	35.72	174.95	8.1
Full time	2.4	47.35	17.19	62.43	87.09	110.30	2.4
Part time	5.3	14.14	11.25	7.81	25.15	163.80	5.3
Union	2.6	0.00	17.13	31.36	154.79	195.74	2.6
Nonunion	3.9	199.43	57.49	0.00	160.46	516.75	3.9
Average wage within the following categories:[2]							
Lowest 25 percent	4.4	2.34	0.00	23.55	72.09	223.49	4.4
Lowest 10 percent	6.6	–	–	–	–	–	6.6
Second 25 percent	3.2	0.00	0.00	54.08	1.25	179.33	3.2
Third 25 percent	2.7	34.58	0.00	92.78	138.89	35.79	2.7
Highest 25 percent	2.1	0.00	0.00	0.00	102.51	485.60	2.1
Establishment characteristics							
Service-providing industries	2.4	38.27	0.00	63.19	95.85	153.93	2.4
Education and health services	3.2	9.90	154.46	31.02	61.91	398.20	3.2
Educational services	3.5	–	–	–	–	–	3.5
Elementary and secondary schools	3.4	–	–	–	–	–	3.4
Health care and social assistance	8.2	0.00	7.90	49.00	131.86	178.93	8.2
Hospitals	11.1	–	–	–	–	–	11.1
Public administration	3.5	0.00	0.00	13.39	344.66	0.00	3.5
1 to 99 workers	6.8	–	–	–	–	–	6.8
1 to 49 workers	8.8	55.61	148.39	81.37	0.00	0.00	8.8
50 to 99 workers	11.2	0.00	117.47	327.22	592.72	222.84	11.2
100 workers or more	2.5	48.59	0.00	25.02	71.35	140.89	2.5
100 to 499 workers	6.5	–	–	–	–	–	6.5
500 workers or more	2.5	21.87	0.00	8.42	107.60	162.03	2.5

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	4.3	$0.00	$33.15	$46.33	$0.00	$0.00	4.3
Local government	2.8	–	–	–	–	–	2.8
Geographic areas							
Middle Atlantic	3.3	0.00	0.00	89.18	19.46	0.00	3.3
East North Central	5.6	125.94	98.17	232.09	0.00	108.22	5.6
South Atlantic	3.4	0.00	59.63	0.00	0.00	658.43	3.4
West South Central	10.0	–	–	–	–	–	10.0
Pacific	2.2	–	–	–	–	–	2.2

[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.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	19	81
Professional and related	19	81
Teachers	21	79
Primary, secondary, and special education school teachers	22	78
Service	17	83
Protective service	18	82
Sales and office	16	84
Office and administrative support	17	83
Full time	18	82
Part time	22	78
Union	18	82
Nonunion	17	83
Average wage within the following categories:[1]		
Lowest 25 percent	20	80
Second 25 percent	14	86
Third 25 percent	16	84
Highest 25 percent	20	80
Highest 10 percent	20	80
Establishment characteristics		
Service-providing industries	18	82
Education and health services	19	81
Educational services	20	80
Elementary and secondary schools	21	79
Junior colleges, colleges, and universities	18	82
Health care and social assistance	13	87
Hospitals	15	85
Public administration	16	84
100 workers or more	18	82
100 to 499 workers	17	83
500 workers or more	18	82

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	20	80
Local government	17	83
Geographic areas		
Middle Atlantic	6	94
East North Central	37	63
West North Central	8	92
South Atlantic	6	94
Mountain	51	49

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

Characteristics	Employee contribution required	Employee contribution not required
All workers	2.1	2.1
Worker characteristics		
Management, professional, and related	2.0	2.0
Professional and related	2.0	2.0
Teachers	2.7	2.7
Primary, secondary, and special education school teachers	3.2	3.2
Service	2.4	2.4
Protective service	3.2	3.2
Sales and office	2.9	2.9
Office and administrative support	3.1	3.1
Full time	2.2	2.2
Part time	4.1	4.1
Union	2.4	2.4
Nonunion	2.5	2.5
Average wage within the following categories:[1]		
Lowest 25 percent	4.7	4.7
Second 25 percent	2.3	2.3
Third 25 percent	2.7	2.7
Highest 25 percent	2.0	2.0
Highest 10 percent	3.1	3.1
Establishment characteristics		
Service-providing industries	2.2	2.2
Education and health services	2.4	2.4
Educational services	2.6	2.6
Elementary and secondary schools	3.3	3.3
Junior colleges, colleges, and universities	4.5	4.5
Health care and social assistance	3.7	3.7
Hospitals	4.4	4.4
Public administration	2.5	2.5
100 workers or more	1.9	1.9
100 to 499 workers	3.3	3.3
500 workers or more	2.2	2.2

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Employee contribution required	Employee contribution not required
State government	4.2	4.2
Local government	2.5	2.5
Geographic areas		
Middle Atlantic	1.4	1.4
East North Central	3.4	3.4
West North Central	2.8	2.8
South Atlantic	1.3	1.3
Mountain	11.0	11.0

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	94	4	1	1
Worker characteristics				
Management, professional, and related	94	4	1	1
Professional and related	94	4	1	1
Teachers	96	2	–	–
Primary, secondary, and special education school teachers	96	–	–	–
Service	93	5	–	–
Protective service	93	6	–	–
Sales and office	93	5	–	–
Office and administrative support	93	6	–	–
Natural resources, construction, and maintenance	97	–	–	–
Production, transportation, and material moving	95	–	–	–
Full time	94	4	1	1
Part time	93	5	–	–
Union	94	3	–	–
Nonunion	94	5	–	–
Average wage within the following categories:[1]				
Lowest 25 percent	93	6	–	–
Lowest 10 percent	96	4	–	–
Second 25 percent	92	6	–	–
Third 25 percent	95	4	–	–
Highest 25 percent	95	2	1	1
Highest 10 percent	96	–	–	–
Establishment characteristics				
Service-providing industries	94	4	1	1
Education and health services	95	3	–	–
Educational services	95	3	–	–
Elementary and secondary schools	96	–	1	–
Junior colleges, colleges, and universities	91	–	–	–
Health care and social assistance	93	–	–	–
Hospitals	93	–	–	–
Public administration	92	7	–	–
1 to 99 workers	89	8	3	–
1 to 49 workers	86	–	5	–
50 to 99 workers	93	–	–	–
100 workers or more	95	4	1	1
100 to 499 workers	96	2	–	–
500 workers or more	94	4	–	–

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	86	–	1	–
Local government	97	1	1	1
Geographic areas				
New England	99	–	–	–
Middle Atlantic	93	3	–	–
East North Central	87	–	–	–
West North Central	97	–	–	–
South Atlantic	98	–	–	–
East South Central	87	–	–	–
West South Central	100	–	–	–
Mountain	98	–	–	–
Pacific	92	–	3	–

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	1.2	1.1	0.3	0.4
Worker characteristics				
Management, professional, and related	1.4	1.2	0.4	0.5
Professional and related	1.4	1.2	0.4	0.5
Teachers	1.2	0.7	–	–
Primary, secondary, and special education school teachers	1.4	–	–	–
Service	1.6	1.5	–	–
Protective service	2.0	1.9	–	–
Sales and office	1.6	1.5	–	–
Office and administrative support	1.6	1.6	–	–
Natural resources, construction, and maintenance	1.2	–	–	–
Production, transportation, and material moving	2.3	–	–	–
Full time	1.2	1.0	0.3	0.3
Part time	2.7	2.2	–	–
Union	1.4	1.0	–	–
Nonunion	1.4	1.4	–	–
Average wage within the following categories:[1]				
Lowest 25 percent	1.6	1.5	–	–
Lowest 10 percent	1.7	1.7	–	–
Second 25 percent	1.8	1.6	–	–
Third 25 percent	1.6	1.5	–	–
Highest 25 percent	1.1	0.7	0.5	0.7
Highest 10 percent	1.5	–	–	–
Establishment characteristics				
Service-providing industries	1.2	1.1	0.3	0.4
Education and health services	1.3	1.1	–	–
Educational services	1.3	1.0	–	–
Elementary and secondary schools	1.2	–	0.6	–
Junior colleges, colleges, and universities	4.2	–	–	–
Health care and social assistance	3.1	–	–	–
Hospitals	3.4	–	–	–
Public administration	2.1	2.1	–	–
1 to 99 workers	2.8	2.7	1.1	–
1 to 49 workers	4.3	–	1.9	–
50 to 99 workers	3.6	–	–	–
100 workers or more	1.3	1.1	0.3	0.4
100 to 499 workers	1.2	0.9	–	–
500 workers or more	1.6	1.5	–	–

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	4.1	–	0.5	–
Local government	0.7	0.4	0.3	0.5
Geographic areas				
New England	1.1	–	–	–
Middle Atlantic	2.2	0.7	–	–
East North Central	4.4	–	–	–
West North Central	2.1	–	–	–
South Atlantic	1.0	–	–	–
East South Central	9.5	–	–	–
West South Central	0.0	–	–	–
Mountain	1.9	–	–	–
Pacific	2.8	–	0.9	–

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	18	41	23	–	–	60.8	60.0
Worker characteristics							
Management, professional, and related	16	37	26	–	–	61.2	60.0
Professional and related	16	35	27	–	–	61.3	60.0
Teachers	16	32	28	–	–	61.9	62.0
Primary, secondary, and special education school teachers	16	30	28	18	8	61.9	62.0
Service	23	44	19	9	5	60.1	60.0
Protective service	22	47	20	–	–	60.0	60.0
Sales and office	19	46	18	–	–	60.2	60.0
Office and administrative support	19	45	18	–	–	60.2	60.0
Natural resources, construction, and maintenance	20	44	22	–	–	60.0	60.0
Production, transportation, and material moving	23	49	–	–	–	60.2	60.0
Full time	17	42	24	–	–	60.9	60.0
Part time	39	20	–	16	–	59.4	60.0
Union	22	39	–	16	–	61.0	60.0
Nonunion	15	42	30	–	–	60.6	60.0
Average wage within the following categories:[1]							
Lowest 25 percent	18	39	27	–	–	60.7	60.0
Lowest 10 percent	20	44	22	–	–	60.1	60.0
Second 25 percent	20	42	21	–	–	60.4	60.0
Third 25 percent	16	40	25	–	–	61.3	60.0
Highest 25 percent	18	41	20	14	7	60.7	60.0
Highest 10 percent	22	40	19	–	–	59.7	60.0
Establishment characteristics							
Service-providing industries	18	41	23	–	–	60.9	60.0
Education and health services	18	37	24	–	–	61.1	60.0
Educational services	17	34	27	–	–	61.6	60.0
Elementary and secondary schools	18	30	28	17	7	61.7	62.0
Junior colleges, colleges, and universities	13	45	22	–	–	61.3	60.0
Health care and social assistance	24	56	–	–	–	57.9	60.0
Hospitals	26	53	–	–	–	57.7	60.0
Public administration	20	46	22	–	–	60.0	60.0
1 to 99 workers	14	41	21	17	6	62.0	60.0
1 to 49 workers	–	35	–	–	–	61.9	60.0
50 to 99 workers	–	47	–	–	–	62.2	60.0
100 workers or more	19	41	23	–	–	60.6	60.0
100 to 499 workers	24	40	15	15	6	60.2	60.0
500 workers or more	17	41	26	–	–	60.8	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	11	44	27	–	–	61.6	60.0
Local government	20	39	22	14	5	60.6	60.0
Geographic areas							
Middle Atlantic	13	56	–	21	–	61.3	60.0
East North Central	49	18	–	14	–	57.6	60.0
West North Central	–	43	–	11	–	62.3	60.0
South Atlantic	8	37	53	2	–	61.1	62.0
East South Central	–	60	16	–	–	58.8	60.0
West South Central	–	79	–	–	–	59.3	60.0
Mountain	–	39	20	36	–	63.5	66.0
Pacific	15	47	26	–	–	61.1	60.0

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2010

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	2.1	2.6	2.3	–	–	0.6	0.0
Worker characteristics							
Management, professional, and related	1.9	2.8	2.5	–	–	0.6	1.1
Professional and related	2.0	3.0	2.8	–	–	0.6	2.4
Teachers	2.2	3.3	2.9	–	–	0.7	3.5
Primary, secondary, and special education school teachers	2.4	3.7	3.3	2.8	2.3	0.8	4.2
Service	3.3	3.0	2.3	1.5	2.4	0.6	0.0
Protective service	4.5	5.4	3.8	–	–	0.7	0.0
Sales and office	3.0	3.8	3.9	–	–	0.7	0.0
Office and administrative support	3.1	3.9	3.9	–	–	0.7	0.0
Natural resources, construction, and maintenance	3.1	5.6	5.7	–	–	0.7	0.0
Production, transportation, and material moving	5.7	6.2	–	–	–	1.1	0.0
Full time	2.0	2.7	2.4	–	–	0.5	0.0
Part time	5.9	3.8	–	4.4	–	1.3	0.0
Union	2.9	2.6	–	2.7	–	0.8	0.0
Nonunion	2.0	3.5	3.4	–	–	0.5	0.0
Average wage within the following categories:[1]							
Lowest 25 percent	3.1	4.1	3.7	–	–	0.6	0.0
Lowest 10 percent	4.4	6.1	4.2	–	–	0.7	0.0
Second 25 percent	3.3	4.0	3.1	–	–	0.9	0.0
Third 25 percent	2.2	3.2	2.5	–	–	0.6	0.0
Highest 25 percent	1.9	2.5	2.4	1.6	2.9	0.6	0.0
Highest 10 percent	2.6	4.0	2.7	–	–	0.7	0.0
Establishment characteristics							
Service-providing industries	2.1	2.6	2.4	–	–	0.6	0.0
Education and health services	2.3	3.0	2.6	–	–	0.7	0.4
Educational services	2.5	2.9	2.8	–	–	0.7	3.6
Elementary and secondary schools	2.8	2.7	3.1	2.3	1.8	0.7	2.9
Junior colleges, colleges, and universities	3.1	8.7	4.3	–	–	1.5	1.2
Health care and social assistance	5.1	7.2	–	–	–	1.4	0.0
Hospitals	7.2	8.5	–	–	–	2.0	0.0
Public administration	3.0	3.5	3.3	–	–	0.5	0.0
1 to 99 workers	4.3	6.5	5.9	4.7	2.4	0.7	1.5
1 to 49 workers	–	8.0	–	–	–	1.2	5.9
50 to 99 workers	–	7.3	–	–	–	0.8	0.3
100 workers or more	2.0	2.6	2.4	–	–	0.6	0.0
100 to 499 workers	3.3	4.0	2.9	2.4	1.8	0.6	0.0
500 workers or more	2.0	3.4	2.8	–	–	0.7	0.0

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	3.0	7.3	4.7	–	–	1.1	1.8
Local government	2.1	2.1	2.2	2.0	1.2	0.5	0.0
Geographic areas							
Middle Atlantic	1.9	5.9	–	2.4	–	0.6	0.0
East North Central	5.9	2.0	–	2.5	–	1.6	12.4
West North Central	–	9.8	–	3.0	–	1.9	7.0
South Atlantic	2.0	4.9	5.4	0.6	–	0.4	0.8
East South Central	–	9.7	2.4	–	–	1.3	0.0
West South Central	–	6.2	–	–	–	0.7	0.0
Mountain	–	7.3	4.4	8.1	–	0.9	0.0
Pacific	2.2	4.5	4.1	–	–	0.4	0.0

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	64	–	–	–	–	–	36
Worker characteristics							
Management, professional, and related	66	–	–	–	–	–	34
Professional and related	65	–	–	–	–	–	35
Teachers	65	$1,500	$3,500	$5,000	$6,000	$8,750	35
Primary, secondary, and special education school teachers	62	–	–	–	–	–	38
Service	62	2,000	3,900	5,000	7,500	10,000	38
Protective service	64	–	–	–	–	–	36
Sales and office	59	–	–	–	–	–	41
Office and administrative support	60	–	–	–	–	–	40
Natural resources, construction, and maintenance	65	–	–	–	–	–	35
Production, transportation, and material moving	70	–	–	–	–	–	30
Full time	65	1,500	3,900	5,000	6,000	9,000	35
Part time	51	2,333	4,000	5,000	7,000	10,000	49
Union	61	2,000	3,000	5,000	6,000	9,100	39
Nonunion	67	–	–	–	–	–	33
Average wage within the following categories:[2]							
Lowest 25 percent	63	–	–	–	–	–	37
Lowest 10 percent	59	–	–	–	–	–	41
Second 25 percent	62	–	–	–	–	–	38
Third 25 percent	63	–	–	–	–	–	37
Highest 25 percent	68	2,222	3,900	5,000	6,667	10,000	32
Highest 10 percent	70	2,500	4,400	5,000	7,000	10,000	30
Establishment characteristics							
Service-providing industries	65	1,500	3,900	5,000	6,000	9,000	35
Education and health services	64	1,500	3,900	5,000	6,000	8,500	36
Educational services	64	1,500	3,500	5,000	6,000	8,750	36
Elementary and secondary schools	63	–	–	–	–	–	37
Health care and social assistance	64	–	–	–	–	–	36
Public administration	62	–	–	–	–	–	38
1 to 99 workers	67	3,000	3,500	4,000	5,000	7,000	33
1 to 49 workers	74	3,000	3,900	3,900	5,000	7,000	26
50 to 99 workers	60	–	–	–	–	–	40
100 workers or more	64	1,500	3,900	5,000	6,000	9,100	36
100 to 499 workers	59	3,000	4,000	5,000	6,000	9,000	41
500 workers or more	66	–	–	–	–	–	34

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	60	–	–	–	–	–	40
Local government	66	$1,500	$3,900	$5,000	$6,000	$9,000	34
Geographic areas							
Middle Atlantic	77	1,000	3,000	5,000	6,500	7,500	23
East North Central	43	2,500	4,400	5,000	7,000	10,000	57
West North Central	57	3,000	4,000	5,000	5,000	7,500	43
South Atlantic	80	–	–	–	–	–	20
Mountain	46	–	–	–	–	–	54
Pacific	62	3,000	5,000	5,000	7,000	10,000	38

[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.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	2.8	–	–	–	–	–	2.8
Worker characteristics							
Management, professional, and related	2.8	–	–	–	–	–	2.8
Professional and related	2.9	–	–	–	–	–	2.9
Teachers	3.0	$594.81	$562.30	$191.31	$111.81	$951.28	3.0
Primary, secondary, and special education school teachers	3.7	–	–	–	–	–	3.7
Service	3.5	704.34	0.00	0.00	563.21	0.00	3.5
Protective service	5.6	–	–	–	–	–	5.6
Sales and office	4.0	–	–	–	–	–	4.0
Office and administrative support	4.2	–	–	–	–	–	4.2
Natural resources, construction, and maintenance	5.1	–	–	–	–	–	5.1
Production, transportation, and material moving	6.3	–	–	–	–	–	6.3
Full time	2.9	746.50	744.78	0.00	78.10	660.05	2.9
Part time	4.9	417.47	632.97	0.00	1,526.50	518.07	4.9
Union	2.9	476.28	638.60	0.00	538.86	759.81	2.9
Nonunion	3.4	–	–	–	–	–	3.4
Average wage within the following categories:[2]							
Lowest 25 percent	4.4	–	–	–	–	–	4.4
Lowest 10 percent	6.1	–	–	–	–	–	6.1
Second 25 percent	4.6	–	–	–	–	–	4.6
Third 25 percent	3.4	–	–	–	–	–	3.4
Highest 25 percent	2.2	467.20	96.29	0.00	602.23	494.95	2.2
Highest 10 percent	4.4	546.72	434.09	0.00	817.01	853.64	4.4
Establishment characteristics							
Service-providing industries	2.8	735.49	708.26	0.00	159.07	492.73	2.8
Education and health services	3.6	719.77	604.00	0.00	114.46	717.35	3.6
Educational services	3.5	671.50	661.40	182.16	0.00	963.77	3.5
Elementary and secondary schools	3.6	–	–	–	–	–	3.6
Health care and social assistance	7.0	–	–	–	–	–	7.0
Public administration	3.3	–	–	–	–	–	3.3
1 to 99 workers	5.6	915.34	785.39	836.54	0.00	1,036.15	5.6
1 to 49 workers	5.9	441.81	1,184.59	1,073.05	312.41	541.11	5.9
50 to 99 workers	8.6	–	–	–	–	–	8.6
100 workers or more	2.8	675.85	651.04	0.00	695.97	1,051.78	2.8
100 to 499 workers	3.8	853.76	261.65	0.00	614.98	248.34	3.8
500 workers or more	3.6	–	–	–	–	–	3.6

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	8.4	–	–	–	–	–	8.4
Local government	2.6	$689.13	$518.71	$0.00	$17.34	$576.58	2.6
Geographic areas							
Middle Atlantic	5.9	409.57	590.95	0.00	804.62	523.93	5.9
East North Central	5.7	604.98	544.71	650.37	636.60	314.36	5.7
West North Central	8.4	598.14	615.67	0.00	794.58	1,510.43	8.4
South Atlantic	4.4	–	–	–	–	–	4.4
Mountain	9.6	–	–	–	–	–	9.6
Pacific	4.6	0.00	563.21	0.00	2,130.35	0.00	4.6

[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.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 32. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave[1]	
								Paid	Unpaid
All workers	68	89	60	60	85	91	75	17	94
Worker characteristics									
Management, professional, and related	56	90	44	65	86	93	75	17	94
Professional and related	50	90	36	66	86	93	74	17	95
Teachers	32	88	12	70	85	92	73	17	94
Primary, secondary, and special education school teachers	28	93	9	79	87	96	73	18	96
Service	78	85	75	51	83	88	73	16	92
Protective service	87	89	87	54	89	92	81	17	95
Sales and office	87	91	86	55	84	91	78	16	94
Office and administrative support	87	92	86	56	85	92	80	16	95
Natural resources, construction, and maintenance	95	94	94	46	85	91	82	15	93
Production, transportation, and material moving	76	87	63	59	78	88	71	14	92
Full time	75	98	67	65	91	97	81	18	97
Part time	30	41	20	30	52	59	44	11	75
Union	70	97	57	71	95	98	81	21	97
Nonunion	66	83	62	50	77	85	71	13	90
Average wage within the following categories:[2]									
Lowest 25 percent	63	75	56	45	72	80	65	13	87
Lowest 10 percent	48	62	40	37	61	69	53	11	80
Second 25 percent	87	93	83	58	87	93	79	17	95
Third 25 percent	77	94	71	65	89	95	81	17	96
Highest 25 percent	50	96	37	70	92	97	78	18	97
Highest 10 percent	46	98	34	65	95	97	79	19	97
Establishment characteristics									
Service-providing industries	67	89	59	60	85	91	75	17	94
Education and health services	56	90	43	65	85	93	74	17	95
Educational services	51	90	36	66	85	93	74	16	94
Elementary and secondary schools	43	90	27	72	85	94	73	17	94
Junior colleges, colleges, and universities	77	88	66	45	87	89	78	14	95
Health care and social assistance	91	91	90	58	87	91	72	22	95
Hospitals	93	93	94	53	89	92	76	25	95
Public administration	88	89	88	53	86	90	82	16	93
1 to 99 workers	70	78	67	45	73	80	60	12	85
1 to 49 workers	68	72	67	36	64	74	59	14	80
50 to 99 workers	73	89	66	58	87	88	61	9	92
100 workers or more	67	91	59	62	87	93	78	17	95
100 to 499 workers	64	88	59	62	81	88	68	17	92
500 workers or more	69	92	59	62	89	94	81	18	96

See footnotes at end of table.

Table 32. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave[1]	
								Paid	Unpaid
State government	90	94	86	54	90	94	88	19	97
Local government	60	88	51	61	83	90	71	16	93
Geographic areas									
New England	56	86	48	80	86	89	62	7	95
Middle Atlantic	63	90	58	69	93	93	77	9	94
East North Central	64	85	52	64	80	88	60	30	88
West North Central	69	89	56	51	83	88	70	–	89
South Atlantic	79	93	68	57	84	92	85	24	96
East South Central	72	91	67	39	82	89	86	–	91
West South Central	53	86	52	61	71	89	77	8	95
Mountain	61	85	55	55	88	93	75	–	96
Pacific	76	93	68	58	95	96	78	19	96

[1] The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 32. Standard errors for leave benefits: Access, State and local government workers, National Compensation Survey, March 2010

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave[1]	
								Paid	Unpaid
All workers	0.9	0.5	0.8	1.2	0.9	0.6	1.0	0.9	0.6
Worker characteristics									
Management, professional, and related	1.4	0.7	1.1	1.2	1.1	0.7	1.0	1.0	0.6
Professional and related	1.5	0.7	1.1	1.2	1.2	0.7	1.1	1.1	0.6
Teachers	1.9	1.0	1.2	1.5	1.2	0.7	1.1	1.2	0.8
Primary, secondary, and special education school teachers	1.8	1.1	1.3	1.6	1.3	0.5	1.3	1.4	0.6
Service	1.3	1.2	1.3	2.0	1.2	1.1	1.6	1.3	1.1
Protective service	1.3	1.1	1.1	2.8	1.2	1.0	1.9	2.1	1.1
Sales and office	1.3	1.2	1.4	2.2	1.5	1.4	1.8	1.4	1.2
Office and administrative support	1.3	1.1	1.3	2.2	1.5	1.3	1.6	1.3	1.0
Natural resources, construction, and maintenance	1.7	1.8	1.8	2.9	2.5	2.0	2.6	2.1	1.9
Production, transportation, and material moving	2.8	2.9	3.7	4.6	4.3	4.3	4.2	2.1	2.1
Full time	1.0	0.3	0.9	1.3	0.9	0.6	1.0	1.0	0.4
Part time	1.7	1.7	1.6	1.8	2.2	2.0	2.1	1.2	2.1
Union	1.1	0.4	1.2	1.3	0.8	0.5	1.1	1.3	0.3
Nonunion	1.4	0.9	1.2	1.7	1.4	1.0	1.5	1.2	0.9
Average wage within the following categories:[2]									
Lowest 25 percent	1.3	1.3	1.6	1.8	1.7	1.4	1.7	1.4	1.2
Lowest 10 percent	2.1	2.3	2.2	2.1	2.3	2.1	2.4	2.0	2.2
Second 25 percent	1.0	0.9	1.1	1.8	1.3	1.1	1.4	1.4	0.6
Third 25 percent	1.8	1.2	1.9	1.7	1.4	1.2	1.7	1.3	1.1
Highest 25 percent	1.7	0.6	1.1	1.2	0.8	0.4	1.1	1.1	0.4
Highest 10 percent	2.4	0.5	1.7	1.9	0.8	0.7	1.4	1.3	0.6
Establishment characteristics									
Service-providing industries	0.9	0.6	0.9	1.2	0.9	0.6	1.0	0.9	0.6
Education and health services	1.3	0.6	1.2	1.6	1.3	0.8	1.2	1.2	0.6
Educational services	1.3	0.6	1.4	1.8	1.2	0.5	1.3	1.2	0.6
Elementary and secondary schools	1.4	0.8	1.1	1.4	1.3	0.5	1.1	1.3	0.6
Junior colleges, colleges, and universities	1.8	1.7	2.4	5.1	1.7	1.5	4.3	2.2	1.5
Health care and social assistance	1.7	1.6	1.6	3.4	4.2	4.5	3.2	4.2	2.0
Hospitals	1.3	1.3	1.3	4.0	6.0	6.3	3.7	5.8	2.1
Public administration	1.2	1.3	1.2	2.3	1.4	1.2	1.6	1.7	1.1
1 to 99 workers	2.5	2.2	2.5	2.6	2.4	2.4	2.8	1.9	2.3
1 to 49 workers	3.6	3.4	3.6	3.4	3.6	3.7	4.0	2.6	3.6
50 to 99 workers	2.5	1.7	3.1	4.2	2.4	2.6	4.6	1.9	2.4
100 workers or more	1.0	0.5	0.9	1.3	1.0	0.6	1.0	1.1	0.5
100 to 499 workers	1.8	1.0	1.7	1.9	1.7	1.2	2.0	2.0	1.0
500 workers or more	1.0	0.6	1.1	1.5	1.1	0.7	1.2	1.2	0.5

See footnotes at end of table.

Table 32. Standard errors for leave benefits: Access, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave[1]	
								Paid	Unpaid
State government	1.1	0.9	1.2	2.3	1.7	1.6	2.5	2.3	0.7
Local government	0.9	0.7	0.9	1.3	1.0	0.7	1.1	1.1	0.7
Geographic areas									
New England	4.9	3.0	3.5	4.0	2.9	2.3	3.7	1.8	2.4
Middle Atlantic	1.6	0.8	1.9	0.8	0.8	0.8	4.8	1.5	0.6
East North Central	2.0	2.1	1.7	2.4	2.1	1.5	2.7	2.0	2.4
West North Central	2.8	1.5	3.1	5.9	4.5	3.7	4.6	–	2.9
South Atlantic	2.4	1.1	2.0	3.3	3.1	1.6	1.9	2.6	1.1
East South Central	4.5	1.7	3.6	3.7	4.3	3.6	4.3	–	1.9
West South Central	3.1	1.8	2.2	4.0	3.2	1.9	2.3	2.1	1.2
Mountain	3.0	2.8	3.3	3.8	2.9	2.5	3.2	–	1.2
Pacific	1.4	1.1	2.1	3.4	1.0	0.9	1.7	1.9	1.1

[1] The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 33. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2010

(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	4	4	3	3	8	15	18	17	13	6	9	11	11
Worker characteristics													
Management, professional, and related	6	6	3	3	9	14	17	15	13	6	9	11	11
Professional and related	7	7	3	4	9	13	15	14	12	6	9	11	11
Teachers	13	13	5	5	10	11	13	9	6	6	10	10	10
Primary, secondary, and special education school teachers	16	19	–	–	6	12	13	4	–	–	10	10	10
Service	2	3	3	3	8	15	19	16	16	7	10	12	11
Protective service	–	–	1	1	9	17	24	17	20	4	5	11	11
Sales and office	1	2	2	3	7	15	20	21	13	7	8	11	11
Office and administrative support	–	2	–	3	8	15	20	21	14	7	8	12	11
Natural resources, construction, and maintenance	–	2	1	–	6	21	23	20	11	3	8	11	11
Production, transportation, and material moving	8	4	5	4	8	16	20	15	11	4	5	10	11
Full time	3	4	3	3	8	15	19	17	14	6	8	11	11
Part time	9	–	5	–	10	11	15	8	9	7	13	11	11
Union	3	5	2	2	7	11	17	19	17	6	9	11	12
Nonunion	4	3	3	5	10	18	19	15	10	6	8	11	11
Average wage within the following categories:[1]													
Lowest 25 percent	6	5	3	6	10	17	17	13	7	5	10	11	11
Lowest 10 percent	9	7	4	6	8	18	17	12	–	4	–	10	10
Second 25 percent	1	2	2	2	8	18	20	18	13	7	8	11	11
Third 25 percent	2	6	1	2	7	15	20	18	15	6	7	11	11
Highest 25 percent	7	4	4	2	8	9	15	16	19	6	10	11	12
Highest 10 percent	5	1	4	4	12	7	14	16	21	7	10	12	12
Establishment characteristics													
Service-providing industries	4	4	3	3	8	15	18	16	13	6	9	11	11
Education and health services	7	7	4	5	7	13	14	12	11	8	13	11	11
Educational services	7	7	4	5	8	13	13	9	10	8	15	11	11
Elementary and secondary schools	10	11	4	4	7	13	12	8	9	7	15	11	11
Junior colleges, colleges, and universities	2	1	–	–	8	–	–	12	11	11	16	12	12
Health care and social assistance	–	7	5	4	7	8	–	25	16	6	3	11	11
Hospitals	–	–	8	6	7	–	–	26	14	4	–	10	11
Public administration	([2])	–	–	1	10	16	22	23	18	5	4	11	11
1 to 99 workers	3	2	5	4	9	19	25	14	11	5	2	11	11
1 to 49 workers	–	–	–	6	7	26	26	16	10	4	3	11	11
50 to 99 workers	6	4	–	–	–	10	24	–	13	6	–	10	11
100 workers or more	4	4	2	3	8	14	17	17	14	6	10	11	11
100 to 499 workers	6	3	4	3	8	16	21	18	10	5	6	11	11
500 workers or more	3	5	2	3	8	14	16	17	15	7	11	11	11

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2010—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		
State government	1	–	1	–	11	15	17	20	16	6	9	12	12
Local government	5	6	4	3	7	15	19	15	12	6	8	11	11
Geographic areas													
New England	–	–	5	–	–	–	–	27	28	2	–	12	12
Middle Atlantic	1	–	2	–	3	–	13	29	17	8	15	13	12
East North Central	7	2	4	3	18	21	10	14	10	7	3	10	10
West North Central	5	5	–	–	–	21	–	–	–	–	–	10	10
South Atlantic	–	10	2	2	–	14	26	20	8	4	3	11	11
East South Central	–	–	–	–	–	–	13	–	–	–	–	11	11
West South Central	4	4	3	4	8	12	19	8	4	15	19	12	11
Mountain	–	2	–	–	3	37	25	11	–	–	–	12	11
Pacific	2	–	1	–	–	9	17	10	30	10	9	12	12

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 33. Standard errors for paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2010

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	0.4	0.4	0.6	0.8	1.3	1.2	1.7	1.2	0.9	0.5	0.7	0.1	0.0
Worker characteristics													
Management, professional, and related	0.7	0.7	0.9	0.8	1.7	1.3	2.3	1.2	1.2	0.7	0.6	0.1	0.0
Professional and related	0.9	0.9	1.1	1.0	1.5	1.4	2.7	1.2	1.3	0.8	0.7	0.1	0.0
Teachers	2.0	2.0	2.2	1.8	1.9	1.9	3.0	1.2	1.9	2.2	1.9	0.3	0.2
Primary, secondary, and special education school teachers	2.6	2.8	–	–	1.4	2.5	3.4	1.0	–	–	1.4	0.3	1.2
Service	0.5	0.7	0.6	0.6	1.4	1.5	1.6	1.7	1.4	0.8	1.5	0.1	0.3
Protective service	–	–	0.4	0.4	2.4	2.3	2.3	2.8	2.0	1.0	1.0	0.1	0.2
Sales and office	0.5	0.5	0.6	1.0	1.7	1.7	2.2	2.1	1.2	0.8	1.8	0.1	0.5
Office and administrative support	–	0.5	–	1.0	1.8	1.7	2.2	2.1	1.3	0.8	1.9	0.1	0.6
Natural resources, construction, and maintenance	–	0.5	0.4	–	1.8	2.7	3.4	2.2	1.4	0.7	1.7	0.1	0.0
Production, transportation, and material moving	2.4	1.2	2.1	1.9	2.1	3.4	4.3	2.4	2.0	1.2	1.8	0.2	0.1
Full time	0.4	0.4	0.5	0.6	1.4	1.2	1.7	1.2	0.9	0.5	0.7	0.1	0.0
Part time	2.2	–	2.2	–	2.0	2.0	3.2	1.9	2.2	1.0	1.7	0.3	0.7
Union	0.6	0.7	0.7	0.5	1.7	1.0	1.8	1.5	1.1	0.5	0.8	0.1	0.7
Nonunion	0.6	0.6	0.7	1.4	1.7	2.1	2.1	1.5	1.2	0.8	1.1	0.1	0.0
Average wage within the following categories:[1]													
Lowest 25 percent	1.1	0.8	0.8	1.9	1.8	2.1	1.8	1.6	1.2	0.6	1.8	0.2	0.2
Lowest 10 percent	2.0	1.7	1.5	1.9	1.7	3.5	2.6	2.1	–	0.9	–	0.3	0.7
Second 25 percent	0.3	0.3	0.6	0.6	1.4	1.3	2.8	1.8	1.2	0.5	1.4	0.1	([2])
Third 25 percent	0.5	1.1	0.3	0.8	1.9	1.8	2.0	1.5	1.5	0.9	0.6	0.1	0.0
Highest 25 percent	1.1	0.6	1.4	0.7	1.2	1.0	1.9	1.2	1.1	0.9	1.3	0.2	0.6
Highest 10 percent	1.7	0.5	1.1	1.3	1.8	0.9	3.6	1.5	1.6	1.5	1.5	0.2	0.1
Establishment characteristics													
Service-providing industries	0.4	0.4	0.6	0.8	1.4	1.2	1.8	1.2	0.9	0.5	0.7	0.1	0.0
Education and health services	0.8	0.8	1.1	1.4	1.0	1.7	2.9	1.1	1.3	0.9	1.2	0.1	0.0
Educational services	1.0	0.8	1.2	1.6	1.0	1.9	2.5	0.9	1.4	1.0	1.4	0.2	0.0
Elementary and secondary schools	1.3	1.2	1.2	0.9	1.1	1.6	1.8	0.9	1.9	1.3	1.3	0.2	1.2
Junior colleges, colleges, and universities	1.0	0.2	–	–	2.3	–	–	2.1	1.6	1.7	3.2	0.2	1.3
Health care and social assistance	–	2.5	1.8	1.5	1.6	2.1	–	3.5	2.6	1.2	1.2	0.2	0.8
Hospitals	–	–	2.8	2.4	1.6	–	–	4.7	3.3	1.4	–	0.3	0.6
Public administration	0.1	–	–	0.3	2.8	1.8	1.8	2.0	1.3	0.6	0.7	0.1	0.5
1 to 99 workers	0.8	1.0	1.5	1.5	2.4	2.8	3.2	2.8	1.9	1.1	0.4	0.1	0.0
1 to 49 workers	–	–	–	2.3	1.9	3.8	4.3	3.5	1.8	1.3	0.5	0.1	0.0
50 to 99 workers	1.8	1.9	–	–	–	2.4	3.7	–	3.0	1.8	–	0.2	0.4
100 workers or more	0.5	0.5	0.7	0.8	1.4	1.4	1.8	1.2	1.0	0.6	0.8	0.1	0.0
100 to 499 workers	1.0	1.0	1.5	0.7	1.7	2.1	2.1	2.0	1.5	0.9	1.1	0.2	0.0
500 workers or more	0.5	0.5	0.5	1.1	1.5	1.5	2.3	1.3	1.1	0.7	1.0	0.1	0.4

See footnotes at end of table.

Table 33. Standard errors for paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2010—Continued

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		
State government	0.2	–	0.4	–	3.0	2.8	4.3	2.7	1.3	0.8	1.6	0.1	0.9
Local government	0.6	0.6	0.9	0.6	0.8	1.2	1.3	0.9	1.1	0.7	0.6	0.1	0.0
Geographic areas													
New England	–	–	2.2	–	–	–	–	6.7	5.2	0.7	–	0.2	0.0
Middle Atlantic	0.3	–	0.6	–	0.4	–	2.3	1.9	1.5	0.6	0.9	0.2	0.0
East North Central	1.8	0.9	1.0	0.8	2.9	2.8	1.6	3.6	1.8	1.3	0.9	0.2	0.0
West North Central	1.1	1.6	–	–	–	2.8	–	–	–	–	–	0.3	1.2
South Atlantic	–	1.0	0.6	0.8	–	1.7	3.8	3.1	2.5	1.5	0.8	0.2	0.0
East South Central	–	–	–	–	–	–	2.0	–	–	–	–	0.5	0.9
West South Central	0.9	1.6	1.4	1.2	1.1	3.4	3.7	2.9	1.1	2.3	3.0	0.3	0.0
Mountain	–	0.7	–	–	1.2	5.4	3.9	2.6	–	–	–	0.3	0.1
Pacific	0.8	–	0.6	–	–	1.6	2.4	1.2	2.2	1.2	0.9	0.2	0.2

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

[2] Less than 0.05.

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/glossary20092010.htm.

Table 34. Paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2010

(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	82	3	15
Worker characteristics			
Management, professional, and related	83	2	14
Professional and related	83	2	15
Teachers	84	2	13
Primary, secondary, and special education school teachers	84	2	14
Service	81	3	16
Protective service	80	5	15
Sales and office	82	3	15
Office and administrative support	82	3	15
Natural resources, construction, and maintenance	84	2	14
Production, transportation, and material moving	80	3	17
Full time	83	3	15
Part time	80	3	16
Union	84	3	13
Nonunion	81	2	17
Average wage within the following categories:[4]			
Lowest 25 percent	82	2	16
Lowest 10 percent	81	1	18
Second 25 percent	83	3	15
Third 25 percent	81	3	17
Highest 25 percent	83	3	13
Highest 10 percent	86	3	11
Establishment characteristics			
Service-providing industries	82	3	15
Education and health services	84	2	15
Educational services	86	2	13
Elementary and secondary schools	84	1	14
Junior colleges, colleges, and universities	89	3	8
Health care and social assistance	70	3	27
Hospitals	69	4	27
Public administration	81	4	15
1 to 99 workers	77	4	19
1 to 49 workers	78	5	17
50 to 99 workers	76	–	–
100 workers or more	83	2	14
100 to 499 workers	85	2	13
500 workers or more	82	3	15

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2010—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]
State government	90	2	8
Local government	80	3	17
Geographic areas			
New England	89	–	–
Middle Atlantic	93	4	4
East North Central	84	3	13
West North Central	84	2	14
South Atlantic	75	2	23
East South Central	82	2	17
West South Central	83	3	14
Mountain	83	–	–
Pacific	78	4	18

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 34. Standard errors for paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2010

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	Other basis[3]
All workers	0.9	0.4	0.9
Worker characteristics			
Management, professional, and related	0.9	0.4	0.9
Professional and related	1.0	0.4	1.0
Teachers	1.2	0.5	1.1
Primary, secondary, and special education school teachers	1.4	0.6	1.3
Service	1.2	0.5	1.2
Protective service	1.9	0.8	1.8
Sales and office	1.5	0.8	1.3
Office and administrative support	1.5	0.8	1.3
Natural resources, construction, and maintenance	1.9	0.7	1.8
Production, transportation, and material moving	3.6	1.5	3.6
Full time	0.8	0.4	0.8
Part time	2.5	1.0	2.4
Union	1.0	0.5	1.0
Nonunion	1.4	0.5	1.4
Average wage within the following categories:[4]			
Lowest 25 percent	1.6	0.4	1.6
Lowest 10 percent	2.4	0.5	2.4
Second 25 percent	1.1	0.6	1.1
Third 25 percent	1.4	0.8	1.2
Highest 25 percent	0.9	0.5	0.9
Highest 10 percent	1.1	0.5	1.0
Establishment characteristics			
Service-providing industries	0.9	0.4	0.9
Education and health services	1.0	0.3	1.0
Educational services	1.0	0.4	1.0
Elementary and secondary schools	1.3	0.5	1.2
Junior colleges, colleges, and universities	1.8	0.8	1.6
Health care and social assistance	2.7	0.5	2.7
Hospitals	4.1	0.8	4.3
Public administration	1.5	0.7	1.3
1 to 99 workers	2.6	1.5	2.7
1 to 49 workers	3.4	1.6	3.5
50 to 99 workers	3.9	–	–
100 workers or more	0.9	0.3	0.9
100 to 499 workers	1.7	0.7	1.8
500 workers or more	1.1	0.4	1.0

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	Other basis[3]
State government	1.1	0.6	1.0
Local government	1.0	0.5	1.0
Geographic areas			
New England	2.9	–	–
Middle Atlantic	1.1	0.9	0.7
East North Central	2.3	0.7	2.6
West North Central	2.6	0.9	2.2
South Atlantic	2.5	0.7	2.5
East South Central	3.5	0.7	4.0
West South Central	2.2	1.3	2.1
Mountain	6.0	–	–
Pacific	1.9	1.5	1.5

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 35. Paid sick leave: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2010

(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	9	15	59	17	([3])	11	12
Full time	9	15	59	17	([3])	11	12
Part time	–	20	52	16	–	10	11
Union	6	10	64	19	1	12	12
Nonunion	–	20	54	14	–	11	12
1 to 99 workers	–	18	54	22	–	11	12
1 to 49 workers	–	20	54	20	–	11	12
50 to 99 workers	7	15	53	25	–	11	12
100 workers or more	9	15	60	16	([3])	11	12
100 to 499 workers	–	12	61	18	–	11	12
500 workers or more	9	16	59	15	([3])	11	12
After 5 years							
All workers	9	15	57	19	([3])	11	12
Full time	8	14	57	19	([3])	11	12
Part time	–	20	53	15	–	10	11
Union	6	10	61	23	1	12	12
Nonunion	11	20	53	16	([3])	11	12
1 to 99 workers	–	17	51	26	–	12	12
1 to 49 workers	–	18	53	23	–	12	12
50 to 99 workers	7	14	50	29	–	12	12
100 workers or more	9	15	58	18	([3])	11	12
100 to 499 workers	–	11	58	22	–	12	12
500 workers or more	9	16	58	17	([3])	11	12

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2010—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	9	15	56	20	([3])	11	12
Full time	8	15	56	20	([3])	12	12
Part time	–	19	53	16	–	10	11
Union	6	10	60	23	1	12	12
Nonunion	11	21	52	16	([3])	11	12
1 to 99 workers	–	16	50	28	–	12	12
1 to 49 workers	–	19	51	24	–	12	12
50 to 99 workers	7	13	48	32	–	12	12
100 workers or more	9	15	57	19	([3])	11	12
100 to 499 workers	–	11	59	22	–	12	12
500 workers or more	9	17	56	18	([3])	11	12
After 20 years							
All workers	8	15	56	19	1	12	12
Full time	8	15	56	20	1	12	12
Part time	–	19	53	16	–	10	11
Union	6	10	61	23	2	12	12
Nonunion	11	21	51	16	1	11	12
1 to 99 workers	–	16	49	27	–	12	12
1 to 49 workers	–	19	51	23	–	12	12
50 to 99 workers	7	13	48	32	–	12	12
100 workers or more	9	15	57	19	1	11	12
100 to 499 workers	8	11	59	21	2	12	12
500 workers or more	9	16	56	18	1	11	12

[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/glossary20092010.htm.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2010

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	0.9	1.0	1.6	1.5	0.1	0.2	0.0
Full time	1.0	1.0	1.7	1.5	0.1	0.2	0.0
Part time	–	2.0	2.6	2.3	–	0.3	0.6
Union	1.0	0.9	2.0	1.9	0.1	0.2	0.0
Nonunion	–	1.6	2.2	1.6	–	0.2	0.0
1 to 99 workers	–	2.4	3.0	3.2	–	0.3	([3])
1 to 49 workers	–	3.8	4.6	3.6	–	0.4	([3])
50 to 99 workers	1.7	3.2	4.7	4.6	–	0.4	0.0
100 workers or more	1.0	1.1	1.8	1.6	0.1	0.2	0.0
100 to 499 workers	–	1.7	2.2	2.1	–	0.2	0.0
500 workers or more	1.3	1.3	2.0	1.8	0.1	0.2	0.0
After 5 years							
All workers	0.9	1.0	1.7	1.4	0.1	0.1	0.0
Full time	1.0	1.1	1.7	1.5	0.1	0.2	0.0
Part time	–	2.0	2.5	2.1	–	0.3	0.5
Union	1.0	0.9	1.9	1.7	0.1	0.2	0.0
Nonunion	1.6	1.7	2.4	1.7	0.1	0.2	0.0
1 to 99 workers	–	2.3	3.4	3.4	–	0.3	([3])
1 to 49 workers	–	3.6	4.7	3.7	–	0.4	([3])
50 to 99 workers	1.7	3.2	5.0	5.1	–	0.4	([3])
100 workers or more	1.1	1.1	1.8	1.5	0.1	0.2	0.0
100 to 499 workers	–	1.8	2.5	2.6	–	0.3	0.0
500 workers or more	1.4	1.3	2.0	1.6	0.1	0.2	0.0

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2010—Continued

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	0.9	1.5	1.8	1.5	0.1	0.1	0.0
Full time	1.0	1.6	1.9	1.5	0.1	0.2	0.0
Part time	–	2.1	2.4	2.1	–	0.3	0.5
Union	1.0	0.9	2.0	1.8	0.1	0.2	0.0
Nonunion	1.6	2.8	2.6	1.6	0.2	0.2	0.0
1 to 99 workers	–	2.4	3.3	3.2	–	0.3	([3])
1 to 49 workers	–	3.6	5.0	3.7	–	0.4	([3])
50 to 99 workers	1.7	3.3	4.8	4.9	–	0.4	([3])
100 workers or more	1.1	1.7	1.9	1.6	0.1	0.2	0.0
100 to 499 workers	–	1.9	2.6	2.5	–	0.3	0.0
500 workers or more	1.4	2.0	2.1	1.7	0.1	0.2	0.0
After 20 years							
All workers	0.9	1.5	1.8	1.6	0.4	0.1	0.0
Full time	1.0	1.6	1.9	1.7	0.4	0.2	0.0
Part time	–	2.0	2.4	2.1	–	0.3	0.6
Union	1.0	0.9	2.0	1.9	0.6	0.2	0.0
Nonunion	1.6	2.8	2.6	1.7	0.2	0.2	0.0
1 to 99 workers	–	2.4	3.4	3.3	–	0.3	([3])
1 to 49 workers	–	3.6	5.3	3.8	–	0.5	([3])
50 to 99 workers	1.7	3.3	4.8	4.9	–	0.4	([3])
100 workers or more	1.0	1.7	1.9	1.7	0.4	0.2	0.0
100 to 499 workers	1.2	1.9	2.6	2.5	0.9	0.3	0.0
500 workers or more	1.3	2.0	2.1	1.8	0.2	0.2	0.0

[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 0.05.

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/glossary20092010.htm.

Table 36. Paid vacations: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2010

(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	5	11	57	16	9	2	12	12
Full time	5	10	58	16	8	3	12	12
Part time	–	24	45	12	13	–	11	10
Union	3	13	59	14	7	4	12	11
Nonunion	6	10	55	18	10	1	12	12
1 to 99 workers	5	17	60	12	–	–	11	11
1 to 49 workers	–	21	60	9	5	–	11	10
50 to 99 workers	8	12	59	16	4	–	11	12
100 workers or more	5	10	57	17	9	3	13	12
100 to 499 workers	5	13	60	15	6	1	11	11
500 workers or more	4	9	56	17	10	3	13	12
After 5 years								
All workers	2	4	26	50	13	5	15	15
Full time	2	4	25	51	13	5	16	15
Part time	–	11	41	30	10	–	14	14
Union	1	6	22	53	10	7	15	15
Nonunion	2	3	29	47	15	4	15	15
1 to 99 workers	2	5	33	52	7	2	14	15
1 to 49 workers	–	3	35	50	8	–	14	15
50 to 99 workers	–	7	30	55	5	–	14	15
100 workers or more	2	4	25	49	14	6	16	15
100 to 499 workers	1	3	33	50	9	4	15	15
500 workers or more	2	4	23	49	16	7	16	15

See footnotes at end of table.

Table 36. Paid vacations: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2010—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	2	8	52	28	9	18	18
Full time	1	2	8	52	28	9	18	18
Part time	–	7	14	47	23	–	17	17
Union	1	3	7	51	29	9	18	18
Nonunion	2	1	9	53	27	8	18	18
1 to 99 workers	2	3	11	58	22	5	17	18
1 to 49 workers	–	–	10	56	22	6	17	18
50 to 99 workers	–	–	12	59	21	4	17	17
100 workers or more	1	2	8	51	29	9	18	18
100 to 499 workers	–	–	10	53	27	7	18	18
500 workers or more	2	2	7	50	29	10	18	18
After 20 years								
All workers	1	1	5	14	48	30	22	22
Full time	1	1	5	13	48	31	22	22
Part time	–	–	9	18	49	16	20	20
Union	([3])	2	3	11	50	34	22	22
Nonunion	2	1	6	16	47	28	22	22
1 to 99 workers	–	–	10	14	45	27	21	21
1 to 49 workers	–	–	11	13	44	28	21	21
50 to 99 workers	–	–	8	16	48	25	21	22
100 workers or more	1	1	4	14	49	31	22	22
100 to 499 workers	–	–	7	16	46	30	22	21
500 workers or more	2	1	3	13	50	31	22	22

[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. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time-off for workers to use for multiple purposes.

[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/glossary20092010.htm.

Table 36. Standard errors for paid vacations: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2010

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	1.0	0.8	1.3	1.6	0.9	0.2	0.2	0.0
Full time	1.0	0.8	1.3	1.7	1.0	0.2	0.2	0.0
Part time	–	2.8	4.3	2.1	2.3	–	0.3	0.1
Union	0.6	1.2	1.6	1.1	0.6	0.2	0.1	0.5
Nonunion	1.7	0.9	2.1	2.7	1.6	0.3	0.3	0.0
1 to 99 workers	1.7	2.4	3.2	2.0	–	–	0.3	0.6
1 to 49 workers	–	3.7	4.5	2.3	1.6	–	0.5	0.3
50 to 99 workers	2.1	2.9	4.5	4.0	1.2	–	0.3	0.7
100 workers or more	1.0	0.9	1.4	1.7	1.1	0.2	0.2	0.0
100 to 499 workers	1.3	2.1	2.3	2.0	1.2	0.3	0.3	1.1
500 workers or more	1.2	0.9	1.5	1.9	1.2	0.3	0.2	0.0
After 5 years								
All workers	0.5	0.5	1.3	1.2	1.7	0.4	0.2	0.0
Full time	0.5	0.5	1.4	1.3	1.8	0.4	0.2	0.0
Part time	–	2.1	4.7	3.7	1.4	–	0.4	1.4
Union	0.3	1.1	1.3	1.6	0.7	0.6	0.1	0.0
Nonunion	0.9	0.4	1.9	1.9	2.9	0.5	0.3	0.0
1 to 99 workers	1.0	1.2	2.6	3.3	1.2	0.9	0.3	0.0
1 to 49 workers	–	1.2	3.8	4.5	1.9	–	0.4	0.0
50 to 99 workers	–	2.6	4.0	4.3	1.2	–	0.4	0.0
100 workers or more	0.6	0.5	1.4	1.4	1.9	0.5	0.2	0.0
100 to 499 workers	0.5	0.8	2.3	2.5	1.8	0.8	0.2	0.0
500 workers or more	0.7	0.7	1.6	1.5	2.2	0.6	0.2	0.0

See footnotes at end of table.

Table 36. Standard errors for paid vacations: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2010—Continued

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	0.5	0.4	0.8	1.6	1.5	0.6	0.2	0.0
Full time	0.5	0.4	0.8	1.6	1.6	0.6	0.2	([3])
Part time	–	1.5	2.1	4.6	2.7	–	0.5	0.4
Union	0.3	0.8	0.6	1.7	1.2	0.8	0.1	0.0
Nonunion	0.9	0.3	1.3	2.4	2.4	0.8	0.3	([3])
1 to 99 workers	1.0	0.7	1.9	3.0	2.4	1.1	0.3	1.3
1 to 49 workers	–	–	2.7	4.1	3.4	1.4	0.5	1.2
50 to 99 workers	–	–	2.8	4.9	3.0	1.9	0.4	1.3
100 workers or more	0.6	0.4	0.8	1.7	1.6	0.7	0.2	([3])
100 to 499 workers	–	–	1.9	3.1	2.1	1.2	0.3	0.0
500 workers or more	0.7	0.5	0.8	2.0	2.0	0.8	0.2	0.2
After 20 years								
All workers	0.5	0.4	0.6	0.9	1.7	1.5	0.2	0.0
Full time	0.5	0.4	0.6	1.0	1.8	1.6	0.2	0.1
Part time	–	–	1.8	3.0	4.9	2.8	0.5	0.9
Union	0.1	0.8	0.4	0.8	2.3	1.9	0.2	0.7
Nonunion	0.9	0.2	1.0	1.5	2.5	2.3	0.3	0.5
1 to 99 workers	–	–	2.0	2.2	3.3	3.3	0.4	0.3
1 to 49 workers	–	–	2.8	3.0	4.1	3.6	0.6	0.3
50 to 99 workers	–	–	2.7	3.4	5.4	5.5	0.5	0.8
100 workers or more	0.6	0.4	0.5	1.0	2.0	1.7	0.2	0.2
100 to 499 workers	–	–	1.5	2.1	2.7	2.3	0.3	0.4
500 workers or more	0.7	0.5	0.5	1.3	2.3	1.8	0.2	0.6

[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. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time-off for workers to use for multiple purposes.

[3] Less than 0.05.

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/glossary20092010.htm.

Table 37. Consolidated leave plans:[1] Access, State and local government workers, National Compensation Survey, March 2010

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	9	17	21	24	27	91	12	15	18	21
Worker characteristics										
Management, professional, and related	10	18	22	25	27	90	12	15	18	21
Professional and related	12	18	22	25	27	88	12	15	17	21
Service	10	16	20	23	26	90	11	14	17	21
Protective service	7	16	19	23	26	93	11	14	17	21
Sales and office	9	17	21	25	28	91	12	15	18	22
Office and administrative support	9	17	21	25	28	91	12	15	18	22
Natural resources, construction, and maintenance	8	17	21	24	28	92	11	14	17	21
Production, transportation, and material moving	6	16	20	23	26	94	10	14	17	21
Full time	9	17	21	24	27	91	12	15	18	21
Part time	13	15	18	21	23	87	11	13	16	19
Union	5	17	21	25	29	95	12	15	18	22
Nonunion	13	17	21	24	26	87	12	15	17	21
Average wage within the following categories:[2]										
Lowest 25 percent	12	17	21	24	26	88	11	14	17	20
Lowest 10 percent	18	15	20	23	25	82	11	14	17	19
Second 25 percent	8	17	21	24	27	92	12	15	18	22
Third 25 percent	9	17	21	24	26	91	12	15	18	21
Highest 25 percent	9	20	23	26	29	91	13	16	18	22
Highest 10 percent	8	20	22	26	28	92	14	16	18	22
Establishment characteristics										
Service-providing industries	9	17	21	24	27	91	12	15	18	21
Education and health services	10	18	21	24	26	90	12	15	17	20
Educational services	3	13	15	16	17	97	12	15	17	20
Elementary and secondary schools	4	8	8	9	10	96	11	13	16	18
Junior colleges, colleges, and universities	3	23	26	28	31	97	14	17	19	22
Health care and social assistance	30	19	23	26	29	70	12	15	18	22
Hospitals	32	20	23	26	29	68	12	16	19	22
Public administration	7	17	21	25	28	93	12	15	18	22
1 to 99 workers	8	17	21	23	25	92	10	14	17	20
1 to 49 workers	7	18	20	22	24	93	10	14	17	20
50 to 99 workers	9	16	21	24	26	91	11	14	16	21
100 workers or more	10	17	21	24	27	90	12	15	18	21
100 to 499 workers	12	17	21	24	28	88	11	14	17	21
500 workers or more	9	18	21	24	27	91	12	15	18	22

See footnotes at end of table.

Table 37. Consolidated leave plans:[1] Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
State government	5	19	23	25	28	95	13	16	19	23
Local government	12	17	21	24	27	88	11	14	17	20
Geographic areas										
Middle Atlantic	3	18	22	26	29	97	14	17	19	22
East North Central	7	19	22	24	27	93	11	14	18	22
West North Central	14	16	21	24	26	86	11	14	17	21
South Atlantic	9	17	21	23	26	91	12	14	17	21
East South Central	13	19	23	27	30	87	11	15	18	21
West South Central	16	14	18	21	23	84	12	14	17	21
Pacific	10	18	22	27	30	90	12	15	17	21

[1] A consolidated leave plan provides a single amount of time-off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 37. Standard errors for consolidated leave plans:[1] Access, State and local government workers, National Compensation Survey, March 2010

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	0.8	0.4	0.5	0.5	0.6	0.8	0.2	0.2	0.2	0.2
Worker characteristics										
Management, professional, and related	1.0	0.7	0.7	0.7	0.8	1.0	0.4	0.3	0.3	0.3
Professional and related	1.3	0.8	0.8	0.9	0.9	1.3	0.4	0.4	0.3	0.3
Service	1.2	0.8	0.9	0.9	1.0	1.2	0.2	0.2	0.2	0.2
Protective service	1.5	0.6	0.9	1.2	1.3	1.5	0.3	0.3	0.3	0.3
Sales and office	1.3	0.6	0.6	0.8	0.8	1.3	0.3	0.3	0.2	0.3
Office and administrative support	1.2	0.6	0.7	0.8	0.8	1.2	0.2	0.2	0.2	0.3
Natural resources, construction, and maintenance	1.3	0.9	0.9	1.0	1.2	1.3	0.3	0.2	0.2	0.3
Production, transportation, and material moving	1.9	1.7	1.4	2.0	2.3	1.9	0.4	0.4	0.4	0.4
Full time	0.8	0.5	0.5	0.5	0.6	0.8	0.2	0.2	0.2	0.2
Part time	2.6	1.3	1.5	2.3	2.4	2.6	0.3	0.3	0.3	0.5
Union	0.9	0.9	1.1	1.4	1.6	0.9	0.1	0.1	0.1	0.2
Nonunion	1.1	0.5	0.5	0.5	0.6	1.1	0.4	0.3	0.3	0.3
Average wage within the following categories:[2]										
Lowest 25 percent	1.4	0.7	0.7	0.8	0.9	1.4	0.4	0.3	0.3	0.4
Lowest 10 percent	3.4	1.2	1.1	1.3	1.5	3.4	0.6	0.5	0.5	0.6
Second 25 percent	0.8	0.5	0.6	0.8	0.8	0.8	0.2	0.2	0.2	0.2
Third 25 percent	1.1	0.7	0.7	0.9	1.1	1.1	0.3	0.3	0.3	0.3
Highest 25 percent	1.1	0.8	1.1	1.1	1.0	1.1	0.3	0.2	0.2	0.2
Highest 10 percent	1.5	1.0	1.2	1.4	1.6	1.5	0.3	0.3	0.3	0.4
Establishment characteristics										
Service-providing industries	0.8	0.5	0.5	0.5	0.6	0.8	0.2	0.2	0.2	0.2
Education and health services	1.0	0.7	0.7	0.7	0.8	1.0	0.4	0.4	0.3	0.4
Educational services	0.6	2.3	2.9	2.8	2.7	0.6	0.5	0.4	0.4	0.4
Elementary and secondary schools	0.8	1.0	1.0	1.0	1.2	0.8	0.3	0.4	0.4	0.6
Junior colleges, colleges, and universities	1.1	3.4	4.1	3.6	2.6	1.1	0.8	0.6	0.5	0.4
Health care and social assistance	2.9	0.7	0.6	0.7	0.8	2.9	0.5	0.5	0.4	0.5
Hospitals	4.6	0.8	0.8	0.9	1.0	4.6	0.7	0.6	0.4	0.5
Public administration	1.0	0.6	0.7	0.9	0.9	1.0	0.2	0.2	0.2	0.2
1 to 99 workers	1.4	0.7	0.6	1.1	1.1	1.4	0.3	0.2	0.3	0.4
1 to 49 workers	2.0	1.2	0.9	1.3	1.5	2.0	0.4	0.4	0.4	0.6
50 to 99 workers	2.3	0.7	1.0	1.6	1.2	2.3	0.3	0.3	0.3	0.5
100 workers or more	0.9	0.5	0.6	0.6	0.7	0.9	0.2	0.2	0.2	0.2
100 to 499 workers	1.8	1.0	1.0	1.2	1.3	1.8	0.2	0.2	0.2	0.3
500 workers or more	1.0	0.6	0.7	0.7	0.8	1.0	0.3	0.3	0.2	0.2

See footnotes at end of table.

Table 37. Standard errors for consolidated leave plans:[1] Access, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
State government	0.8	1.1	1.3	1.2	1.0	0.8	0.5	0.4	0.3	0.3
Local government	1.2	0.5	0.5	0.6	0.7	1.2	0.1	0.2	0.2	0.2
Geographic areas										
Middle Atlantic	0.6	1.4	1.4	1.7	1.7	0.6	0.2	0.3	0.2	0.2
East North Central	1.8	2.2	2.7	2.4	2.3	1.8	0.3	0.3	0.2	0.2
West North Central	3.8	1.5	1.3	1.7	2.0	3.8	1.3	1.4	0.9	0.8
South Atlantic	1.2	0.6	0.6	0.8	0.9	1.2	0.4	0.4	0.5	0.6
East South Central	3.5	1.6	1.2	0.9	0.7	3.5	2.1	1.5	1.4	1.3
West South Central	2.2	1.2	1.0	1.3	1.5	2.2	0.2	0.3	0.3	0.4
Pacific	2.1	0.7	1.0	1.2	1.2	2.1	0.2	0.2	0.2	0.3

[1] A consolidated leave plan provides a single amount of time-off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 38. Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	13	4	10	52	73
Worker characteristics					
Management, professional, and related	14	4	9	54	73
Professional and related	13	3	8	53	73
Teachers	11	2	4	50	69
Primary, secondary, and special education school teachers	7	([2])	2	49	67
Service	11	4	10	51	72
Protective service	11	4	13	56	78
Sales and office	16	5	15	52	73
Office and administrative support	16	5	15	53	74
Natural resources, construction, and maintenance	12	3	13	54	75
Production, transportation, and material moving	5	–	13	38	66
Full time	14	5	11	55	76
Part time	7	2	6	39	54
Union	16	2	13	55	82
Nonunion	11	6	8	50	65
Average wage within the following categories:[3]					
Lowest 25 percent	10	5	4	45	61
Lowest 10 percent	8	–	4	40	52
Second 25 percent	15	6	14	52	76
Third 25 percent	15	4	14	57	80
Highest 25 percent	14	3	11	55	77
Highest 10 percent	19	4	10	56	80
Establishment characteristics					
Service-providing industries	13	4	10	52	73
Education and health services	13	4	6	51	72
Educational services	12	3	5	50	70
Elementary and secondary schools	8	1	2	45	68
Junior colleges, colleges, and universities	27	–	–	65	77
Health care and social assistance	15	–	15	64	85
Hospitals	16	–	–	68	86
Public administration	17	6	17	54	75
1 to 99 workers	6	4	5	34	47
1 to 49 workers	5	5	7	37	41
50 to 99 workers	8	2	2	30	57
100 workers or more	14	4	11	55	77
100 to 499 workers	10	2	6	44	55
500 workers or more	16	5	13	59	84

See footnotes at end of table.

Table 38. Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	28	–	21	70	86
Local government	8	2	7	46	69
Geographic areas					
New England	–	–	4	31	70
Middle Atlantic	20	–	4	44	80
East North Central	9	1	13	50	66
West North Central	–	–	–	45	66
South Atlantic	9	–	6	61	83
East South Central	–	–	2	41	47
West South Central	7	3	4	46	58
Mountain	16	–	21	64	89
Pacific	14	3	26	67	83

[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] Less than 0.5 percent.

[3] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 38. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2010

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	1.3	1.0	1.0	1.6	1.4
Worker characteristics					
Management, professional, and related	1.3	1.1	1.1	1.6	1.4
Professional and related	1.3	0.9	1.0	1.6	1.5
Teachers	1.3	0.8	0.7	1.9	1.6
Primary, secondary, and special education school teachers	1.0	0.2	0.5	1.9	1.6
Service	1.5	1.2	0.9	2.1	1.7
Protective service	1.4	1.0	1.4	2.7	2.5
Sales and office	2.1	1.8	1.9	2.6	2.4
Office and administrative support	2.2	1.9	1.9	2.5	2.4
Natural resources, construction, and maintenance	2.7	0.8	1.8	3.9	2.4
Production, transportation, and material moving	1.3	–	2.3	3.5	4.7
Full time	1.4	1.2	1.1	1.7	1.5
Part time	1.5	0.6	1.1	2.4	2.2
Union	1.2	0.5	1.0	1.7	1.3
Nonunion	2.0	1.8	1.1	2.4	2.1
Average wage within the following categories:[2]					
Lowest 25 percent	2.1	1.5	0.7	2.5	2.3
Lowest 10 percent	2.4	–	0.8	2.8	3.3
Second 25 percent	1.8	1.6	1.8	2.2	1.7
Third 25 percent	1.3	0.8	1.3	2.0	1.8
Highest 25 percent	1.1	0.7	0.8	1.6	1.4
Highest 10 percent	2.1	1.6	1.5	2.4	1.9
Establishment characteristics					
Service-providing industries	1.3	1.1	1.0	1.6	1.4
Education and health services	1.8	1.4	1.5	1.9	1.8
Educational services	1.9	1.5	1.2	1.9	1.8
Elementary and secondary schools	0.8	0.2	0.5	1.7	1.6
Junior colleges, colleges, and universities	6.9	–	–	6.2	6.3
Health care and social assistance	2.3	–	3.9	3.1	3.1
Hospitals	3.2	–	–	3.2	2.9
Public administration	1.8	1.7	1.2	2.2	2.0
1 to 99 workers	1.2	1.1	1.2	2.9	3.7
1 to 49 workers	1.3	1.7	1.9	4.7	4.8
50 to 99 workers	2.6	0.8	0.4	4.6	6.3
100 workers or more	1.4	1.2	1.1	1.7	1.4
100 to 499 workers	1.3	0.6	1.2	2.7	2.4
500 workers or more	1.7	1.5	1.4	1.9	1.5

See footnotes at end of table.

Table 38. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	4.1	–	3.6	4.2	3.7
Local government	0.6	0.3	0.5	1.4	1.4
Geographic areas					
New England	–	–	1.8	5.9	3.1
Middle Atlantic	1.3	–	0.7	3.2	2.7
East North Central	0.9	0.5	2.0	2.6	2.1
West North Central	–	–	–	3.7	5.9
South Atlantic	2.3	–	0.9	3.7	2.2
East South Central	–	–	1.0	10.2	9.6
West South Central	1.5	0.8	0.3	4.6	4.0
Mountain	2.7	–	2.4	10.1	3.5
Pacific	2.9	0.9	1.4	2.8	2.3

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 39. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimburse-ment account	Health care reimburse-ment account		
All workers	21	34	53	59	55	25
Worker characteristics						
Management, professional, and related	22	36	55	63	57	26
Professional and related	22	35	55	63	56	26
Teachers	20	35	50	60	55	22
Primary, secondary, and special education school teachers	18	36	51	60	52	22
Service	19	29	49	53	51	23
Protective service	22	31	55	57	54	28
Sales and office	21	35	53	60	56	25
Office and administrative support	21	34	54	60	57	26
Natural resources, construction, and maintenance	22	38	52	58	56	22
Production, transportation, and material moving	21	35	42	44	50	14
Full time	23	37	57	64	60	27
Part time	13	17	30	34	30	13
Union	18	31	55	62	60	30
Nonunion	24	37	51	57	51	20
Average wage within the following categories:[1]						
Lowest 25 percent	19	31	42	49	43	19
Lowest 10 percent	17	25	36	39	37	13
Second 25 percent	22	33	57	61	58	27
Third 25 percent	23	38	57	65	59	29
Highest 25 percent	22	35	56	64	61	25
Highest 10 percent	19	29	51	62	64	26
Establishment characteristics						
Service-providing industries	21	34	53	59	55	24
Education and health services	22	36	54	63	56	23
Educational services	22	35	53	62	56	22
Elementary and secondary schools	19	36	50	59	52	21
Junior colleges, colleges, and universities	30	35	62	73	70	24
Health care and social assistance	24	39	60	64	51	30
Hospitals	25	48	63	66	54	31
Public administration	21	32	54	57	54	31
1 to 99 workers	18	23	33	38	40	19
1 to 49 workers	17	22	31	36	37	18
50 to 99 workers	19	25	35	42	44	21
100 workers or more	22	36	56	63	57	26
100 to 499 workers	16	29	41	43	46	21
500 workers or more	24	38	61	69	61	27

See footnotes at end of table.

Table 39. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimburse-ment account	Health care reimburse-ment account		
State government	31	33	70	74	74	40
Local government	18	34	47	55	49	20
Geographic areas						
New England	13	6	30	34	47	–
Middle Atlantic	3	14	35	47	74	27
East North Central	22	17	38	45	58	26
West North Central	19	36	63	66	46	35
South Atlantic	32	47	65	71	49	22
East South Central	–	52	35	48	43	15
West South Central	17	35	62	67	63	17
Mountain	22	43	70	71	54	33
Pacific	24	47	65	69	52	27

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 39. Standard errors for financial benefits: Access, State and local government workers, National Compensation Survey, March 2010

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimburse-ment account	Health care reimburse-ment account		
All workers	1.4	1.5	1.4	1.5	1.2	1.2
Worker characteristics						
Management, professional, and related	1.6	1.5	1.6	1.6	1.3	1.4
Professional and related	1.7	1.6	1.6	1.6	1.3	1.4
Teachers	1.7	1.9	1.9	1.8	1.7	1.4
Primary, secondary, and special education school teachers	1.7	2.3	2.1	2.0	1.9	1.8
Service	1.4	1.7	1.9	1.8	1.9	1.3
Protective service	2.2	2.5	3.0	2.7	2.8	2.4
Sales and office	1.8	2.2	2.3	2.6	2.1	2.4
Office and administrative support	1.8	2.2	2.4	2.7	2.1	2.4
Natural resources, construction, and maintenance	3.2	3.0	3.2	3.7	3.7	2.4
Production, transportation, and material moving	3.5	3.2	3.6	3.5	4.2	2.2
Full time	1.6	1.6	1.6	1.7	1.3	1.4
Part time	2.1	1.8	1.6	2.1	1.9	1.4
Union	1.2	1.6	1.8	1.6	1.5	1.5
Nonunion	2.3	2.2	1.9	2.3	1.7	1.5
Average wage within the following categories:[1]						
Lowest 25 percent	2.1	2.2	1.9	2.5	2.0	1.3
Lowest 10 percent	2.4	2.0	2.4	2.9	2.5	1.5
Second 25 percent	1.7	1.9	1.9	2.0	1.8	2.2
Third 25 percent	1.8	2.1	2.2	2.2	1.8	2.1
Highest 25 percent	1.5	1.6	1.6	1.4	1.3	1.2
Highest 10 percent	1.6	1.8	2.5	2.5	2.1	1.8
Establishment characteristics						
Service-providing industries	1.5	1.5	1.5	1.5	1.3	1.2
Education and health services	2.0	1.8	1.8	1.8	1.4	1.5
Educational services	2.0	1.8	1.9	1.9	1.6	1.4
Elementary and secondary schools	1.6	2.0	2.2	1.9	1.7	1.4
Junior colleges, colleges, and universities	5.7	4.0	6.2	5.7	3.4	4.2
Health care and social assistance	3.6	3.1	3.2	3.1	2.9	4.4
Hospitals	4.4	4.8	4.6	3.7	4.0	6.1
Public administration	1.5	1.9	2.1	2.1	1.9	2.2
1 to 99 workers	2.1	2.5	2.6	2.6	3.3	1.8
1 to 49 workers	2.6	2.8	3.2	3.5	4.0	2.6
50 to 99 workers	3.6	4.0	5.0	5.5	4.0	3.5
100 workers or more	1.5	1.6	1.6	1.6	1.2	1.3
100 to 499 workers	1.8	2.4	2.4	2.5	2.2	2.0
500 workers or more	1.8	1.8	1.7	1.6	1.5	1.5

See footnotes at end of table.

Table 39. Standard errors for financial benefits: Access, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimburse-ment account	Health care reimburse-ment account		
State government	3.8	2.9	3.4	3.4	2.2	3.6
Local government	1.1	1.5	1.6	1.5	1.4	0.9
Geographic areas						
New England	2.7	2.3	4.6	5.3	3.7	–
Middle Atlantic	1.1	4.3	3.5	3.3	3.6	1.4
East North Central	3.1	1.8	2.4	1.8	2.5	2.4
West North Central	5.3	5.8	5.8	4.0	5.0	7.7
South Atlantic	3.8	4.3	2.4	2.2	2.7	2.9
East South Central	–	7.8	7.1	11.1	6.0	3.9
West South Central	2.8	4.4	2.5	2.7	2.8	2.2
Mountain	3.5	10.5	10.8	10.7	7.0	2.6
Pacific	2.1	2.7	3.3	3.0	3.1	3.7

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 40. Health-related benefits: Access, State and local government workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Long-term care insurance[1]	Retiree health care benefits[2]	
		Under age 65	Age 65 and over
All workers	28	70	65
Worker characteristics			
Management, professional, and related	29	74	69
Professional and related	29	74	69
Teachers	26	74	68
Primary, secondary, and special education school teachers	23	75	67
Service	25	64	57
Protective service	27	70	64
Sales and office	29	68	64
Office and administrative support	30	70	66
Natural resources, construction, and maintenance	26	65	57
Production, transportation, and material moving	17	69	63
Full time	30	75	68
Part time	14	48	46
Union	26	77	71
Nonunion	29	65	59
Average wage within the following categories:[3]			
Lowest 25 percent	20	57	53
Lowest 10 percent	16	44	40
Second 25 percent	31	71	66
Third 25 percent	32	77	70
Highest 25 percent	28	78	71
Highest 10 percent	31	79	74
Establishment characteristics			
Service-providing industries	28	70	65
Education and health services	30	73	67
Educational services	29	73	68
Elementary and secondary schools	22	73	67
Junior colleges, colleges, and universities	52	74	70
Health care and social assistance	33	71	60
Hospitals	35	69	55
Public administration	26	70	66
1 to 99 workers	16	46	39
1 to 49 workers	14	42	37
50 to 99 workers	19	51	41
100 workers or more	29	74	69
100 to 499 workers	18	64	56
500 workers or more	33	78	73

See footnotes at end of table.

Table 40. Health-related benefits: Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Long-term care insurance[1]	Retiree health care benefits[2]	
		Under age 65	Age 65 and over
State government	43	83	80
Local government	22	66	60
Geographic areas			
Middle Atlantic	16	85	82
East North Central	16	54	49
West North Central	–	57	40
South Atlantic	44	75	68
East South Central	–	58	51
West South Central	21	75	69
Mountain	24	69	71
Pacific	42	75	73

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 40. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2010

Characteristics	Long-term care insurance[1]	Retiree health care benefits[2]	
		Under age 65	Age 65 and over
All workers	1.3	1.4	1.3
Worker characteristics			
Management, professional, and related	1.4	1.3	1.2
Professional and related	1.5	1.3	1.2
Teachers	1.4	1.5	1.4
Primary, secondary, and special education school teachers	1.4	1.6	1.6
Service	1.7	1.8	1.8
Protective service	2.7	2.6	3.0
Sales and office	2.4	2.9	2.7
Office and administrative support	2.4	2.9	2.8
Natural resources, construction, and maintenance	3.0	3.1	3.3
Production, transportation, and material moving	2.9	3.8	3.8
Full time	1.5	1.5	1.4
Part time	1.4	2.3	2.1
Union	1.2	1.3	1.3
Nonunion	2.1	2.1	2.0
Average wage within the following categories:[3]			
Lowest 25 percent	2.0	2.5	2.4
Lowest 10 percent	2.3	3.2	2.9
Second 25 percent	2.2	2.1	2.1
Third 25 percent	1.6	1.6	1.7
Highest 25 percent	1.3	1.2	1.2
Highest 10 percent	2.0	1.9	1.7
Establishment characteristics			
Service-providing industries	1.3	1.4	1.3
Education and health services	1.8	1.5	1.3
Educational services	1.8	1.5	1.5
Elementary and secondary schools	1.2	1.5	1.5
Junior colleges, colleges, and universities	5.8	3.7	3.6
Health care and social assistance	4.5	3.5	3.9
Hospitals	5.8	4.6	5.7
Public administration	1.7	2.0	1.9
1 to 99 workers	2.1	3.2	3.3
1 to 49 workers	2.5	3.9	3.9
50 to 99 workers	3.9	5.1	5.1
100 workers or more	1.4	1.3	1.2
100 to 499 workers	1.8	2.6	2.5
500 workers or more	1.8	1.3	1.3

See footnotes at end of table.

Table 40. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Long-term care insurance[1]	Retiree health care benefits[2]	
		Under age 65	Age 65 and over
State government	4.4	2.6	2.6
Local government	0.8	1.5	1.4
Geographic areas			
Middle Atlantic	0.5	1.3	1.6
East North Central	2.9	2.8	2.6
West North Central	–	5.0	6.1
South Atlantic	2.7	2.5	2.7
East South Central	–	10.6	8.9
West South Central	1.9	3.0	3.4
Mountain	2.0	5.8	4.9
Pacific	1.7	3.5	2.9

[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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 41. Nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	All nonproduction bonuses[1]	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[2]
All workers	30	4	1	1	11	6	1	12
Worker characteristics								
Management, professional, and related	29	4	1	1	11	5	1	12
Professional and related	28	4	([3])	1	11	4	1	11
Teachers	24	2	–	–	12	3	–	10
Primary, secondary, and special education school teachers	28	2	–	–	14	3	–	12
Service	32	4	1	2	10	9	–	12
Protective service	42	7	–	3	12	13	–	17
Sales and office	32	5	1	2	12	6	1	12
Office and administrative support	32	5	2	2	13	6	1	12
Natural resources, construction, and maintenance	33	3	–	–	11	10	–	11
Production, transportation, and material moving	29	2	–	–	11	5	–	11
Full time	34	5	1	1	12	7	1	14
Part time	11	1	–	1	3	2	–	3
Union	35	4	([3])	([3])	19	5	–	12
Nonunion	27	4	1	2	5	7	1	12
Average wage within the following categories:[4]								
Lowest 25 percent	23	1	1	2	6	5	1	10
Lowest 10 percent	17	([3])	–	3	4	4	–	7
Second 25 percent	33	6	1	2	10	8	–	13
Third 25 percent	33	5	1	1	12	6	1	14
Highest 25 percent	33	5	([3])	([3])	16	4	([3])	12
Highest 10 percent	32	5	–	–	17	3	–	11
Establishment characteristics								
Service-providing industries	30	4	1	1	11	6	1	12
Education and health services	25	3	1	1	10	4	1	10
Educational services	23	3	–	–	10	3	–	9
Elementary and secondary schools	24	1	–	–	12	3	–	10
Junior colleges, colleges, and universities	20	7	–	–	5	3	–	8
Health care and social assistance	45	8	3	6	10	6	4	15
Hospitals	41	4	2	5	9	4	5	13
Public administration	40	7	1	2	14	10	–	17
1 to 99 workers	29	2	4	6	9	10	–	7
1 to 49 workers	28	2	3	8	7	9	–	9
50 to 99 workers	32	3	5	3	12	11	–	4
100 workers or more	31	5	([3])	1	11	6	1	13
100 to 499 workers	33	2	1	2	14	8	1	12
500 workers or more	30	6	–	–	11	5	1	13

See footnotes at end of table.

Table 41. Nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses[1]	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[2]
State government	41	12	–	–	12	7	2	19
Local government	27	2	1	2	11	6	([3])	10
Geographic areas								
New England	37	–	–	–	18	10	–	19
Middle Atlantic	30	–	1	–	14	3	–	15
East North Central	30	1	–	–	18	8	–	7
West North Central	19	–	([3])	–	5	–	–	6
South Atlantic	37	6	–	3	4	7	3	21
West South Central	33	3	–	–	7	8	([3])	16
Mountain	20	4	–	–	–	6	–	9
Pacific	36	15	1	–	24	1	–	6

[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] Less than 0.5 percent.

[4] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 41. Standard errors for nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2010

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[1]
All workers	1.2	0.3	0.2	0.3	0.7	0.6	0.2	0.9
Worker characteristics								
Management, professional, and related	1.3	0.4	0.2	0.2	0.9	0.6	0.1	1.1
Professional and related	1.3	0.4	0.1	0.2	0.8	0.6	0.1	0.9
Teachers	1.4	0.4	–	–	1.1	0.5	–	1.0
Primary, secondary, and special education school teachers	1.8	0.5	–	–	1.3	0.7	–	1.3
Service	1.8	0.9	0.6	0.6	1.1	0.9	–	1.3
Protective service	2.8	1.8	–	1.1	1.7	1.7	–	2.6
Sales and office	1.7	0.5	0.5	0.6	1.2	1.0	0.2	1.2
Office and administrative support	1.8	0.5	0.5	0.5	1.2	0.9	0.2	1.3
Natural resources, construction, and maintenance	2.7	0.9	–	–	1.3	1.4	–	1.7
Production, transportation, and material moving	3.3	0.7	–	–	1.9	1.0	–	1.7
Full time	1.4	0.4	0.2	0.3	0.8	0.6	0.2	1.1
Part time	1.1	0.2	–	0.5	0.7	0.4	–	0.8
Union	1.5	0.5	0.1	0.2	1.3	0.6	–	0.9
Nonunion	1.6	0.5	0.4	0.5	0.5	0.8	0.4	1.4
Average wage within the following categories:[2]								
Lowest 25 percent	1.6	0.2	0.4	0.7	0.7	0.8	0.1	1.1
Lowest 10 percent	2.2	0.2	–	1.1	0.6	0.7	–	1.1
Second 25 percent	1.8	0.8	0.4	0.4	0.8	1.1	–	1.4
Third 25 percent	1.8	0.6	0.3	0.4	1.3	0.9	0.2	1.4
Highest 25 percent	1.3	0.4	0.1	0.1	1.0	0.5	0.2	0.9
Highest 10 percent	1.6	0.5	–	–	1.1	0.6	–	1.1
Establishment characteristics								
Service-providing industries	1.2	0.3	0.2	0.3	0.8	0.5	0.2	0.9
Education and health services	1.3	0.3	0.2	0.3	0.9	0.5	0.1	0.8
Educational services	1.3	0.3	–	–	0.9	0.6	–	0.9
Elementary and secondary schools	1.6	0.3	–	–	1.1	0.6	–	1.1
Junior colleges, colleges, and universities	2.8	0.7	–	–	1.3	1.2	–	1.9
Health care and social assistance	3.9	1.1	1.1	1.7	2.0	1.1	1.0	1.7
Hospitals	5.2	0.6	0.9	2.6	2.7	1.0	1.5	1.9
Public administration	2.1	0.9	0.5	0.6	1.5	1.2	–	2.2
1 to 99 workers	3.1	0.5	1.4	1.5	1.2	2.1	–	1.5
1 to 49 workers	3.7	0.1	1.6	2.3	1.5	2.6	–	2.3
50 to 99 workers	4.2	1.1	2.1	1.4	2.3	2.8	–	1.4
100 workers or more	1.2	0.4	0.1	0.2	0.8	0.5	0.2	1.0
100 to 499 workers	2.4	0.3	0.5	0.7	1.5	1.1	0.2	1.3
500 workers or more	1.3	0.5	–	–	0.8	0.6	0.3	1.1

See footnotes at end of table.

Table 41. Standard errors for nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[1]
State government	3.2	1.2	–	–	2.1	1.6	0.8	2.7
Local government	1.3	0.2	0.3	0.4	0.8	0.5	0.1	0.8
Geographic areas								
New England	3.9	–	–	–	1.9	2.5	–	4.6
Middle Atlantic	2.6	–	([3])	–	1.4	0.9	–	1.1
East North Central	3.5	0.4	–	–	2.5	1.5	–	1.4
West North Central	4.2	–	0.1	–	2.2	–	–	1.9
South Atlantic	2.2	1.5	–	1.1	0.8	1.0	1.0	3.4
West South Central	3.2	0.7	–	–	1.7	1.3	0.1	2.5
Mountain	4.1	1.0	–	–	–	2.9	–	2.6
Pacific	2.6	0.7	0.5	–	3.0	0.5	–	1.2

[1] Includes all other bonuses provided to employees and not published separately.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

[3] Less than 0.05.

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/glossary20092010.htm.

Table 42. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	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 and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	86	2	4	9	79	9	1	11
Worker characteristics								
Management, professional, and related	88	2	3	7	80	10	1	9
Professional and related	88	1	4	7	79	10	1	10
Teachers	88	1	3	8	78	10	1	11
Primary, secondary, and special education school teachers	95	–	–	3	83	12	([1])	5
Service	79	2	4	15	73	8	1	18
Protective service	88	–	–	9	83	5	1	10
Sales and office	87	2	3	8	80	9	1	11
Office and administrative support	88	1	4	7	80	9	1	10
Natural resources, construction, and maintenance	93	–	–	4	90	–	–	5
Production, transportation, and material moving	81	–	7	–	73	9	3	15
Full time	98	1	1	1	90	9	([1])	1
Part time	22	6	19	54	18	9	5	68
Union	95	1	3	2	85	10	1	4
Nonunion	79	2	4	14	73	8	1	18
Average wage within the following categories:[2]								
Lowest 25 percent	66	3	8	23	59	10	2	29
Lowest 10 percent	50	3	10	37	44	9	2	45
Second 25 percent	90	2	4	5	83	8	1	8
Third 25 percent	94	–	–	4	85	10	–	–
Highest 25 percent	96	1	1	2	88	9	1	3
Highest 10 percent	96	1	2	2	88	8	1	2
Establishment characteristics								
Service-providing industries	86	2	4	9	78	9	1	11
Education and health services	87	2	4	7	78	10	1	10
Educational services	87	2	4	8	78	10	1	10
Elementary and secondary schools	88	1	5	7	77	12	1	10
Junior colleges, colleges, and universities	83	4	3	11	81	5	1	13
Health care and social assistance	89	2	3	6	82	9	–	–
Hospitals	93	–	–	4	89	6	–	–
Public administration	87	1	3	9	81	7	1	11
1 to 99 workers	70	5	7	18	62	13	2	23
1 to 49 workers	63	5	8	24	59	9	3	29
50 to 99 workers	82	4	5	9	67	19	–	–
100 workers or more	88	1	3	7	81	8	1	10
100 to 499 workers	84	1	4	11	71	13	1	14
500 workers or more	90	1	3	6	84	7	1	8

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	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 and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government	92	–	–	6	86	8	([1])	6
Local government	84	2	5	10	76	9	1	13
Geographic areas								
New England	82	3	4	11	71	–	–	14
Middle Atlantic	86	–	–	7	82	5	3	11
East North Central	78	2	6	13	76	5	2	17
West North Central	83	–	–	9	75	–	–	14
South Atlantic	90	1	1	8	84	–	–	9
East South Central	89	–	–	5	83	–	–	6
West South Central	88	2	2	8	75	15	–	–
Mountain	86	–	–	10	82	–	–	13
Pacific	89	1	3	7	75	15	1	10

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	80	7	3	9	28	59	1	12
Worker characteristics								
Management, professional, and related	84	6	3	7	29	61	([1])	10
Professional and related	84	5	3	8	27	62	([1])	11
Teachers	85	3	3	8	24	64	([1])	11
Primary, secondary, and special education school teachers	94	1	2	3	16	79	–	5
Service	73	8	4	15	26	55	1	18
Protective service	82	6	2	9	31	57	1	10
Sales and office	79	9	2	9	31	57	2	10
Office and administrative support	80	9	2	9	31	58	2	9
Natural resources, construction, and maintenance	86	8	1	4	32	62	–	–
Production, transportation, and material moving	74	9	–	–	21	62	–	–
Full time	91	7	1	1	33	66	([1])	1
Part time	20	7	17	55	5	22	3	69
Union	93	2	3	2	25	70	([1])	4
Nonunion	70	11	4	15	31	50	1	17
Average wage within the following categories:[2]								
Lowest 25 percent	59	10	7	24	23	46	2	29
Lowest 10 percent	42	11	9	39	17	36	3	45
Second 25 percent	83	8	4	5	31	60	([1])	8
Third 25 percent	88	7	1	4	31	64	1	5
Highest 25 percent	92	4	1	2	29	68	–	–
Highest 10 percent	91	6	2	2	32	65	–	–
Establishment characteristics								
Service-providing industries	80	7	3	9	28	59	1	12
Education and health services	82	6	4	7	27	62	([1])	11
Educational services	84	4	4	8	23	65	([1])	11
Elementary and secondary schools	87	2	5	7	16	73	([1])	11
Junior colleges, colleges, and universities	75	12	3	11	48	38	–	–
Health care and social assistance	67	24	–	–	55	36	1	8
Hospitals	67	27	1	5	60	35	1	5
Public administration	82	7	2	9	31	57	1	11
1 to 99 workers	60	15	5	20	24	51	2	23
1 to 49 workers	51	16	5	27	23	45	3	29
50 to 99 workers	73	13	5	9	26	60	–	–
100 workers or more	83	6	3	8	29	60	1	10
100 to 499 workers	77	8	4	12	25	60	1	15
500 workers or more	86	5	3	6	31	61	1	8

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government	87	7	–	–	43	50	–	–
Local government	78	7	4	10	23	62	1	13
Geographic areas								
New England	81	4	4	11	–	77	–	15
Middle Atlantic	84	3	5	9	19	68	–	–
East North Central	73	7	6	13	33	47	1	18
West North Central	72	–	–	10	31	53	–	–
South Atlantic	87	4	1	9	45	45	([1])	9
East South Central	79	–	–	5	24	69	–	–
West South Central	76	14	1	9	24	66	1	9
Mountain	80	6	3	10	20	67	1	12
Pacific	85	5	3	7	25	65	1	10

[1] Less than 0.5 percent.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 42. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	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 and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.6	0.3	0.3	0.5	1.1	0.9	0.2	0.5
Worker characteristics								
Management, professional, and related	0.6	0.4	0.3	0.5	1.1	1.1	0.2	0.5
Professional and related	0.6	0.2	0.4	0.5	1.1	1.1	0.2	0.6
Teachers	0.8	0.2	0.4	0.7	1.2	1.0	0.2	0.7
Primary, secondary, and special education school teachers	0.6	–	–	0.4	1.3	1.3	0.2	0.5
Service	1.4	0.5	0.4	1.2	1.7	1.0	0.2	1.3
Protective service	1.2	–	–	1.0	1.7	1.1	0.3	1.1
Sales and office	1.7	0.7	0.6	1.2	2.2	1.5	0.4	1.4
Office and administrative support	1.6	0.6	0.6	1.1	2.1	1.5	0.4	1.3
Natural resources, construction, and maintenance	2.0	–	–	1.6	2.2	–	–	1.9
Production, transportation, and material moving	4.2	–	1.7	–	4.2	2.0	1.3	4.2
Full time	0.4	0.2	0.2	0.2	1.0	1.0	0.1	0.2
Part time	1.5	1.5	1.5	1.9	1.2	1.7	0.7	2.0
Union	0.4	0.1	0.3	0.3	1.3	1.3	0.3	0.4
Nonunion	1.1	0.6	0.4	0.8	1.4	1.1	0.2	0.8
Average wage within the following categories:[1]								
Lowest 25 percent	1.6	0.7	0.7	1.3	1.8	1.3	0.3	1.4
Lowest 10 percent	2.7	0.8	1.1	2.2	2.7	1.5	0.4	2.5
Second 25 percent	0.9	0.4	0.6	0.5	1.3	1.1	0.3	0.8
Third 25 percent	1.1	–	–	0.5	1.6	1.4	–	–
Highest 25 percent	0.4	0.2	0.2	0.3	1.0	1.0	0.2	0.3
Highest 10 percent	0.5	0.4	0.4	0.3	1.3	1.1	0.4	0.5
Establishment characteristics								
Service-providing industries	0.6	0.3	0.3	0.5	1.1	0.9	0.2	0.5
Education and health services	0.5	0.4	0.4	0.4	1.0	1.0	0.2	0.5
Educational services	0.6	0.4	0.4	0.5	1.0	1.0	0.2	0.5
Elementary and secondary schools	0.6	0.2	0.5	0.4	1.2	1.2	0.2	0.5
Junior colleges, colleges, and universities	1.8	1.5	0.6	1.3	1.9	1.5	0.4	1.4
Health care and social assistance	1.6	0.7	1.3	1.0	2.3	2.1	–	–
Hospitals	1.4	–	–	1.2	1.6	1.5	–	–
Public administration	1.3	0.6	0.5	1.0	1.9	1.5	0.1	1.1
1 to 99 workers	2.8	1.5	1.6	1.8	3.1	2.1	0.9	2.3
1 to 49 workers	3.9	2.2	2.3	2.8	4.1	2.5	1.4	3.3
50 to 99 workers	2.3	1.6	1.2	1.7	4.4	3.6	–	–
100 workers or more	0.5	0.3	0.3	0.4	1.0	0.9	0.1	0.5
100 to 499 workers	1.2	0.4	0.5	1.1	2.1	1.9	0.3	1.1
500 workers or more	0.5	0.3	0.3	0.5	0.9	0.8	0.1	0.4

See footnotes at end of table.

Table 42. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	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 and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government	1.0	–	–	0.7	2.3	2.3	0.1	0.7
Local government	0.7	0.3	0.3	0.5	1.1	0.9	0.2	0.6
Geographic areas								
New England	2.5	0.8	1.7	1.6	2.4	–	–	2.4
Middle Atlantic	1.3	–	–	0.8	2.0	1.0	0.9	0.9
East North Central	2.0	1.1	0.8	1.3	2.0	1.6	0.6	1.5
West North Central	2.0	–	–	1.3	3.9	–	–	1.9
South Atlantic	1.4	0.2	0.2	1.4	2.7	–	–	1.5
East South Central	3.9	–	–	1.7	5.4	–	–	2.3
West South Central	2.4	0.8	0.4	1.8	3.2	2.4	–	–
Mountain	1.9	–	–	1.8	2.6	–	–	1.5
Pacific	0.9	0.3	0.6	1.2	3.1	3.0	0.3	0.9

See footnotes at end of table.

Table 42. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	0.9	0.7	0.2	0.5	1.5	1.4	0.1	0.5
Worker characteristics								
Management, professional, and related	0.9	0.7	0.3	0.5	1.7	1.6	0.1	0.5
Professional and related	0.9	0.7	0.4	0.5	1.7	1.6	0.1	0.6
Teachers	1.1	0.8	0.4	0.7	1.7	1.7	0.1	0.8
Primary, secondary, and special education school teachers	0.6	0.3	0.4	0.4	1.7	1.7	–	0.5
Service	1.7	1.2	0.4	1.2	1.7	1.9	0.2	1.3
Protective service	2.1	1.7	0.4	1.0	2.8	2.8	0.3	1.1
Sales and office	2.0	1.4	0.3	1.3	2.2	1.9	0.5	1.3
Office and administrative support	1.8	1.2	0.3	1.3	2.2	2.0	0.5	1.2
Natural resources, construction, and maintenance	2.7	1.8	0.3	1.8	3.1	3.7	–	–
Production, transportation, and material moving	4.3	2.4	–	–	3.2	4.0	–	–
Full time	0.8	0.8	0.1	0.2	1.7	1.7	0.1	0.2
Part time	1.5	1.6	1.4	1.8	0.7	1.9	0.6	2.1
Union	0.5	0.3	0.3	0.3	1.9	1.8	0.1	0.4
Nonunion	1.5	1.3	0.3	0.8	2.0	1.9	0.3	0.8
Average wage within the following categories:[1]								
Lowest 25 percent	1.9	1.4	0.6	1.3	2.1	2.1	0.4	1.4
Lowest 10 percent	3.1	2.0	1.0	2.4	2.3	3.4	0.6	2.4
Second 25 percent	1.1	1.0	0.6	0.5	2.1	2.1	0.2	0.9
Third 25 percent	1.4	1.1	0.2	0.6	2.2	2.0	0.2	0.6
Highest 25 percent	0.9	0.8	0.2	0.3	1.5	1.4	–	–
Highest 10 percent	1.6	1.6	0.4	0.3	2.2	2.2	–	–
Establishment characteristics								
Service-providing industries	0.9	0.7	0.2	0.5	1.5	1.4	0.1	0.5
Education and health services	0.8	0.9	0.4	0.4	1.9	1.9	0.1	0.5
Educational services	0.7	0.6	0.4	0.5	1.8	1.9	0.1	0.6
Elementary and secondary schools	0.6	0.3	0.5	0.4	1.6	1.5	0.1	0.5
Junior colleges, colleges, and universities	2.5	2.6	0.7	1.3	4.1	4.2	–	–
Health care and social assistance	3.8	3.5	–	–	3.5	3.6	0.2	1.6
Hospitals	4.8	4.8	0.3	1.2	4.4	4.7	0.3	1.3
Public administration	1.5	1.0	0.4	1.0	2.3	2.3	0.3	1.1
1 to 99 workers	2.9	2.0	1.2	2.1	2.4	3.2	0.9	2.1
1 to 49 workers	4.1	2.8	1.8	3.1	2.7	3.9	1.5	3.0
50 to 99 workers	2.8	2.5	1.2	1.7	3.5	3.7	–	–
100 workers or more	0.8	0.8	0.3	0.4	1.6	1.5	0.1	0.5
100 to 499 workers	1.5	1.1	0.5	1.1	2.2	2.2	0.2	1.1
500 workers or more	0.9	0.9	0.3	0.5	1.8	1.9	0.1	0.5

See footnotes at end of table.

Table 42. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government	1.5	1.5	–	–	3.2	3.3	–	–
Local government	0.9	0.7	0.3	0.5	1.3	1.2	0.2	0.6
Geographic areas								
New England	2.0	1.2	1.7	1.6	–	2.1	–	2.2
Middle Atlantic	0.9	0.4	0.5	0.9	3.9	3.3	–	–
East North Central	2.1	1.9	0.9	1.2	3.5	2.8	0.4	1.8
West North Central	5.6	–	–	1.6	7.0	7.9	–	–
South Atlantic	1.4	0.6	0.2	1.4	4.4	3.9	0.1	1.5
East South Central	5.1	–	–	1.7	5.8	4.9	–	–
West South Central	2.1	1.1	0.4	1.7	1.9	1.7	0.2	1.9
Mountain	2.8	2.5	0.7	1.8	3.9	4.5	0.6	1.9
Pacific	1.5	1.3	0.5	1.1	3.5	3.2	0.3	1.1

[1] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 43. Paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
All workers	34	57	59	58	92	92	88
Worker characteristics							
Management, professional, and related	27	62	43	42	94	94	86
Professional and related	22	63	36	34	94	94	85
Teachers	8	65	12	10	93	93	80
Primary, secondary, and special education school teachers	7	75	9	7	96	96	85
Service	42	49	74	73	87	87	86
Protective service	50	52	87	85	91	92	92
Sales and office	50	53	84	84	92	93	91
Office and administrative support	51	55	85	84	93	94	92
Natural resources, construction, and maintenance	45	45	94	93	95	95	96
Production, transportation, and material moving	36	56	59	60	91	94	92
Full time	39	64	67	65	99	99	95
Part time	8	20	18	17	52	54	49
Union	38	69	56	55	99	99	92
Nonunion	32	47	61	60	87	87	84
Average wage within the following categories:[2]							
Lowest 25 percent	25	40	55	53	80	81	79
Lowest 10 percent	16	31	40	39	68	69	65
Second 25 percent	49	56	82	82	95	95	94
Third 25 percent	45	63	71	69	96	96	92
Highest 25 percent	24	69	36	34	98	98	87
Highest 10 percent	22	65	34	31	98	98	82
Establishment characteristics							
Service-providing industries	34	57	59	57	92	92	88
Education and health services	26	62	43	40	93	94	87
Educational services	21	62	36	34	93	94	85
Elementary and secondary schools	18	68	27	24	95	95	85
Junior colleges, colleges, and universities	32	44	66	64	89	90	86
Health care and social assistance	56	56	90	88	94	94	95
Hospitals	51	51	92	92	97	97	96
Public administration	51	52	87	87	91	91	91
1 to 99 workers	33	42	66	65	81	81	80
1 to 49 workers	29	33	66	65	75	75	75
50 to 99 workers	39	57	66	65	90	90	87
100 workers or more	35	59	58	57	94	94	89
100 to 499 workers	35	59	58	56	91	91	87
500 workers or more	34	59	58	57	95	95	89

See footnotes at end of table.

Table 43. Paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
State government	50	54	85	84	95	95	94
Local government	29	58	50	49	91	92	86
Geographic areas							
New England	46	78	46	47	89	90	84
Middle Atlantic	43	67	58	57	93	93	86
East North Central	36	62	52	51	87	87	84
West North Central	26	50	55	54	90	91	86
South Atlantic	37	56	67	65	94	94	90
East South Central	18	37	66	62	94	95	93
West South Central	27	55	52	49	92	93	87
Mountain	24	48	54	53	92	92	88
Pacific	41	56	68	67	95	95	88

[1] Includes workers with access to one or more of the these benefits.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 43. Standard errors for paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2010

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
All workers	1.1	1.2	0.8	0.8	0.5	0.5	0.7
Worker characteristics							
Management, professional, and related	1.3	1.2	1.1	1.2	0.6	0.6	0.9
Professional and related	1.2	1.3	1.1	1.2	0.6	0.6	1.0
Teachers	1.2	1.5	1.2	1.3	0.8	0.8	1.4
Primary, secondary, and special education school teachers	1.2	1.8	1.3	1.2	0.7	0.7	1.4
Service	1.9	1.9	1.3	1.3	1.2	1.2	1.2
Protective service	2.7	2.7	1.2	1.4	1.0	1.0	0.9
Sales and office	2.2	2.2	1.5	1.4	1.2	1.1	1.2
Office and administrative support	2.2	2.2	1.4	1.4	1.1	1.0	1.2
Natural resources, construction, and maintenance	2.9	2.9	1.8	1.9	1.7	1.8	1.6
Production, transportation, and material moving	3.6	4.5	3.2	3.3	2.8	1.8	2.0
Full time	1.2	1.3	0.8	0.9	0.2	0.2	0.5
Part time	0.8	1.6	1.3	1.3	1.9	2.0	2.1
Union	1.4	1.3	1.1	1.2	0.2	0.2	0.5
Nonunion	1.5	1.7	1.2	1.3	0.9	0.8	1.1
Average wage within the following categories:[2]							
Lowest 25 percent	1.5	1.7	1.6	1.6	1.3	1.3	1.2
Lowest 10 percent	1.4	2.0	2.2	2.2	2.3	2.3	2.4
Second 25 percent	1.8	1.8	1.1	1.1	0.7	0.7	0.8
Third 25 percent	1.8	1.7	1.9	1.9	1.2	1.2	1.3
Highest 25 percent	1.0	1.3	1.1	1.3	0.3	0.2	1.1
Highest 10 percent	1.5	1.9	1.8	1.7	0.3	0.3	1.8
Establishment characteristics							
Service-providing industries	1.1	1.2	0.8	0.9	0.5	0.5	0.7
Education and health services	1.4	1.5	1.2	1.1	0.5	0.5	0.8
Educational services	1.4	1.7	1.4	1.3	0.6	0.5	0.9
Elementary and secondary schools	0.9	1.5	1.1	1.1	0.5	0.5	0.9
Junior colleges, colleges, and universities	4.3	5.1	2.6	2.0	1.6	1.4	1.6
Health care and social assistance	3.1	3.3	1.7	1.6	1.4	1.4	1.4
Hospitals	3.9	3.9	1.6	1.3	0.9	0.9	1.0
Public administration	2.2	2.2	1.3	1.3	1.2	1.1	1.1
1 to 99 workers	2.3	2.4	2.5	2.6	2.1	2.1	2.3
1 to 49 workers	3.0	3.3	3.6	3.7	3.3	3.3	3.4
50 to 99 workers	3.9	4.2	3.0	3.0	1.8	1.7	2.1
100 workers or more	1.2	1.3	0.9	0.9	0.5	0.4	0.7
100 to 499 workers	2.1	2.0	1.7	1.8	0.8	0.7	1.0
500 workers or more	1.4	1.5	1.1	1.1	0.6	0.5	0.8

See footnotes at end of table.

Table 43. Standard errors for paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2010—Continued

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
State government	2.3	2.3	1.3	1.2	1.0	0.9	0.8
Local government	0.9	1.3	0.9	0.9	0.6	0.5	0.8
Geographic areas							
New England	3.2	4.4	3.2	3.5	2.4	2.2	3.7
Middle Atlantic	1.7	1.0	1.8	1.8	0.6	0.7	0.6
East North Central	2.2	2.3	1.7	1.7	2.0	2.0	1.9
West North Central	4.9	5.8	3.1	2.8	1.9	1.8	2.4
South Atlantic	3.2	3.3	1.9	1.9	1.1	1.0	1.8
East South Central	2.0	3.9	4.1	3.6	2.2	1.7	2.2
West South Central	2.6	4.1	2.2	2.8	1.2	1.1	2.5
Mountain	1.7	3.8	3.4	3.5	2.2	2.2	2.8
Pacific	3.3	3.4	2.0	2.1	1.1	1.0	1.8

[1] Includes workers with access to one or more of the these benefits.

[2] The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Technical note

Estimates in this publication are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). Data were collected on civilian, private industry, and State and local government workers in the United States for the period March 2010. Previous publications containing information on employee benefits for private industry and State and local government workers are available on the BLS Web site http:www.bls.gov/ncs/ebs.

Survey scope and method

For information on the survey scope, sample design, industry and occupational classification systems, data collection, survey estimation, and reliability of estimates, see the *BLS Handbook of Methods*, Chapter 8, "National Compensation Measures," available online at http://www.bls.gov/opub/hom/homch8_a.htm. For information on survey establishment response and on the number of workers represented by the survey, see Appendix tables 1 and 2, respectively, linked below.

Appendix table 1

Appendix table 2

Calculation details

Averages for occupations within an establishment were used to produce estimates for worker groups averaging hourly pay within the six earnings categories: Lowest 10 percent, lowest 25 percent, second 25 percent, third 25 percent, highest 25 percent, and highest 10 percent. The categories are computed using earnings reported for individual workers in sampled establishment jobs and their scheduled hours of work. Establishments in the survey may report only individual worker earnings for each sampled job.

For the calculation of these estimates, the individual worker hourly earnings are appropriately weighted and then arrayed from lowest to highest.

The published 10th, 25th, 50th, 75th, and 90th percentiles designate position in the earnings distribution within each published occupation. At the 50th percentile, the median, half of the hours are paid the same as or more than the rate shown in the data tables, and half are paid the same as or less than the rate shown. At the 25th percentile, one-fourth of the hours are paid the same as or less than the rate shown. At the 75th percentile, one-fourth of the hours are paid the same as or more than the rate shown. The 10th and 90th percentiles follow the same logic. The percentile values are based on wages published in the bulletin *National Compensation Survey: Occupational Earnings in the United States, 2009*. Values corresponding to the percentiles used in the tables are as follows:

Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	$8.40	$11.11	$16.55	$25.97	$38.60
Private industry workers	$8.10	$10.63	$15.70	$24.53	$37.02
State and local government workers	$11.64	$15.35	$22.04	$32.53	$44.48

The tables on employer and employee medical premiums include participants in all medical plans, with calculations for both single and family coverage. Similar tables for health premiums (which include data on medical, dental, vision, and prescription drug plan coverage) are also published. The calculations are not based on actual decisions regarding coverage made by employees within the occupations. Rather, the premium calculations are based on the assumption that all employees in the occupation have identical coverage.

Interpreting the tables

The set of workers on which estimates in the tables are based is indicated by the statement directly under each table's title. For example, the statement may indicate that "All workers participating in medical care plans = 100 percent," or "Includes all workers participating in savings and thrift plans that specify matching contributions." All estimates shown in the table are based on the given set of workers and on any subsets indicated by column headers.

Most of the tables in this bulletin exhibit the percentage of employees participating in a particular benefit plan. Some tables provide estimates on other types of percentages, such as the percent of a medical premium cost shared by employers and employees or a medical co-payment percentage. Some tables exhibit estimates on the number of days provided and on dollar amounts; these may be expressed as averages, medians, or percentiles.

Finally, some tables contain data on percentages of workers and provision estimates. For example, one table indicates the percent of workers with fixed duration short-term disability plans, the number of weeks at the 10th, 25th, 50th, 75th, and 90th percentiles for workers with fixed duration plans, and the percent of workers with variable duration plans. The base of this table is all workers with short-term disability coverage. The non-shaded estimates are percentages of workers with fixed duration and with variable duration plans. To indicate values other than percentages of workers, the columns with the number of weeks at a particular percentile are shaded.

Benefit definitions

For definitions of major plan types, key provisions, and related terms used in these tables, see the *Glossary of Employee Benefit Terms*, July 2010, at the BLS Web site http://www.bls.gov/ncs/ebs/glossary20092010.htm.

Appendix table 1. Survey establishment response, National Compensation Survey, March 2010

Establishments	Total	Private industry	State and local governments
Total in sampling frame[1]	5,224,243	5,008,241	216,002
Total in sample	18,174	16,151	2,023
Responding	10,791	9,018	1,773
Refused or unable to provide data	4,704	4,476	228
Out of business or not in survey scope	2,679	2,657	22

[1] The list of establishments from which the survey sample was selected (sampling frame) was developed from State unemployment insurance reports and is based on the 2007 North American Industry Classification System (NAICS). For private industries, an establishment is usually a single physical location. For State and local governments, an establishment is defined as all locations of a government entity.

Appendix table 2. Number of workers[1] represented, National Compensation Survey, March 2010

Occupational group[2]	Civilian workers	Private industry workers	State and local government workers
All workers	118,042,100	98,779,100	19,263,000
Management, professional, and related	34,559,900	23,948,400	10,611,500
Management, business, and financial	9,109,700	7,498,000	–
Professional and related	25,450,100	16,450,400	8,999,800
Teachers	6,361,600	–	4,971,400
Primary, secondary, and special education school teachers	4,273,900	–	3,671,500
Registered nurses	2,588,700	–	–
Service	25,604,400	21,495,200	4,109,200
Protective service	3,048,300	1,188,000	1,860,300
Sales and office	30,859,100	28,061,600	2,797,500
Sales and related	11,326,200	11,175,200	–
Office and administrative support	19,532,900	16,886,400	2,646,400
Natural resources, construction, and maintenance	9,664,200	8,691,200	972,900
Construction, extraction, farming, fishing, and forestry	4,865,200	4,327,200	–
Installation, maintenance, and repair	4,798,900	4,364,000	–
Production, transportation, and material moving	17,354,500	16,582,600	771,900
Production	8,479,200	8,352,300	–
Transportation and material moving	8,875,200	8,230,300	–

[1] The number of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

[2] The 2000 Standard Occupational Classification system is used to classify workers.

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