

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 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 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 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 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 Construction, extraction, farming, fishing, and forestry	67	33	82	18
Installation, maintenance, and repair	57	43	75	25
Production, transportation, and material moving ... Production	74	26	86	14
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 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 Construction, extraction, farming, fishing, and forestry	79	66	84	78	62	79
Installation, maintenance, and repair	73	60	83	72	58	80
Production, transportation, and material moving ... Production	85	72	84	84	66	78
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 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 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 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 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 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 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 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 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 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		
Construction, extraction, farming, fishing, and forestry	10	90
Installation, maintenance, and repair	6	94
Production, transportation, and material moving ...		
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 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 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 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 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 Construction, extraction, farming, fishing, and forestry	40	38	15	8
Installation, maintenance, and repair	27	40	19	14
Production, transportation, and material moving ...	48	36	12	4
Production	45	40	12	3
Transportation and material moving	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 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 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 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 as 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 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 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 as 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 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 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 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 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 as 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 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 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 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 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 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 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 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 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 reimbursement account	Health care reimbursement 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 reimbursement account	Health care reimbursement 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 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 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 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 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.