

National Compensation Survey: Employee Benefits in the United States, March 2009

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Overview

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

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

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

Civilian Tables

Types of Benefits

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

(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	71	57	80	31	29	94	56	39	69
Worker characteristics									
Management, professional, and related	83	75	89	47	44	94	62	47	76
Management, business, and financial	87	79	91	44	41	95	75	61	81
Professional and related	82	73	89	48	45	94	57	42	74
Teachers	85	81	94	73	70	95	31	19	63
Primary, secondary, and special education school teachers	92	88	96	85	83	97	21	12	56
Registered nurses	81	69	85	38	36	94	66	47	71
Service	51	34	67	19	18	94	39	20	53
Protective service	71	59	84	51	48	94	38	21	56
Sales and office	73	57	78	26	23	90	64	44	70
Sales and related	67	44	66	15	12	80	61	38	63
Office and administrative support	77	64	84	32	30	93	65	48	74
Natural resources, construction, and maintenance	70	57	81	32	31	97	56	39	71
Construction, extraction, farming, fishing, and forestry	67	53	79	31	31	97	50	34	68
Installation, maintenance, and repair	74	61	83	33	32	97	62	45	73
Production, transportation, and material moving ...	70	54	78	28	27	95	58	40	68
Production	70	57	80	27	26	97	63	44	71
Transportation and material moving	69	52	76	29	27	94	54	35	65
Full time	80	67	84	36	35	95	64	46	72
Part time	40	23	59	14	12	83	31	15	48
Union	92	87	95	80	77	96	42	30	73
Nonunion	67	51	77	22	20	92	59	41	69
Wage percentiles:⁴									
Lowest 10 percent	34	15	44	6	4	69	31	13	40
Lowest 25 percent	46	26	57	10	8	82	40	20	51
Second 25 percent	72	56	78	26	24	93	60	40	67
Third 25 percent	80	68	86	37	35	95	62	46	74
Highest 25 percent	88	81	91	54	52	96	65	51	79
Highest 10 percent	90	82	92	54	51	95	68	55	80
Establishment characteristics									
Goods-producing industries	75	63	83	31	30	96	67	50	75
Service-providing industries	70	56	80	31	29	93	54	37	68
Education and health services	79	68	86	47	44	94	49	33	68
Educational services	88	83	94	75	70	94	32	21	65
Elementary and secondary schools	91	87	96	86	83	97	19	10	54
Junior colleges, colleges, and universities	87	79	91	56	48	85	62	45	74
Health care and social assistance	72	57	80	26	24	93	62	43	69
Hospitals	89	77	87	52	48	93	70	49	70
Public administration	89	85	96	83	79	95	34	21	60

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—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	54	38	71	12	11	92	48	32	65
1 to 49 workers	49	35	70	10	9	93	45	29	65
50 to 99 workers	68	48	71	19	17	89	59	39	66
100 workers or more	85	73	86	48	45	94	63	45	72
100 to 499 workers	80	64	80	32	29	93	65	46	70
500 workers or more	90	81	91	63	60	95	61	44	73
Geographic areas									
New England	66	55	83	30	29	96	50	37	73
Middle Atlantic	72	62	86	36	34	94	54	41	76
East North Central	72	59	81	33	31	93	58	40	68
West North Central	73	60	81	31	27	89	58	43	73
South Atlantic	72	56	77	30	27	91	63	40	64
East South Central	73	56	77	28	26	94	57	37	66
West South Central	67	51	77	28	27	96	54	35	64
Mountain	69	55	80	27	25	96	56	39	70
Pacific	68	55	82	33	32	96	51	37	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. The total is less than the sum of the individual items because some employees had access to and participated in both types of plans.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

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

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.5	0.5	0.4	0.6	0.5	0.5	0.6	0.5	0.5
Worker characteristics									
Management, professional, and related	0.7	0.7	0.5	1.0	0.9	0.7	0.9	0.8	0.7
Management, business, and financial	1.0	1.0	0.7	1.4	1.4	0.7	1.1	1.0	1.0
Professional and related	0.8	0.8	0.6	1.1	1.0	0.8	1.0	0.9	0.9
Teachers	1.0	1.0	0.5	1.6	1.6	0.9	1.7	1.4	2.7
Primary, secondary, and special education school teachers	1.1	1.1	0.5	1.5	1.5	0.4	1.9	1.3	3.8
Registered nurses	1.9	2.2	1.6	2.6	2.5	1.4	2.3	2.0	1.7
Service	1.5	1.2	1.3	0.9	0.8	0.6	1.7	1.4	1.9
Protective service	3.2	3.0	2.0	2.9	2.8	1.1	2.7	1.8	3.2
Sales and office	0.8	0.6	0.5	0.7	0.6	0.8	0.9	0.6	0.6
Sales and related	1.1	0.8	0.9	1.0	0.8	1.9	1.2	0.8	0.9
Office and administrative support	1.1	0.9	0.5	0.8	0.8	0.7	1.2	0.9	0.6
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.4	1.4	0.9	1.3	1.3	0.5	1.3	1.2	1.0
Installation, maintenance, and repair	2.1	2.0	1.4	1.9	1.9	0.7	2.0	1.7	1.7
Production, transportation, and material moving ... Production	1.6	1.6	1.1	1.7	1.7	0.6	1.7	1.5	1.3
Transportation and material moving	1.2	1.2	0.9	1.1	1.0	0.5	1.2	1.0	0.9
Transportation and material moving	1.7	1.6	1.0	1.4	1.3	0.6	1.8	1.5	1.2
Transportation and material moving	1.7	1.6	1.4	1.4	1.3	0.8	1.7	1.2	1.4
Full time	0.5	0.5	0.4	0.7	0.6	0.5	0.6	0.5	0.5
Part time	1.1	0.9	1.4	0.7	0.6	1.3	1.0	0.7	1.5
Union	0.7	0.7	0.3	1.1	1.0	0.5	1.3	1.2	1.5
Nonunion	0.6	0.6	0.5	0.6	0.5	0.7	0.7	0.5	0.5
Wage percentiles:⁴									
Lowest 10 percent	2.2	1.8	3.3	0.6	0.5	3.6	2.3	1.9	3.8
Lowest 25 percent	1.2	0.9	1.3	0.6	0.5	1.6	1.3	1.0	1.4
Second 25 percent	0.9	0.9	0.7	0.8	0.7	0.5	0.9	0.8	0.8
Third 25 percent	0.8	0.7	0.5	0.9	0.7	0.8	0.9	0.8	0.6
Highest 25 percent	0.5	0.6	0.4	0.9	0.9	0.5	0.7	0.7	0.6
Highest 10 percent	0.7	0.8	0.5	1.2	1.1	0.7	1.0	1.0	0.8
Establishment characteristics									
Goods-producing industries	1.1	1.1	0.8	1.3	1.2	0.6	1.1	1.1	0.9
Service-providing industries	0.6	0.6	0.5	0.6	0.6	0.6	0.7	0.6	0.6
Education and health services	1.1	1.1	0.7	1.2	1.1	1.2	1.4	1.1	1.2
Educational services	0.7	0.8	0.5	1.0	1.1	1.3	1.5	1.0	2.2
Elementary and secondary schools	0.6	0.6	0.4	1.0	1.0	0.3	1.5	1.0	3.7
Junior colleges, colleges, and universities	1.2	1.6	1.1	2.5	2.1	5.1	2.8	2.0	2.2
Health care and social assistance	1.8	1.6	1.2	1.4	1.3	1.2	2.0	1.6	1.3
Hospitals	1.0	1.2	1.0	2.2	2.0	1.8	2.0	1.5	1.2
Public administration	1.2	1.3	0.6	1.5	1.6	0.7	2.3	1.7	3.7

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.9	0.8	0.9	0.6	0.6	0.8	0.8	0.7	0.9
1 to 49 workers	1.1	0.9	1.0	0.6	0.6	1.0	1.1	0.8	1.0
50 to 99 workers	1.6	1.4	1.6	1.3	1.2	1.5	1.6	1.3	1.7
100 workers or more	0.6	0.6	0.5	1.0	1.0	0.6	0.8	0.6	0.6
100 to 499 workers	1.0	0.9	0.7	1.1	1.0	0.6	1.1	0.9	0.7
500 workers or more	0.6	0.8	0.7	2.0	1.9	0.8	1.2	0.9	0.8
Geographic areas									
New England	2.0	1.9	1.7	1.8	1.9	1.0	1.8	1.2	1.5
Middle Atlantic	0.9	1.0	0.6	1.2	1.1	1.1	1.0	0.8	0.8
East North Central	1.2	1.1	1.0	1.2	1.0	0.7	1.3	1.0	1.3
West North Central	1.7	2.1	1.5	2.4	1.4	4.7	1.8	1.8	1.9
South Atlantic	1.0	0.9	1.2	1.0	0.9	0.8	1.1	0.9	1.6
East South Central	3.6	3.5	2.5	5.3	4.9	2.0	5.4	4.0	1.8
West South Central	1.4	1.9	2.0	1.4	1.4	0.6	1.7	1.5	2.0
Mountain	2.5	2.6	1.3	2.0	2.2	1.3	2.0	1.8	1.4
Pacific	1.7	1.7	0.8	1.3	1.3	0.6	1.7	1.6	0.9

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

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

³ Includes defined benefit pension plans and defined contribution retirement plans. The

total is less than the sum of the individual items because some employees had access to and participated in both types of plans.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

Table 4. Defined benefit retirement plans: Open and frozen plans, civilian workers,¹ National Compensation Survey, March 2009

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

Characteristics	Open plans ²	Frozen plans ³
All workers	85	15
Worker characteristics		
Management, professional, and related	85	15
Management, business, and financial	81	19
Professional and related	86	14
Teachers	90	10
Primary, secondary, and special education school teachers	92	8
Registered nurses	87	13
Service	88	12
Protective service	91	9
Sales and office	82	18
Sales and related	69	31
Office and administrative support	86	14
Natural resources, construction, and maintenance	92	8
Construction, extraction, farming, fishing, and forestry	96	4
Installation, maintenance, and repair	88	12
Production, transportation, and material moving ...	80	20
Production	75	25
Transportation and material moving	85	15
Full time	85	15
Part time	86	14
Union	87	13
Nonunion	83	17
Wage percentiles: ⁴		
Lowest 10 percent	65	35
Lowest 25 percent	78	22
Second 25 percent	86	14
Third 25 percent	87	13
Highest 25 percent	84	16
Highest 10 percent	81	19
Establishment characteristics		
Goods-producing industries	80	20
Service-providing industries	86	14
Education and health services	89	11
Educational services	91	9
Elementary and secondary schools	90	10
Junior colleges, colleges, and universities	92	8
Health care and social assistance	85	15
Hospitals	87	13
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 2009—Continued

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

Characteristics	Open plans ²	Frozen plans ³
1 to 99 workers	87	13
1 to 49 workers	90	10
50 to 99 workers	83	17
100 workers or more	84	16
100 to 499 workers	81	19
500 workers or more	86	14
Geographic areas		
New England	79	21
Middle Atlantic	82	18
East North Central	80	20
West North Central	86	14
South Atlantic	89	11
West South Central	86	14
Pacific	89	11

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

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

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

Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Open plans ²	Frozen plans ³
All workers	0.8	0.8
Worker characteristics		
Management, professional, and related	0.9	0.9
Management, business, and financial	1.4	1.4
Professional and related	0.9	0.9
Teachers	0.9	0.9
Primary, secondary, and special education school teachers	0.8	0.8
Registered nurses	2.0	2.0
Service	1.4	1.4
Protective service	1.5	1.5
Sales and office	1.3	1.3
Sales and related	2.9	2.9
Office and administrative support	1.4	1.4
Natural resources, construction, and maintenance	0.8	0.8
Construction, extraction, farming, fishing, and forestry	0.5	0.5
Installation, maintenance, and repair	1.4	1.4
Production, transportation, and material moving ...	1.7	1.7
Production	2.5	2.5
Transportation and material moving	1.7	1.7
Full time	0.7	0.7
Part time	1.9	1.9
Union	1.0	1.0
Nonunion	0.8	0.8
Wage percentiles: ⁴		
Lowest 10 percent	7.1	7.1
Lowest 25 percent	3.9	3.9
Second 25 percent	1.0	1.0
Third 25 percent	0.8	0.8
Highest 25 percent	0.9	0.9
Highest 10 percent	1.2	1.2
Establishment characteristics		
Goods-producing industries	1.7	1.7
Service-providing industries	0.8	0.8
Education and health services	1.3	1.3
Educational services	0.8	0.8
Elementary and secondary schools	0.9	0.9
Junior colleges, colleges, and universities	1.7	1.7
Health care and social assistance	3.3	3.3
Hospitals	1.9	1.9
Public administration	1.5	1.5

See footnotes at end of table.

Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Open plans ²	Frozen plans ³
1 to 99 workers	1.3	1.3
1 to 49 workers	1.6	1.6
50 to 99 workers	2.3	2.3
100 workers or more	0.9	0.9
100 to 499 workers	1.8	1.8
500 workers or more	0.8	0.8
Geographic areas		
New England	2.3	2.3
Middle Atlantic	0.9	0.9
East North Central	1.8	1.8
West North Central	2.3	2.3
South Atlantic	1.1	1.1
West South Central	1.8	1.8
Pacific	1.9	1.9

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 Plans open to new participants.

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

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

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

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

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, civilian workers,² National Compensation Survey, March 2009

(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	81	5	14
Worker characteristics			
Management, professional, and related	81	7	12
Management, business, and financial	75	7	18
Professional and related	83	8	9
Teachers	100	—	—
Primary, secondary, and special education school teachers	100	—	—
Registered nurses	87	—	13
Service	87	—	—
Protective service	98	—	—
Sales and office	85	4	11
Sales and related	90	2	7
Office and administrative support	83	4	13
Natural resources, construction, and maintenance	88	3	10
Construction, extraction, farming, fishing, and forestry	94	—	—
Installation, maintenance, and repair	86	3	11
Production, transportation, and material moving ...	72	—	—
Production	69	—	—
Transportation and material moving	78	—	—
Full time	81	5	14
Part time	89	—	—
Union	94	2	5
Nonunion	75	6	19
Wage percentiles: ⁴			
Lowest 10 percent	79	—	—
Lowest 25 percent	84	—	—
Second 25 percent	78	3	19
Third 25 percent	80	4	16
Highest 25 percent	83	7	11
Highest 10 percent	83	9	9
Establishment characteristics			
Goods-producing industries	68	7	24
Service-providing industries	85	4	11
Education and health services	95	—	5
Educational services	99	—	—
Elementary and secondary schools	100	—	—
Junior colleges, colleges, and universities	97	—	—
Health care and social assistance	89	—	—
Hospitals	84	—	—
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 2009—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	76	3	21
1 to 49 workers	80	3	18
50 to 99 workers	73	—	—
100 workers or more	82	5	13
100 to 499 workers	85	—	—
500 workers or more	80	6	13
Geographic areas			
New England	85	—	—
Middle Atlantic	84	—	16
East North Central	75	—	—
West North Central	74	—	—
South Atlantic	83	—	—
East South Central	72	—	28
West South Central	87	3	10
Mountain	85	—	—
Pacific	89	—	—

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

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

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

**Table 5. Standard errors for defined benefit frozen retirement plans:¹
Benefits accrual, civilian workers,² National Compensation Survey,
March 2009**

Characteristics	Retirement benefit accrual ³		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	1.5	1.1	1.4
Worker characteristics			
Management, professional, and related	2.5	2.3	1.5
Management, business, and financial	3.2	1.9	2.8
Professional and related	2.8	2.6	1.3
Teachers	0.0	—	—
Primary, secondary, and special education school teachers	0.0	—	—
Registered nurses	3.5	—	3.5
Service	5.4	—	—
Protective service	1.5	—	—
Sales and office	2.0	0.8	1.8
Sales and related	2.4	0.6	2.3
Office and administrative support	2.8	1.2	2.5
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	2.5	1.0	2.6
Installation, maintenance, and repair	3.5	—	—
Production, transportation, and material moving ... Production	3.3	1.4	3.2
Transportation and material moving	3.9	—	—
Production	5.1	—	—
Transportation and material moving	5.1	—	—
Full time	1.6	1.2	1.4
Part time	3.5	—	—
Union	1.6	0.6	1.6
Nonunion	2.0	1.7	1.8
Wage percentiles: ⁴			
Lowest 10 percent	13.8	—	—
Lowest 25 percent	5.3	—	—
Second 25 percent	3.0	1.0	3.1
Third 25 percent	2.6	1.2	2.4
Highest 25 percent	2.2	1.9	1.3
Highest 10 percent	2.8	2.4	1.3
Establishment characteristics			
Goods-producing industries	3.7	2.2	3.4
Service-providing industries	1.6	1.3	1.5
Education and health services	1.1	—	1.0
Educational services	0.4	—	—
Elementary and secondary schools	0.0	—	—
Junior colleges, colleges, and universities	2.0	—	—
Health care and social assistance	3.5	—	—
Hospitals	3.4	—	—
Public administration	0.0	—	—

See footnotes at end of table.

Table 5. Standard errors for defined benefit frozen retirement plans:¹ Benefits accrual, civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	Retirement benefit accrual ³		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
1 to 99 workers	4.2	1.0	4.3
1 to 49 workers	4.1	0.9	4.0
50 to 99 workers	7.3	—	—
100 workers or more	1.8	1.3	1.3
100 to 499 workers	2.4	—	—
500 workers or more	2.3	1.8	1.5
Geographic areas			
New England	6.0	—	—
Middle Atlantic	2.6	—	2.6
East North Central	4.5	—	—
West North Central	7.0	—	—
South Atlantic	4.8	—	—
East South Central	8.1	—	8.1
West South Central	2.9	1.2	2.9
Mountain	5.7	—	—
Pacific	4.2	—	—

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

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

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

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which

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

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

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2009

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	4	46	50
Worker characteristics			
Management, professional, and related	7	33	60
Management, business, and financial	8	46	46
Professional and related	6	27	67
Teachers	—	4	96
Primary, secondary, and special education school teachers	—	3	97
Registered nurses	—	46	53
Protective service	—	—	92
Office and administrative support	5	43	51
Installation, maintenance, and repair	1	71	28
Full time	5	46	49
Part time	—	45	55
Nonunion	7	54	39
Wage percentiles: ³			
Lowest 10 percent	—	53	—
Lowest 25 percent	1	56	43
Second 25 percent	4	52	44
Highest 25 percent	6	41	53
Highest 10 percent	8	30	62
Establishment characteristics			
Service-providing industries	5	39	56
Education and health services	2	20	78
Elementary and secondary schools	—	2	98
Health care and social assistance	3	38	60
Hospitals	—	—	52
Public administration	—	—	92

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2009—Continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	2	56	42
1 to 49 workers	—	53	—
50 to 99 workers	—	59	41
100 workers or more:			
100 to 499 workers	6	49	45
Geographic areas			
New England	—	—	65
South Atlantic	—	63	—
East South Central	—	54	—
Mountain	—	—	73
Pacific	—	—	64

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

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

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

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, civilian workers,² National Compensation Survey,
March 2009**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	0.8	2.2	2.3
Worker characteristics			
Management, professional, and related	1.4	2.5	2.5
Management, business, and financial	2.0	3.7	3.2
Professional and related	1.3	2.6	2.8
Teachers	–	1.3	1.3
Primary, secondary, and special education school teachers	–	1.3	1.3
Registered nurses	–	7.4	7.5
Protective service	–	–	3.8
Office and administrative support	1.7	5.1	5.6
Installation, maintenance, and repair	0.3	4.1	4.1
Full time	0.9	2.2	2.2
Part time	–	5.7	5.7
Nonunion	1.2	2.4	2.4
Wage percentiles: ³			
Lowest 10 percent	–	15.4	–
Lowest 25 percent	0.5	11.4	11.6
Second 25 percent	1.7	2.8	3.0
Highest 25 percent	1.2	2.6	2.5
Highest 10 percent	1.7	3.2	3.2
Establishment characteristics			
Service-providing industries	0.9	2.4	2.5
Education and health services	0.4	4.0	4.0
Elementary and secondary schools	–	0.6	0.6
Health care and social assistance	1.1	10.5	10.9
Hospitals	–	–	6.8
Public administration	–	–	4.3

See footnotes at end of table.

Table 6. Standard errors for defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	0.8	4.6	4.7
1 to 49 workers	—	6.7	—
50 to 99 workers	—	6.7	6.7
100 workers or more:			
100 to 499 workers	1.9	5.0	5.4
Geographic areas			
New England	—	—	7.3
South Atlantic	—	5.3	—
East South Central	—	8.4	—
Mountain	—	—	17.4
Pacific	—	—	7.7

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

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

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

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2009

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans ³			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	4	96	34	20	46	1
Worker characteristics						
Management, professional, and related	3	97	43	16	44	2
Management, business, and financial	6	94	27	26	45	3
Professional and related	2	98	51	11	44	—
Teachers:						
Primary, secondary, and special education school teachers	—	100	98	—	13	—
Protective service	—	100	86	—	—	—
Sales and office	6	94	17	30	50	—
Office and administrative support	7	93	24	22	52	—
Natural resources, construction, and maintenance	4	96	38	10	53	—
Construction, extraction, farming, fishing, and forestry	7	93	64	—	32	—
Production, transportation, and material moving ...	7	93	26	22	48	—
Transportation and material moving	4	96	27	23	50	—
Full time	5	95	35	20	45	1
Part time	2	98	26	—	56	—
Union	1	99	70	3	36	—
Nonunion	6	94	16	29	51	1
Wage percentiles: ⁴						
Second 25 percent	7	93	27	23	47	—
Third 25 percent	7	93	36	19	46	—
Highest 25 percent	3	97	44	16	43	2
Highest 10 percent	3	97	45	17	40	—
Establishment characteristics						
Goods-producing industries	7	93	21	24	51	—
Service-providing industries	4	96	38	19	44	—
Education and health services	2	98	63	3	41	—
Educational services:						
Elementary and secondary schools	—	100	98	—	12	—
Public administration	—	100	93	—	—	—

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2009—Continued

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans ³			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
1 to 99 workers	2	98	17	33	51	2
1 to 49 workers	4	96	—	32	54	4
50 to 99 workers	—	100	23	34	48	—
100 workers or more	5	95	37	18	45	—
100 to 499 workers	6	94	25	21	49	—
500 workers or more	4	96	45	16	42	—
Geographic areas						
Middle Atlantic	6	94	53	19	21	—
East North Central	3	97	28	21	51	—
South Atlantic	10	90	16	20	57	—
Mountain	—	100	—	—	72	—

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

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

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

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

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2009

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans ³			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	0.7	0.7	2.2	1.8	2.8	0.4
Worker characteristics						
Management, professional, and related	0.7	0.7	2.8	1.7	3.0	0.8
Management, business, and financial	1.6	1.6	3.2	3.3	3.5	1.5
Professional and related	0.5	0.5	3.0	1.7	3.5	–
Teachers:						
Primary, secondary, and special education school teachers	–	0.0	1.3	–	3.4	–
Protective service	–	0.0	5.2	–	–	–
Sales and office	1.4	1.4	2.4	3.7	4.5	–
Office and administrative support	1.8	1.8	3.6	3.9	5.8	–
Natural resources, construction, and maintenance						
Construction, extraction, farming, fishing, and forestry	2.1	2.1	6.9	–	6.5	–
Production, transportation, and material moving ...	2.3	2.3	3.3	3.3	4.5	–
Transportation and material moving	1.6	1.6	6.0	6.3	6.9	–
Full time	0.7	0.7	2.2	1.6	2.7	0.4
Part time	0.8	0.8	3.9	–	7.0	–
Union	0.3	0.3	4.1	0.9	4.7	–
Nonunion	1.0	1.0	1.5	2.6	3.2	0.6
Wage percentiles: ⁴						
Second 25 percent	1.9	1.9	3.0	2.9	3.5	–
Third 25 percent	1.3	1.3	3.3	2.5	3.3	–
Highest 25 percent	0.6	0.6	2.7	1.6	2.7	0.7
Highest 10 percent	0.7	0.7	3.3	2.4	3.5	–
Establishment characteristics						
Goods-producing industries	2.1	2.1	3.5	3.5	5.5	–
Service-providing industries	0.7	0.7	2.6	2.2	3.2	–
Education and health services	0.6	0.6	6.9	0.7	6.7	–
Educational services:						
Elementary and secondary schools	–	0.0	1.3	–	3.0	–
Public administration	–	0.0	2.3	–	–	–

See footnotes at end of table.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans ³			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
1 to 99 workers	0.7	0.7	3.2	5.9	5.3	1.0
1 to 49 workers	1.4	1.4	—	9.0	8.2	2.2
50 to 99 workers	—	0.0	5.4	7.7	7.5	—
100 workers or more	0.8	0.8	2.4	1.7	3.0	—
100 to 499 workers	1.7	1.7	3.6	3.5	5.6	—
500 workers or more	0.9	0.9	2.8	1.6	3.0	—
Geographic areas						
Middle Atlantic	1.9	1.9	2.4	2.9	3.7	—
East North Central	0.9	0.9	4.4	3.6	4.6	—
South Atlantic	2.5	2.5	3.8	3.7	3.6	—
Mountain	—	0.0	—	—	21.5	—

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

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

³ The sum of the individual components may be greater than the total because some employers offer more than one alternative.

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

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

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

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2009

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	65	35	80	20
Worker characteristics				
Management, professional, and related	67	33	82	18
Management, business, and financial	71	29	86	14
Professional and related	65	35	81	19
Teachers	54	46	74	26
Primary, secondary, and special education school teachers	44	56	67	33
Registered nurses	65	35	83	17
Service	67	33	85	15
Protective service	65	35	76	24
Sales and office	62	38	74	26
Sales and related	56	44	62	38
Office and administrative support	65	35	81	19
Natural resources, construction, and maintenance	69	31	82	18
Construction, extraction, farming, fishing, and forestry	58	42	74	26
Installation, maintenance, and repair	77	23	88	12
Production, transportation, and material moving ...	66	34	80	20
Production	68	32	82	18
Transportation and material moving	63	37	76	24
Full time	66	34	80	20
Part time	61	39	78	22
Union	57	43	77	23
Nonunion	66	34	80	20
Wage percentiles: ²				
Lowest 10 percent	72	28	87	13
Lowest 25 percent	60	40	73	27
Second 25 percent	63	37	78	22
Third 25 percent	68	32	82	18
Highest 25 percent	67	33	82	18
Highest 10 percent	66	34	81	19
Establishment characteristics				
Goods-producing industries	68	32	81	19
Service-providing industries	65	35	79	21
Education and health services	60	40	80	20
Educational services	55	45	75	25
Elementary and secondary schools	43	57	64	36
Junior colleges, colleges, and universities	61	39	80	20
Health care and social assistance	61	39	82	18
Hospitals	71	29	84	16
Public administration	58	42	80	20

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2009—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	65	35	82	18
1 to 49 workers	65	35	82	18
50 to 99 workers	65	35	82	18
100 workers or more	65	35	79	21
100 to 499 workers	62	38	76	24
500 workers or more	69	31	81	19
Geographic areas				
New England	70	30	81	19
Middle Atlantic	62	38	82	18
East North Central	59	41	76	24
West North Central	65	35	82	18
South Atlantic	63	37	77	23
East South Central	75	25	84	16
West South Central	68	32	78	22
Mountain	66	34	79	21
Pacific	72	28	83	17

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

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

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

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.9	0.9	0.6	0.6
Worker characteristics				
Management, professional, and related	1.3	1.3	1.0	1.0
Management, business, and financial	1.1	1.1	0.8	0.8
Professional and related	1.8	1.8	1.3	1.3
Teachers	3.1	3.1	2.2	2.2
Primary, secondary, and special education school teachers	4.8	4.8	4.7	4.7
Registered nurses	3.4	3.4	3.4	3.4
Service	3.4	3.4	1.5	1.5
Protective service	4.1	4.1	3.9	3.9
Sales and office	0.9	0.9	1.0	1.0
Sales and related	1.5	1.5	1.7	1.7
Office and administrative support	1.1	1.1	0.8	0.8
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.9	1.9	1.5	1.5
Installation, maintenance, and repair	3.0	3.0	2.9	2.9
Production, transportation, and material moving ... Production	1.8	1.8	1.2	1.2
Transportation and material moving	1.2	1.2	1.2	1.2
Production	1.5	1.5	1.5	1.5
Transportation and material moving	2.0	2.0	1.8	1.8
Full time	0.9	0.9	0.6	0.6
Part time	2.2	2.2	1.7	1.7
Union	2.4	2.4	2.0	2.0
Nonunion	0.9	0.9	0.6	0.6
Wage percentiles: ²				
Lowest 10 percent	5.7	5.7	2.4	2.4
Lowest 25 percent	2.6	2.6	1.7	1.7
Second 25 percent	1.3	1.3	0.9	0.9
Third 25 percent	1.0	1.0	0.9	0.9
Highest 25 percent	1.2	1.2	0.9	0.9
Highest 10 percent	1.7	1.7	1.3	1.3
Establishment characteristics				
Goods-producing industries	1.2	1.2	1.0	1.0
Service-providing industries	1.1	1.1	0.7	0.7
Education and health services	2.1	2.1	1.5	1.5
Educational services	2.8	2.8	2.1	2.1
Elementary and secondary schools	4.4	4.4	4.4	4.4
Junior colleges, colleges, and universities	3.1	3.1	2.0	2.0
Health care and social assistance	2.6	2.6	1.9	1.9
Hospitals	2.0	2.0	1.5	1.5
Public administration	4.8	4.8	3.6	3.6

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	1.3	1.3	1.2	1.2
1 to 49 workers	1.7	1.7	1.6	1.6
50 to 99 workers	2.3	2.3	1.8	1.8
100 workers or more	1.2	1.2	0.7	0.7
100 to 499 workers	1.5	1.5	1.0	1.0
500 workers or more	1.7	1.7	1.0	1.0
Geographic areas				
New England	5.2	5.2	4.0	4.0
Middle Atlantic	2.3	2.3	1.0	1.0
East North Central	1.8	1.8	1.6	1.6
West North Central	1.9	1.9	1.8	1.8
South Atlantic	2.4	2.4	1.5	1.5
East South Central	4.7	4.7	1.6	1.6
West South Central	1.8	1.8	1.7	1.7
Mountain	4.4	4.4	2.2	2.2
Pacific	1.9	1.9	1.4	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 percentile groupings are based on the average wage for each occupation surveyed, which may include

workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	74	56	76	48	38	79	29	22	77
Worker characteristics									
Management, professional, and related	87	69	80	59	49	83	36	29	79
Management, business, and financial	94	76	81	66	56	85	38	31	81
Professional and related	84	67	79	56	46	83	36	28	78
Teachers	84	67	80	50	43	85	32	26	81
Primary, secondary, and special education school teachers	92	73	80	55	47	85	34	27	80
Registered nurses	78	60	77	57	45	78	30	23	75
Service	51	35	69	32	24	75	20	14	71
Protective service	75	60	80	44	37	84	31	24	76
Sales and office	73	53	72	48	36	75	25	19	75
Sales and related	63	41	65	41	28	67	21	15	71
Office and administrative support	79	59	75	52	41	79	28	22	77
Natural resources, construction, and maintenance	78	63	81	46	39	86	32	26	82
Construction, extraction, farming, fishing, and forestry	73	59	82	40	35	87	27	23	84
Installation, maintenance, and repair	85	68	80	52	44	85	37	30	81
Production, transportation, and material moving	77	59	76	50	39	79	30	24	78
Production	82	66	81	53	44	83	31	25	81
Transportation and material moving	72	52	71	46	34	74	30	22	76
Full time	88	68	77	57	46	81	34	27	78
Part time	24	14	58	16	10	65	10	7	67
Union	92	78	84	70	61	87	53	45	85
Nonunion	70	51	73	44	34	77	24	18	74
Wage percentiles:³									
Lowest 10 percent	26	13	51	14	9	63	10	6	60
Lowest 25 percent	42	25	59	23	15	65	13	8	64
Second 25 percent	79	58	74	49	37	76	27	20	75
Third 25 percent	87	69	80	56	46	83	34	28	80
Highest 25 percent	92	74	81	66	56	85	42	34	81
Highest 10 percent	92	75	81	70	59	85	44	36	81
Establishment characteristics									
Goods-producing industries	85	70	82	56	47	85	33	27	84
Service-providing industries	71	53	74	46	36	78	28	21	76
Education and health services	80	61	76	49	39	80	29	22	76
Educational services	86	70	81	50	42	84	32	26	80
Elementary and secondary schools	88	70	80	50	42	84	33	26	80
Junior colleges, colleges, and universities	87	73	83	55	46	84	34	27	80
Health care and social assistance	76	55	72	49	37	77	27	20	73
Hospitals	88	69	79	69	55	79	40	31	76
Public administration	88	76	86	59	51	86	43	35	80

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 2009—Continued

(All workers = 100 percent)

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	60	43	72	31	24	78	18	14	74
1 to 49 workers	56	40	72	27	21	77	15	11	74
50 to 99 workers	72	53	73	41	32	79	27	20	73
100 workers or more	86	66	77	62	50	80	38	30	78
100 to 499 workers	81	61	75	57	44	77	31	25	79
500 workers or more	89	71	80	67	55	83	43	34	78
Geographic areas									
New England	72	53	73	51	41	80	22	17	76
Middle Atlantic	75	59	79	50	40	81	34	28	81
East North Central	73	54	74	48	37	79	26	20	75
West North Central	71	54	77	46	37	81	19	15	81
South Atlantic	75	55	74	44	34	76	28	19	68
East South Central	78	60	78	45	35	77	—	—	—
West South Central	70	52	74	36	27	75	18	14	75
Mountain	72	51	71	47	38	80	27	21	79
Pacific	75	59	79	59	49	83	43	35	81

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 2009—Continued

(All workers = 100 percent)

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
All workers	72	54	75
Worker characteristics			
Management, professional, and related	85	68	79
Management, business, and financial	92	75	81
Professional and related	83	65	79
Teachers	83	66	80
Primary, secondary, and special education school teachers	89	71	80
Registered nurses	76	59	77
Service	50	34	69
Protective service	73	58	80
Sales and office	71	51	72
Sales and related	61	40	65
Office and administrative support	77	58	75
Natural resources, construction, and maintenance	75	61	80
Construction, extraction, farming, fishing, and forestry	69	56	81
Installation, maintenance, and repair	82	65	79
Production, transportation, and material moving	75	57	76
Production	79	63	80
Transportation and material moving	71	50	71
Full time	86	66	77
Part time	23	14	58
Union	90	76	84
Nonunion	68	50	73
Wage percentiles: ³			
Lowest 10 percent	24	13	51
Lowest 25 percent	40	24	59
Second 25 percent	76	56	74
Third 25 percent	84	67	79
Highest 25 percent	90	73	81
Highest 10 percent	91	73	81
Establishment characteristics			
Goods-producing industries	82	67	82
Service-providing industries	70	52	74
Education and health services	79	60	76
Educational services	85	68	80
Elementary and secondary schools	87	69	80
Junior colleges, colleges, and universities	87	72	83
Health care and social assistance	74	53	72
Hospitals	86	67	78
Public administration	87	75	86

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 2009—Continued

(All workers = 100 percent)

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
1 to 99 workers	58	42	72
1 to 49 workers	54	39	72
50 to 99 workers	69	51	73
100 workers or more	84	65	77
100 to 499 workers	79	59	74
500 workers or more	88	70	80
Geographic areas			
New England	70	51	73
Middle Atlantic	72	56	79
East North Central	72	53	74
West North Central	69	53	76
South Atlantic	73	54	73
East South Central	76	58	77
West South Central	68	50	74
Mountain	70	50	71
Pacific	72	57	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.

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

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.5	0.4	0.7	0.6	0.4	0.8	0.7	0.6
Worker characteristics									
Management, professional, and related	0.7	0.6	0.5	0.9	0.8	0.5	0.9	0.8	0.9
Management, business, and financial	0.7	0.8	0.6	1.4	1.4	0.8	1.3	1.2	1.2
Professional and related	0.8	0.7	0.6	1.0	0.9	0.6	1.1	0.8	1.0
Teachers	1.1	1.2	0.9	1.5	1.4	0.8	1.4	1.3	1.7
Primary, secondary, and special education school teachers	1.6	1.4	1.1	2.0	1.7	0.9	1.7	1.6	1.9
Registered nurses	2.4	2.4	1.4	2.5	2.4	1.7	2.0	1.6	1.6
Service	1.6	1.4	1.3	2.1	2.0	1.7	2.3	2.0	2.3
Protective service	2.3	2.3	1.9	2.7	2.3	1.4	2.4	2.0	3.3
Sales and office	0.7	0.7	0.7	0.9	0.7	0.6	0.8	0.6	0.9
Sales and related	1.1	0.9	1.2	1.2	0.9	1.2	1.1	0.9	1.6
Office and administrative support	1.0	0.9	0.7	1.1	0.9	0.6	0.8	0.7	1.0
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.9	1.9	1.2	1.7	1.6	1.3	1.7	1.6	1.8
Installation, maintenance, and repair	1.5	1.4	1.0	1.9	1.6	1.0	1.9	1.6	1.4
Production, transportation, and material moving ...	1.2	1.0	0.7	1.3	1.1	1.0	0.9	0.8	1.1
Production	1.5	1.3	0.7	1.7	1.5	1.0	1.2	1.1	1.5
Transportation and material moving	1.7	1.3	1.0	1.6	1.1	1.4	1.3	1.0	1.4
Full time	0.4	0.5	0.4	0.7	0.6	0.4	0.9	0.8	0.6
Part time	0.8	0.6	1.4	0.7	0.5	1.3	0.4	0.4	1.6
Union	0.8	1.0	0.7	1.4	1.3	0.5	1.3	1.2	0.8
Nonunion	0.7	0.6	0.4	0.8	0.6	0.5	0.9	0.7	0.8
Wage percentiles: ³									
Lowest 10 percent	2.5	1.9	3.3	2.6	2.4	7.0	2.6	2.3	8.1
Lowest 25 percent	1.3	1.1	1.3	1.5	1.3	2.1	1.6	1.3	3.1
Second 25 percent	0.9	0.7	0.5	1.0	0.8	0.6	1.0	0.8	0.9
Third 25 percent	0.6	0.7	0.5	0.9	0.8	0.5	0.9	0.8	0.8
Highest 25 percent	0.6	0.6	0.5	0.8	0.8	0.5	0.9	0.8	0.9
Highest 10 percent	0.9	1.0	0.7	1.3	1.3	0.7	1.1	1.0	1.2
Establishment characteristics									
Goods-producing industries	0.8	0.8	0.5	1.3	1.1	0.6	1.0	0.9	0.9
Service-providing industries	0.7	0.6	0.5	0.8	0.7	0.4	0.9	0.7	0.7
Education and health services	1.0	1.0	0.8	1.3	1.0	0.7	1.1	1.0	1.2
Educational services	0.7	1.0	0.8	1.4	1.3	0.7	1.3	1.2	1.6
Elementary and secondary schools	0.6	1.0	1.0	1.6	1.4	0.9	1.5	1.3	2.0
Junior colleges, colleges, and universities	1.0	1.8	1.5	2.9	2.6	1.1	2.9	2.7	2.3
Health care and social assistance	1.6	1.4	1.3	2.0	1.5	1.1	1.7	1.4	1.8
Hospitals	1.0	1.3	1.0	1.8	1.5	1.0	2.1	1.6	1.4
Public administration	1.1	1.3	0.8	2.3	2.1	0.9	1.9	1.6	1.9

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.9	0.8	0.7	0.8	0.7	0.8	0.6	0.5	1.1
1 to 49 workers	1.1	0.8	0.9	0.9	0.7	1.0	0.8	0.6	1.5
50 to 99 workers	1.3	1.2	1.0	1.4	1.2	1.1	1.4	1.2	1.6
100 workers or more	0.5	0.6	0.4	0.9	0.8	0.4	1.2	1.1	0.7
100 to 499 workers	0.9	0.9	0.6	1.1	1.0	0.6	1.1	0.9	0.9
500 workers or more	0.5	0.6	0.5	1.3	1.1	0.5	1.9	1.6	0.9
Geographic areas									
New England	1.1	1.4	2.2	2.1	2.0	2.2	1.3	0.9	3.8
Middle Atlantic	1.7	1.2	1.5	1.2	0.9	0.8	1.6	1.7	1.6
East North Central	1.1	0.8	0.5	1.4	1.0	0.8	1.0	0.8	1.2
West North Central	1.2	1.5	1.1	2.0	1.8	1.0	1.7	1.4	2.0
South Atlantic	1.3	1.2	0.8	1.5	1.1	1.1	1.4	1.0	1.6
East South Central	4.2	2.9	1.5	6.5	5.6	2.6	—	—	—
West South Central	1.7	1.7	1.3	2.0	1.6	1.3	1.6	1.4	2.3
Mountain	2.8	3.0	1.5	4.5	3.8	1.6	3.0	2.6	1.7
Pacific	1.3	1.3	0.9	1.2	1.0	0.8	1.1	0.9	1.2

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
All workers	0.6	0.5	0.4
Worker characteristics			
Management, professional, and related	0.7	0.6	0.5
Management, business, and financial	0.8	0.9	0.6
Professional and related	0.8	0.7	0.6
Teachers	1.2	1.2	0.9
Primary, secondary, and special education school teachers	1.8	1.5	1.1
Registered nurses	2.4	2.5	1.4
Service	1.7	1.4	1.3
Protective service	2.4	2.4	1.9
Sales and office	0.7	0.7	0.7
Sales and related	1.1	1.0	1.2
Office and administrative support	0.9	0.9	0.7
Natural resources, construction, and maintenance	1.2	1.2	0.8
Construction, extraction, farming, fishing, and forestry	1.7	1.7	1.2
Installation, maintenance, and repair	1.6	1.5	1.0
Production, transportation, and material moving ...	1.2	1.0	0.7
Production	1.6	1.5	0.9
Transportation and material moving	1.8	1.4	1.0
Full time	0.4	0.5	0.4
Part time	0.8	0.6	1.5
Union	0.9	1.1	0.7
Nonunion	0.7	0.6	0.4
Wage percentiles: ³			
Lowest 10 percent	2.5	1.8	3.0
Lowest 25 percent	1.3	1.1	1.2
Second 25 percent	0.9	0.7	0.6
Third 25 percent	0.7	0.7	0.5
Highest 25 percent	0.6	0.6	0.5
Highest 10 percent	0.9	0.9	0.7
Establishment characteristics			
Goods-producing industries	0.9	0.9	0.5
Service-providing industries	0.7	0.6	0.5
Education and health services	1.0	1.0	0.8
Educational services	0.8	1.0	0.8
Elementary and secondary schools	0.7	1.0	1.0
Junior colleges, colleges, and universities	1.1	1.7	1.5
Health care and social assistance	1.6	1.5	1.3
Hospitals	1.3	1.5	1.0
Public administration	1.2	1.3	0.8

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
1 to 99 workers	0.9	0.7	0.7
1 to 49 workers	1.1	0.8	0.9
50 to 99 workers	1.4	1.2	0.9
100 workers or more	0.5	0.6	0.4
100 to 499 workers	0.9	0.9	0.6
500 workers or more	0.6	0.7	0.5
Geographic areas			
New England	1.2	1.5	2.3
Middle Atlantic	1.6	1.1	1.4
East North Central	1.0	0.7	0.5
West North Central	1.0	1.5	1.3
South Atlantic	1.3	1.1	0.7
East South Central	4.5	3.0	1.7
West South Central	2.0	1.8	1.2
Mountain	2.8	2.9	1.4
Pacific	1.2	1.1	0.8

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.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2009

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	82	18	71	29
Worker characteristics				
Management, professional, and related	84	16	71	29
Management, business, and financial	83	17	72	28
Professional and related	84	16	71	29
Teachers	89	11	69	31
Primary, secondary, and special education school teachers	89	11	67	33
Registered nurses	82	18	71	29
Service	82	18	69	31
Protective service	85	15	76	24
Sales and office	80	20	68	32
Sales and related	76	24	65	35
Office and administrative support	82	18	70	30
Natural resources, construction, and maintenance	83	17	72	28
Construction, extraction, farming, fishing, and forestry	85	15	73	27
Installation, maintenance, and repair	81	19	71	29
Production, transportation, and material moving ...	82	18	74	26
Production	82	18	75	25
Transportation and material moving	83	17	73	27
Full time	83	17	71	29
Part time	79	21	68	32
Union	91	9	84	16
Nonunion	80	20	67	33
Wage percentiles: ²				
Lowest 10 percent	75	25	61	39
Lowest 25 percent	77	23	63	37
Second 25 percent	81	19	68	32
Third 25 percent	83	17	72	28
Highest 25 percent	85	15	74	26
Highest 10 percent	85	15	76	24
Establishment characteristics				
Goods-producing industries	82	18	75	25
Service-providing industries	82	18	70	30
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	87	13	71	29
Health care and social assistance	83	17	69	31
Hospitals	82	18	74	26
Public administration	90	10	79	21

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2009—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	81	19	66	34
1 to 49 workers	81	19	66	34
50 to 99 workers	81	19	67	33
100 workers or more	83	17	73	27
100 to 499 workers	82	18	71	29
500 workers or more	85	15	75	25
Geographic areas				
New England	79	21	73	27
Middle Atlantic	84	16	77	23
East North Central	81	19	75	25
West North Central	82	18	71	29
South Atlantic	81	19	66	34
East South Central	81	19	64	36
West South Central	83	17	63	37
Mountain	82	18	67	33
Pacific	85	15	73	27

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

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

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

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.5	0.5
Management, business, and financial	0.5	0.5	0.6	0.6
Professional and related	0.4	0.4	0.5	0.5
Teachers	0.4	0.4	0.9	0.9
Primary, secondary, and special education school teachers	0.5	0.5	1.0	1.0
Registered nurses	1.3	1.3	1.4	1.4
Service	0.7	0.7	0.8	0.8
Protective service	1.0	1.0	1.0	1.0
Sales and office	0.3	0.3	0.4	0.4
Sales and related	0.5	0.5	0.5	0.5
Office and administrative support	0.4	0.4	0.4	0.4
Natural resources, construction, and maintenance	0.6	0.6	0.9	0.9
Construction, extraction, farming, fishing, and forestry	0.8	0.8	1.3	1.3
Installation, maintenance, and repair	0.6	0.6	0.8	0.8
Production, transportation, and material moving ...	0.5	0.5	0.6	0.6
Production	0.6	0.6	0.8	0.8
Transportation and material moving	0.7	0.7	0.9	0.9
Full time	0.2	0.2	0.3	0.3
Part time	0.8	0.8	1.0	1.0
Union	0.3	0.3	0.5	0.5
Nonunion	0.2	0.2	0.3	0.3
Wage percentiles: ²				
Lowest 10 percent	1.3	1.3	1.7	1.7
Lowest 25 percent	0.6	0.6	0.7	0.7
Second 25 percent	0.3	0.3	0.5	0.5
Third 25 percent	0.3	0.3	0.4	0.4
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.4	0.4	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.4	0.4	0.6	0.6
Service-providing industries	0.2	0.2	0.3	0.3
Education and health services	0.4	0.4	0.7	0.7
Educational services	0.4	0.4	0.9	0.9
Elementary and secondary schools	0.5	0.5	0.9	0.9
Junior colleges, colleges, and universities	0.9	0.9	2.2	2.2
Health care and social assistance	0.5	0.5	0.9	0.9
Hospitals	0.6	0.6	0.7	0.7
Public administration	0.4	0.4	0.7	0.7

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.4	0.4	0.5	0.5
1 to 49 workers	0.4	0.4	0.6	0.6
50 to 99 workers	0.7	0.7	1.0	1.0
100 workers or more	0.3	0.3	0.3	0.3
100 to 499 workers	0.4	0.4	0.5	0.5
500 workers or more	0.4	0.4	0.5	0.5
Geographic areas				
New England	0.7	0.7	0.8	0.8
Middle Atlantic	0.5	0.5	0.8	0.8
East North Central	0.5	0.5	0.6	0.6
West North Central	1.0	1.0	1.1	1.1
South Atlantic	0.5	0.5	0.7	0.7
East South Central	1.5	1.5	1.9	1.9
West South Central	0.7	0.7	0.9	0.9
Mountain	1.0	1.0	1.0	1.0
Pacific	0.4	0.4	0.7	0.7

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

² The percentile groupings are based on the average wage for each occupation surveyed, which may

include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$338.32	25	\$421.70	75	\$310.28	\$89.86
Worker characteristics							
Management, professional, and related	100	358.98	26	421.84	74	337.25	88.05
Management, business, and financial	100	344.27	22	433.10	78	318.93	84.91
Professional and related	100	365.16	27	417.97	73	345.48	89.45
Teachers	100	423.14	39	452.32	61	404.23	90.71
Primary, secondary, and special education school teachers	100	434.90	41	466.25	59	412.97	92.11
Registered nurses	100	368.70	19	441.13	81	351.59	94.73
Service	100	337.83	24	435.46	76	306.35	90.90
Protective service	100	359.38	28	433.16	72	330.36	77.08
Sales and office	100	313.49	21	390.43	79	293.49	93.30
Sales and related	100	270.80	16	344.55	84	256.68	101.43
Office and administrative support	100	331.24	23	404.05	77	310.07	89.64
Natural resources, construction, and maintenance	100	355.81	36	460.21	64	296.79	94.84
Construction, extraction, farming, fishing, and forestry	100	391.06	44	497.15	56	306.99	97.59
Installation, maintenance, and repair	100	321.77	28	404.47	72	289.12	92.78
Production, transportation, and material moving ...	100	320.35	25	415.75	75	288.63	84.63
Production	100	317.87	22	402.93	78	293.72	84.29
Transportation and material moving	100	323.42	28	428.09	72	281.73	85.09
Full time	100	338.53	25	420.43	75	310.91	88.83
Part time	100	334.88	24	443.36	76	299.98	106.66
Union	100	440.51	46	498.94	54	391.71	80.13
Nonunion	100	309.24	19	370.09	81	294.62	91.73
Wage percentiles: ²							
Lowest 10 percent	100	263.32	16	342.19	84	248.09	96.89
Lowest 25 percent	100	285.05	17	346.86	83	271.99	98.82
Second 25 percent	100	315.71	22	392.17	78	294.03	91.49
Third 25 percent	100	343.86	27	426.04	73	314.00	87.70
Highest 25 percent	100	370.23	29	451.72	71	336.82	86.56
Highest 10 percent	100	372.96	26	453.91	74	344.14	85.47
Establishment characteristics							
Goods-producing industries	100	331.11	26	438.85	74	293.05	86.85
Service-providing industries	100	340.09	25	417.30	75	314.43	90.59
Education and health services	100	379.06	28	424.64	72	361.70	89.99
Educational services	100	408.04	37	436.73	63	391.49	88.04
Elementary and secondary schools	100	420.76	41	444.86	59	403.73	91.21
Junior colleges, colleges, and universities	100	377.84	26	395.20	74	371.65	82.85
Health care and social assistance	100	351.78	19	402.83	81	339.72	91.44
Hospitals	100	358.23	14	421.97	86	347.44	87.02
Public administration	100	417.62	35	452.03	65	399.24	69.21

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$319.04	31	\$405.88	69	\$280.00	\$100.42
1 to 49 workers	100	317.61	33	395.44	67	279.44	102.82
50 to 99 workers	100	322.15	27	433.71	73	281.13	95.62
100 workers or more	100	349.24	22	434.41	78	325.41	84.58
100 to 499 workers	100	339.39	20	450.29	80	312.00	87.37
500 workers or more	100	357.17	24	423.66	76	336.72	82.23
Geographic areas							
New England	100	347.41	20	464.84	80	318.85	106.55
Middle Atlantic	100	354.33	30	415.86	70	328.02	88.27
East North Central	100	340.85	21	456.89	79	310.37	88.44
West North Central	100	340.63	26	430.69	74	309.30	87.34
South Atlantic	100	312.61	19	370.39	81	298.85	90.06
East South Central	100	311.17	26	362.93	74	293.29	93.61
West South Central	100	323.78	26	377.58	74	305.01	90.00
Mountain	100	337.29	25	451.66	75	300.16	93.24
Pacific	100	365.44	33	457.51	67	320.60	84.48

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

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

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

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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	\$2.63	0.6	\$5.99	0.6	\$2.08	\$0.88
Worker characteristics						
Management, professional, and related	3.99	0.9	8.41	0.9	3.38	1.33
Management, business, and financial	7.17	1.1	21.50	1.1	5.19	1.51
Professional and related	3.88	1.1	7.47	1.1	3.78	1.73
Teachers	6.21	1.6	9.97	1.6	7.24	2.86
Primary, secondary, and special education school teachers	7.83	2.0	12.91	2.0	9.23	3.37
Registered nurses	14.09	3.5	38.53	3.5	11.99	4.69
Service	7.80	1.4	21.38	1.4	5.34	2.46
Protective service	13.07	2.6	13.65	2.6	15.70	4.45
Sales and office	2.72	0.9	8.36	0.9	2.19	1.15
Sales and related	3.42	1.4	10.43	1.4	3.37	2.17
Office and administrative support	3.22	1.0	9.60	1.0	2.67	1.37
Natural resources, construction, and maintenance	6.85	1.5	11.64	1.5	6.41	2.67
Construction, extraction, farming, fishing, and forestry	11.81	2.0	18.09	2.0	11.32	4.92
Installation, maintenance, and repair	6.51	1.8	11.48	1.8	7.64	2.44
Production, transportation, and material moving	4.41	1.1	10.81	1.1	3.46	1.63
Production	4.88	1.6	9.58	1.6	4.94	2.31
Transportation and material moving	6.61	2.1	17.54	2.1	3.94	2.00
Full time	2.61	0.7	5.91	0.7	2.13	0.87
Part time	9.55	1.6	22.60	1.6	6.43	3.81
Union	5.80	1.2	10.34	1.2	4.35	1.92
Nonunion	2.27	0.7	5.01	0.7	2.15	0.94
Wage percentiles: ²						
Lowest 10 percent	8.40	3.1	32.50	3.1	7.69	4.06
Lowest 25 percent	4.11	1.4	11.64	1.4	4.02	1.93
Second 25 percent	2.95	0.8	7.81	0.8	2.55	1.47
Third 25 percent	3.77	1.0	10.60	1.0	2.72	1.27
Highest 25 percent	3.69	0.8	7.20	0.8	3.24	0.98
Highest 10 percent	5.67	1.2	14.69	1.2	4.77	1.41
Establishment characteristics						
Goods-producing industries	4.98	1.1	10.01	1.1	4.04	1.92
Service-providing industries	2.93	0.7	7.55	0.7	2.22	0.91
Education and health services	4.38	1.4	10.98	1.4	3.83	1.76
Educational services	4.78	1.7	9.01	1.7	5.12	2.39
Elementary and secondary schools	6.31	1.9	10.75	1.9	7.39	3.54
Junior colleges, colleges, and universities	4.83	3.6	12.08	3.6	5.24	3.07
Health care and social assistance	6.97	1.9	26.29	1.9	5.19	2.49
Hospitals	7.22	1.7	25.20	1.7	7.54	2.82
Public administration	7.48	2.2	17.71	2.2	5.51	2.05

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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	\$3.75	1.0	\$7.33	1.0	\$3.19	\$1.58
1 to 49 workers	4.10	1.3	7.45	1.3	3.75	1.83
50 to 99 workers	6.71	1.7	17.26	1.7	5.62	2.54
100 workers or more	3.28	0.8	9.32	0.8	2.67	1.00
100 to 499 workers	3.82	1.0	9.86	1.0	3.46	1.37
500 workers or more	4.62	1.0	13.89	1.0	3.89	1.44
Geographic areas						
New England	6.15	2.8	11.06	2.8	6.66	1.81
Middle Atlantic	6.12	1.2	16.51	1.2	3.36	2.90
East North Central	7.29	1.2	16.15	1.2	6.29	2.20
West North Central	11.36	2.7	25.24	2.7	9.23	3.38
South Atlantic	3.50	1.7	7.06	1.7	3.53	1.65
East South Central	8.05	4.2	9.08	4.2	9.25	2.99
West South Central	5.65	2.2	11.90	2.2	5.48	2.92
Mountain	7.25	2.5	15.41	2.5	6.47	4.45
Pacific	9.77	1.1	17.30	1.1	7.04	1.72

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 percentile groupings are based on the average wage for each

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

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009

(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	78	1	8	1	(⁵)	11	1
Worker characteristics								
Management, professional, and related	100	78	1	10	2	(⁵)	8	1
Management, business, and financial	100	77	1	11	3	(⁵)	8	1
Professional and related	100	79	1	9	2	(⁵)	8	1
Teachers	100	83	1	9	2	—	5	—
Primary, secondary, and special education school teachers	100	84	1	8	2	—	5	—
Registered nurses	100	75	—	10	2	—	12	—
Service	100	77	1	8	1	—	12	1
Protective service	100	78	—	7	1	—	12	—
Sales and office	100	74	(⁵)	9	1	(⁵)	15	(⁵)
Sales and related	100	68	—	7	—	—	24	(⁵)
Office and administrative support	100	77	(⁵)	10	1	—	11	1
Natural resources, construction, and maintenance	100	82	1	6	(⁵)	—	10	1
Construction, extraction, farming, fishing, and forestry	100	79	—	7	1	—	11	2
Installation, maintenance, and repair	100	84	—	5	—	—	9	—
Production, transportation, and material moving ...	100	83	1	5	(⁵)	—	10	1
Production	100	83	1	5	(⁵)	—	10	—
Transportation and material moving	100	83	1	4	1	—	10	2
Full time	100	78	1	8	1	(⁵)	11	1
Part time	100	76	—	8	1	—	14	—
Union	100	79	1	9	1	(⁵)	8	2
Nonunion	100	78	1	8	1	(⁵)	11	(⁵)
Wage percentiles:⁶								
Lowest 10 percent	100	72	—	8	—	—	18	—
Lowest 25 percent	100	73	1	7	(⁵)	—	18	—
Second 25 percent	100	79	1	8	1	—	11	(⁵)
Third 25 percent	100	81	1	7	1	(⁵)	10	1
Highest 25 percent	100	78	1	10	2	(⁵)	8	1
Highest 10 percent	100	76	2	11	2	(⁵)	8	1
Establishment characteristics								
Goods-producing industries	100	82	—	5	(⁵)	—	10	—
Service-providing industries	100	77	1	9	1	(⁵)	11	1
Education and health services	100	79	—	11	2	—	7	1
Educational services	100	81	(⁵)	11	2	(⁵)	5	—
Elementary and secondary schools	100	83	1	8	2	(⁵)	6	—
Junior colleges, colleges, and universities	100	78	—	17	1	—	4	—
Health care and social assistance	100	78	—	11	1	—	9	1
Hospitals	100	74	—	11	1	—	12	—
Public administration	100	81	—	10	3	—	4	—

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	81	(⁵)	8	1	—	9	1
1 to 49 workers	100	80	(⁵)	9	1	—	9	1
50 to 99 workers	100	84	—	5	1	—	9	—
100 workers or more	100	77	1	8	1	(⁵)	12	1
100 to 499 workers	100	80	1	5	1	—	12	(⁵)
500 workers or more	100	74	1	11	2	—	11	1
Geographic areas								
New England	100	85	—	5	1	—	9	—
Middle Atlantic	100	78	—	8	1	1	11	—
East North Central	100	77	1	8	2	—	12	—
West North Central	100	79	—	10	—	—	10	—
South Atlantic	100	83	—	6	—	—	9	1
East South Central	100	75	—	8	—	—	—	—
West South Central	100	74	—	11	2	—	12	—
Mountain	100	74	(⁵)	10	1	—	13	1
Pacific	100	77	2	8	2	—	8	2
Average monthly employer premium ⁷	\$310.28	\$307.99	\$330.03	\$336.08	\$336.77	\$282.08	\$298.79	\$385.39

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

⁷ Average premium is for all workers.

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

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.9	0.2	0.4	0.1	(⁵)	0.7	0.2
Worker characteristics								
Management, professional, and related	0.0	1.0	0.5	0.7	0.3	(⁵)	0.6	0.2
Management, business, and financial	0.0	1.2	0.6	1.1	0.5	(⁵)	0.7	0.2
Professional and related	0.0	1.1	0.5	0.7	0.3	(⁵)	0.7	0.2
Teachers	0.0	1.5	0.1	1.0	0.6	—	1.0	—
Primary, secondary, and special education school teachers	0.0	1.9	0.1	1.2	0.9	—	1.4	—
Registered nurses	0.0	2.5	—	1.5	0.6	—	1.8	—
Service	0.0	2.7	0.3	0.8	0.2	—	2.6	0.5
Protective service	0.0	3.3	—	1.6	0.3	—	2.7	—
Sales and office	0.0	0.9	(⁵)	0.6	0.2	(⁵)	0.7	(⁵)
Sales and related	0.0	1.6	—	0.8	—	—	1.6	(⁵)
Office and administrative support	0.0	1.0	(⁵)	0.8	0.3	—	0.6	0.2
Natural resources, construction, and maintenance	0.0	1.5	0.2	0.8	(⁵)	—	1.2	0.5
Construction, extraction, farming, fishing, and forestry	0.0	2.4	—	1.2	0.1	—	2.2	1.1
Installation, maintenance, and repair	0.0	1.8	—	0.8	—	—	1.6	—
Production, transportation, and material moving ...	0.0	1.2	0.3	0.7	(⁵)	—	0.9	0.3
Production	0.0	1.5	0.5	1.0	(⁵)	—	1.1	—
Transportation and material moving	0.0	1.5	0.4	0.7	0.2	—	1.2	0.7
Full time	0.0	0.9	0.2	0.4	0.1	(⁵)	0.7	0.2
Part time	0.0	1.8	—	1.0	0.3	—	1.4	—
Union	0.0	1.3	0.5	0.9	0.4	(⁵)	0.9	0.6
Nonunion	0.0	0.9	0.2	0.5	0.2	(⁵)	0.7	(⁵)
Wage percentiles:⁶								
Lowest 10 percent	0.0	5.4	—	1.0	—	—	5.3	—
Lowest 25 percent	0.0	2.3	0.3	0.7	(⁵)	—	2.0	—
Second 25 percent	0.0	1.2	0.2	0.7	0.2	—	0.9	(⁵)
Third 25 percent	0.0	1.0	0.1	0.6	0.2	(⁵)	0.7	0.1
Highest 25 percent	0.0	0.9	0.6	0.6	0.3	(⁵)	0.6	0.3
Highest 10 percent	0.0	1.3	0.7	0.8	0.4	(⁵)	0.8	0.3
Establishment characteristics								
Goods-producing industries	0.0	1.6	—	0.8	(⁵)	—	1.0	—
Service-providing industries	0.0	1.0	0.2	0.5	0.2	(⁵)	0.8	0.2
Education and health services	0.0	1.3	—	1.1	0.3	—	0.7	0.2
Educational services	0.0	1.2	(⁵)	1.0	0.3	(⁵)	0.7	—
Elementary and secondary schools	0.0	1.6	0.1	1.2	0.5	(⁵)	1.1	—
Junior colleges, colleges, and universities	0.0	2.2	—	2.0	0.1	—	0.8	—
Health care and social assistance	0.0	2.0	—	1.7	0.4	—	1.0	0.3
Hospitals	0.0	2.0	—	1.5	0.4	—	1.6	—
Public administration	0.0	2.6	—	1.7	0.9	—	1.2	—

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	0.0	1.0	(⁵)	0.7	0.2	—	0.8	0.3
1 to 49 workers	0.0	1.2	(⁵)	1.0	0.2	—	0.9	0.3
50 to 99 workers	0.0	1.7	—	0.9	0.2	—	1.3	—
100 workers or more	0.0	1.1	0.3	0.5	0.2	(⁵)	0.9	0.2
100 to 499 workers	0.0	0.8	0.3	0.5	0.3	—	0.6	(⁵)
500 workers or more	0.0	1.7	0.5	0.8	0.3	—	1.6	0.3
Geographic areas								
New England	0.0	2.6	—	1.8	0.3	—	1.4	—
Middle Atlantic	0.0	1.9	—	0.8	0.2	0.3	1.5	—
East North Central	0.0	1.9	0.1	0.8	0.3	—	1.6	—
West North Central	0.0	1.5	—	1.6	—	—	1.2	—
South Atlantic	0.0	1.5	—	0.9	—	—	0.9	0.3
East South Central	0.0	8.2	—	1.6	—	—	—	—
West South Central	0.0	2.4	—	1.7	0.8	—	1.1	—
Mountain	0.0	2.8	(⁵)	2.1	0.2	—	1.9	0.3
Pacific	0.0	1.8	0.9	1.3	0.5	—	0.8	0.8
Average monthly employer premium ⁷	\$2.08	\$2.31	\$24.64	\$8.49	\$9.79	\$29.97	\$5.86	\$46.84

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

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

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

⁵ Less than 0.05.

⁶ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁷ Average premium is for all workers.

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

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$758.65	12	\$936.01	88	\$734.38	\$347.93
Worker characteristics							
Management, professional, and related	100	805.79	10	972.84	90	786.51	352.47
Management, business, and financial	100	810.43	9	1,007.48	91	790.85	326.62
Professional and related	100	803.86	11	960.85	89	784.65	363.48
Teachers	100	796.42	15	993.42	85	762.06	417.84
Primary, secondary, and special education school teachers	100	788.36	15	1,027.41	85	746.52	440.58
Registered nurses	100	835.36	8	882.90	92	831.13	365.87
Service	100	720.79	12	905.97	88	696.68	360.17
Protective service	100	821.60	11	1,043.44	89	793.72	282.09
Sales and office	100	721.72	8	911.85	92	704.57	359.79
Sales and related	100	634.97	7	735.41	93	627.45	372.15
Office and administrative support	100	757.84	9	969.91	91	737.34	354.54
Natural resources, construction, and maintenance	100	730.34	22	924.88	78	674.06	351.74
Construction, extraction, farming, fishing, and forestry	100	701.73	29	861.95	71	635.17	369.19
Installation, maintenance, and repair	100	756.97	16	1,032.27	84	704.51	338.09
Production, transportation, and material moving ...	100	759.16	16	929.31	84	727.19	303.35
Production	100	782.19	15	945.03	85	754.41	293.79
Transportation and material moving	100	730.23	17	912.74	83	691.82	315.78
Full time	100	759.83	12	943.59	88	734.81	345.06
Part time	100	738.47	13	815.70	87	727.02	397.48
Union	100	920.51	33	950.91	67	905.49	291.36
Nonunion	100	713.18	6	913.44	94	700.09	359.26
Wage percentiles:²							
Lowest 10 percent	100	553.71	8	480.43	92	560.24	379.53
Lowest 25 percent	100	633.13	7	726.17	93	626.29	384.44
Second 25 percent	100	707.47	9	877.86	91	691.42	360.19
Third 25 percent	100	768.33	12	923.99	88	746.34	334.62
Highest 25 percent	100	834.25	16	998.95	84	802.45	334.85
Highest 10 percent	100	862.51	15	969.12	85	843.06	319.72
Establishment characteristics							
Goods-producing industries	100	769.73	18	901.31	82	741.43	303.78
Service-providing industries	100	755.95	11	950.04	89	732.80	357.83
Education and health services	100	787.42	10	959.95	90	768.53	394.34
Educational services	100	781.66	13	1,008.51	87	747.85	402.85
Elementary and secondary schools	100	771.72	16	1,009.11	84	725.70	435.82
Junior colleges, colleges, and universities	100	804.55	6	975.23	94	794.49	338.49
Health care and social assistance	100	793.00	7	871.00	93	787.26	386.64
Hospitals	100	847.12	5	830.34	95	848.08	311.21
Public administration	100	897.88	12	1,015.34	88	881.24	267.92

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$677.79	14	\$926.40	86	\$636.70	\$393.18
1 to 49 workers	100	670.92	14	932.46	86	626.81	396.31
50 to 99 workers	100	692.42	14	912.75	86	657.56	386.58
100 workers or more	100	803.59	11	943.00	89	786.64	323.72
100 to 499 workers	100	783.01	9	915.64	91	769.49	339.60
500 workers or more	100	820.07	12	959.73	88	800.82	310.58
Geographic areas							
New England	100	841.96	12	1,033.02	88	816.64	349.36
Middle Atlantic	100	848.86	22	935.45	78	824.04	323.49
East North Central	100	815.70	14	965.32	86	791.02	297.87
West North Central	100	765.13	12	893.43	88	747.29	337.54
South Atlantic	100	699.69	4	1,027.28	96	684.80	363.64
East South Central	100	625.18	6	786.28	94	614.51	367.34
West South Central	100	670.08	5	931.64	95	656.53	402.87
Mountain	100	701.12	10	836.97	90	685.99	379.56
Pacific	100	782.57	16	923.11	84	754.87	345.03

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

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

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

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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	\$5.40	0.4	\$13.42	0.4	\$5.31	\$3.58
Worker characteristics						
Management, professional, and related	8.06	0.6	22.48	0.6	8.16	5.17
Management, business, and financial	15.99	0.7	34.12	0.7	16.99	5.56
Professional and related	8.31	0.8	25.47	0.8	8.27	6.52
Teachers	14.57	1.2	28.77	1.2	15.52	13.43
Primary, secondary, and special education school teachers	17.06	1.4	34.65	1.4	18.26	15.58
Registered nurses	25.44	2.2	73.42	2.2	25.67	14.36
Service	14.70	0.8	43.15	0.8	13.22	7.18
Protective service	26.90	1.3	39.91	1.3	28.92	13.83
Sales and office	5.95	0.5	24.48	0.5	5.65	4.55
Sales and related	8.35	0.7	36.64	0.7	8.54	7.12
Office and administrative support	6.74	0.6	30.77	0.6	6.41	5.03
Natural resources, construction, and maintenance	12.88	1.3	25.01	1.3	13.29	7.73
Construction, extraction, farming, fishing, and forestry	17.37	1.8	29.11	1.8	20.34	12.07
Installation, maintenance, and repair	17.15	1.4	48.26	1.4	16.30	9.10
Production, transportation, and material moving	9.97	1.1	22.60	1.1	10.06	6.52
Production	13.74	1.4	27.67	1.4	14.94	8.05
Transportation and material moving	14.34	1.5	36.64	1.5	12.78	8.81
Full time	5.54	0.4	13.92	0.4	5.40	3.67
Part time	19.10	1.3	64.86	1.3	16.60	12.29
Union	9.60	1.1	15.88	1.1	10.78	10.00
Nonunion	5.69	0.4	24.86	0.4	5.72	3.79
Wage percentiles: ²						
Lowest 10 percent	30.29	1.9	88.68	1.9	29.25	17.27
Lowest 25 percent	11.07	0.6	69.85	0.6	10.34	6.93
Second 25 percent	7.42	0.6	25.23	0.6	7.32	6.87
Third 25 percent	7.01	0.7	16.30	0.7	7.19	4.85
Highest 25 percent	7.41	0.7	18.63	0.7	8.24	4.43
Highest 10 percent	10.09	1.0	28.83	1.0	10.89	5.83
Establishment characteristics						
Goods-producing industries	9.50	1.0	16.93	1.0	10.82	6.36
Service-providing industries	5.73	0.4	17.85	0.4	5.45	3.93
Education and health services	11.10	0.7	27.34	0.7	10.74	8.60
Educational services	12.77	0.9	21.31	0.9	13.35	11.87
Elementary and secondary schools	13.96	1.1	22.63	1.1	14.30	14.79
Junior colleges, colleges, and universities	27.47	1.0	68.40	1.0	27.97	18.74
Health care and social assistance	17.39	1.2	62.26	1.2	15.98	13.29
Hospitals	15.21	0.8	39.43	0.8	15.82	8.54
Public administration	13.04	1.0	25.38	1.0	13.93	8.15

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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	\$7.74	0.8	\$23.82	0.8	\$7.32	\$5.57
1 to 49 workers	8.72	0.9	27.72	0.9	8.65	6.21
50 to 99 workers	15.51	1.3	39.60	1.3	16.47	8.64
100 workers or more	6.97	0.4	17.49	0.4	6.92	4.09
100 to 499 workers	9.60	0.6	20.51	0.6	10.41	6.78
500 workers or more	9.07	0.5	29.14	0.5	8.95	5.77
Geographic areas						
New England	14.72	1.6	27.19	1.6	14.71	10.47
Middle Atlantic	15.07	1.3	27.87	1.3	12.05	8.59
East North Central	12.62	1.1	20.92	1.1	13.84	8.34
West North Central	14.64	1.2	54.52	1.2	13.01	16.67
South Atlantic	13.20	0.8	56.65	0.8	12.24	7.57
East South Central	19.86	0.8	31.63	0.8	21.05	16.83
West South Central	14.28	0.7	88.69	0.7	13.65	10.36
Mountain	12.54	1.8	102.22	1.8	14.21	10.95
Pacific	15.58	1.3	25.56	1.3	17.97	7.88

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 percentile groupings are based on the average wage for each

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

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009

(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	81	1	7	1	(⁵)	10	1
Worker characteristics								
Management, professional, and related	100	81	1	8	2	(⁵)	8	(⁵)
Management, business, and financial	100	79	—	9	2	(⁵)	8	(⁵)
Professional and related	100	82	—	7	1	(⁵)	8	(⁵)
Teachers	100	86	—	7	1	—	5	—
Primary, secondary, and special education school teachers	100	86	—	6	1	—	6	—
Registered nurses	100	76	(⁵)	9	1	—	12	—
Service	100	80	—	7	1	—	11	—
Protective service	100	81	—	6	1	—	10	—
Sales and office	100	77	(⁵)	7	1	—	15	(⁵)
Sales and related	100	70	—	5	—	—	23	—
Office and administrative support	100	79	(⁵)	8	1	—	11	(⁵)
Natural resources, construction, and maintenance	100	83	(⁵)	5	1	—	10	1
Construction, extraction, farming, fishing, and forestry	100	80	—	6	(⁵)	—	11	2
Installation, maintenance, and repair	100	85	—	4	1	—	9	—
Production, transportation, and material moving	100	85	1	4	(⁵)	—	9	1
Production	100	85	—	5	(⁵)	—	9	—
Transportation and material moving	100	86	—	3	(⁵)	—	9	—
Full time	100	81	1	7	1	(⁵)	10	1
Part time	100	79	—	5	1	—	15	—
Union	100	82	1	7	1	(⁵)	8	1
Nonunion	100	80	1	7	1	(⁵)	11	(⁵)
Wage percentiles:⁶								
Lowest 10 percent	100	79	—	4	—	—	16	—
Lowest 25 percent	100	76	1	5	(⁵)	—	18	—
Second 25 percent	100	81	(⁵)	7	1	—	11	(⁵)
Third 25 percent	100	83	(⁵)	6	1	(⁵)	9	1
Highest 25 percent	100	81	—	8	2	(⁵)	8	1
Highest 10 percent	100	80	—	9	2	(⁵)	8	1
Establishment characteristics								
Goods-producing industries	100	83	—	5	(⁵)	—	10	—
Service-providing industries	100	80	(⁵)	7	1	(⁵)	11	1
Education and health services	100	82	—	9	1	—	7	(⁵)
Educational services	100	84	—	8	1	(⁵)	6	—
Elementary and secondary schools	100	86	—	6	1	(⁵)	6	—
Junior colleges, colleges, and universities	100	82	—	13	1	—	3	—
Health care and social assistance	100	79	—	9	1	—	9	1
Hospitals	100	76	(⁵)	10	1	—	11	—
Public administration	100	84	—	8	3	—	5	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	83	(⁵)	6	(⁵)	—	10	1
1 to 49 workers	100	82	(⁵)	6	1	—	10	(⁵)
50 to 99 workers	100	85	—	4	(⁵)	—	9	—
100 workers or more	100	79	1	7	1	(⁵)	11	(⁵)
100 to 499 workers	100	82	1	5	1	—	12	(⁵)
500 workers or more	100	77	—	9	2	—	10	1
Geographic areas								
New England	100	86	—	4	1	—	9	—
Middle Atlantic	100	79	—	8	1	1	11	—
East North Central	100	79	1	7	2	—	12	(⁵)
West North Central	100	80	—	8	—	—	11	—
South Atlantic	100	86	—	4	(⁵)	—	9	—
East South Central	100	82	—	7	—	—	—	—
West South Central	100	78	—	8	2	—	11	—
Mountain	100	74	—	10	1	—	15	—
Pacific	100	80	—	7	2	—	9	2
Average monthly employer premium ⁷	\$734.38	\$733.24	\$737.32	\$770.56	\$793.45	\$788.51	\$715.56	\$691.03

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

⁷ Average premium is for all workers.

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

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.7	0.2	0.4	0.1	(⁵)	0.5	0.1
Worker characteristics								
Management, professional, and related	0.0	1.0	0.4	0.6	0.2	(⁵)	0.6	(⁵)
Management, business, and financial	0.0	1.1	—	0.9	0.4	(⁵)	0.7	(⁵)
Professional and related	0.0	1.1	—	0.6	0.2	(⁵)	0.7	(⁵)
Teachers	0.0	1.3	—	0.8	0.5	—	1.0	—
Primary, secondary, and special education school teachers	0.0	1.7	—	0.9	0.7	—	1.4	—
Registered nurses	0.0	2.4	(⁵)	1.7	0.5	—	1.7	—
Service	0.0	2.1	—	0.7	0.2	—	1.8	—
Protective service	0.0	2.7	—	1.5	0.2	—	2.2	—
Sales and office	0.0	0.9	(⁵)	0.5	0.2	—	0.7	(⁵)
Sales and related	0.0	1.7	—	0.6	—	—	1.8	—
Office and administrative support	0.0	0.8	(⁵)	0.6	0.2	—	0.6	(⁵)
Natural resources, construction, and maintenance	0.0	1.4	(⁵)	0.8	0.1	—	1.1	0.5
Construction, extraction, farming, fishing, and forestry	0.0	2.3	—	1.2	(⁵)	—	2.1	0.9
Installation, maintenance, and repair	0.0	1.5	—	0.7	0.2	—	1.1	—
Production, transportation, and material moving ...	0.0	1.1	0.3	0.6	(⁵)	—	0.8	0.2
Production	0.0	1.4	—	0.9	(⁵)	—	1.0	—
Transportation and material moving	0.0	1.3	—	0.6	(⁵)	—	1.1	—
Full time	0.0	0.8	0.2	0.4	0.1	(⁵)	0.6	0.1
Part time	0.0	1.7	—	0.8	0.2	—	1.4	—
Union	0.0	1.1	0.3	0.8	0.3	(⁵)	0.7	0.5
Nonunion	0.0	0.8	0.2	0.4	0.1	(⁵)	0.6	(⁵)
Wage percentiles:⁶								
Lowest 10 percent	0.0	3.2	—	1.2	—	—	2.5	—
Lowest 25 percent	0.0	1.7	0.3	0.7	(⁵)	—	1.4	—
Second 25 percent	0.0	1.0	(⁵)	0.6	0.2	—	0.7	(⁵)
Third 25 percent	0.0	0.8	(⁵)	0.5	0.1	(⁵)	0.6	0.1
Highest 25 percent	0.0	0.9	—	0.5	0.2	(⁵)	0.6	0.2
Highest 10 percent	0.0	1.2	—	0.7	0.4	(⁵)	0.7	0.2
Establishment characteristics								
Goods-producing industries	0.0	1.5	—	0.6	(⁵)	—	1.0	—
Service-providing industries	0.0	0.8	(⁵)	0.4	0.1	(⁵)	0.6	0.2
Education and health services	0.0	1.2	—	0.9	0.2	—	0.8	(⁵)
Educational services	0.0	1.3	—	0.8	0.3	(⁵)	1.0	—
Elementary and secondary schools	0.0	1.7	—	0.9	0.4	(⁵)	1.5	—
Junior colleges, colleges, and universities	0.0	1.9	—	1.6	0.1	—	0.7	—
Health care and social assistance	0.0	1.9	—	1.5	0.4	—	1.1	0.3
Hospitals	0.0	2.0	(⁵)	1.7	0.3	—	1.6	—
Public administration	0.0	2.0	—	1.3	0.7	—	1.0	—

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	0.0	1.0	(⁵)	0.6	(⁵)	—	0.8	0.2
1 to 49 workers	0.0	1.2	(⁵)	0.8	0.1	—	0.9	(⁵)
50 to 99 workers	0.0	1.6	—	0.7	(⁵)	—	1.3	—
100 workers or more	0.0	0.9	0.3	0.5	0.2	(⁵)	0.7	(⁵)
100 to 499 workers	0.0	0.9	0.2	0.5	0.2	—	0.7	(⁵)
500 workers or more	0.0	1.3	—	0.7	0.3	—	1.1	0.3
Geographic areas								
New England	0.0	2.9	—	1.5	0.3	—	1.9	—
Middle Atlantic	0.0	2.2	—	0.8	0.2	0.3	1.5	—
East North Central	0.0	1.8	0.1	0.8	0.2	—	1.5	(⁵)
West North Central	0.0	1.7	—	1.6	—	—	1.4	—
South Atlantic	0.0	1.4	—	0.7	(⁵)	—	0.9	—
East South Central	0.0	5.4	—	1.7	—	—	—	—
West South Central	0.0	1.9	—	1.4	0.6	—	0.8	—
Mountain	0.0	2.6	—	2.0	0.2	—	2.5	—
Pacific	0.0	1.3	—	1.0	0.4	—	0.8	0.6
Average monthly employer premium ⁷	\$5.31	\$6.29	\$48.51	\$16.13	\$27.15	\$75.07	\$12.53	\$52.01

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

² A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

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

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

⁵ Less than 0.05.

⁶ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁷ Average premium is for all workers.

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

Table 15. Medical care benefits: Employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2009

(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	\$25.00	\$46.28	\$75.00	\$112.46	\$164.29	\$99.02	\$179.99	\$290.24	\$461.35	\$663.37
Worker characteristics										
Management, professional, and related	24.62	45.00	73.24	109.96	160.64	99.60	180.00	296.75	470.80	670.47
Management, business, and financial	26.58	46.00	73.00	108.33	151.66	100.70	173.05	280.95	440.00	618.36
Professional and related	23.52	44.67	73.39	110.98	165.65	97.74	180.00	301.23	482.83	701.67
Teachers	19.00	40.58	74.50	121.35	191.22	86.40	189.96	367.46	562.44	812.53
Primary, secondary, and special education school teachers	19.00	39.49	75.30	125.56	195.00	90.94	191.95	415.14	591.51	852.00
Registered nurses	30.32	46.00	75.83	121.76	183.00	99.60	200.14	323.37	445.66	737.68
Service	22.92	43.33	74.00	115.99	163.71	96.63	190.71	297.74	479.68	659.51
Protective service	20.00	31.35	57.83	89.16	139.77	72.69	130.77	234.00	375.00	561.21
Sales and office	26.00	50.00	78.00	116.99	171.07	104.48	192.00	305.17	474.71	675.29
Sales and related	28.69	53.84	87.18	128.50	186.38	104.33	215.82	317.35	484.91	698.60
Office and administrative support	25.13	48.80	75.81	110.10	161.77	105.30	187.44	299.66	472.56	663.82
Natural resources, construction, and maintenance	25.00	47.80	79.44	123.34	181.97	99.20	179.99	300.00	480.47	697.61
Construction, extraction, farming, fishing, and forestry	17.00	46.72	80.79	127.99	188.55	100.00	188.19	318.64	500.00	757.69
Installation, maintenance, and repair	28.85	48.90	79.00	120.21	178.56	99.00	168.71	281.65	453.00	664.63
Production, transportation, and material moving	26.08	46.00	71.49	106.70	151.67	83.97	153.65	254.75	381.06	602.29
Production	26.02	45.08	70.04	105.26	150.27	84.00	145.00	246.81	356.00	558.56
Transportation and material moving	26.47	46.58	72.82	108.33	160.00	79.49	164.33	264.07	416.91	644.32
Full time	25.00	46.35	74.88	111.05	160.78	99.60	179.71	287.80	456.42	659.27
Part time	27.68	44.86	81.49	145.81	222.99	85.47	190.65	330.69	542.17	728.78
Union	20.76	36.94	62.14	96.63	143.68	63.65	118.00	211.64	343.07	600.30
Nonunion	26.47	49.00	77.00	116.32	167.01	110.00	193.71	305.48	479.14	668.45
Establishment characteristics										
Goods-producing industries	26.48	46.00	73.01	106.59	153.00	94.00	159.35	253.62	390.00	588.02
Service-providing industries	24.87	46.28	75.48	114.06	167.30	99.20	183.20	301.00	477.96	678.61
Education and health services	22.05	43.11	74.50	111.83	170.08	99.02	194.04	339.00	517.00	755.34
Educational services	18.00	39.54	72.32	113.45	183.94	90.00	191.20	351.62	547.26	775.00
Elementary and secondary schools	18.00	37.18	73.85	121.76	192.82	88.87	190.04	425.24	589.19	852.00
Junior colleges, colleges, and universities	18.00	43.62	71.04	101.40	166.33	102.84	195.67	294.58	481.96	581.00
Health care and social assistance	28.02	45.50	76.02	110.22	162.49	99.60	197.15	331.50	472.64	728.99
Hospitals	23.07	46.00	68.33	107.23	166.00	93.16	170.68	271.00	385.69	520.94
Public administration	20.10	33.26	52.36	84.72	127.50	78.00	144.00	220.91	352.67	506.00
1 to 99 workers	30.54	52.87	86.61	127.56	181.53	113.00	206.40	331.45	522.93	733.17
1 to 49 workers	31.00	53.83	89.35	132.87	188.65	110.36	210.00	343.98	524.47	752.50
50 to 99 workers	28.50	50.34	81.00	124.00	169.90	120.00	202.00	317.00	519.96	720.75
100 workers or more	22.75	43.33	70.00	105.93	151.66	93.16	167.54	269.00	418.26	603.34
100 to 499 workers	26.00	45.49	74.18	110.22	153.76	99.60	178.30	287.15	441.97	648.64
500 workers or more	20.88	40.63	65.62	100.99	151.00	85.30	158.59	253.15	400.72	581.00

See footnotes at end of table.

Table 15. Medical care benefits: Employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2009—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
Geographic areas										
New England	\$34.32	\$65.92	\$95.72	\$135.85	\$187.00	\$105.00	\$195.00	\$301.97	\$434.00	\$644.10
Middle Atlantic	28.51	46.83	72.32	111.42	159.54	86.66	157.80	258.00	398.64	659.27
East North Central	26.11	43.33	72.00	109.62	160.00	72.69	133.17	237.82	391.57	562.22
West North Central	26.72	47.80	69.65	104.83	156.72	108.00	190.65	282.73	436.66	639.03
South Atlantic	28.58	50.00	76.66	110.84	164.38	127.82	191.61	308.59	489.44	673.20
East South Central	20.67	47.02	78.64	118.98	183.94	132.49	206.47	330.69	517.00	617.71
West South Central	26.00	47.47	73.80	114.92	166.30	152.57	237.00	360.00	547.56	733.15
Mountain	20.39	41.77	82.02	120.00	164.47	99.02	190.23	305.45	466.38	705.01
Pacific	17.32	40.00	70.22	107.44	152.16	86.66	158.59	273.51	461.05	697.61

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.

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

Table 15. Standard errors for medical care benefits: Employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.82	\$0.79	\$0.96	\$1.91	\$2.19	\$2.03	\$2.53	\$4.22	\$7.81	\$8.13
Worker characteristics										
Management, professional, and related	1.51	1.20	1.48	2.64	3.37	1.74	3.26	4.52	8.15	14.37
Management, business, and financial	2.27	2.13	2.29	3.04	2.63	1.26	5.18	7.99	15.65	19.79
Professional and related	0.91	1.15	1.68	3.36	4.80	4.47	2.76	6.20	8.62	25.42
Teachers	2.05	1.64	2.78	6.31	9.87	9.68	14.30	30.64	9.87	31.36
Primary, secondary, and special education school teachers	2.16	2.58	3.40	6.07	8.46	6.84	16.88	18.26	17.71	48.12
Registered nurses	4.09	1.72	4.22	9.54	30.80	11.20	14.52	11.60	28.33	70.65
Service	2.95	2.66	2.57	8.15	5.10	11.08	10.01	7.21	18.31	18.56
Protective service	3.30	6.98	6.44	8.91	6.85	8.54	20.52	20.86	19.42	49.57
Sales and office	1.21	0.42	1.58	2.88	4.83	5.97	4.21	6.05	9.01	14.86
Sales and related	1.91	2.57	3.07	5.62	6.93	11.54	8.90	5.91	12.06	21.51
Office and administrative support	1.19	1.47	0.87	2.19	5.07	6.88	4.21	6.01	13.09	19.67
Natural resources, construction, and maintenance	2.41	1.04	1.81	5.24	11.84	6.46	6.97	8.61	9.90	28.62
Construction, extraction, farming, fishing, and forestry	7.15	3.21	4.03	8.38	31.63	19.89	11.65	13.95	27.69	34.74
Installation, maintenance, and repair	2.94	1.99	1.79	5.88	10.46	7.62	7.24	9.32	25.01	25.56
Production, transportation, and material moving ...	2.24	1.57	1.66	2.30	2.59	5.37	5.63	5.63	11.00	22.22
Production	2.68	2.07	2.66	3.31	3.48	5.65	6.07	8.63	16.69	34.26
Transportation and material moving	3.57	2.53	1.69	2.09	10.84	11.74	6.02	8.46	22.27	23.21
Full time	0.86	0.87	0.97	1.62	2.37	1.26	2.77	3.92	7.02	6.64
Part time	2.05	2.38	4.24	12.46	18.14	7.70	15.21	18.03	30.36	25.36
Union	0.64	1.66	1.66	2.33	6.00	4.14	6.60	5.44	13.49	39.18
Nonunion	1.48	1.15	1.44	2.01	2.86	3.49	3.72	4.52	6.06	8.41
Establishment characteristics										
Goods-producing industries	1.74	1.37	2.36	2.28	5.72	6.89	6.98	4.51	14.24	17.03
Service-providing industries	1.22	1.04	0.91	1.98	2.85	1.46	3.56	4.35	6.99	11.38
Education and health services	1.61	1.48	1.90	2.56	4.89	1.81	7.77	9.84	10.56	22.85
Educational services	1.05	2.92	1.36	3.48	8.25	7.85	11.45	23.05	18.52	35.37
Elementary and secondary schools	1.27	3.00	3.17	6.00	9.50	5.53	12.75	17.57	19.27	58.24
Junior colleges, colleges, and universities	4.71	7.45	7.43	4.78	12.31	43.09	20.11	25.35	42.99	16.81
Health care and social assistance	2.87	1.88	2.72	3.87	8.97	9.33	9.58	13.34	22.57	34.65
Hospitals	3.12	1.51	4.23	3.97	11.12	7.83	14.71	10.61	11.68	33.45
Public administration	1.10	3.16	1.36	4.00	7.21	4.59	5.17	12.54	13.36	18.16
1 to 99 workers	1.29	1.61	2.11	3.01	3.72	7.88	5.93	6.78	8.74	21.98
1 to 49 workers	1.58	1.85	1.80	5.17	8.24	9.22	6.17	11.13	11.57	17.88
50 to 99 workers	3.75	1.85	2.36	4.87	5.28	16.44	6.90	9.61	16.39	15.91
100 workers or more	0.93	0.62	1.23	1.53	1.93	3.02	3.25	5.33	9.26	8.76
100 to 499 workers	2.29	1.85	1.91	2.16	5.01	0.86	5.62	5.00	14.55	20.06
500 workers or more	1.17	1.22	1.38	2.47	3.43	4.72	3.54	5.94	13.49	13.71

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas										
New England	\$2.94	\$5.28	\$0.50	\$2.84	\$6.01	\$12.93	\$5.19	\$12.87	\$21.50	\$28.34
Middle Atlantic	2.44	2.62	2.07	5.49	6.84	8.09	6.45	13.16	13.85	20.16
East North Central	3.49	1.33	2.33	3.76	3.43	2.56	8.14	10.17	12.36	8.71
West North Central	4.88	2.86	4.55	2.39	7.29	10.96	8.75	6.88	35.37	83.96
South Atlantic	2.29	0.69	1.94	3.27	6.26	8.50	7.92	9.16	1.13	18.68
East South Central	3.39	5.23	2.91	7.97	6.98	15.51	20.15	34.71	9.02	23.01
West South Central	2.49	3.54	3.66	4.13	9.14	12.60	17.09	15.75	29.97	24.37
Mountain	2.13	6.68	4.66	9.73	21.07	4.76	19.16	12.94	18.35	49.25
Pacific	1.18	2.31	1.89	4.28	4.50	4.12	9.09	9.36	20.97	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 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.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	62	60	96	37	36	97	33	32	96
Worker characteristics									
Management, professional, and related	78	76	98	43	42	98	52	50	96
Management, business, and financial	85	84	99	56	54	98	60	58	96
Professional and related	75	73	98	38	37	98	49	46	96
Teachers	74	72	98	21	21	97	40	39	97
Primary, secondary, and special education school teachers	78	77	98	17	17	95	40	39	98
Registered nurses	69	67	97	35	35	99	47	45	96
Service	42	39	93	23	21	94	15	14	93
Protective service	72	70	97	26	25	96	22	21	95
Sales and office	61	58	96	36	35	97	33	31	96
Sales and related	48	45	92	30	29	96	20	18	93
Office and administrative support	68	66	97	40	39	98	41	39	97
Natural resources, construction, and maintenance	60	57	96	36	35	97	25	24	97
Construction, extraction, farming, fishing, and forestry	51	49	95	29	28	97	16	16	98
Installation, maintenance, and repair	69	67	97	45	43	97	34	33	96
Production, transportation, and material moving ...	66	64	96	47	46	98	28	27	96
Production	72	70	97	55	54	98	31	30	96
Transportation and material moving	61	58	96	39	38	97	24	23	95
Full time	76	73	97	44	42	97	41	39	96
Part time	16	15	90	14	14	96	7	7	93
Union	83	81	98	47	46	98	35	34	97
Nonunion	59	56	96	35	34	97	33	31	95
Wage percentiles: ³									
Lowest 10 percent	17	15	87	13	12	89	5	5	95
Lowest 25 percent	32	29	90	19	17	93	10	9	93
Second 25 percent	66	63	96	37	36	97	30	29	95
Third 25 percent	74	72	97	44	43	98	40	39	96
Highest 25 percent	82	81	98	50	49	98	55	52	96
Highest 10 percent	84	83	98	52	51	98	57	55	96
Establishment characteristics									
Goods-producing industries	71	69	97	52	51	98	33	32	96
Service-providing industries	61	58	96	34	33	97	33	32	96
Education and health services	70	68	97	27	27	97	38	36	95
Educational services	77	75	98	22	22	96	40	39	96
Elementary and secondary schools	76	75	98	19	18	96	36	35	97
Junior colleges, colleges, and universities	84	80	96	29	28	97	52	49	95
Health care and social assistance	65	62	96	31	31	98	36	34	95
Hospitals	86	84	98	43	42	98	58	55	96
Public administration	82	80	98	28	27	99	31	30	95

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	44	42	95	27	26	97	21	20	95
1 to 49 workers	39	37	94	24	23	96	18	18	95
50 to 99 workers	57	54	96	34	33	97	29	27	96
100 workers or more	78	76	97	46	44	97	44	42	96
100 to 499 workers	71	68	96	43	41	97	36	34	96
500 workers or more	85	83	98	48	47	97	51	49	96
Geographic areas									
New England	60	58	97	36	35	97	33	31	95
Middle Atlantic	60	59	98	68	68	100	29	29	97
East North Central	66	64	96	40	38	97	38	36	95
West North Central	63	61	97	29	28	98	35	34	96
South Atlantic	66	63	96	33	31	95	35	34	95
East South Central	67	64	95	32	30	93	33	32	97
West South Central	61	57	93	26	24	96	31	29	96
Mountain	61	57	95	26	25	98	33	32	95
Pacific	57	55	96	29	28	97	30	28	96

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 percentile groupings are based on the average wage for each occupation

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

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

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.6	0.2	0.7	0.7	0.3	0.6	0.6	0.3
Worker characteristics									
Management, professional, and related	0.8	0.7	0.2	0.9	0.9	0.4	0.8	0.8	0.4
Management, business, and financial	1.0	1.0	0.2	1.6	1.6	0.5	1.2	1.2	0.5
Professional and related	0.9	0.9	0.3	1.0	1.0	0.5	1.1	1.0	0.4
Teachers	1.3	1.2	0.3	1.3	1.2	2.4	1.9	1.8	0.8
Primary, secondary, and special education school teachers	1.7	1.7	0.2	1.5	1.2	4.1	2.3	2.3	0.8
Registered nurses	2.3	2.3	0.6	2.2	2.2	0.4	2.3	2.3	0.8
Service	1.8	1.8	0.8	1.7	1.5	1.3	1.5	1.5	1.3
Protective service	2.5	2.5	0.8	2.6	2.4	1.5	1.9	1.8	1.3
Sales and office	0.8	0.8	0.3	0.8	0.8	0.3	0.7	0.7	0.3
Sales and related	1.1	1.1	0.7	1.3	1.3	0.7	0.9	0.9	1.0
Office and administrative support	1.1	1.0	0.3	0.9	0.9	0.3	1.0	1.0	0.3
Natural resources, construction, and maintenance	1.4	1.4	0.5	1.4	1.3	0.6	1.4	1.3	0.7
Construction, extraction, farming, fishing, and forestry	1.9	1.8	0.9	1.7	1.7	0.9	1.3	1.2	0.6
Installation, maintenance, and repair	1.9	1.8	0.7	1.7	1.7	0.7	2.2	2.2	1.0
Production, transportation, and material moving ...	1.2	1.1	0.3	1.2	1.1	0.4	1.0	0.9	0.5
Production	1.5	1.5	0.4	1.8	1.7	0.5	1.6	1.5	0.6
Transportation and material moving	1.6	1.6	0.5	1.3	1.3	0.6	1.1	1.0	0.9
Full time	0.5	0.5	0.2	0.7	0.7	0.3	0.7	0.7	0.3
Part time	0.7	0.7	0.9	1.3	1.3	0.8	0.6	0.6	1.2
Union	1.0	1.1	0.3	1.2	1.2	0.8	1.2	1.2	0.5
Nonunion	0.7	0.7	0.2	0.7	0.7	0.3	0.6	0.6	0.3
Wage percentiles: ³									
Lowest 10 percent	2.5	2.5	2.6	2.3	1.9	2.9	2.1	2.1	3.0
Lowest 25 percent	1.4	1.3	0.8	1.3	1.1	1.1	1.1	1.1	1.5
Second 25 percent	1.0	1.0	0.3	1.0	1.0	0.3	0.9	0.9	0.4
Third 25 percent	0.8	0.8	0.2	0.8	0.8	0.2	1.0	1.0	0.3
Highest 25 percent	0.7	0.7	0.2	0.9	0.9	0.4	0.8	0.8	0.4
Highest 10 percent	1.0	1.0	0.3	1.4	1.4	0.4	1.3	1.3	0.5
Establishment characteristics									
Goods-producing industries	0.9	0.9	0.3	1.2	1.2	0.3	1.3	1.2	0.5
Service-providing industries	0.7	0.7	0.2	0.8	0.7	0.4	0.6	0.6	0.3
Education and health services	1.0	1.0	0.5	1.1	1.0	0.8	1.2	1.2	0.5
Educational services	1.0	1.0	0.5	1.3	1.1	2.2	1.7	1.6	0.8
Elementary and secondary schools	1.2	1.2	0.2	1.5	1.2	3.8	1.9	1.9	1.1
Junior colleges, colleges, and universities	1.3	1.4	1.5	2.3	2.3	0.8	3.6	3.4	0.9
Health care and social assistance	1.5	1.5	0.8	1.7	1.6	0.5	1.6	1.6	0.7
Hospitals	1.0	1.1	0.4	2.0	1.9	0.6	2.2	2.1	0.5
Public administration	1.9	1.8	0.5	1.8	1.7	0.5	1.8	1.8	0.9

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.9	0.9	0.4	0.9	0.9	0.5	0.8	0.8	0.5
1 to 49 workers	1.0	1.0	0.5	0.8	0.7	0.6	0.8	0.8	0.5
50 to 99 workers	1.6	1.6	0.5	2.0	2.0	0.9	2.0	2.0	1.1
100 workers or more	0.6	0.6	0.2	0.9	0.9	0.4	0.9	0.9	0.3
100 to 499 workers	1.0	1.0	0.4	1.4	1.3	0.3	1.2	1.1	0.5
500 workers or more	0.7	0.7	0.3	1.1	1.0	0.6	1.1	1.2	0.4
Geographic areas									
New England	1.4	1.2	0.5	1.7	1.9	1.4	1.8	1.8	0.6
Middle Atlantic	1.4	1.4	0.2	2.6	2.6	0.0	1.4	1.4	0.5
East North Central	1.2	1.2	0.5	1.1	1.1	0.7	1.4	1.4	0.7
West North Central	1.7	1.9	0.6	2.0	1.9	0.9	3.3	3.2	0.6
South Atlantic	1.4	1.4	0.4	1.9	1.8	1.2	1.5	1.5	0.8
East South Central	6.0	5.9	1.2	5.5	4.9	1.4	5.3	5.4	1.1
West South Central	1.4	1.2	0.8	1.5	1.5	1.3	1.7	1.7	0.6
Mountain	2.3	3.1	1.7	2.3	2.1	0.9	2.1	2.0	1.2
Pacific	1.6	1.5	0.4	1.4	1.4	0.6	1.1	1.0	0.6

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

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

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

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

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

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

Characteristics	Employee contribution not required	Employee contribution required
1 to 99 workers	94	6
1 to 49 workers	93	7
50 to 99 workers	95	5
100 workers or more	94	6
100 to 499 workers	94	6
500 workers or more	94	6
Geographic areas		
New England	91	9
Middle Atlantic	97	3
East North Central	93	7
West North Central	96	4
South Atlantic	93	7
East South Central	83	17
West South Central	93	7
Mountain	94	6
Pacific	96	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 percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

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

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

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Employee contribution not required	Employee contribution required
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.6	0.6
Management, business, and financial	0.6	0.6
Professional and related	0.6	0.6
Teachers	1.2	1.2
Primary, secondary, and special education school teachers	1.0	1.0
Registered nurses	0.9	0.9
Service	1.2	1.2
Protective service	1.4	1.4
Sales and office	0.6	0.6
Sales and related	0.8	0.8
Office and administrative support	0.6	0.6
Natural resources, construction, and maintenance	0.9	0.9
Construction, extraction, farming, fishing, and forestry	1.6	1.6
Installation, maintenance, and repair	0.9	0.9
Production, transportation, and material moving ...	0.6	0.6
Production	0.9	0.9
Transportation and material moving	0.7	0.7
Full time	0.4	0.4
Part time	0.7	0.7
Union	0.5	0.5
Nonunion	0.5	0.5
Wage percentiles: ²		
Lowest 10 percent	3.2	3.2
Lowest 25 percent	1.2	1.2
Second 25 percent	0.5	0.5
Third 25 percent	0.5	0.5
Highest 25 percent	0.4	0.4
Highest 10 percent	0.5	0.5
Establishment characteristics		
Goods-producing industries	0.7	0.7
Service-providing industries	0.5	0.5
Education and health services	1.0	1.0
Educational services	1.8	1.8
Elementary and secondary schools	1.4	1.4
Health care and social assistance	0.7	0.7
Hospitals	0.8	0.8
Public administration	1.6	1.6

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Employee contribution not required	Employee contribution required
1 to 99 workers	0.6	0.6
1 to 49 workers	0.7	0.7
50 to 99 workers	0.9	0.9
100 workers or more	0.6	0.6
100 to 499 workers	0.6	0.6
500 workers or more	0.9	0.9
Geographic areas		
New England	1.7	1.7
Middle Atlantic	0.3	0.3
East North Central	0.8	0.8
West North Central	0.7	0.7
South Atlantic	0.9	0.9
East South Central	4.3	4.3
West South Central	0.8	0.8
Mountain	1.9	1.9
Pacific	0.5	0.5

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

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

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

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

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
All workers	54	2	40	3	1
Worker characteristics					
Management, professional, and related	60	3	33	2	1
Management, business, and financial	67	4	26	2	2
Professional and related	57	3	36	3	1
Teachers	37	2	55	5	1
Primary, secondary, and special education school teachers	32	1	61	5	1
Registered nurses	66	2	30	2	—
Service	46	1	47	5	1
Protective service	36	2	55	5	2
Sales and office	62	2	33	2	1
Sales and related	61	1	36	1	1
Office and administrative support	62	2	32	2	1
Natural resources, construction, and maintenance	36	1	57	4	1
Construction, extraction, farming, fishing, and forestry	21	—	72	4	—
Installation, maintenance, and repair	49	1	45	4	1
Production, transportation, and material moving	43	1	49	5	1
Production	42	1	50	5	1
Transportation and material moving	45	—	48	5	2
Full time	54	2	39	3	1
Part time	47	1	48	2	2
Union	36	1	55	8	1
Nonunion	59	2	35	2	1
Wage percentiles: ²					
Lowest 10 percent	45	—	46	8	—
Lowest 25 percent	48	1	47	4	(³)
Second 25 percent	51	2	43	3	1
Third 25 percent	53	2	41	3	1
Highest 25 percent	58	3	33	3	2
Highest 10 percent	60	4	33	2	2
Establishment characteristics					
Goods-producing industries	43	2	50	4	1
Service-providing industries	56	2	37	3	1
Education and health services	50	2	43	4	1
Educational services	39	2	53	5	1
Elementary and secondary schools	31	1	62	5	1
Junior colleges, colleges, and universities	55	5	33	4	3
Health care and social assistance	61	2	34	3	1
Hospitals	76	3	18	2	—
Public administration	39	3	49	7	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009—Continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	44	1	51	2	1
1 to 49 workers	44	1	51	2	1
50 to 99 workers	45	1	52	2	—
100 workers or more	58	3	34	4	1
100 to 499 workers	58	2	37	2	1
500 workers or more	59	3	32	5	1
Geographic areas					
New England	60	4	32	3	—
Middle Atlantic	57	2	35	5	1
East North Central	50	2	43	4	(³)
West North Central	52	3	43	2	1
South Atlantic	61	2	32	3	2
East South Central	55	—	36	5	—
West South Central	53	2	42	1	2
Mountain	49	2	47	—	—
Pacific	47	2	47	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 percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

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

³ Less than 0.5 percent.

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

Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
All workers	0.7	0.2	0.8	0.3	0.1
Worker characteristics					
Management, professional, and related	1.0	0.4	1.0	0.3	0.2
Management, business, and financial	1.1	0.6	1.1	0.3	0.3
Professional and related	1.3	0.4	1.3	0.3	0.2
Teachers	2.1	0.6	2.1	0.9	0.2
Primary, secondary, and special education school teachers	2.4	0.3	2.4	1.1	0.2
Registered nurses	3.3	0.7	3.1	0.4	–
Service	2.4	0.3	2.6	0.8	0.2
Protective service	3.1	0.6	3.3	1.2	0.6
Sales and office	0.9	0.3	0.9	0.3	0.2
Sales and related	1.5	0.3	1.6	0.4	0.3
Office and administrative support	1.1	0.4	1.1	0.3	0.2
Natural resources, construction, and maintenance	1.8	0.3	1.7	0.6	0.5
Construction, extraction, farming, fishing, and forestry	1.9	–	1.7	0.9	–
Installation, maintenance, and repair	2.3	0.3	2.4	0.8	0.2
Production, transportation, and material moving ...	1.5	0.3	1.5	0.6	0.3
Production	2.1	0.2	2.1	0.7	0.5
Transportation and material moving	1.7	–	2.0	0.8	0.5
Full time	0.8	0.2	0.8	0.3	0.1
Part time	2.0	0.3	2.0	0.5	0.7
Union	1.3	0.3	1.2	0.5	0.2
Nonunion	0.8	0.3	0.8	0.3	0.1
Wage percentiles: ²					
Lowest 10 percent	5.6	–	6.4	2.0	–
Lowest 25 percent	1.9	0.2	2.2	0.7	(³)
Second 25 percent	1.2	0.3	1.2	0.3	0.1
Third 25 percent	1.0	0.2	0.9	0.3	0.2
Highest 25 percent	0.9	0.4	0.9	0.3	0.2
Highest 10 percent	1.3	0.6	1.4	0.2	0.3
Establishment characteristics					
Goods-producing industries	1.4	0.4	1.4	0.5	0.4
Service-providing industries	0.8	0.2	0.8	0.3	0.1
Education and health services	1.5	0.5	1.4	0.6	0.2
Educational services	2.2	0.6	2.2	0.9	0.2
Elementary and secondary schools	2.3	0.3	2.3	1.2	0.2
Junior colleges, colleges, and universities	4.1	1.9	3.9	0.9	0.6
Health care and social assistance	1.9	0.8	1.7	0.8	0.3
Hospitals	2.0	1.0	1.9	0.5	–
Public administration	2.8	0.6	2.7	0.8	0.6

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	1.4	0.2	1.5	0.3	0.2
1 to 49 workers	1.8	0.3	1.8	0.4	0.3
50 to 99 workers	1.8	0.3	2.0	0.5	—
100 workers or more	0.9	0.3	0.9	0.4	0.2
100 to 499 workers	1.4	0.3	1.4	0.5	0.2
500 workers or more	1.2	0.4	1.2	0.5	0.2
Geographic areas					
New England	2.1	1.1	2.9	1.0	—
Middle Atlantic	2.0	0.6	2.5	0.6	0.4
East North Central	1.2	0.4	1.4	0.5	(³)
West North Central	2.6	0.6	2.3	0.6	0.2
South Atlantic	1.9	0.3	1.8	0.7	0.3
East South Central	5.1	—	5.5	1.5	—
West South Central	1.9	0.6	1.4	0.5	0.4
Mountain	2.8	0.3	3.0	—	—
Pacific	1.8	0.8	1.6	0.7	0.2

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

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

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

³ Less than 0.05.

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

Table 19. Life insurance plans: Fixed multiple of earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2009

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

Characteristics	Multiple of earnings amounts ²					Mean multiple of earnings	Median multiple of earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	58	14	24	4	1.4	1.0
Worker characteristics							
Management, professional, and related	1	53	14	27	5	1.4	1.0
Management, business, and financial	1	51	14	29	6	1.4	1.0
Professional and related	1	54	14	26	4	1.4	1.0
Teachers	(³)	46	23	28	4	1.5	1.5
Primary, secondary, and special education school teachers	–	47	25	27	2	1.4	1.5
Registered nurses	–	70	12	14	–	1.2	1.0
Service	1	60	18	18	3	1.3	1.0
Protective service	–	53	17	21	9	1.5	1.0
Sales and office	1	63	11	22	4	1.3	1.0
Sales and related	1	72	8	17	3	1.2	1.0
Office and administrative support	1	60	12	24	4	1.4	1.0
Natural resources, construction, and maintenance	1	62	11	24	2	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	54	11	33	–	1.4	1.0
Installation, maintenance, and repair	2	65	11	21	2	1.3	1.0
Production, transportation, and material moving ...	1	57	16	24	2	1.3	1.0
Production	–	52	16	30	2	1.4	1.0
Transportation and material moving	1	63	17	18	2	1.3	1.0
Full time	1	58	14	24	4	1.4	1.0
Part time	1	67	11	17	4	1.3	1.0
Union	1	60	17	17	4	1.3	1.0
Nonunion	1	58	13	25	4	1.4	1.0
Wage percentiles:⁴							
Lowest 10 percent	–	59	22	–	–	1.3	1.0
Lowest 25 percent	–	68	14	16	2	1.3	1.0
Second 25 percent	1	62	14	21	2	1.3	1.0
Third 25 percent	1	56	15	24	4	1.4	1.0
Highest 25 percent	1	54	12	28	5	1.4	1.0
Highest 10 percent	1	48	13	31	6	1.5	–
Establishment characteristics							
Goods-producing industries	1	49	14	30	6	1.5	–
Service-providing industries	1	59	14	23	3	1.4	1.0
Education and health services	2	60	16	20	3	1.3	1.0
Educational services	1	45	21	29	4	1.5	1.5
Elementary and secondary schools	–	43	25	31	2	1.5	1.5
Junior colleges, colleges, and universities	–	46	15	28	–	1.5	–
Health care and social assistance	2	68	13	15	–	1.2	1.0
Hospitals	–	73	10	12	–	1.2	1.0
Public administration	–	53	24	17	6	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2009—Continued

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

Characteristics	Multiple of earnings amounts ²					Mean multiple of earnings	Median multiple of earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	1	58	13	24	4	1.4	1.0
1 to 49 workers	1	57	13	25	5	1.4	1.0
50 to 99 workers	1	60	14	23	3	1.3	1.0
100 workers or more	1	58	14	24	3	1.4	1.0
100 to 499 workers	—	60	14	22	3	1.3	1.0
500 workers or more	1	56	14	25	4	1.4	1.0
Geographic areas							
New England	3	66	7	20	3	1.3	1.0
Middle Atlantic	3	55	19	19	4	1.4	1.0
East North Central	—	56	14	25	4	1.4	1.0
West North Central	—	57	15	20	—	1.4	1.0
South Atlantic	(³)	60	13	25	2	1.4	1.0
East South Central	—	52	17	—	—	1.4	—
West South Central	—	58	12	28	2	1.4	1.0
Mountain	—	65	13	19	2	1.3	1.0
Pacific	1	58	10	26	5	1.4	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. Includes multiple of earnings not shown separately.

³ Less than 0.5 percent.

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

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

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

Table 19. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Multiple of earnings amounts ²					Mean multiple of earnings	Median multiple of earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	0.1	0.9	0.8	0.9	0.4	0.0	0.0
Worker characteristics							
Management, professional, and related	0.2	1.3	0.9	1.3	0.7	0.0	0.0
Management, business, and financial	0.1	1.6	1.5	1.6	0.7	0.0	0.1
Professional and related	0.3	1.7	0.9	1.5	0.9	0.0	0.0
Teachers	(³)	3.8	2.3	3.6	1.6	0.0	0.1
Primary, secondary, and special education school teachers	–	4.5	3.1	4.2	0.4	0.0	0.3
Registered nurses	–	2.9	1.7	2.1	–	0.0	0.0
Service	0.3	2.0	2.4	2.2	0.6	0.0	0.0
Protective service	–	4.9	3.5	4.3	2.4	0.1	0.3
Sales and office	0.1	1.1	0.7	0.9	0.4	0.0	0.0
Sales and related	0.2	2.1	1.0	1.7	0.7	0.0	0.0
Office and administrative support	0.1	1.3	1.0	1.2	0.4	0.0	0.0
Natural resources, construction, and maintenance	0.5	2.5	1.5	2.2	0.7	0.0	0.0
Construction, extraction, farming, fishing, and forestry	–	5.2	3.0	4.8	–	0.0	0.1
Installation, maintenance, and repair	0.6	2.6	1.7	2.1	0.7	0.0	0.0
Production, transportation, and material moving	0.3	1.8	1.4	1.5	0.5	0.0	0.0
Production	–	2.7	2.0	2.5	0.7	0.0	0.0
Transportation and material moving	0.4	2.3	1.9	1.5	0.5	0.0	0.0
Full time	0.1	0.9	0.8	0.9	0.4	0.0	0.0
Part time	0.2	3.2	2.1	2.4	1.3	0.0	0.0
Union	0.2	1.9	1.5	1.6	0.9	0.0	0.0
Nonunion	0.1	1.0	0.8	1.0	0.4	0.0	0.0
Wage percentiles:⁴							
Lowest 10 percent	–	5.8	4.5	–	–	0.1	0.0
Lowest 25 percent	–	2.3	1.9	2.3	0.4	0.0	0.0
Second 25 percent	0.2	1.4	1.1	1.2	0.3	0.0	0.0
Third 25 percent	0.3	1.2	1.0	1.1	0.6	0.0	0.0
Highest 25 percent	0.1	1.2	0.8	1.2	0.6	0.0	0.0
Highest 10 percent	0.2	1.5	1.0	1.5	0.7	0.0	–
Establishment characteristics							
Goods-producing industries	0.3	2.5	1.5	2.3	0.7	0.0	–
Service-providing industries	0.1	1.0	0.8	1.0	0.4	0.0	0.0
Education and health services	0.3	2.5	1.7	2.1	1.3	0.0	0.0
Educational services	0.3	3.7	2.2	4.2	2.0	0.1	0.2
Elementary and secondary schools	–	4.4	3.0	4.3	0.3	0.0	0.1
Junior colleges, colleges, and universities	–	5.2	2.5	6.2	–	0.1	–
Health care and social assistance	0.4	2.8	2.2	2.0	–	0.0	0.0
Hospitals	–	2.7	1.6	1.9	–	0.0	0.0
Public administration	–	4.3	3.3	2.9	1.9	0.0	0.1

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Multiple of earnings amounts ²					Mean multiple of earnings	Median multiple of earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	0.2	2.2	1.1	1.9	0.5	0.0	0.0
1 to 49 workers	0.3	2.6	1.4	2.2	0.7	0.0	0.0
50 to 99 workers	0.3	3.5	1.8	3.1	0.6	0.0	0.0
100 workers or more	0.1	1.2	1.0	1.1	0.5	0.0	0.0
100 to 499 workers	—	1.9	1.7	1.1	0.5	0.0	0.0
500 workers or more	0.2	1.9	1.1	1.8	0.8	0.0	0.0
Geographic areas							
New England	0.6	4.7	1.4	3.7	0.5	0.0	0.0
Middle Atlantic	0.5	1.6	3.1	3.0	0.6	0.0	0.0
East North Central	—	2.5	1.3	2.0	0.6	0.0	0.0
West North Central	—	3.9	3.1	3.1	—	0.1	0.0
South Atlantic	(³)	1.9	1.9	1.5	0.6	0.0	0.0
East South Central	—	6.8	4.2	—	—	0.1	—
West South Central	—	2.3	1.7	1.8	0.5	0.0	0.0
Mountain	—	2.5	2.0	2.3	0.9	0.0	0.0
Pacific	0.3	2.3	1.1	2.3	0.8	0.0	0.0

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

² Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount. Includes multiple of earnings not shown separately.

³ Less than 0.05.

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

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

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

Table 20. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2009

(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	\$15,000	\$25,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	47,000	50,000
Management, business, and financial	10,000	10,000	20,000	40,000	50,000
Professional and related	5,000	10,000	20,000	50,000	50,000
Teachers	7,000	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	10,000	10,000	25,000	50,000	50,000
Registered nurses	5,000	10,000	15,000	40,000	50,000
Service	5,000	10,000	10,000	25,000	40,000
Protective service	5,000	5,000	10,000	25,000	45,000
Sales and office	5,000	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	10,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	15,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	5,000	10,000	15,000	25,000	50,000
Installation, maintenance, and repair	10,000	10,000	15,000	25,000	50,000
Production, transportation, and material moving	10,000	10,000	15,000	25,000	50,000
Production	10,000	10,000	20,000	25,000	46,000
Transportation and material moving	5,000	10,000	15,000	25,000	50,000
Full time	7,000	10,000	16,000	25,000	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
Establishment characteristics					
Goods-producing industries	10,000	10,000	20,000	25,000	50,000
Service-providing industries	5,000	10,000	15,000	25,000	50,000
Education and health services	5,000	10,000	20,000	35,000	50,000
Educational services	5,000	10,000	20,000	46,000	50,000
Elementary and secondary schools	7,000	10,000	20,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	6,000	10,000	30,000	50,000
Health care and social assistance	5,000	10,000	15,000	25,000	50,000
Hospitals	5,000	10,000	12,500	20,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000
1 to 99 workers	8,000	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	7,500	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	20,000	30,000	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

See footnotes at end of table.

Table 20. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2009—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
Geographic areas					
New England	\$5,000	\$7,000	\$15,000	\$32,000	\$50,000
Middle Atlantic	5,000	10,000	20,000	40,000	50,000
East North Central	7,500	10,000	20,000	25,000	50,000
West North Central	10,000	10,000	20,000	27,500	50,000
South Atlantic	5,000	10,000	15,000	25,000	50,000
East South Central	10,000	10,000	15,000	25,000	50,000
West South Central	5,000	10,000	15,000	20,000	40,000
Mountain	10,000	10,000	20,000	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.

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

Table 20. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2009

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$0.00	\$1,225.61	\$0.00	\$0.00
Worker characteristics					
Management, professional, and related	869.71	0.00	0.00	7,274.86	0.00
Management, business, and financial	1,530.49	0.00	0.00	15,749.41	0.00
Professional and related	220.91	0.00	0.00	9,175.30	0.00
Teachers	4,254.97	0.00	0.00	0.00	0.00
Primary, secondary, and special education school teachers	1,431.64	390.51	2,833.30	0.00	0.00
Registered nurses	220.91	0.00	1,295.18	18,473.88	0.00
Service	0.00	0.00	390.51	3,212.66	9,813.60
Protective service	0.00	0.00	0.00	5,741.46	7,771.10
Sales and office	2,228.32	0.00	3,165.56	0.00	0.00
Sales and related	0.00	0.00	0.00	4,348.56	1,562.05
Office and administrative support	2,624.29	0.00	2,523.57	3,957.88	0.00
Natural resources, construction, and maintenance	2,742.50	0.00	0.00	0.00	0.00
Construction, extraction, farming, fishing, and forestry	2,948.30	0.00	0.00	0.00	0.00
Installation, maintenance, and repair	0.00	0.00	0.00	0.00	8,113.64
Production, transportation, and material moving ...	3,235.37	0.00	2,612.35	0.00	6,860.58
Production	1,254.51	0.00	1,569.84	0.00	6,071.94
Transportation and material moving	3,656.67	0.00	0.00	0.00	8,283.28
Full time	1,816.62	0.00	5,026.55	1,018.33	0.00
Part time	0.00	0.00	0.00	6,444.28	2,258.23
Union	0.00	0.00	0.00	624.82	0.00
Nonunion	3,336.54	0.00	0.00	0.00	0.00
Establishment characteristics					
Goods-producing industries	0.00	0.00	1,638.29	0.00	0.00
Service-providing industries	0.00	0.00	0.00	1,217.50	0.00
Education and health services	0.00	0.00	2,285.08	4,581.13	0.00
Educational services	518.07	0.00	448.66	6,899.15	0.00
Elementary and secondary schools	4,046.28	0.00	6,331.12	6,187.37	0.00
Junior colleges, colleges, and universities	0.00	5,647.19	5,496.11	11,887.59	0.00
Health care and social assistance	0.00	0.00	0.00	2,705.55	2,000.40
Hospitals	0.00	0.00	3,243.84	2,816.03	4,242.05
Public administration	0.00	220.91	1,306.90	5,522.68	0.00
1 to 99 workers	2,978.15	0.00	0.00	0.00	0.00
1 to 49 workers	3,768.39	0.00	0.00	0.00	0.00
50 to 99 workers	3,093.69	0.00	0.00	0.00	6,808.82
100 workers or more	0.00	0.00	883.63	769.29	0.00
100 to 499 workers	2,572.64	0.00	5,718.97	0.00	0.00
500 workers or more	0.00	0.00	0.00	5,221.80	0.00

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas					
New England	\$0.00	\$4,704.34	\$8,228.61	\$16,422.52	\$0.00
Middle Atlantic	584.47	0.00	3,508.53	7,200.69	0.00
East North Central	4,018.30	0.00	1,189.62	2,012.56	0.00
West North Central	3,514.61	0.00	1,562.05	5,181.32	0.00
South Atlantic	2,846.19	0.00	0.00	796.49	0.00
East South Central	0.00	0.00	0.00	382.62	18,961.38
West South Central	0.00	0.00	0.00	5,670.91	13,742.49
Mountain	0.00	0.00	6,673.08	0.00	1,562.05
Pacific	0.00	0.00	2,682.91	3,877.59	0.00

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

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

³ The 10th, 25th, 50th, 75th, and 90th percentiles designate

position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

**Table 21. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2009**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	46	34	16	4
Worker characteristics				
Management, professional, and related	51	32	13	4
Management, business, and financial	53	33	11	2
Professional and related	50	31	14	5
Teachers	46	20	20	14
Primary, secondary, and special education school teachers	41	–	28	–
Registered nurses	46	34	15	4
Service	35	33	28	4
Protective service	43	31	21	5
Sales and office	49	32	17	2
Sales and related	51	28	20	1
Office and administrative support	48	33	16	3
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	39	38	14	8
Installation, maintenance, and repair	27	42	17	14
Production, transportation, and material moving ...	48	36	12	4
Production	44	42	11	3
Transportation and material moving	46	42	9	3
Transportation and material moving	42	42	13	3
Full time	47	36	13	4
Part time	37	19	41	3
Union	45	30	14	11
Nonunion	47	36	16	2
Wage percentiles: ³				
Lowest 10 percent	34	25	40	–
Lowest 25 percent	35	34	29	2
Second 25 percent	43	39	14	3
Third 25 percent	45	37	14	4
Highest 25 percent	53	29	13	5
Highest 10 percent	54	28	13	5
Establishment characteristics				
Goods-producing industries	47	40	9	4
Service-providing industries	46	33	17	4
Education and health services	40	34	18	8
Educational services	51	21	12	16
Elementary and secondary schools	38	22	12	27
Junior colleges, colleges, and universities	69	17	11	2
Health care and social assistance	34	41	21	4
Hospitals	50	30	15	6
Public administration	53	23	8	16

See footnotes at end of table.

**Table 21. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2009—Continued**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	31	40	27	2
1 to 49 workers	29	40	29	2
50 to 99 workers	33	40	24	3
100 workers or more	54	32	10	5
100 to 499 workers	48	37	12	3
500 workers or more	59	27	8	6
Geographic areas				
New England	48	48	—	—
Middle Atlantic	21	22	53	5
East North Central	58	35	—	6
West North Central	58	38	—	4
South Atlantic	56	41	—	3
East South Central	56	43	—	—
West South Central	59	39	—	2
Mountain	52	44	—	—
Pacific	51	35	12	2

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

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

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

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

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

Table 21. Standard errors for short-term disability plans: Method of funding, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	1.2	0.9	1.1	0.3
Worker characteristics				
Management, professional, and related	1.6	1.4	1.3	0.5
Management, business, and financial	2.4	1.9	1.5	0.6
Professional and related	1.6	1.7	1.3	0.6
Teachers	3.8	2.3	1.7	2.1
Primary, secondary, and special education school teachers	4.2	–	2.5	–
Registered nurses	4.3	4.6	3.4	1.5
Service	4.0	2.5	4.1	0.7
Protective service	5.5	6.3	5.7	1.7
Sales and office	1.4	1.3	1.1	0.4
Sales and related	2.6	2.0	1.7	0.6
Office and administrative support	1.5	1.5	1.1	0.4
Natural resources, construction, and maintenance	2.1	2.2	1.3	1.3
Construction, extraction, farming, fishing, and forestry	2.7	4.2	2.9	2.5
Installation, maintenance, and repair	2.7	2.3	1.5	0.9
Production, transportation, and material moving ...	1.7	1.7	1.0	0.5
Production	2.2	2.2	1.0	0.7
Transportation and material moving	2.2	2.3	2.0	0.8
Full time	1.1	0.9	0.6	0.3
Part time	5.1	2.6	6.8	0.6
Union	1.9	1.7	2.2	0.9
Nonunion	1.2	1.0	0.9	0.3
Wage percentiles: ³				
Lowest 10 percent	8.8	4.8	8.9	–
Lowest 25 percent	3.9	2.8	3.5	0.5
Second 25 percent	1.3	1.3	1.0	0.5
Third 25 percent	1.5	1.2	1.1	0.4
Highest 25 percent	1.5	1.4	1.1	0.5
Highest 10 percent	2.0	2.0	1.3	0.7
Establishment characteristics				
Goods-producing industries	1.9	1.8	1.1	0.6
Service-providing industries	1.4	1.0	1.4	0.3
Education and health services	1.9	1.9	0.8	0.9
Educational services	2.6	2.3	1.4	2.1
Elementary and secondary schools	3.8	3.0	2.9	3.5
Junior colleges, colleges, and universities	2.5	2.3	0.9	0.4
Health care and social assistance	2.3	2.5	1.5	1.0
Hospitals	3.3	4.1	2.8	1.2
Public administration	3.8	3.2	1.4	2.1

See footnotes at end of table.

Table 21. Standard errors for short-term disability plans: Method of funding, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	1.3	2.0	2.0	0.3
1 to 49 workers	1.5	2.1	2.0	0.4
50 to 99 workers	2.2	2.9	2.9	0.6
100 workers or more	1.3	1.1	0.6	0.4
100 to 499 workers	1.6	1.6	0.9	0.5
500 workers or more	1.6	1.4	0.8	0.6
Geographic areas				
New England	3.8	3.7	—	—
Middle Atlantic	1.8	1.1	2.5	0.3
East North Central	2.0	2.0	—	1.0
West North Central	2.8	1.8	—	1.8
South Atlantic	2.2	2.2	—	1.1
East South Central	9.9	9.6	—	—
West South Central	2.5	2.3	—	0.7
Mountain	3.7	3.4	—	—
Pacific	3.5	3.4	1.9	0.4

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 Employer assumes all risks and expenses of providing the benefit.

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

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

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

Table 22. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

(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	15	85
Teachers	21	79
Primary, secondary, and special education school teachers	26	74
Registered nurses	19	81
Service	34	66
Protective service	18	82
Sales and office	20	80
Sales and related	23	77
Office and administrative support	18	82
Natural resources, construction, and maintenance	20	80
Construction, extraction, farming, fishing, and forestry	16	84
Installation, maintenance, and repair	23	77
Production, transportation, and material moving	17	83
Production	15	85
Transportation and material moving	19	81
Full time	18	82
Part time	36	64
Union	16	84
Nonunion	20	80
Wage percentiles: ²		
Lowest 10 percent	53	47
Lowest 25 percent	36	64
Second 25 percent	20	80
Third 25 percent	17	83
Highest 25 percent	14	86
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	14	86
Elementary and secondary schools	13	87
Junior colleges, colleges, and universities	9	91
Health care and social assistance	25	75
Hospitals	21	79
Public administration	15	85

See footnotes at end of table.

Table 22. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	28	72
1 to 49 workers	30	70
50 to 99 workers	25	75
100 workers or more	15	85
100 to 499 workers	17	83
500 workers or more	13	87
Geographic areas		
New England	9	91
Middle Atlantic	46	54
East North Central	8	92
West North Central	6	94
South Atlantic	7	93
West South Central	7	93
Mountain	5	95
Pacific	11	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 percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National

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

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

Table 22. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.1	1.1
Worker characteristics		
Management, professional, and related	0.7	0.7
Management, business, and financial	0.9	0.9
Professional and related	0.8	0.8
Teachers	1.8	1.8
Primary, secondary, and special education school teachers	3.3	3.3
Registered nurses	2.1	2.1
Service	4.0	4.0
Protective service	5.0	5.0
Sales and office	1.2	1.2
Sales and related	1.7	1.7
Office and administrative support	1.3	1.3
Natural resources, construction, and maintenance	2.5	2.5
Construction, extraction, farming, fishing, and forestry	2.2	2.2
Installation, maintenance, and repair	3.5	3.5
Production, transportation, and material moving ...	1.2	1.2
Production	1.4	1.4
Transportation and material moving	2.1	2.1
Full time	1.0	1.0
Part time	5.7	5.7
Union	1.8	1.8
Nonunion	1.0	1.0
Wage percentiles: ²		
Lowest 10 percent	6.8	6.8
Lowest 25 percent	3.4	3.4
Second 25 percent	1.2	1.2
Third 25 percent	0.8	0.8
Highest 25 percent	0.8	0.8
Highest 10 percent	0.8	0.8
Establishment characteristics		
Goods-producing industries	1.1	1.1
Service-providing industries	1.4	1.4
Education and health services	1.2	1.2
Educational services	1.9	1.9
Elementary and secondary schools	1.5	1.5
Junior colleges, colleges, and universities	1.0	1.0
Health care and social assistance	2.0	2.0
Hospitals	2.7	2.7
Public administration	1.9	1.9

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	2.4	2.4
1 to 49 workers	2.9	2.9
50 to 99 workers	2.0	2.0
100 workers or more	1.3	1.3
100 to 499 workers	1.1	1.1
500 workers or more	2.4	2.4
Geographic areas		
New England	2.2	2.2
Middle Atlantic	1.8	1.8
East North Central	1.1	1.1
West North Central	1.8	1.8
South Atlantic	0.9	0.9
West South Central	1.7	1.7
Mountain	0.8	0.8
Pacific	1.5	1.5

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

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

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

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

**Table 23. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2009**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
All workers	7	2	68	21	2
Worker characteristics					
Management, professional, and related	1	1	67	29	3
Management, business, and financial	1	1	61	36	1
Professional and related	1	1	70	25	3
Teachers	2	1	87	8	2
Primary, secondary, and special education school teachers	—	—	87	6	3
Registered nurses	2	—	76	14	8
Service	4	1	85	8	3
Protective service	—	1	85	10	—
Sales and office	4	1	67	26	3
Sales and related	4	1	68	25	2
Office and administrative support	3	1	66	27	3
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	16	6	60	16	2
Installation, maintenance, and repair	21	7	62	8	1
Production, transportation, and material moving ...	13	5	59	21	3
Production	18	6	66	10	1
Transportation and material moving	20	7	62	10	1
Transportation and material moving	16	4	70	10	1
Full time	7	2	67	21	2
Part time	3	1	79	15	3
Union	16	7	59	15	3
Nonunion	4	1	71	22	2
Wage percentiles: ²					
Lowest 10 percent	3	—	89	6	—
Lowest 25 percent	7	1	80	11	2
Second 25 percent	9	2	72	15	2
Third 25 percent	8	2	67	20	2
Highest 25 percent	4	3	62	29	3
Highest 10 percent	2	1	61	33	2
Establishment characteristics					
Goods-producing industries	19	6	58	16	1
Service-providing industries	3	1	71	22	3
Education and health services	2	1	79	13	6
Educational services	2	1	84	10	3
Elementary and secondary schools	2	1	87	5	4
Junior colleges, colleges, and universities	2	—	78	19	1
Health care and social assistance	1	1	76	14	8
Hospitals	—	1	79	14	5
Public administration	2	—	86	10	—

See footnotes at end of table.

**Table 23. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2009—Continued**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
1 to 99 workers	7	1	75	15	1
1 to 49 workers	7	2	74	17	1
50 to 99 workers	8	1	76	13	2
100 workers or more	6	3	65	23	3
100 to 499 workers	9	2	67	20	2
500 workers or more	4	4	63	25	3
Geographic areas					
New England	5	1	69	24	1
Middle Atlantic	4	1	82	12	1
East North Central	13	4	57	23	2
West North Central	11	2	66	19	2
South Atlantic	7	2	65	24	1
East South Central	—	4	79	8	—
West South Central	7	—	56	32	—
Mountain	6	—	63	25	—
Pacific	2	2	63	27	5

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

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

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

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

Table 23. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
All workers	0.4	0.2	0.9	0.6	0.3
Worker characteristics					
Management, professional, and related	0.2	0.1	1.2	1.1	0.4
Management, business, and financial	0.3	0.1	1.5	1.3	0.3
Professional and related	0.2	0.1	1.3	1.2	0.5
Teachers	0.8	0.3	2.0	1.3	0.8
Primary, secondary, and special education school teachers	—	—	3.0	2.0	1.1
Registered nurses	1.1	—	3.5	2.9	2.5
Service	0.8	0.3	1.9	1.1	0.7
Protective service	—	0.5	3.3	3.0	—
Sales and office	0.3	0.1	1.1	1.0	0.5
Sales and related	0.8	0.3	2.3	2.3	0.6
Office and administrative support	0.3	0.1	1.3	1.0	0.7
Natural resources, construction, and maintenance	1.7	0.8	2.2	1.4	0.7
Construction, extraction, farming, fishing, and forestry	3.0	1.4	3.2	1.2	0.5
Installation, maintenance, and repair	1.6	0.9	2.7	2.2	1.1
Production, transportation, and material moving	1.0	0.5	1.3	0.8	0.3
Production	1.3	0.8	1.7	1.0	0.4
Transportation and material moving	1.4	0.6	2.0	1.1	0.3
Full time	0.4	0.2	0.9	0.7	0.3
Part time	0.5	0.3	2.4	1.8	0.8
Union	1.3	0.6	2.0	1.1	0.6
Nonunion	0.3	0.1	0.9	0.7	0.4
Wage percentiles:²					
Lowest 10 percent	1.0	—	2.2	1.5	—
Lowest 25 percent	1.1	0.4	2.0	1.6	0.4
Second 25 percent	0.7	0.3	1.2	0.9	0.7
Third 25 percent	0.5	0.3	0.9	0.7	0.4
Highest 25 percent	0.4	0.3	1.3	1.1	0.4
Highest 10 percent	0.4	0.2	1.4	1.3	0.4
Establishment characteristics					
Goods-producing industries	1.1	0.6	1.4	1.1	0.3
Service-providing industries	0.3	0.1	1.0	0.8	0.4
Education and health services	0.3	0.1	1.7	1.4	1.4
Educational services	0.6	0.1	1.7	1.5	0.7
Elementary and secondary schools	1.0	0.3	2.2	1.2	1.2
Junior colleges, colleges, and universities	0.5	—	3.2	3.3	0.3
Health care and social assistance	0.4	0.2	2.3	1.9	2.1
Hospitals	—	0.3	2.3	1.9	1.6
Public administration	0.9	—	2.3	2.0	—

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
1 to 99 workers	0.7	0.3	1.1	0.8	0.3
1 to 49 workers	0.8	0.3	1.4	1.2	0.3
50 to 99 workers	1.3	0.3	1.9	1.4	0.6
100 workers or more	0.5	0.2	1.2	0.9	0.5
100 to 499 workers	0.7	0.3	1.3	1.2	0.4
500 workers or more	0.6	0.3	1.8	1.3	0.7
Geographic areas					
New England	1.0	0.5	2.8	2.5	0.4
Middle Atlantic	0.5	0.1	0.7	0.4	0.4
East North Central	1.1	0.5	1.7	1.4	0.5
West North Central	1.4	0.9	2.2	2.2	1.0
South Atlantic	0.7	0.6	2.2	2.1	0.5
East South Central	—	1.4	6.8	2.7	—
West South Central	1.5	—	2.9	2.3	—
Mountain	1.5	—	3.0	3.5	—
Pacific	0.4	0.4	2.6	2.1	1.7

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

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

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

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

Table 24. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2009

(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	87	13	24	26	26	26	13
Management, business, and financial	87	13	21	26	26	26	13
Professional and related	87	13	24	26	26	26	13
Teachers	86	20	26	26	26	52	14
Primary, secondary, and special education school teachers	88	20	24	26	52	52	12
Registered nurses	91	13	22	26	26	26	9
Service	93	13	26	26	26	26	7
Protective service	91	12	20	26	26	26	9
Sales and office	88	13	21	26	26	26	12
Sales and related	86	13	21	26	26	26	14
Office and administrative support	88	13	22	26	26	26	12
Natural resources, construction, and maintenance	87	13	26	26	26	36	13
Construction, extraction, farming, fishing, and forestry	93	13	26	26	26	48	7
Installation, maintenance, and repair	83	13	26	26	26	36	17
Production, transportation, and material moving	90	13	26	26	26	26	10
Production	89	13	26	26	26	26	11
Transportation and material moving	91	13	26	26	26	26	9
Full time	88	13	24	26	26	26	12
Part time	92	13	26	26	26	26	8
Union	84	16	26	26	26	52	16
Nonunion	90	13	23	26	26	26	10
Establishment characteristics							
Goods-producing industries	90	13	26	26	26	26	10
Service-providing industries	88	13	24	26	26	26	12
Education and health services	90	13	24	26	26	26	10
Educational services	83	20	24	26	26	52	17
Elementary and secondary schools	81	20	22	26	52	52	19
Junior colleges, colleges, and universities	90	18	26	26	26	26	10
Health care and social assistance	94	13	24	26	26	26	6
Hospitals	91	13	20	26	26	26	9
Public administration	88	12	24	26	26	52	12
1 to 99 workers	92	13	24	26	26	26	8
1 to 49 workers	92	13	26	26	26	26	8
50 to 99 workers	91	13	20	26	26	26	9
100 workers or more	87	13	24	26	26	26	13
100 to 499 workers	87	13	21	26	26	26	13
500 workers or more	86	13	25	26	26	26	14

See footnotes at end of table.

Table 24. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2009—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	
Geographic areas							
New England	91	13	24	26	26	26	9
Middle Atlantic	93	26	26	26	26	26	7
East North Central	83	13	20	26	26	26	17
West North Central	86	12	13	26	26	26	14
South Atlantic	91	12	20	26	26	52	9
East South Central	92	12	24	26	26	26	8
West South Central	83	12	20	26	26	26	17
Mountain	83	12	13	26	26	26	17
Pacific	87	13	25	26	26	26	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 The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th

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

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

Table 24. Standard errors for short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.6	0.0	1.2	0.0	0.0	0.0	0.6
Worker characteristics							
Management, professional, and related	1.0	0.0	1.4	0.0	0.0	0.0	1.0
Management, business, and financial	1.3	0.0	1.9	0.0	0.0	0.0	1.3
Professional and related	1.1	0.3	0.9	0.0	0.0	0.6	1.1
Teachers	3.8	6.2	1.0	0.0	0.0	0.0	3.8
Primary, secondary, and special education school teachers	3.3	1.0	1.7	0.0	15.2	0.0	3.3
Registered nurses	2.3	1.2	4.3	0.0	0.0	0.0	2.3
Service	1.0	0.0	0.5	0.0	0.0	0.0	1.0
Protective service	2.0	0.0	8.6	0.0	0.0	10.4	2.0
Sales and office	0.7	0.0	0.3	0.0	0.0	0.0	0.7
Sales and related	1.4	0.6	1.1	0.0	0.0	0.0	1.4
Office and administrative support	0.8	0.0	2.6	0.0	0.0	0.0	0.8
Natural resources, construction, and maintenance	1.4	0.0	0.0	0.0	0.0	17.0	1.4
Construction, extraction, farming, fishing, and forestry	1.2	0.0	0.0	0.0	0.0	25.6	1.2
Installation, maintenance, and repair	2.2	0.0	0.3	0.0	0.0	8.4	2.2
Production, transportation, and material moving ...	0.9	0.0	0.2	0.0	0.0	0.0	0.9
Production	1.1	0.0	0.0	0.0	0.0	0.0	1.1
Transportation and material moving	1.2	0.0	1.2	0.0	0.0	0.0	1.2
Full time	0.6	0.0	0.6	0.0	0.0	0.0	0.6
Part time	2.0	2.7	0.7	0.0	0.0	14.3	2.0
Union	1.1	5.6	0.0	0.0	0.0	1.1	1.1
Nonunion	0.7	0.0	1.9	0.0	0.0	0.0	0.7
Establishment characteristics							
Goods-producing industries	0.8	0.0	0.0	0.0	0.0	0.0	0.8
Service-providing industries	0.7	0.0	1.1	0.0	0.0	0.0	0.7
Education and health services	1.2	0.0	0.7	0.0	0.0	21.6	1.2
Educational services	2.7	4.6	1.5	0.0	0.0	0.0	2.7
Elementary and secondary schools	3.2	0.5	2.0	0.0	15.5	0.0	3.2
Junior colleges, colleges, and universities	1.1	4.0	0.0	0.0	0.0	16.8	1.1
Health care and social assistance	1.0	0.0	1.0	0.0	0.0	0.0	1.0
Hospitals	1.5	0.4	3.0	0.0	0.0	0.0	1.5
Public administration	1.7	8.7	2.4	0.0	0.0	6.5	1.7
1 to 99 workers	0.8	0.0	1.4	0.0	0.0	0.0	0.8
1 to 49 workers	0.9	0.0	1.4	0.0	0.0	0.0	0.9
50 to 99 workers	1.1	0.5	4.5	0.0	0.0	0.0	1.1
100 workers or more	0.8	0.0	1.2	0.0	0.0	0.0	0.8
100 to 499 workers	1.1	0.3	0.8	0.0	0.0	0.0	1.1
500 workers or more	1.2	0.0	1.5	0.0	0.0	9.6	1.2

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
New England	1.6	0.0	2.1	0.0	0.0	0.0	1.6
Middle Atlantic	1.0	1.4	0.0	0.0	0.0	0.0	1.0
East North Central	1.7	0.2	1.1	0.0	0.0	1.9	1.7
West North Central	2.1	0.4	4.6	0.0	0.0	0.0	2.1
South Atlantic	1.2	1.1	1.6	0.0	0.0	17.7	1.2
East South Central	2.9	0.8	9.9	0.0	0.0	0.0	2.9
West South Central	2.9	1.2	3.5	0.0	0.0	0.0	2.9
Mountain	3.5	0.0	2.6	0.0	0.0	0.0	3.5
Pacific	1.4	0.0	2.8	0.0	0.0	8.9	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 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of

the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

Table 25. Short-term disability plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2009

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

Characteristics	Fixed percent of earnings						Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	23	2	32	25	17	64.0	60.0
Worker characteristics								
Management, professional, and related	(²)	18	—	31	24	23	66.4	60.0
Management, business, and financial	—	18	2	35	19	24	65.8	60.0
Professional and related	(²)	18	3	30	26	23	66.7	60.0
Teachers	—	31	5	13	23	27	66.9	66.0
Primary, secondary, and special education school teachers	—	44	4	12	20	20	62.0	60.0
Registered nurses	—	18	3	42	27	9	61.2	60.0
Service	—	37	2	27	25	8	59.8	60.0
Protective service	—	24	—	40	22	8	61.1	60.0
Sales and office	(²)	22	2	32	25	19	64.4	60.0
Sales and related	—	23	1	30	24	22	65.0	60.0
Office and administrative support	(²)	21	2	34	26	17	64.2	60.0
Natural resources, construction, and maintenance	2	24	—	31	33	10	61.7	60.0
Construction, extraction, farming, fishing, and forestry	4	19	—	26	42	9	62.3	65.0
Installation, maintenance, and repair	1	28	—	34	26	10	61.2	60.0
Production, transportation, and material moving	2	19	1	39	25	14	63.5	60.0
Production	2	17	1	42	26	13	62.5	60.0
Transportation and material moving	1	22	1	36	25	16	64.8	60.0
Full time	1	21	2	34	25	18	64.2	60.0
Part time	—	39	2	14	32	13	61.8	60.0
Union	1	22	4	24	34	15	63.9	60.0
Nonunion	1	23	1	34	23	18	64.0	60.0
Wage percentiles:³								
Lowest 10 percent	—	49	—	19	25	6	58.1	60.0
Lowest 25 percent	(²)	35	1	26	28	10	60.6	60.0
Second 25 percent	1	24	2	37	24	13	62.4	60.0
Third 25 percent	1	19	2	35	26	17	64.3	60.0
Highest 25 percent	1	19	2	29	25	25	66.7	60.0
Highest 10 percent	(²)	17	3	26	25	28	67.9	66.0
Establishment characteristics								
Goods-producing industries	3	13	(²)	39	27	18	65.1	60.0
Service-providing industries	(²)	25	2	31	25	17	63.7	60.0
Education and health services	1	27	5	27	26	15	62.7	60.0
Educational services	—	31	8	16	17	28	66.3	60.0
Elementary and secondary schools	—	41	4	14	24	17	61.9	60.0
Junior colleges, colleges, and universities	—	20	16	19	6	39	71.2	60.0
Health care and social assistance	1	24	3	34	31	7	60.6	60.0
Hospitals	—	21	3	42	25	8	60.4	60.0
Public administration	—	26	3	36	26	8	60.7	60.0

See footnotes at end of table.

Table 25. Short-term disability plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2009—Continued

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

Characteristics	Fixed percent of earnings						Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	1	26	1	31	30	12	62.4	60.0
1 to 49 workers	—	27	1	30	32	10	62.3	60.0
50 to 99 workers	—	25	—	32	28	14	62.5	60.0
100 workers or more	1	21	2	33	22	20	64.9	60.0
100 to 499 workers	1	16	—	38	25	19	65.0	60.0
500 workers or more	(²)	25	4	29	21	21	64.9	60.0
Geographic areas								
New England	—	13	—	42	14	29	66.5	60.0
Middle Atlantic	—	37	1	9	45	7	61.7	66.0
East North Central	1	13	—	42	20	24	65.3	60.0
West North Central	—	11	—	44	17	27	66.5	60.0
South Atlantic	—	19	—	48	11	19	64.5	60.0
East South Central	—	—	—	46	4	—	61.1	60.0
West South Central	—	9	1	50	18	21	66.3	60.0
Mountain	—	9	—	48	13	29	67.7	60.0
Pacific	—	15	12	30	25	17	64.4	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 Less than 0.5 percent.

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

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

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

Table 25. Standard errors for short-term disability plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Fixed percent of earnings						Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	0.1	1.3	0.2	1.1	0.9	1.0	0.4	0.0
Worker characteristics								
Management, professional, and related	(²)	1.6	–	1.8	1.3	1.6	0.7	0.0
Management, business, and financial	–	2.5	0.3	2.5	1.5	2.2	0.8	0.0
Professional and related	(²)	1.4	0.3	2.0	1.7	1.9	0.8	2.1
Teachers	–	4.2	0.7	1.9	1.8	4.3	2.2	8.6
Primary, secondary, and special education school teachers	–	5.3	0.9	2.1	4.2	2.7	1.3	2.7
Registered nurses	–	2.6	1.0	4.1	3.0	2.3	0.6	0.0
Service	–	3.6	0.9	2.3	3.3	0.9	0.6	0.0
Protective service	–	4.8	–	6.6	6.6	1.8	0.9	0.0
Sales and office	(²)	1.2	0.3	1.3	1.0	1.3	0.4	0.0
Sales and related	–	1.9	0.4	2.0	1.9	2.3	0.7	0.0
Office and administrative support	(²)	1.3	0.4	1.6	1.2	1.3	0.5	0.0
Natural resources, construction, and maintenance	0.9	3.0	–	2.1	2.6	1.3	0.7	0.0
Construction, extraction, farming, fishing, and forestry	1.9	3.9	–	3.6	3.6	2.5	1.2	7.0
Installation, maintenance, and repair	0.4	3.8	–	2.6	3.1	1.6	0.7	0.0
Production, transportation, and material moving ...	0.4	1.6	0.2	2.4	1.8	1.6	0.5	0.0
Production	0.7	2.0	0.2	3.1	2.4	2.0	0.6	0.0
Transportation and material moving	0.3	2.0	0.3	2.7	2.2	2.4	1.0	0.0
Full time	0.2	1.2	0.3	1.1	1.0	1.0	0.4	0.0
Part time	–	4.4	0.5	2.9	3.6	3.4	1.4	0.0
Union	0.4	1.8	0.4	1.8	1.6	1.6	0.7	3.3
Nonunion	0.1	1.3	0.3	1.2	1.0	1.1	0.4	0.0
Wage percentiles:³								
Lowest 10 percent	–	6.0	–	2.8	6.1	2.0	1.2	11.8
Lowest 25 percent	(²)	3.7	0.2	2.1	3.2	1.4	0.8	0.0
Second 25 percent	0.2	1.6	0.5	1.4	1.2	0.9	0.4	0.0
Third 25 percent	0.3	1.2	0.5	1.3	1.1	1.2	0.5	0.0
Highest 25 percent	0.2	1.1	0.2	1.9	1.3	1.7	0.6	2.8
Highest 10 percent	(²)	1.1	0.4	2.6	1.8	1.9	0.7	1.7
Establishment characteristics								
Goods-producing industries	0.6	1.0	(²)	2.5	1.7	2.0	0.7	0.0
Service-providing industries	(²)	1.5	0.3	1.2	1.2	1.0	0.4	0.0
Education and health services	0.3	2.4	0.5	1.9	2.6	1.4	0.4	0.0
Educational services	–	2.8	0.7	1.8	1.6	2.5	1.2	0.0
Elementary and secondary schools	–	3.6	0.8	2.1	2.5	2.6	0.9	0.0
Junior colleges, colleges, and universities	–	2.8	1.3	2.1	0.7	4.2	1.9	0.0
Health care and social assistance	0.5	3.5	0.8	2.5	3.9	1.4	0.6	0.0
Hospitals	–	2.1	0.9	3.3	2.7	2.0	0.4	0.0
Public administration	–	3.6	0.7	4.4	2.9	1.7	0.7	0.0

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Fixed percent of earnings						Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	0.2	2.1	0.4	1.9	1.6	1.2	0.5	0.0
1 to 49 workers	—	2.0	0.6	2.0	2.3	1.5	0.6	0.0
50 to 99 workers	—	4.4	—	2.7	2.6	2.3	1.0	0.0
100 workers or more	0.2	1.7	0.3	1.3	1.1	1.2	0.6	0.0
100 to 499 workers	0.4	1.4	—	1.9	1.6	1.5	0.5	0.0
500 workers or more	(²)	2.9	0.4	1.6	2.0	1.8	0.9	0.0
Geographic areas								
New England	—	2.9	—	6.2	2.8	4.7	1.6	0.0
Middle Atlantic	—	1.7	0.2	1.0	1.8	1.0	0.5	1.0
East North Central	0.4	1.4	—	2.2	1.9	2.8	0.5	0.0
West North Central	—	2.1	—	6.0	3.1	4.5	1.1	0.0
South Atlantic	—	2.3	—	2.7	1.4	3.1	1.3	0.0
East South Central	—	—	—	7.2	1.7	—	3.0	0.0
West South Central	—	2.1	0.2	4.0	2.9	2.6	1.0	0.0
Mountain	—	2.5	—	6.3	2.2	5.4	1.5	0.0
Pacific	—	1.9	2.0	3.5	3.8	2.0	0.8	0.0

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

² Less than 0.05.

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

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

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

Table 26. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

(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	14	86
Sales and office	10	90
Sales and related	12	88
Office and administrative support	9	91
Natural resources, construction, and maintenance	12	88
Construction, extraction, farming, fishing, and forestry	8	92
Installation, maintenance, and repair	14	86
Production, transportation, and material moving	10	90
Production	11	89
Transportation and material moving	9	91
Full time	11	89
Part time	9	91
Union	13	87
Nonunion	10	90
Wage percentiles: ²		
Lowest 25 percent	9	91
Second 25 percent	11	89
Third 25 percent	10	90
Highest 25 percent	10	90
Highest 10 percent	12	88
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	14	86
Health care and social assistance	9	91
Hospitals	10	90
Public administration	17	83

See footnotes at end of table.

Table 26. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	9	91
1 to 49 workers	10	90
50 to 99 workers	6	94
100 workers or more	11	89
100 to 499 workers	9	91
500 workers or more	12	88
Geographic areas		
New England	8	92
Middle Atlantic	8	92
East North Central	14	86
West North Central	7	93
South Atlantic	8	92
East South Central	8	92
West South Central	10	90
Mountain	22	78
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 percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National

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

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

Table 26. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.6	0.6
Worker characteristics		
Management, professional, and related	0.7	0.7
Management, business, and financial	0.8	0.8
Professional and related	0.9	0.9
Teachers	2.0	2.0
Primary, secondary, and special education school teachers	2.7	2.7
Registered nurses	1.3	1.3
Service	2.0	2.0
Protective service	2.7	2.7
Sales and office	0.7	0.7
Sales and related	1.4	1.4
Office and administrative support	0.8	0.8
Natural resources, construction, and maintenance	1.6	1.6
Construction, extraction, farming, fishing, and forestry	3.0	3.0
Installation, maintenance, and repair	1.8	1.8
Production, transportation, and material moving ...	1.2	1.2
Production	1.6	1.6
Transportation and material moving	1.4	1.4
Full time	0.6	0.6
Part time	1.6	1.6
Union	1.4	1.4
Nonunion	0.6	0.6
Wage percentiles: ²		
Lowest 25 percent	1.9	1.9
Second 25 percent	1.1	1.1
Third 25 percent	0.8	0.8
Highest 25 percent	0.7	0.7
Highest 10 percent	1.0	1.0
Establishment characteristics		
Goods-producing industries	1.2	1.2
Service-providing industries	0.7	0.7
Education and health services	1.3	1.3
Educational services	2.0	2.0
Elementary and secondary schools	3.0	3.0
Junior colleges, colleges, and universities	2.3	2.3
Health care and social assistance	1.8	1.8
Hospitals	1.5	1.5
Public administration	2.8	2.8

See footnotes at end of table.

Table 26. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	0.8	0.8
1 to 49 workers	1.0	1.0
50 to 99 workers	1.5	1.5
100 workers or more	0.7	0.7
100 to 499 workers	0.9	0.9
500 workers or more	1.0	1.0
Geographic areas		
New England	0.6	0.6
Middle Atlantic	1.2	1.2
East North Central	1.3	1.3
West North Central	1.0	1.0
South Atlantic	1.1	1.1
East South Central	2.2	2.2
West South Central	1.2	1.2
Mountain	5.5	5.5
Pacific	1.8	1.8

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

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

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

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

Table 27. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
All workers	93	5	1	1
Worker characteristics				
Management, professional, and related	94	5	(²)	1
Management, business, and financial	92	7	1	1
Professional and related	94	5	(²)	1
Teachers	94	3	1	1
Primary, secondary, and special education school teachers	96	—	—	2
Registered nurses	96	4	—	—
Service	95	4	(²)	—
Protective service	92	8	—	—
Sales and office	94	6	(²)	(²)
Sales and related	94	6	—	—
Office and administrative support	94	6	(²)	(²)
Natural resources, construction, and maintenance	91	5	2	2
Construction, extraction, farming, fishing, and forestry	89	7	2	2
Installation, maintenance, and repair	92	4	2	1
Production, transportation, and material moving ...	87	4	5	3
Production	85	5	7	3
Transportation and material moving	91	4	2	4
Full time	93	5	1	1
Part time	92	7	1	—
Union	85	6	5	4
Nonunion	94	5	(²)	(²)
Wage percentiles: ³				
Lowest 10 percent	97	—	—	—
Lowest 25 percent	96	3	1	—
Second 25 percent	94	5	1	(²)
Third 25 percent	93	6	1	1
Highest 25 percent	92	5	1	1
Highest 10 percent	92	6	1	1
Establishment characteristics				
Goods-producing industries	89	5	5	2
Service-providing industries	94	5	(²)	1
Education and health services	95	4	(²)	1
Educational services	93	5	1	—
Elementary and secondary schools	96	1	—	—
Junior colleges, colleges, and universities	88	—	(²)	—
Health care and social assistance	96	4	—	—
Hospitals	96	4	—	—
Public administration	93	7	—	—

See footnotes at end of table.

Table 27. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009—Continued

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
1 to 99 workers	95	4	1	(²)
1 to 49 workers	95	4	1	—
50 to 99 workers	96	3	1	—
100 workers or more	92	6	1	1
100 to 499 workers	93	5	1	1
500 workers or more	91	6	2	1
Geographic areas				
New England	95	4	—	1
Middle Atlantic	97	2	1	—
East North Central	88	8	3	1
West North Central	89	—	1	—
South Atlantic	96	3	(²)	(²)
East South Central	93	5	—	—
West South Central	92	6	—	1
Mountain	95	4	—	—
Pacific	93	5	1	2

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

² Less than 0.5 percent.

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

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

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

Table 27. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
All workers	0.6	0.6	0.1	0.1
Worker characteristics				
Management, professional, and related	0.8	0.8	(²)	0.2
Management, business, and financial	0.8	0.8	0.3	0.1
Professional and related	0.9	0.9	(²)	0.2
Teachers	1.5	1.3	0.5	0.7
Primary, secondary, and special education school teachers	1.3	—	—	1.0
Registered nurses	1.5	1.5	—	—
Service	1.1	1.1	(²)	—
Protective service	1.9	1.9	—	—
Sales and office	0.6	0.6	(²)	(²)
Sales and related	1.0	0.9	—	—
Office and administrative support	0.7	0.7	(²)	(²)
Natural resources, construction, and maintenance	1.4	1.3	0.4	0.4
Construction, extraction, farming, fishing, and forestry	2.9	2.9	0.7	0.6
Installation, maintenance, and repair	1.3	1.1	0.7	0.4
Production, transportation, and material moving	1.2	0.8	0.7	0.7
Production	1.8	1.3	1.1	0.8
Transportation and material moving	1.3	0.8	0.5	1.3
Full time	0.6	0.6	0.1	0.1
Part time	1.8	1.6	0.5	—
Union	1.6	1.5	0.7	0.7
Nonunion	0.5	0.5	(²)	(²)
Wage percentiles: ³				
Lowest 10 percent	2.0	—	—	—
Lowest 25 percent	0.9	0.7	0.3	—
Second 25 percent	0.7	0.6	0.1	(²)
Third 25 percent	1.0	0.9	0.2	0.2
Highest 25 percent	0.7	0.6	0.2	0.3
Highest 10 percent	0.9	0.9	0.2	0.3
Establishment characteristics				
Goods-producing industries	1.0	0.8	0.6	0.4
Service-providing industries	0.6	0.6	(²)	0.1
Education and health services	1.6	1.6	(²)	0.3
Educational services	2.2	2.2	0.3	—
Elementary and secondary schools	1.1	0.5	—	—
Junior colleges, colleges, and universities	5.4	—	(²)	—
Health care and social assistance	1.4	1.4	—	—
Hospitals	2.1	2.1	—	—
Public administration	2.1	2.1	—	—

See footnotes at end of table.

Table 27. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
1 to 99 workers	0.5	0.5	0.2	(²)
1 to 49 workers	0.8	0.7	0.2	—
50 to 99 workers	1.1	0.9	0.3	—
100 workers or more	0.8	0.8	0.2	0.2
100 to 499 workers	0.9	0.9	0.2	0.2
500 workers or more	1.3	1.2	0.3	0.3
Geographic areas				
New England	1.5	1.2	—	0.3
Middle Atlantic	0.3	0.2	0.3	—
East North Central	1.3	1.2	0.5	0.3
West North Central	4.7	—	0.6	—
South Atlantic	0.7	0.6	(²)	(²)
East South Central	3.0	2.5	—	—
West South Central	1.4	1.7	—	0.4
Mountain	1.1	1.1	—	—
Pacific	1.1	1.2	0.3	0.7

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

² Less than 0.05.

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

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

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

Table 28. Long-term disability plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2009

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

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	21	59	12	7	2	59.1	60.0
Worker characteristics							
Management, professional, and related	21	56	14	7	2	59.2	60.0
Management, business, and financial	19	61	12	7	1	59.3	60.0
Professional and related	21	54	14	7	3	59.2	60.0
Teachers	16	43	22	12	8	61.4	60.0
Primary, secondary, and special education school teachers	17	37	25	12	9	61.5	60.0
Registered nurses	36	54	6	3	—	56.3	60.0
Service	38	46	8	6	2	57.3	60.0
Protective service	25	48	16	—	—	59.5	60.0
Sales and office	17	62	13	6	1	59.5	60.0
Sales and related	19	63	11	6	1	59.1	60.0
Office and administrative support	17	62	13	7	2	59.7	60.0
Natural resources, construction, and maintenance	23	63	6	6	1	58.4	60.0
Construction, extraction, farming, fishing, and forestry	21	66	6	6	—	58.3	60.0
Installation, maintenance, and repair	24	62	6	7	1	58.4	60.0
Production, transportation, and material moving	17	68	7	5	2	59.2	60.0
Production	16	67	10	—	—	59.2	60.0
Transportation and material moving	18	70	4	5	2	59.1	60.0
Full time	21	59	12	7	2	59.0	60.0
Part time	25	53	12	6	4	59.3	60.0
Union	27	46	10	10	6	59.5	60.0
Nonunion	20	61	12	6	1	59.0	60.0
Wage percentiles:²							
Lowest 25 percent	—	58	8	6	2	58.6	60.0
Second 25 percent	21	60	11	7	1	58.9	60.0
Third 25 percent	19	60	12	7	2	59.3	60.0
Highest 25 percent	22	57	12	7	2	59.0	60.0
Highest 10 percent	22	55	13	7	3	59.1	60.0
Establishment characteristics							
Goods-producing industries	18	67	9	5	1	58.9	60.0
Service-providing industries	22	57	12	7	2	59.1	60.0
Education and health services	24	53	12	8	3	58.8	60.0
Educational services	15	45	22	12	6	61.3	60.0
Elementary and secondary schools	18	34	27	14	8	61.7	60.0
Junior colleges, colleges, and universities	10	63	15	7	4	60.6	60.0
Health care and social assistance	31	60	4	4	—	56.8	60.0
Hospitals	38	57	3	2	—	55.7	60.0
Public administration	21	46	21	—	—	59.9	60.0

See footnotes at end of table.

Table 28. Long-term disability plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2009—Continued

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

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	15	65	11	7	2	59.8	60.0
1 to 49 workers	15	64	12	7	1	59.8	60.0
50 to 99 workers	15	66	9	7	2	59.9	60.0
100 workers or more	24	56	12	6	2	58.7	60.0
100 to 499 workers	16	63	11	8	2	59.6	60.0
500 workers or more	29	51	12	5	2	58.1	60.0
Geographic areas							
New England	18	60	8	13	2	59.5	60.0
Middle Atlantic	18	66	9	6	2	59.4	60.0
East North Central	26	58	7	6	4	58.7	60.0
West North Central	14	63	10	9	4	60.0	60.0
South Atlantic	18	59	18	4	1	59.1	60.0
East South Central	—	51	4	—	—	56.1	60.0
West South Central	19	64	8	7	2	58.7	60.0
Mountain	17	57	16	—	—	59.7	60.0
Pacific	24	48	18	7	2	59.6	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 percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2008." See Technical Note for more details.

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

**Table 28. Standard errors for long-term disability plans: Fixed percent of earnings, civilian workers,¹
National Compensation Survey, March 2009**

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.6	1.5	0.6	0.5	0.3	0.2	0.0
Worker characteristics							
Management, professional, and related	1.1	1.4	0.8	0.7	0.4	0.2	0.0
Management, business, and financial	1.4	1.8	0.9	0.6	0.4	0.2	0.0
Professional and related	1.3	1.7	1.0	1.0	0.5	0.2	0.0
Teachers	1.9	2.6	2.3	1.7	1.9	0.6	0.0
Primary, secondary, and special education school teachers	2.5	3.2	3.1	2.0	2.0	0.7	0.4
Registered nurses	3.8	4.0	1.8	1.4	–	0.5	0.0
Service	8.5	6.5	1.6	1.1	1.0	1.1	0.0
Protective service	4.5	5.0	3.1	–	–	0.6	0.0
Sales and office	1.1	1.2	0.9	0.6	0.3	0.2	0.0
Sales and related	3.2	2.9	1.7	1.3	0.3	0.4	0.0
Office and administrative support	1.0	1.4	0.9	0.6	0.3	0.2	0.0
Natural resources, construction, and maintenance	3.3	3.2	1.2	1.4	0.2	0.4	0.0
Construction, extraction, farming, fishing, and forestry	4.8	5.4	1.9	2.9	–	0.6	0.0
Installation, maintenance, and repair	4.2	3.7	1.3	1.3	0.4	0.5	0.0
Production, transportation, and material moving ...	1.6	2.1	1.2	0.7	0.8	0.3	0.0
Production	2.0	3.1	1.9	–	–	0.3	0.0
Transportation and material moving	2.3	2.3	0.9	1.0	0.9	0.5	0.0
Full time	1.7	1.5	0.6	0.5	0.2	0.2	0.0
Part time	3.6	5.2	2.1	1.2	1.0	0.5	0.0
Union	2.8	2.4	1.2	1.6	1.1	0.5	0.0
Nonunion	1.6	1.5	0.7	0.5	0.2	0.2	0.0
Wage percentiles:²							
Lowest 25 percent	–	7.3	1.6	1.5	1.0	1.1	0.0
Second 25 percent	2.3	2.2	0.9	0.9	0.2	0.3	0.0
Third 25 percent	1.2	1.4	0.8	0.6	0.3	0.2	0.0
Highest 25 percent	1.4	1.3	0.8	0.7	0.4	0.2	0.0
Highest 10 percent	1.6	1.7	1.1	0.8	0.5	0.3	0.0
Establishment characteristics							
Goods-producing industries	1.6	1.9	1.1	0.7	0.5	0.2	0.0
Service-providing industries	1.9	1.7	0.7	0.6	0.3	0.2	0.0
Education and health services	1.7	2.0	1.2	1.1	0.6	0.3	0.0
Educational services	1.8	2.1	2.0	1.5	1.3	0.4	0.0
Elementary and secondary schools	2.5	2.6	2.9	1.9	1.7	0.6	2.1
Junior colleges, colleges, and universities	1.7	2.5	1.3	2.0	1.5	0.3	0.0
Health care and social assistance	2.9	3.1	1.1	1.6	–	0.4	0.0
Hospitals	2.9	2.9	0.8	0.6	–	0.4	0.0
Public administration	3.0	3.5	3.1	–	–	0.5	0.0

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	2.0	2.2	1.0	0.8	0.4	0.3	0.0
1 to 49 workers	2.9	2.9	1.4	1.3	0.3	0.4	0.0
50 to 99 workers	1.9	2.5	1.3	1.4	0.9	0.4	0.0
100 workers or more	2.1	1.8	0.7	0.6	0.3	0.3	0.0
100 to 499 workers	1.2	1.7	1.0	1.1	0.5	0.2	0.0
500 workers or more	3.2	2.6	1.1	0.7	0.4	0.4	0.0
Geographic areas							
New England	2.2	2.9	1.6	1.5	0.6	0.3	0.0
Middle Atlantic	1.4	1.9	1.0	0.6	0.6	0.2	0.0
East North Central	2.4	2.2	1.1	0.6	0.8	0.4	0.0
West North Central	2.3	3.4	2.3	2.0	1.5	0.4	0.0
South Atlantic	2.8	3.4	1.9	0.5	0.1	0.3	0.0
East South Central	—	13.7	1.3	—	—	1.7	1.6
West South Central	2.8	3.7	1.3	2.4	0.8	0.5	0.0
Mountain	3.0	4.9	2.6	—	—	0.6	0.0
Pacific	2.8	2.3	1.5	1.1	0.8	0.4	0.0

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

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

2008." See Technical Note for more details.

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

Table 29. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2009

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	78	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	22
Worker characteristics							
Management, professional, and related	78	3,500	5,000	7,500	10,000	15,000	22
Management, business, and financial	79	4,000	5,000	10,000	12,000	17,300	21
Professional and related	77	3,000	5,000	7,000	10,000	15,000	23
Teachers	70	2,500	3,900	5,000	7,500	10,000	30
Primary, secondary, and special education school teachers	65	1,500	3,500	5,000	6,000	8,333	35
Registered nurses	83	3,500	5,000	7,000	10,000	15,000	17
Service	77	3,000	5,000	6,500	10,000	13,000	23
Protective service	68	2,000	3,900	5,000	10,000	15,000	32
Sales and office	81	3,000	5,000	7,500	10,000	15,000	19
Sales and related	85	2,800	5,000	7,000	10,000	16,667	15
Office and administrative support	79	3,000	5,000	7,500	10,000	15,000	21
Natural resources, construction, and maintenance	77	2,917	4,000	5,000	10,000	12,000	23
Construction, extraction, farming, fishing, and forestry	75	2,000	3,900	5,000	8,333	12,000	25
Installation, maintenance, and repair	79	3,000	4,000	5,000	10,000	12,000	21
Production, transportation, and material moving	73	2,500	5,000	6,000	10,000	12,500	27
Production	78	2,917	5,000	7,000	10,000	15,000	22
Transportation and material moving	67	2,500	5,000	5,000	8,333	10,000	33
Full time	78	3,000	5,000	7,500	10,000	15,000	22
Part time	66	3,000	5,000	6,000	10,000	15,000	34
Union	64	2,000	4,000	5,000	7,500	10,000	36
Nonunion	80	3,000	5,000	7,500	10,000	15,000	20
Establishment characteristics							
Goods-producing industries	80	2,500	5,000	7,500	10,000	15,000	20
Service-providing industries	77	3,000	5,000	7,000	10,000	15,000	23
Education and health services	76	3,000	5,000	5,500	10,000	10,500	24
Educational services	71	2,500	3,900	5,000	7,500	10,000	29
Elementary and secondary schools	66	1,500	3,750	5,000	6,000	8,333	34
Junior colleges, colleges, and universities	82	3,900	5,000	6,000	10,000	12,000	18
Health care and social assistance	81	3,000	5,000	6,000	10,000	15,000	19
Hospitals	84	3,000	5,000	7,500	10,000	15,000	16
Public administration	60	2,000	3,000	5,000	6,000	9,000	40
1 to 99 workers	81	3,000	5,000	6,000	10,000	15,000	19
1 to 49 workers	81	3,000	5,000	6,000	10,000	15,000	19
50 to 99 workers	81	3,000	5,000	6,000	10,000	10,000	19
100 workers or more	77	3,000	5,000	7,500	10,000	15,000	23
100 to 499 workers	81	3,000	5,000	7,000	10,000	15,000	19
500 workers or more	74	3,000	5,000	10,000	10,500	15,000	26

See footnotes at end of table.

Table 29. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2009—Continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
New England	82	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	18
Middle Atlantic	79	3,000	5,000	7,000	10,000	15,000	21
East North Central	69	3,000	5,000	6,000	10,000	15,000	31
West North Central	78	3,333	5,000	6,000	10,000	15,000	22
South Atlantic	83	3,000	4,000	6,000	10,000	15,000	17
West South Central	78	3,000	5,000	7,500	10,000	15,000	22
Mountain	71	4,000	5,000	7,500	10,000	15,000	29
Pacific	77	4,000	5,000	10,000	10,000	17,300	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 The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th

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

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

**Table 29. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,¹
National Compensation Survey, March 2009**

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.9	\$0.00	\$0.00	\$547.46	\$0.00	\$0.00	0.9
Worker characteristics							
Management, professional, and related	1.1	663.50	0.00	78.10	0.00	0.00	1.1
Management, business, and financial	1.4	435.62	846.50	0.00	326.73	1,616.33	1.4
Professional and related	1.3	232.83	0.00	485.88	0.00	0.00	1.3
Teachers	2.5	640.26	0.00	0.00	707.25	0.00	2.5
Primary, secondary, and special education school teachers	3.3	725.46	701.78	234.31	554.93	820.73	3.3
Registered nurses	2.6	906.63	0.00	1,128.65	206.64	0.00	2.6
Service	3.6	332.12	0.00	1,701.18	0.00	3,980.16	3.6
Protective service	4.6	806.88	971.79	1,316.21	1,923.75	4,400.85	4.6
Sales and office	1.1	0.00	0.00	111.25	0.00	0.00	1.1
Sales and related	1.6	424.41	0.00	704.18	0.00	4,310.48	1.6
Office and administrative support	1.3	0.00	0.00	265.24	0.00	0.00	1.3
Natural resources, construction, and maintenance	2.6	443.30	0.00	91.07	927.06	2,118.87	2.6
Construction, extraction, farming, fishing, and forestry	3.6	357.11	1,342.63	826.56	1,385.34	3,579.96	3.6
Installation, maintenance, and repair	3.6	97.35	0.00	0.00	0.00	2,826.84	3.6
Production, transportation, and material moving ...	1.9	92.12	0.00	480.06	0.00	1,043.93	1.9
Production	2.5	587.35	0.00	720.07	0.00	954.10	2.5
Transportation and material moving	2.4	196.33	156.20	1,121.42	1,687.19	0.00	2.4
Full time	0.9	0.00	0.00	731.57	0.00	0.00	0.9
Part time	2.6	0.00	1,752.43	1,081.68	0.00	518.07	2.6
Union	2.1	249.37	95.66	0.00	781.02	0.00	2.1
Nonunion	0.9	152.68	0.00	111.64	0.00	0.00	0.9
Establishment characteristics							
Goods-producing industries	2.5	532.91	0.00	467.57	593.03	0.00	2.5
Service-providing industries	1.0	0.00	0.00	558.49	0.00	0.00	1.0
Education and health services	1.6	206.64	110.45	856.00	835.55	1,834.79	1.6
Educational services	2.4	779.33	0.00	0.00	156.20	0.00	2.4
Elementary and secondary schools	3.3	525.38	727.40	275.47	39.05	665.47	3.3
Junior colleges, colleges, and universities	2.2	778.93	0.00	246.98	0.00	1,498.75	2.2
Health care and social assistance	2.3	340.44	0.00	156.20	0.00	2,437.50	2.3
Hospitals	2.3	292.23	0.00	650.40	0.00	0.00	2.3
Public administration	3.4	1,211.70	388.65	0.00	0.00	796.49	3.4
1 to 99 workers	1.2	0.00	0.00	0.00	0.00	924.50	1.2
1 to 49 workers	1.8	0.00	0.00	0.00	0.00	0.00	1.8
50 to 99 workers	2.1	0.00	0.00	0.00	0.00	586.17	2.1
100 workers or more	1.2	31.24	0.00	408.03	0.00	0.00	1.2
100 to 499 workers	1.4	287.56	0.00	949.98	0.00	0.00	1.4
500 workers or more	1.8	140.76	0.00	2,505.45	1,103.91	881.83	1.8

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
New England	3.1	\$821.48	\$0.00	\$555.38	\$0.00	\$0.00	3.1
Middle Atlantic	2.1	0.00	0.00	568.59	135.28	0.00	2.1
East North Central	2.2	497.18	0.00	222.13	0.00	0.00	2.2
West North Central	3.6	670.26	0.00	0.00	0.00	552.27	3.6
South Atlantic	2.0	584.10	1,127.17	664.01	0.00	0.00	2.0
West South Central	2.2	0.00	0.00	1,105.92	0.00	0.00	2.2
Mountain	4.3	1,365.09	78.10	1,454.40	0.00	2,209.07	4.3
Pacific	1.5	537.47	0.00	390.51	1,059.43	861.54	1.5

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

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

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

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

Table 30. Leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid jury duty leave
All workers	76	66	75	73
Worker characteristics				
Management, professional, and related	79	86	74	88
Management, business, and financial	95	90	94	90
Professional and related	73	85	67	87
Teachers	35	84	17	89
Primary, secondary, and special education school teachers	32	91	13	93
Registered nurses	82	78	80	84
Service	57	49	63	57
Protective service	74	66	78	79
Sales and office	82	69	81	75
Sales and related	71	56	72	67
Office and administrative support	88	76	86	79
Natural resources, construction, and maintenance	79	53	78	60
Construction, extraction, farming, fishing, and forestry	67	39	66	47
Installation, maintenance, and repair	92	69	91	74
Production, transportation, and material moving ...	84	53	82	70
Production	91	53	90	73
Transportation and material moving	77	54	75	68
Full time	87	77	86	81
Part time	38	28	36	46
Union	79	82	73	90
Nonunion	75	63	76	70
Wage percentiles: ²				
Lowest 10 percent	37	22	43	38
Lowest 25 percent	54	37	56	50
Second 25 percent	84	68	83	76
Third 25 percent	89	77	88	81
Highest 25 percent	80	86	77	88
Highest 10 percent	77	88	74	91
Establishment characteristics				
Goods-producing industries	87	53	86	70
Service-providing industries	74	68	73	73
Education and health services	72	82	66	86
Educational services	54	87	40	90
Elementary and secondary schools	44	90	27	92
Junior colleges, colleges, and universities	79	86	69	91
Health care and social assistance	85	78	85	82
Hospitals	89	88	91	92
Public administration	87	89	88	90

See footnotes at end of table.

Table 30. Leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid jury duty leave
1 to 99 workers	69	53	70	59
1 to 49 workers	68	52	69	56
50 to 99 workers	74	56	75	67
100 workers or more	81	77	79	85
100 to 499 workers	81	70	80	80
500 workers or more	82	84	78	91
Geographic areas				
New England	75	73	73	82
Middle Atlantic	78	71	76	81
East North Central	76	60	74	73
West North Central	74	66	73	70
South Atlantic	78	64	78	74
East South Central	77	63	77	72
West South Central	75	65	75	70
Mountain	71	62	72	67
Pacific	74	70	75	67

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

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

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

**Table 30. Standard errors for leave benefits: Access, civilian workers,¹
National Compensation Survey, March 2009**

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid jury duty leave
All workers	0.5	0.5	0.4	0.5
Worker characteristics				
Management, professional, and related	0.6	0.7	0.7	0.7
Management, business, and financial	0.6	0.8	0.7	0.9
Professional and related	0.8	0.8	0.8	0.8
Teachers	1.7	1.4	1.3	1.1
Primary, secondary, and special education school teachers	1.8	1.2	1.5	1.0
Registered nurses	1.8	2.4	2.5	2.8
Service	1.7	1.3	1.6	1.5
Protective service	2.8	3.0	2.6	2.4
Sales and office	0.6	0.7	0.6	0.7
Sales and related	1.0	1.1	1.0	1.0
Office and administrative support	0.8	1.0	0.7	0.9
Natural resources, construction, and maintenance	1.1	1.4	1.1	1.4
Construction, extraction, farming, fishing, and forestry	2.0	1.9	1.9	1.9
Installation, maintenance, and repair	1.0	1.8	1.0	1.5
Production, transportation, and material moving ...	0.9	1.2	0.9	1.1
Production	1.0	1.7	1.1	1.5
Transportation and material moving	1.4	1.6	1.5	1.7
Full time	0.4	0.5	0.3	0.5
Part time	1.2	1.0	1.1	1.1
Union	0.8	0.9	0.8	0.8
Nonunion	0.6	0.6	0.5	0.5
Wage percentiles: ²				
Lowest 10 percent	2.5	2.1	2.2	1.8
Lowest 25 percent	1.2	1.1	1.2	1.1
Second 25 percent	0.8	0.9	0.6	0.8
Third 25 percent	0.5	0.8	0.6	0.6
Highest 25 percent	0.7	0.8	0.7	0.7
Highest 10 percent	0.9	1.0	1.0	1.0
Establishment characteristics				
Goods-producing industries	0.7	1.3	0.8	1.1
Service-providing industries	0.6	0.6	0.5	0.6
Education and health services	0.9	0.9	0.9	0.8
Educational services	1.2	0.7	1.2	0.8
Elementary and secondary schools	1.3	0.8	1.1	0.8
Junior colleges, colleges, and universities	1.2	1.2	1.7	1.1
Health care and social assistance	1.0	1.4	1.1	1.3
Hospitals	0.8	1.0	0.7	1.3
Public administration	1.2	1.2	1.2	1.2

See footnotes at end of table.

Table 30. Standard errors for leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid jury duty leave
1 to 99 workers	0.7	0.8	0.7	0.8
1 to 49 workers	0.9	1.0	0.9	0.9
50 to 99 workers	1.5	2.0	1.3	1.8
100 workers or more	0.7	0.7	0.6	0.6
100 to 499 workers	0.9	1.0	0.9	1.0
500 workers or more	0.8	0.9	0.8	0.8
Geographic areas				
New England	0.9	1.5	1.1	1.7
Middle Atlantic	0.8	1.6	0.7	1.2
East North Central	0.9	1.3	0.9	1.0
West North Central	1.6	1.4	1.4	1.7
South Atlantic	1.2	1.4	1.1	1.6
East South Central	4.6	3.1	3.8	3.0
West South Central	1.3	1.8	1.4	1.1
Mountain	2.4	1.9	1.9	1.6
Pacific	1.1	1.4	1.2	1.3

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

² The percentile groupings are based on the

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

Table 31. Paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2009

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	9	22	12	12	9	14	9	6	3	1	3	8	8
Worker characteristics													
Management, professional, and related	3	14	11	12	10	19	11	9	4	2	4	9	9
Management, business, and financial	1	11	8	12	11	24	13	9	5	2	5	10	10
Professional and related	4	15	12	13	10	16	10	9	4	2	4	9	9
Teachers	11	13	6	5	7	12	16	9	5	4	11	10	10
Primary, secondary, and special education school teachers	13	19	6	4	—	15	12	6	5	—	12	10	10
Registered nurses	5	34	19	15	8	7	4	5	2	1	1	8	7
Service	19	21	11	11	7	8	8	6	4	2	4	8	7
Protective service	4	12	6	5	8	15	17	13	13	3	4	10	11
Sales and office	9	29	11	11	9	15	6	5	2	1	2	8	8
Sales and related	17	44	11	8	6	7	3	2	(²)	(²)	—	7	6
Office and administrative support	5	21	11	13	10	19	8	6	3	1	2	9	8
Natural resources, construction, and maintenance	11	25	16	12	8	11	8	4	3	1	2	8	7
Construction, extraction, farming, fishing, and forestry	16	27	13	12	9	9	6	4	2	1	2	8	7
Installation, maintenance, and repair	7	24	18	12	8	12	9	5	3	1	2	8	8
Production, transportation, and material moving	9	21	12	13	11	14	9	4	2	1	3	8	8
Production	7	14	12	13	12	16	11	6	3	1	4	9	9
Transportation and material moving	11	29	11	14	10	11	6	3	1	1	2	8	7
Full time	7	20	12	12	10	15	9	7	3	1	3	9	8
Part time	27	32	9	9	5	8	3	2	1	1	2	7	6
Union	3	11	7	9	9	14	14	12	9	3	7	10	10
Nonunion	10	24	12	13	9	14	8	5	2	1	2	8	8
Wage percentiles:³													
Lowest 10 percent	38	30	11	9	5	2	3	1	—	—	—	6	6
Lowest 25 percent	24	34	12	10	6	7	4	2	(²)	(²)	1	7	6
Second 25 percent	9	26	13	13	10	13	7	4	2	1	2	8	8
Third 25 percent	5	17	11	12	10	17	11	7	4	2	3	9	9
Highest 25 percent	3	12	10	12	10	19	11	10	5	2	5	10	10
Highest 10 percent	2	9	9	12	11	21	13	11	5	2	5	10	10
Establishment characteristics													
Goods-producing industries	7	16	10	12	12	17	12	7	3	1	3	9	9
Service-providing industries	10	23	12	12	8	14	8	6	3	1	3	8	8
Education and health services	6	23	12	12	7	10	8	7	4	3	7	9	8
Educational services	6	6	3	5	7	13	14	11	10	7	16	11	11
Elementary and secondary schools	9	11	4	3	7	13	12	10	10	6	15	11	11
Junior colleges, colleges, and universities	2	1	2	8	7	10	17	14	12	10	18	12	12
Health care and social assistance	6	31	16	15	8	9	5	4	1	1	3	8	7
Hospitals	5	36	18	15	7	5	4	6	2	1	1	8	7
Public administration	(²)	—	—	1	9	16	22	24	18	4	4	11	12

See footnotes at end of table.

Table 31. Paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers	13	25	15	12	9	14	5	3	1	1	1	8	7
1 to 49 workers	14	25	15	13	9	14	5	3	1	1	1	8	7
50 to 99 workers	12	24	16	12	11	12	7	4	1	1	1	8	7
100 workers or more	6	19	9	12	9	15	11	8	5	2	4	9	9
100 to 499 workers	7	24	11	13	10	13	10	6	3	1	2	8	8
500 workers or more	5	15	7	10	8	16	12	11	6	3	6	10	10
Geographic areas													
New England	5	14	7	9	9	23	15	11	4	1	3	9	10
Middle Atlantic	7	16	11	11	10	13	10	10	4	2	5	9	9
East North Central	7	24	14	11	10	14	6	5	2	2	4	8	8
West North Central	7	28	15	12	7	12	11	4	2	1	1	8	8
South Atlantic	11	24	11	10	9	15	9	7	2	1	1	8	8
East South Central	20	23	9	16	5	9	5	5	1	1	5	8	7
West South Central	13	22	11	11	11	14	8	3	2	1	4	8	8
Mountain	8	24	11	18	8	13	10	4	3	—	1	8	8
Pacific	8	17	11	14	9	16	8	6	6	2	2	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 percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

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

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

Table 31. Standard errors for paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	0.5	0.5	0.5	0.4	0.4	0.5	0.4	0.3	0.2	0.1	0.2	0.1	0.0
Worker characteristics													
Management, professional, and related	0.4	0.7	0.7	0.8	0.7	0.9	0.7	0.6	0.3	0.2	0.5	0.1	0.8
Management, business, and financial	0.3	0.8	0.7	0.9	0.8	1.3	1.1	0.7	0.4	0.3	1.1	0.3	0.0
Professional and related	0.5	0.8	0.9	1.0	0.8	1.1	0.8	0.7	0.4	0.3	0.4	0.1	0.0
Teachers	1.4	2.5	1.7	1.4	1.3	1.8	2.4	1.2	1.4	1.5	1.9	0.3	0.2
Primary, secondary, and special education school teachers	2.0	3.9	2.2	1.7	–	2.7	2.5	1.4	2.1	–	2.4	0.4	0.4
Registered nurses	1.1	3.1	2.4	2.1	1.3	1.3	0.9	1.0	0.4	0.3	0.4	0.1	0.0
Service	2.1	1.1	1.0	1.0	0.9	0.8	0.8	0.6	0.4	0.2	0.6	0.2	0.4
Protective service	1.1	2.4	2.2	1.7	1.8	2.0	1.8	2.0	1.4	0.8	0.9	0.2	1.4
Sales and office	0.6	0.9	0.7	0.7	0.5	0.5	0.4	0.3	0.2	0.1	0.2	0.1	0.7
Sales and related	1.2	1.5	1.0	0.8	0.6	0.8	0.4	0.5	(²)	(²)	–	0.1	0.0
Office and administrative support	0.6	0.9	0.9	0.8	0.7	0.7	0.5	0.4	0.3	0.1	0.3	0.1	0.1
Natural resources, construction, and maintenance	1.0	1.4	1.1	1.1	0.8	0.8	0.6	0.4	0.4	0.1	0.2	0.1	0.0
Construction, extraction, farming, fishing, and forestry	1.9	2.0	1.6	1.5	1.4	1.1	0.9	0.6	0.3	0.2	0.3	0.1	0.0
Installation, maintenance, and repair	1.1	1.6	1.5	1.4	0.7	1.1	0.8	0.5	0.6	0.2	0.3	0.1	1.1
Production, transportation, and material moving ...	0.8	1.2	0.8	0.9	0.9	0.7	0.6	0.5	0.4	0.2	0.3	0.1	0.0
Production	1.1	1.7	1.1	1.1	1.1	1.0	0.9	0.9	0.6	0.3	0.5	0.1	0.0
Transportation and material moving	1.3	1.7	1.1	1.1	1.0	1.0	0.8	0.5	0.2	0.2	0.3	0.1	0.0
Full time	0.5	0.5	0.5	0.4	0.4	0.5	0.4	0.3	0.2	0.1	0.2	0.1	0.0
Part time	1.7	1.6	0.9	0.8	0.7	0.9	0.6	0.3	0.2	0.1	0.5	0.1	0.0
Union	0.5	0.9	0.7	0.7	1.0	0.9	1.2	0.8	0.6	0.3	0.5	0.1	0.0
Nonunion	0.6	0.6	0.6	0.5	0.4	0.5	0.4	0.3	0.2	0.1	0.2	0.1	0.0
Wage percentiles: ³													
Lowest 10 percent	3.5	2.0	1.7	1.4	1.6	0.6	1.0	0.5	–	–	–	0.2	0.0
Lowest 25 percent	1.5	1.2	1.0	0.8	0.7	0.8	0.6	0.3	(²)	(²)	0.4	0.1	0.0
Second 25 percent	0.6	0.8	0.6	0.7	0.6	0.5	0.5	0.3	0.2	0.1	0.3	0.1	0.0
Third 25 percent	0.4	0.6	0.7	0.6	0.6	0.6	0.7	0.5	0.3	0.2	0.3	0.1	0.0
Highest 25 percent	0.2	0.7	0.5	0.7	0.5	0.9	0.7	0.6	0.3	0.2	0.5	0.1	0.0
Highest 10 percent	0.3	1.1	0.9	0.9	0.9	1.3	1.1	0.7	0.3	0.3	0.7	0.1	0.0
Establishment characteristics													
Goods-producing industries	0.7	1.1	0.8	0.9	0.9	0.9	0.8	0.7	0.5	0.2	0.4	0.1	0.0
Service-providing industries	0.6	0.6	0.5	0.5	0.4	0.5	0.5	0.3	0.2	0.1	0.3	0.1	0.0
Education and health services	0.6	1.4	1.1	1.2	0.9	0.9	1.0	0.5	0.3	0.3	0.8	0.2	0.0
Educational services	0.8	0.9	0.9	1.2	0.8	1.5	1.9	0.9	0.8	0.8	1.4	0.1	0.0
Elementary and secondary schools	1.2	1.7	1.1	0.6	0.9	1.6	1.5	1.1	1.1	1.2	1.4	0.2	0.2
Junior colleges, colleges, and universities	0.6	0.2	1.0	2.6	1.6	2.8	4.1	1.8	1.2	1.3	2.7	0.2	0.7
Health care and social assistance	0.8	1.9	1.6	1.7	1.3	1.2	1.0	0.5	0.3	0.1	0.9	0.3	0.0
Hospitals	0.9	2.2	1.6	1.7	0.9	0.9	1.3	0.9	0.5	0.2	0.3	0.1	0.0
Public administration	(²)	–	–	0.3	2.4	1.8	1.7	2.1	1.3	0.5	0.6	0.1	0.7

See footnotes at end of table.

Table 31. Standard errors for paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers	0.6	0.8	0.9	0.7	0.6	0.7	0.4	0.4	0.1	0.1	0.2	0.0	0.0
1 to 49 workers	0.8	1.0	1.0	0.9	0.8	0.9	0.5	0.4	0.2	0.1	0.3	0.1	0.0
50 to 99 workers	0.9	1.3	1.4	1.4	1.2	0.9	0.9	1.0	0.2	0.2	0.3	0.1	0.1
100 workers or more	0.8	0.6	0.5	0.5	0.6	0.6	0.6	0.4	0.3	0.2	0.4	0.1	0.0
100 to 499 workers	0.7	1.0	0.8	0.8	0.8	0.8	0.7	0.6	0.3	0.1	0.7	0.2	0.0
500 workers or more	1.5	0.9	0.7	0.8	0.8	1.0	1.0	0.7	0.4	0.3	0.5	0.2	0.0
Geographic areas													
New England	0.7	1.2	0.8	1.3	1.2	1.4	1.4	1.8	0.6	0.1	0.5	0.1	0.0
Middle Atlantic	1.3	1.0	1.0	1.2	1.0	1.2	0.5	0.7	0.5	0.3	1.0	0.3	0.0
East North Central	0.9	1.7	1.5	1.0	1.1	1.3	0.6	0.5	0.4	0.2	0.5	0.1	0.0
West North Central	1.1	2.6	2.1	1.1	1.1	1.0	2.8	1.1	0.5	0.5	0.3	0.1	0.8
South Atlantic	1.2	1.4	1.2	1.1	0.9	0.8	0.7	0.9	0.3	0.3	0.2	0.1	0.0
East South Central	4.9	2.0	2.3	2.0	1.3	1.7	1.4	1.3	0.5	0.2	1.8	0.5	0.7
West South Central	1.2	1.4	1.2	1.2	1.5	1.7	1.4	0.5	0.4	0.2	0.6	0.1	0.0
Mountain	1.2	2.7	1.9	2.9	0.7	1.5	1.8	1.1	0.8	—	0.5	0.1	0.0
Pacific	0.7	1.0	1.3	1.1	0.8	1.2	0.7	0.5	0.4	0.3	0.5	0.1	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 Less than 0.05.

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

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

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

Table 32. Paid sick leave: Type of provision, civilian workers,¹ National Compensation Survey, March 2009

(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	71	8	21
Worker characteristics			
Management, professional, and related	70	10	20
Management, business, and financial	69	11	21
Professional and related	70	10	20
Teachers	82	4	14
Primary, secondary, and special education school teachers	83	3	14
Registered nurses	64	5	31
Service	71	4	25
Protective service	77	6	17
Sales and office	73	8	19
Sales and related	78	9	13
Office and administrative support	70	8	22
Natural resources, construction, and maintenance	68	11	20
Construction, extraction, farming, fishing, and forestry	71	12	17
Installation, maintenance, and repair	67	11	23
Production, transportation, and material moving	75	6	19
Production	72	6	22
Transportation and material moving	77	7	16
Full time	71	8	20
Part time	71	7	22
Union	79	6	15
Nonunion	69	9	22
Wage percentiles:⁵			
Lowest 10 percent	64	9	27
Lowest 25 percent	72	6	21
Second 25 percent	72	6	22
Third 25 percent	72	8	20
Highest 25 percent	69	11	20
Highest 10 percent	71	12	17
Establishment characteristics			
Goods-producing industries	67	12	21
Service-providing industries	72	8	20
Education and health services	72	4	24
Educational services	83	4	14
Elementary and secondary schools	83	2	15
Junior colleges, colleges, and universities	82	6	12
Health care and social assistance	63	4	33
Hospitals	59	3	38
Public administration	80	5	15

See footnotes at end of table.

Table 32. Paid sick leave: Type of provision, civilian workers,¹ National Compensation Survey, March 2009—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	71	12	18
1 to 49 workers	69	14	17
50 to 99 workers	75	6	18
100 workers or more	72	6	22
100 to 499 workers	72	7	21
500 workers or more	71	6	23
Geographic areas			
New England	66	11	23
Middle Atlantic	77	9	13
East North Central	68	9	23
West North Central	73	9	18
South Atlantic	69	7	24
East South Central	60	—	—
West South Central	74	7	19
Mountain	73	8	20
Pacific	74	8	18

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 percentile groupings are based on the

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

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

Table 32. Standard errors for paid sick leave: Type of provision, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	Other basis ⁴
All workers	0.9	0.4	0.9
Worker characteristics			
Management, professional, and related	0.9	0.7	0.9
Management, business, and financial	1.5	0.7	1.5
Professional and related	1.1	0.9	1.0
Teachers	1.5	0.5	1.4
Primary, secondary, and special education school teachers	1.9	0.6	1.8
Registered nurses	2.5	1.9	2.3
Service	3.1	0.5	3.2
Protective service	2.6	0.7	2.6
Sales and office	0.9	0.6	0.7
Sales and related	1.5	0.8	1.3
Office and administrative support	1.0	0.7	0.9
Natural resources, construction, and maintenance	1.9	1.1	1.7
Construction, extraction, farming, fishing, and forestry	2.5	2.0	1.9
Installation, maintenance, and repair	2.5	1.3	2.3
Production, transportation, and material moving ...	1.4	0.6	1.3
Production	1.8	0.8	1.8
Transportation and material moving	1.5	0.9	1.4
Full time	0.9	0.4	1.0
Part time	1.7	0.8	1.6
Union	1.2	0.9	1.0
Nonunion	1.0	0.5	1.0
Wage percentiles: ⁵			
Lowest 10 percent	7.5	1.6	8.2
Lowest 25 percent	2.9	0.7	3.0
Second 25 percent	1.4	0.6	1.3
Third 25 percent	0.9	0.5	0.8
Highest 25 percent	0.9	0.6	0.8
Highest 10 percent	1.1	1.0	0.9
Establishment characteristics			
Goods-producing industries	1.5	1.0	1.3
Service-providing industries	1.0	0.5	1.0
Education and health services	1.3	0.6	1.3
Educational services	1.4	0.4	1.2
Elementary and secondary schools	1.7	0.5	1.6
Junior colleges, colleges, and universities	1.9	0.7	1.6
Health care and social assistance	2.1	1.1	2.1
Hospitals	2.1	0.9	2.2
Public administration	1.4	0.8	1.3

See footnotes at end of table.

Table 32. Standard errors for paid sick leave: Type of provision, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	Other basis ⁴
1 to 99 workers	1.4	0.8	1.2
1 to 49 workers	1.7	1.1	1.4
50 to 99 workers	2.2	0.8	2.0
100 workers or more	1.2	0.4	1.3
100 to 499 workers	1.2	0.7	1.3
500 workers or more	2.0	0.5	2.1
Geographic areas			
New England	4.4	0.9	4.3
Middle Atlantic	1.0	0.9	1.1
East North Central	2.0	1.2	1.5
West North Central	1.8	1.6	1.7
South Atlantic	1.6	0.9	1.3
East South Central	9.6	—	—
West South Central	1.6	0.9	1.3
Mountain	2.4	1.9	2.2
Pacific	1.3	1.1	1.3

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

² 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 percentile groupings are based on the

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

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

Table 33. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2009

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

Characteristics	Paid sick leave days by length of service 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	46	31	6	1	8	6
Full time	14	46	32	6	1	9	6
Part time	28	45	23	4	–	7	6
Union	13	25	48	13	(⁴)	10	10
Nonunion	16	52	27	4	1	8	6
1 to 99 workers	22	56	20	3	–	7	5
1 to 49 workers	23	55	20	2	–	7	5
50 to 99 workers	20	57	19	4	–	7	6
100 workers or more	12	41	38	8	1	9	9
100 to 499 workers	15	52	27	6	(⁴)	8	6
500 workers or more	10	31	47	10	2	11	10
After 5 years							
All workers	14	46	32	7	1	9	6
Full time	13	46	33	7	1	9	7
Part time	27	45	24	4	–	7	6
Union	12	25	48	14	1	10	10
Nonunion	15	51	28	5	1	8	6
1 to 99 workers	20	54	22	4	(⁴)	7	6
1 to 49 workers	21	53	23	3	(⁴)	7	5
50 to 99 workers	18	56	20	6	–	7	6
100 workers or more	11	41	38	9	2	10	9
100 to 499 workers	14	52	26	7	1	8	6
500 workers or more	9	32	47	10	3	11	10

See footnotes at end of table.

Table 33. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2009—Continued

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

Characteristics	Paid sick leave days by length of service 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	14	45	32	7	1	9	7
Full time	13	45	33	8	2	9	7
Part time	27	44	25	4	—	7	6
Union	12	25	47	14	1	10	10
Nonunion	15	51	28	5	2	9	6
1 to 99 workers	20	53	22	4	(⁴)	7	6
1 to 49 workers	20	53	23	4	1	7	5
50 to 99 workers	18	56	20	6	—	7	6
100 workers or more	11	40	38	9	2	10	9
100 to 499 workers	14	52	27	7	1	9	6
500 workers or more	9	32	47	10	3	12	10
After 20 years							
All workers	14	45	32	7	2	9	7
Full time	13	45	33	8	2	10	7
Part time	27	44	25	4	—	7	6
Union	12	25	48	14	1	11	10
Nonunion	15	51	28	5	2	9	6
1 to 99 workers	20	53	22	4	(⁴)	7	6
1 to 49 workers	20	53	23	4	1	7	5
50 to 99 workers	18	55	21	6	—	7	6
100 workers or more	11	40	38	9	2	11	9
100 to 499 workers	13	52	27	7	1	9	6
500 workers or more	9	31	47	11	3	12	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/glossary20082009.htm.

Table 33. Standard errors for paid sick leave: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2009

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	0.6	0.7	0.8	0.4	0.1	0.2	0.0
Full time	0.6	0.8	0.8	0.4	0.1	0.2	0.0
Part time	1.8	1.7	1.4	0.6	–	0.1	0.0
Union	1.2	1.2	1.4	0.9	(⁴)	0.2	0.0
Nonunion	0.6	0.8	0.8	0.4	0.1	0.2	0.0
1 to 99 workers	0.8	1.1	1.1	0.5	–	0.2	0.0
1 to 49 workers	1.1	1.4	1.3	0.4	–	0.2	0.0
50 to 99 workers	1.7	2.3	1.9	0.9	–	0.2	0.0
100 workers or more	0.8	1.0	1.0	0.5	0.2	0.2	0.8
100 to 499 workers	1.0	1.6	1.5	0.6	(⁴)	0.1	0.0
500 workers or more	1.2	1.1	1.3	0.8	0.3	0.4	0.0
After 5 years							
All workers	0.6	0.8	0.8	0.4	0.2	0.2	0.6
Full time	0.6	0.8	0.9	0.4	0.2	0.2	0.2
Part time	1.9	1.7	1.4	0.6	–	0.1	0.0
Union	1.3	1.1	1.4	1.0	0.2	0.2	0.0
Nonunion	0.6	0.9	0.9	0.4	0.2	0.2	0.0
1 to 99 workers	0.8	1.1	1.1	0.5	(⁴)	0.2	0.7
1 to 49 workers	1.0	1.3	1.3	0.5	(⁴)	0.3	0.0
50 to 99 workers	1.6	2.2	1.8	1.1	–	0.2	0.0
100 workers or more	0.8	1.0	1.0	0.5	0.3	0.2	0.1
100 to 499 workers	1.0	1.6	1.5	0.7	0.4	0.2	0.0
500 workers or more	1.2	1.1	1.3	0.8	0.4	0.4	0.0

See footnotes at end of table.

Table 33. Standard errors for paid sick leave: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	0.6	0.8	0.8	0.4	0.2	0.2	0.6
Full time	0.6	0.8	0.8	0.4	0.2	0.2	0.0
Part time	1.8	1.8	1.5	0.6	–	0.2	0.0
Union	1.3	1.1	1.4	0.9	0.2	0.3	0.0
Nonunion	0.6	0.9	0.9	0.4	0.2	0.2	0.0
1 to 99 workers	0.8	1.1	1.1	0.5	(⁴)	0.2	0.4
1 to 49 workers	1.0	1.4	1.4	0.5	0.2	0.3	0.3
50 to 99 workers	1.6	2.3	1.9	1.0	–	0.2	0.0
100 workers or more	0.8	1.1	1.0	0.5	0.3	0.3	0.4
100 to 499 workers	1.0	1.6	1.6	0.7	0.4	0.3	0.0
500 workers or more	1.1	1.3	1.3	0.7	0.4	0.4	0.0
After 20 years							
All workers	0.6	0.8	0.8	0.4	0.2	0.2	0.6
Full time	0.6	0.8	0.8	0.4	0.2	0.2	0.0
Part time	1.8	1.8	1.5	0.6	–	0.2	0.0
Union	1.2	1.1	1.4	0.9	0.3	0.3	0.0
Nonunion	0.6	0.9	0.9	0.4	0.2	0.2	0.0
1 to 99 workers	0.8	1.1	1.1	0.5	(⁴)	0.2	0.3
1 to 49 workers	1.0	1.4	1.4	0.5	0.2	0.3	0.4
50 to 99 workers	1.7	2.3	1.8	1.0	–	0.2	0.0
100 workers or more	0.8	1.1	1.0	0.5	0.3	0.3	0.7
100 to 499 workers	1.0	1.6	1.6	0.7	0.4	0.4	0.0
500 workers or more	1.1	1.3	1.3	0.7	0.4	0.5	0.0

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

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

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

⁴ Less than 0.05.

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

Table 34. Paid vacations:¹ Number of annual days by service requirement, civilian workers,² National Compensation Survey, March 2009

(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	11	6	2	10	10
Full time	4	34	42	12	6	2	10	10
Part time	27	45	18	4	5	1	7	5
Union	4	34	45	9	5	2	10	10
Nonunion	7	36	38	11	6	2	10	10
1 to 99 workers	9	46	35	7	3	1	8	5
1 to 49 workers	9	46	35	7	3	(⁴)	8	5
50 to 99 workers	8	45	37	7	2	—	8	7
100 workers or more	5	27	42	14	8	3	11	10
100 to 499 workers	7	37	38	11	4	2	9	10
500 workers or more	4	17	45	18	12	4	13	10
After 5 years								
All workers	2	9	36	36	11	6	14	15
Full time	1	7	36	38	12	6	14	15
Part time	11	28	32	18	4	6	11	10
Union	1	6	38	41	8	6	14	15
Nonunion	2	10	36	34	12	6	14	15
1 to 99 workers	3	15	42	31	7	2	12	10
1 to 49 workers	3	17	41	30	7	3	12	10
50 to 99 workers	2	10	45	34	7	2	12	11
100 workers or more	2	5	31	39	14	9	15	15
100 to 499 workers	2	7	39	36	10	5	14	15
500 workers or more	1	3	24	41	19	12	17	15

See footnotes at end of table.

Table 34. Paid vacations:¹ Number of annual days by service requirement, civilian workers,² National Compensation Survey, March 2009—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	43	23	12	17	15
Full time	1	5	14	44	24	12	17	15
Part time	10	21	18	31	12	8	13	15
Union	1	3	9	55	22	9	17	15
Nonunion	2	7	16	40	23	12	17	15
1 to 99 workers	2	12	22	40	18	5	14	15
1 to 49 workers	3	13	25	37	17	5	14	15
50 to 99 workers	2	9	17	47	21	5	15	15
100 workers or more	1	3	9	45	26	16	18	17
100 to 499 workers	2	4	11	51	22	10	17	15
500 workers or more	1	2	7	38	29	22	20	20
After 20 years								
All workers	2	6	12	17	38	25	19	20
Full time	1	5	12	17	40	26	20	20
Part time	10	18	15	15	26	16	15	15
Union	1	2	5	11	46	35	22	21
Nonunion	2	7	13	18	37	23	19	20
1 to 99 workers	2	11	20	24	30	13	16	15
1 to 49 workers	2	13	22	23	28	12	16	15
50 to 99 workers	2	8	14	24	36	16	17	20
100 workers or more	1	2	6	12	44	34	22	20
100 to 499 workers	2	3	8	16	47	24	20	20
500 workers or more	1	1	4	8	42	43	23	23

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.

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/glossary20082009.htm.

Table 34. Standard errors for paid vacations: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2009

Characteristics	Paid vacations days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	0.4	0.6	0.5	0.5	0.3	0.2	0.1	0.0
Full time	0.3	0.6	0.6	0.5	0.3	0.2	0.1	0.0
Part time	1.5	1.4	1.2	0.5	0.7	0.3	0.2	0.0
Union	0.5	1.5	1.3	0.9	0.7	0.4	0.1	0.0
Nonunion	0.4	0.6	0.6	0.5	0.3	0.2	0.1	0.0
1 to 99 workers	0.6	1.0	1.0	0.6	0.3	0.1	0.1	0.8
1 to 49 workers	0.6	1.1	1.1	0.8	0.4	(⁴)	0.1	0.3
50 to 99 workers	1.1	1.8	2.3	0.8	0.5	–	0.2	1.7
100 workers or more	0.4	0.8	0.8	0.7	0.4	0.4	0.1	0.0
100 to 499 workers	0.7	1.3	1.2	0.9	0.4	0.6	0.2	0.0
500 workers or more	0.5	1.1	0.9	0.9	0.8	0.4	0.2	0.2
After 5 years								
All workers	0.2	0.3	0.6	0.5	0.5	0.3	0.1	0.0
Full time	0.1	0.3	0.6	0.5	0.5	0.3	0.1	0.0
Part time	1.2	1.4	1.5	1.2	0.8	0.7	0.2	0.0
Union	0.2	0.6	1.2	1.2	0.7	0.7	0.1	0.0
Nonunion	0.2	0.4	0.6	0.6	0.5	0.3	0.1	0.0
1 to 99 workers	0.3	0.6	0.8	0.8	0.5	0.3	0.1	0.0
1 to 49 workers	0.3	0.7	1.0	0.9	0.6	0.5	0.1	0.0
50 to 99 workers	0.4	1.1	1.4	1.8	1.1	0.3	0.2	1.3
100 workers or more	0.3	0.4	0.8	0.8	0.7	0.4	0.1	0.0
100 to 499 workers	0.5	0.6	1.2	1.3	0.7	0.6	0.2	0.2
500 workers or more	0.3	0.4	0.9	1.0	1.1	0.6	0.2	0.0

See footnotes at end of table.

Table 34. Standard errors for paid vacations: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	Paid vacations days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.2	0.3	0.4	0.7	0.5	0.7	0.1	0.0
Full time	0.1	0.3	0.5	0.7	0.5	0.8	0.1	0.0
Part time	1.1	1.5	1.3	1.7	1.3	0.8	0.2	0.1
Union	0.2	0.5	0.8	1.3	1.0	1.0	0.2	0.0
Nonunion	0.2	0.3	0.5	0.7	0.5	0.8	0.1	0.0
1 to 99 workers	0.2	0.5	0.7	0.9	0.8	0.6	0.1	0.0
1 to 49 workers	0.3	0.6	0.9	1.0	0.9	0.7	0.2	0.0
50 to 99 workers	0.3	1.1	1.2	1.7	1.7	1.1	0.2	0.0
100 workers or more	0.3	0.3	0.5	1.0	0.7	1.1	0.2	0.5
100 to 499 workers	0.5	0.4	0.7	1.1	0.9	0.8	0.2	0.0
500 workers or more	0.3	0.3	0.6	1.3	1.1	1.8	0.2	0.0
After 20 years								
All workers	0.2	0.3	0.4	0.5	0.6	0.8	0.1	0.0
Full time	0.1	0.3	0.4	0.5	0.7	0.8	0.1	0.0
Part time	1.1	1.4	1.1	1.4	1.5	1.2	0.3	0.2
Union	0.2	0.4	0.7	0.6	1.5	1.5	0.2	1.1
Nonunion	0.2	0.3	0.4	0.6	0.6	0.9	0.1	0.0
1 to 99 workers	0.2	0.5	0.6	0.8	0.9	0.7	0.1	0.0
1 to 49 workers	0.3	0.6	0.8	0.9	1.0	0.8	0.2	0.0
50 to 99 workers	0.3	1.0	1.2	1.8	1.9	1.4	0.3	0.2
100 workers or more	0.3	0.3	0.4	0.5	0.9	1.1	0.1	0.0
100 to 499 workers	0.4	0.4	0.6	0.8	1.3	1.1	0.2	0.0
500 workers or more	0.3	0.3	0.5	0.6	1.4	1.7	0.2	0.7

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.

⁴ Less than 0.05.

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

Table 35. Quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	10	5	7	33	49
Worker characteristics					
Management, professional, and related	16	10	11	48	66
Management, business, and financial	17	16	13	48	66
Professional and related	16	7	10	48	66
Teachers	12	3	5	46	64
Primary, secondary, and special education school teachers	8	1	2	43	62
Registered nurses	21	4	11	59	72
Service	8	1	3	21	34
Protective service	9	3	9	38	54
Sales and office	8	5	7	33	51
Sales and related	3	4	4	30	50
Office and administrative support	10	5	9	35	52
Natural resources, construction, and maintenance	4	2	5	23	36
Construction, extraction, farming, fishing, and forestry	2	1	4	16	28
Installation, maintenance, and repair	6	2	7	31	44
Production, transportation, and material moving ...	5	1	3	26	43
Production	7	2	3	28	44
Transportation and material moving	4	1	3	23	43
Full time	11	5	8	36	54
Part time	5	2	3	20	34
Union	15	2	9	48	74
Nonunion	8	5	6	30	44
Wage percentiles: ³					
Lowest 10 percent	5	1	2	10	23
Lowest 25 percent	5	1	2	17	30
Second 25 percent	8	3	5	30	46
Third 25 percent	10	5	9	37	55
Highest 25 percent	16	10	12	49	68
Highest 10 percent	18	12	13	50	71
Establishment characteristics					
Goods-producing industries	7	5	3	29	44
Service-providing industries	10	5	7	33	50
Education and health services	14	3	7	44	61
Educational services	13	4	7	47	67
Elementary and secondary schools	8	1	2	42	65
Junior colleges, colleges, and universities	23	—	17	64	75
Health care and social assistance	15	3	7	42	57
Hospitals	27	4	14	76	89
Public administration	17	6	16	54	75

See footnotes at end of table.

Table 35. Quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	3	3	3	13	25
1 to 49 workers	3	3	2	11	21
50 to 99 workers	3	3	4	19	36
100 workers or more	15	6	10	49	70
100 to 499 workers	8	4	6	38	58
500 workers or more	22	8	13	60	82
Geographic areas					
New England	10	4	8	33	49
Middle Atlantic	9	5	7	32	49
East North Central	10	5	6	36	49
West North Central	9	4	6	33	48
South Atlantic	8	5	4	31	53
East South Central	—	5	2	30	46
West South Central	8	4	4	31	46
Mountain	9	4	9	31	49
Pacific	11	5	13	35	50

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 percentile groupings are based on the average wage for each occupation surveyed, which may include workers both

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

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

Table 35. Standard errors for quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.5	0.3	0.3	0.6	0.5
Worker characteristics					
Management, professional, and related	0.8	0.7	0.6	1.0	0.8
Management, business, and financial	1.0	1.3	0.9	1.5	1.3
Professional and related	0.9	0.6	0.6	1.1	1.0
Teachers	1.4	0.6	0.7	1.9	1.5
Primary, secondary, and special education school teachers	1.0	0.2	0.5	2.2	1.9
Registered nurses	2.0	1.2	1.1	2.7	2.8
Service	1.5	0.3	0.3	0.7	1.3
Protective service	1.1	0.6	1.0	2.4	2.8
Sales and office	0.4	0.4	0.3	0.8	0.8
Sales and related	0.4	0.5	0.4	1.1	1.3
Office and administrative support	0.6	0.4	0.5	1.0	1.0
Natural resources, construction, and maintenance	0.7	0.3	0.6	1.0	1.3
Construction, extraction, farming, fishing, and forestry	0.3	0.4	0.7	1.2	1.5
Installation, maintenance, and repair	1.3	0.7	0.9	1.7	2.2
Production, transportation, and material moving ...	0.5	0.2	0.4	0.9	1.1
Production	0.8	0.3	0.7	1.1	1.4
Transportation and material moving	0.4	0.2	0.4	1.3	1.5
Full time	0.6	0.4	0.3	0.7	0.6
Part time	0.5	0.3	0.3	0.8	1.0
Union	1.2	0.3	0.6	1.3	1.0
Nonunion	0.5	0.3	0.3	0.6	0.6
Wage percentiles:³					
Lowest 10 percent	1.9	0.3	0.3	0.9	1.9
Lowest 25 percent	1.0	0.2	0.2	0.7	1.0
Second 25 percent	0.7	0.3	0.3	0.9	1.0
Third 25 percent	0.6	0.6	0.5	0.8	0.9
Highest 25 percent	0.6	0.5	0.4	0.9	0.8
Highest 10 percent	1.0	0.9	0.7	1.3	1.1
Establishment characteristics					
Goods-producing industries	0.5	0.4	0.4	0.9	1.3
Service-providing industries	0.6	0.4	0.3	0.7	0.6
Education and health services	1.1	0.8	0.7	1.4	1.3
Educational services	1.7	1.3	1.0	1.8	1.6
Elementary and secondary schools	0.9	0.2	0.4	1.8	1.5
Junior colleges, colleges, and universities	4.7	–	3.1	4.3	4.4
Health care and social assistance	1.4	0.9	0.8	1.9	1.8
Hospitals	2.1	1.4	1.7	1.7	1.3
Public administration	1.7	1.7	1.1	2.1	1.8

See footnotes at end of table.

Table 35. Standard errors for quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	0.4	0.3	0.3	0.7	0.8
1 to 49 workers	0.5	0.4	0.3	0.8	0.8
50 to 99 workers	0.5	0.4	0.5	1.5	1.6
100 workers or more	0.8	0.5	0.5	0.9	0.8
100 to 499 workers	0.6	0.6	0.6	1.3	1.3
500 workers or more	1.3	0.8	0.8	1.5	1.0
Geographic areas					
New England	1.1	0.6	0.5	1.6	1.4
Middle Atlantic	0.6	1.0	0.5	1.3	1.1
East North Central	0.7	0.6	0.5	1.8	1.3
West North Central	1.4	0.7	1.8	1.8	2.1
South Atlantic	1.1	0.7	0.3	1.4	1.3
East South Central	—	2.5	0.6	3.0	3.9
West South Central	1.2	0.9	0.3	1.7	1.4
Mountain	0.7	0.6	1.6	2.1	2.3
Pacific	0.8	0.5	0.9	1.4	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 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 percentile groupings are based on the average wage for each occupation surveyed, which may include workers both

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

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

Table 36. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ²	Performance	Signing	Other
All workers	14	20	37	39	24	16	7	2	1	6
Worker characteristics										
Management, professional, and related	18	32	55	59	34	25	8	4	2	6
Management, business, and financial	23	33	57	61	30	30	14	6	4	10
Professional and related	17	32	54	58	35	24	7	3	2	4
Teachers	17	31	49	57	48	19	(³)	–	(³)	–
Primary, secondary, and special education school teachers	16	32	49	56	48	20	–	–	–	–
Registered nurses	11	36	57	61	29	22	2	1	(³)	1
Service	8	12	23	25	19	9	3	1	(³)	–
Protective service	16	22	38	40	42	18	2	–	–	1
Sales and office	17	18	38	40	23	16	10	2	1	8
Sales and related	18	9	31	32	20	9	12	2	1	10
Office and administrative support	16	24	41	44	25	20	9	3	1	7
Natural resources, construction, and maintenance	9	14	22	24	17	10	6	2	1	3
Construction, extraction, farming, fishing, and forestry	5	10	12	15	13	6	2	–	1	2
Installation, maintenance, and repair	14	18	32	34	21	14	10	4	1	5
Production, transportation, and material moving ...	9	16	28	29	18	10	7	1	1	6
Production	10	18	31	34	18	12	8	1	2	6
Transportation and material moving	9	15	25	25	18	9	6	1	(³)	6
Full time	16	24	42	45	27	18	8	3	1	6
Part time	6	9	20	20	13	7	5	1	(³)	4
Union	14	24	47	50	41	24	5	2	1	3
Nonunion	13	20	35	37	21	14	8	2	1	6
Wage percentiles: ⁴										
Lowest 10 percent	4	5	11	12	10	4	6	1	(³)	5
Lowest 25 percent	8	8	18	19	15	6	6	1	(³)	5
Second 25 percent	13	19	33	37	22	13	6	1	1	5
Third 25 percent	15	24	42	45	27	18	7	2	1	5
Highest 25 percent	19	31	56	59	34	26	10	5	3	7
Highest 10 percent	20	30	59	63	36	28	12	6	4	8
Establishment characteristics										
Goods-producing industries	11	18	32	35	16	15	9	2	2	6
Service-providing industries	14	21	37	40	26	16	7	2	1	5
Education and health services	14	30	48	54	33	17	1	(³)	(³)	(³)
Educational services	19	33	53	60	52	20	(³)	–	(³)	(³)
Elementary and secondary schools	17	34	49	57	49	19	–	–	–	–
Junior colleges, colleges, and universities	22	33	64	71	62	23	1	–	1	(³)
Health care and social assistance	10	27	45	49	20	16	1	(³)	(³)	1
Hospitals	15	47	71	74	33	29	2	1	(³)	1
Public administration	19	32	53	56	54	31	–	–	–	–

See footnotes at end of table.

Table 36. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ²	Performance	Signing	Other
1 to 99 workers	7	10	18	19	12	7	4	1	1	3
1 to 49 workers	6	8	15	16	10	7	3	1	1	2
50 to 99 workers	9	14	26	28	19	7	7	2	(³)	6
100 workers or more	19	30	53	57	34	23	10	3	2	8
100 to 499 workers	16	23	43	46	26	15	10	2	1	8
500 workers or more	22	36	62	67	42	31	10	4	2	8
Geographic areas										
New England	8	16	37	39	25	16	7	2	1	6
Middle Atlantic	8	15	33	36	30	14	6	2	1	4
East North Central	14	18	36	37	24	17	8	3	2	6
West North Central	14	24	41	46	21	18	5	1	(³)	4
South Atlantic	16	24	39	42	21	13	8	2	2	6
East South Central	23	24	22	33	—	12	—	2	1	—
West South Central	12	22	37	40	23	14	7	2	1	5
Mountain	13	21	40	41	23	16	6	1	1	5
Pacific	15	21	39	40	23	20	7	3	2	5

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

² The 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 percentile groupings are based on the average wage for each occupation

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

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

Table 36. Standard errors for financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2009

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	0.4	0.5	0.6	0.5	0.8	0.4	0.4	0.1	0.1	0.4
Worker characteristics										
Management, professional, and related	0.7	1.0	1.1	1.0	0.9	0.8	0.5	0.3	0.4	0.4
Management, business, and financial	1.0	1.1	1.4	1.3	1.5	1.1	0.9	0.5	0.6	0.7
Professional and related	0.8	1.2	1.3	1.1	1.0	0.8	0.5	0.3	0.3	0.4
Teachers	1.3	1.8	2.2	1.7	1.6	1.3	(³)	–	(³)	–
Primary, secondary, and special education school teachers	1.4	2.0	2.6	2.3	2.0	1.8	–	–	–	–
Registered nurses	1.4	2.6	3.4	3.1	2.7	2.1	0.6	0.3	(³)	0.5
Service	1.1	0.9	1.1	1.0	2.4	0.6	1.3	0.2	(³)	–
Protective service	2.2	1.9	2.6	2.6	2.8	1.9	0.4	–	–	0.4
Sales and office	0.5	0.7	0.7	0.8	0.8	0.5	0.5	0.2	0.1	0.4
Sales and related	0.9	0.7	1.0	1.1	1.1	0.8	0.8	0.2	0.2	0.7
Office and administrative support	0.7	0.9	1.0	1.0	0.9	0.7	0.5	0.3	0.2	0.4
Natural resources, construction, and maintenance	0.8	0.8	1.0	1.0	1.1	0.6	0.7	0.4	0.2	0.7
Construction, extraction, farming, fishing, and forestry	0.6	1.0	1.1	1.2	1.2	0.8	0.5	–	0.2	0.4
Installation, maintenance, and repair	1.4	1.1	1.6	1.5	1.7	1.2	1.3	0.7	0.2	1.2
Production, transportation, and material moving ...	0.6	0.9	0.9	0.9	1.0	0.6	0.5	0.2	0.3	0.5
Production	0.9	1.2	1.4	1.5	1.2	1.0	0.9	0.4	0.5	0.6
Transportation and material moving	0.7	1.0	1.2	1.0	1.4	0.7	0.7	0.2	(³)	0.7
Full time	0.5	0.6	0.8	0.6	0.9	0.5	0.5	0.2	0.1	0.5
Part time	0.4	0.6	0.7	0.8	0.8	0.4	0.3	0.2	(³)	0.3
Union	0.7	1.3	1.2	1.2	1.0	1.0	0.6	0.3	0.2	0.5
Nonunion	0.4	0.5	0.7	0.6	0.9	0.4	0.4	0.1	0.1	0.4
Wage percentiles:⁴										
Lowest 10 percent	1.5	1.2	1.1	1.4	2.8	0.8	1.7	0.3	(³)	1.7
Lowest 25 percent	0.7	0.8	0.9	1.0	1.7	0.4	0.9	0.2	(³)	0.9
Second 25 percent	0.6	0.7	0.9	0.8	1.0	0.6	0.5	0.1	0.1	0.5
Third 25 percent	0.6	0.9	0.8	0.8	0.8	0.7	0.3	0.2	0.2	0.3
Highest 25 percent	0.7	0.9	0.9	0.9	0.8	0.7	0.6	0.4	0.4	0.5
Highest 10 percent	1.0	1.1	1.1	1.1	1.0	1.0	0.9	0.6	0.6	0.8
Establishment characteristics										
Goods-producing industries	0.6	1.2	1.1	1.1	0.8	0.7	0.8	0.4	0.6	0.5
Service-providing industries	0.5	0.6	0.7	0.6	0.9	0.4	0.5	0.1	0.1	0.5
Education and health services	0.9	1.3	1.5	1.4	1.3	0.9	0.2	(³)	(³)	(³)
Educational services	1.4	1.6	1.8	1.7	1.5	1.2	(³)	–	(³)	(³)
Elementary and secondary schools	1.4	1.8	2.1	1.8	1.6	1.4	–	–	–	–
Junior colleges, colleges, and universities	3.5	2.9	4.4	4.2	2.7	2.7	0.2	–	0.2	(³)
Health care and social assistance	1.0	1.7	2.1	1.9	1.6	1.2	0.3	(³)	(³)	0.2
Hospitals	1.6	1.9	2.0	1.8	2.0	2.0	0.7	0.4	(³)	0.6
Public administration	1.5	1.9	2.1	2.1	1.9	2.0	–	–	–	–

See footnotes at end of table.

Table 36. Standard errors for financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

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	0.5	0.5	0.6	0.6	0.6	0.3	0.3	0.1	0.1	0.2
1 to 49 workers	0.5	0.6	0.7	0.7	0.6	0.4	0.3	0.2	0.1	0.2
50 to 99 workers	1.0	1.2	1.5	1.4	1.2	0.5	0.7	0.3	(³)	0.7
100 workers or more	0.6	0.8	1.2	0.8	1.2	0.7	0.7	0.2	0.2	0.7
100 to 499 workers	0.7	1.1	1.2	1.1	1.1	0.9	0.5	0.2	0.1	0.5
500 workers or more	1.0	1.0	2.1	1.2	1.9	0.8	1.3	0.4	0.4	1.3
Geographic areas										
New England	1.0	1.3	1.4	1.5	1.8	0.8	0.9	0.3	0.2	0.8
Middle Atlantic	0.6	1.8	1.3	1.3	1.7	0.6	0.8	0.3	0.3	0.5
East North Central	0.8	1.2	1.2	1.1	0.9	0.7	0.7	0.4	0.3	0.8
West North Central	1.2	1.5	1.9	1.9	2.2	1.5	0.6	0.3	(³)	0.6
South Atlantic	0.8	1.2	1.4	1.3	1.1	1.1	0.7	0.2	0.5	0.5
East South Central	3.5	2.1	4.8	3.1	—	2.2	—	0.7	0.4	—
West South Central	1.1	1.3	1.2	1.4	1.2	1.2	0.7	0.4	0.3	0.5
Mountain	1.7	3.2	2.7	2.9	1.9	1.0	0.8	0.3	0.2	0.8
Pacific	1.1	0.8	1.1	1.1	1.1	1.4	0.6	0.4	0.2	0.4

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 0.05.

⁴ The percentile groupings are based on the average wage for each occupation

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

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

Table 38. Nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2009

(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	44	4	4	10	9	6	3	6	13
Worker characteristics									
Management, professional, and related	47	6	6	9	4	9	3	8	16
Management, business, and financial	57	8	8	16	6	8	2	8	21
Professional and related	43	5	6	7	4	9	3	7	14
Teachers	24	—	3	1	1	11	2	—	9
Primary, secondary, and special education school teachers	28	—	4	—	1	14	3	—	11
Registered nurses	50	1	5	7	4	10	3	18	17
Service	33	1	5	6	7	4	3	6	8
Protective service	42	(⁴)	8	4	4	7	10	9	13
Sales and office	48	4	3	12	13	5	6	6	11
Sales and related	42	3	2	9	16	3	9	4	9
Office and administrative support	51	5	4	13	12	7	4	7	13
Natural resources, construction, and maintenance	46	5	3	14	12	3	3	4	14
Construction, extraction, farming, fishing, and forestry	41	4	2	14	12	3	2	1	11
Installation, maintenance, and repair	51	6	5	14	11	4	3	7	18
Production, transportation, and material moving ...	46	7	3	10	11	5	2	5	16
Production	50	10	2	12	10	6	1	6	18
Transportation and material moving	43	4	3	9	11	5	2	4	14
Full time	48	5	5	11	9	7	4	7	15
Part time	28	1	2	6	7	2	3	5	5
Union	36	4	5	3	2	12	3	3	16
Nonunion	45	4	4	11	10	5	3	7	12
Wage percentiles: ⁵									
Lowest 10 percent	28	1	3	6	10	1	1	5	5
Lowest 25 percent	33	1	3	7	10	2	4	5	7
Second 25 percent	46	4	3	11	12	6	4	7	12
Third 25 percent	48	5	4	12	9	7	3	6	14
Highest 25 percent	50	8	7	10	5	9	2	8	19
Highest 10 percent	51	9	8	10	4	10	2	8	18
Establishment characteristics									
Goods-producing industries	51	11	3	14	11	6	1	5	18
Service-providing industries	42	3	5	9	9	6	4	7	12
Education and health services	36	1	4	4	5	10	3	7	10
Educational services	22	(⁴)	3	1	1	11	3	1	8
Elementary and secondary schools	24	—	2	—	1	12	3	—	9
Junior colleges, colleges, and universities	20	(⁴)	5	(⁴)	(⁴)	8	2	1	5
Health care and social assistance	46	2	4	6	9	9	3	12	12
Hospitals	48	2	4	3	2	14	4	18	16
Public administration	40	—	7	—	1	13	9	1	16

See footnotes at end of table.

Table 38. Nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2009—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	43	4	3	14	13	3	2	4	9
1 to 49 workers	44	4	2	14	15	3	2	3	8
50 to 99 workers	41	4	5	12	6	5	2	6	11
100 workers or more	45	5	6	7	5	8	5	9	16
100 to 499 workers	44	3	4	7	8	6	6	9	14
500 workers or more	45	6	8	6	3	10	3	9	18
Geographic areas									
New England	49	5	5	7	12	9	3	7	12
Middle Atlantic	42	3	4	9	6	9	2	6	13
East North Central	45	7	3	11	9	8	4	7	13
West North Central	43	5	4	13	8	3	3	7	12
South Atlantic	47	3	4	9	11	3	5	9	15
East South Central	44	3	—	12	10	2	5	5	12
West South Central	44	5	4	8	12	3	3	6	15
Mountain	40	4	3	10	10	6	2	3	10
Pacific	41	5	6	10	5	7	2	5	11

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 percentile groupings are based on the average wage for each occupation

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

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

Table 38. Standard errors for nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2009

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	0.6	0.2	0.3	0.3	0.4	0.2	0.2	0.3	0.4
Worker characteristics									
Management, professional, and related	0.9	0.4	0.5	0.5	0.3	0.5	0.3	0.5	0.7
Management, business, and financial	1.2	0.7	0.6	0.8	0.6	0.7	0.3	0.7	1.2
Professional and related	1.1	0.4	0.6	0.5	0.4	0.6	0.3	0.6	0.7
Teachers	1.4	–	0.7	0.3	0.3	1.0	0.5	–	0.9
Primary, secondary, and special education school teachers	1.8	–	0.9	–	0.3	1.3	0.7	–	1.2
Registered nurses	2.9	0.4	1.4	2.8	0.9	1.1	0.7	2.6	1.6
Service	1.7	0.2	0.8	0.8	0.8	0.3	0.3	0.7	0.7
Protective service	2.9	(⁴)	1.9	1.2	1.0	1.1	1.4	2.9	2.3
Sales and office	0.8	0.3	0.3	0.5	0.6	0.3	0.3	0.4	0.5
Sales and related	1.3	0.5	0.3	0.7	0.9	0.3	0.7	0.5	0.7
Office and administrative support	1.0	0.4	0.4	0.6	0.7	0.4	0.3	0.4	0.6
Natural resources, construction, and maintenance	1.4	0.5	0.5	1.0	0.9	0.4	0.4	0.5	0.8
Construction, extraction, farming, fishing, and forestry	2.2	0.8	0.5	1.5	1.1	0.6	0.6	0.4	1.2
Installation, maintenance, and repair	1.7	0.7	0.8	1.3	1.2	0.6	0.5	1.0	1.3
Production, transportation, and material moving	1.3	0.6	0.4	0.7	0.7	0.5	0.3	0.7	1.0
Production	2.0	0.8	0.4	0.9	0.9	0.8	0.4	0.9	1.2
Transportation and material moving	1.6	0.6	0.6	0.8	1.0	0.5	0.4	0.8	1.2
Full time	0.7	0.3	0.4	0.4	0.4	0.3	0.2	0.4	0.5
Part time	1.1	0.2	0.3	0.5	0.6	0.2	0.3	0.6	0.5
Union	1.2	0.4	0.5	0.3	0.4	0.8	0.3	0.3	0.7
Nonunion	0.7	0.2	0.4	0.4	0.4	0.2	0.2	0.4	0.4
Wage percentiles:⁵									
Lowest 10 percent	1.9	0.2	0.7	1.0	1.1	0.2	0.3	0.8	0.8
Lowest 25 percent	1.1	0.2	0.6	0.6	0.7	0.2	0.3	0.5	0.6
Second 25 percent	1.0	0.3	0.5	0.6	0.8	0.3	0.3	0.6	0.6
Third 25 percent	0.9	0.3	0.2	0.5	0.6	0.4	0.3	0.4	0.5
Highest 25 percent	0.9	0.5	0.6	0.5	0.3	0.5	0.2	0.5	0.7
Highest 10 percent	1.1	0.8	0.9	0.5	0.5	0.8	0.2	0.7	0.9
Establishment characteristics									
Goods-producing industries	1.6	0.7	0.3	0.9	0.7	0.7	0.3	0.5	1.0
Service-providing industries	0.7	0.2	0.4	0.4	0.4	0.3	0.2	0.4	0.4
Education and health services	1.2	0.3	0.5	0.6	0.7	0.7	0.4	0.7	0.7
Educational services	1.2	(⁴)	0.4	0.3	0.2	0.9	0.5	0.1	0.7
Elementary and secondary schools	1.5	–	0.5	–	0.2	1.2	0.6	–	0.9
Junior colleges, colleges, and universities	1.9	(⁴)	0.4	(⁴)	(⁴)	1.1	0.8	0.2	1.1
Health care and social assistance	1.9	0.5	0.7	1.0	1.2	0.8	0.6	1.2	1.0
Hospitals	2.2	0.6	0.7	0.8	0.7	1.2	0.9	1.8	1.4
Public administration	2.1	–	0.9	–	0.5	1.4	1.1	0.6	2.0

See footnotes at end of table.

Table 38. Standard errors for nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

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	0.9	0.3	0.3	0.6	0.6	0.2	0.2	0.5	0.5
1 to 49 workers	1.0	0.4	0.3	0.6	0.8	0.3	0.2	0.5	0.5
50 to 99 workers	1.5	0.7	0.7	0.9	0.6	0.6	0.5	1.0	1.1
100 workers or more	0.8	0.3	0.5	0.5	0.3	0.4	0.3	0.4	0.5
100 to 499 workers	1.0	0.3	0.4	0.5	0.5	0.4	0.4	0.7	0.7
500 workers or more	1.2	0.4	0.9	0.8	0.4	0.6	0.3	0.6	0.8
Geographic areas									
New England	2.8	1.6	0.7	1.3	2.5	1.3	0.6	1.2	1.1
Middle Atlantic	1.8	0.4	0.4	0.6	0.6	0.9	0.5	0.4	1.1
East North Central	1.5	0.6	0.6	0.7	0.7	0.6	0.5	0.8	1.0
West North Central	2.1	0.8	0.8	1.4	0.8	0.8	0.7	1.5	1.3
South Atlantic	1.8	0.3	0.5	0.7	1.0	0.5	0.6	1.2	1.2
East South Central	3.4	1.1	—	2.4	2.3	0.7	1.0	1.5	1.7
West South Central	1.6	0.9	0.6	0.8	0.8	0.4	0.4	0.8	1.1
Mountain	2.6	0.8	0.7	1.1	2.0	0.9	0.4	0.4	1.0
Pacific	1.1	0.5	0.6	0.7	0.6	0.7	0.4	0.4	0.6

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

² The 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 0.05.

⁵ The percentile groupings are based on the average wage for each occupation

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

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

**Table 37. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2009**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
All workers	16	26	23
Worker characteristics			
Management, professional, and related	25	42	38
Management, business, and financial	28	39	36
Professional and related	24	42	38
Teachers	24	63	57
Primary, secondary, and special education school teachers	21	66	58
Registered nurses	19	24	18
Service	8	14	12
Protective service	18	43	38
Sales and office	19	24	23
Sales and related	18	21	19
Office and administrative support	19	26	25
Natural resources, construction, and maintenance	11	19	17
Construction, extraction, farming, fishing, and forestry	6	14	13
Installation, maintenance, and repair	17	24	22
Production, transportation, and material moving	10	19	16
Production	9	17	13
Transportation and material moving	12	20	19
Full time	18	29	26
Part time	10	14	13
Union	23	55	50
Nonunion	15	20	18
Wage percentiles:⁴			
Lowest 10 percent	5	6	5
Lowest 25 percent	8	10	9
Second 25 percent	13	20	19
Third 25 percent	18	29	26
Highest 25 percent	28	45	41
Highest 10 percent	30	47	43
Establishment characteristics			
Goods-producing industries	10	19	15
Service-providing industries	17	27	25
Education and health services	19	36	32
Educational services	28	64	59
Elementary and secondary schools	20	67	61
Junior colleges, colleges, and universities	48	62	60
Health care and social assistance	13	15	12
Hospitals	26	28	19
Public administration	25	70	65

See footnotes at end of table.

**Table 37. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2009—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	6	8	7
1 to 49 workers	5	7	6
50 to 99 workers	9	13	11
100 workers or more	25	41	37
100 to 499 workers	18	28	26
500 workers or more	31	53	48
Geographic areas			
New England	14	25	23
Middle Atlantic	15	27	27
East North Central	16	23	21
West North Central	14	23	18
South Atlantic	20	29	25
East South Central	16	22	20
West South Central	14	28	24
Mountain	15	22	22
Pacific	18	27	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 percentile groupings are based on the

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

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

Table 37. Standard errors for health-related benefits: Access, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
All workers	0.4	0.5	0.5
Worker characteristics			
Management, professional, and related	0.8	1.0	1.0
Management, business, and financial	1.1	1.5	1.7
Professional and related	0.9	1.1	1.1
Teachers	1.3	1.6	1.5
Primary, secondary, and special education school teachers	1.6	1.8	1.8
Registered nurses	1.5	1.9	1.8
Service	0.5	0.6	0.6
Protective service	1.7	2.8	2.6
Sales and office	0.6	0.6	0.6
Sales and related	0.9	1.0	0.9
Office and administrative support	0.6	0.7	0.7
Natural resources, construction, and maintenance	0.7	0.8	0.8
Construction, extraction, farming, fishing, and forestry	0.9	1.1	1.1
Installation, maintenance, and repair	1.3	1.3	1.2
Production, transportation, and material moving ...	0.7	0.7	0.7
Production	0.8	0.9	0.9
Transportation and material moving	1.0	1.0	1.0
Full time	0.5	0.6	0.6
Part time	0.5	0.5	0.5
Union	1.0	1.1	1.2
Nonunion	0.4	0.5	0.5
Wage percentiles: ⁴			
Lowest 10 percent	0.6	0.5	0.4
Lowest 25 percent	0.5	0.4	0.4
Second 25 percent	0.5	0.7	0.6
Third 25 percent	0.7	0.8	0.8
Highest 25 percent	0.7	0.9	0.8
Highest 10 percent	1.1	1.2	1.2
Establishment characteristics			
Goods-producing industries	0.8	0.9	0.7
Service-providing industries	0.5	0.6	0.5
Education and health services	0.9	1.1	1.0
Educational services	1.7	1.4	1.4
Elementary and secondary schools	1.5	1.5	1.5
Junior colleges, colleges, and universities	4.1	2.8	2.8
Health care and social assistance	0.9	1.2	1.0
Hospitals	2.0	2.1	1.9
Public administration	1.5	2.0	1.9

See footnotes at end of table.

Table 37. Standard errors for health-related benefits: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	0.3	0.4	0.3
1 to 49 workers	0.4	0.4	0.3
50 to 99 workers	0.7	0.8	0.8
100 workers or more	0.7	0.9	0.9
100 to 499 workers	0.7	0.9	0.9
500 workers or more	1.3	1.8	1.7
Geographic areas			
New England	1.3	1.6	1.4
Middle Atlantic	0.9	1.3	1.4
East North Central	0.7	0.9	0.8
West North Central	2.0	1.9	2.1
South Atlantic	1.1	1.4	1.3
East South Central	3.7	3.7	3.7
West South Central	0.9	1.7	1.2
Mountain	0.7	1.6	1.7
Pacific	0.8	1.2	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 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 percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

Table 39. Benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
All workers	64	9	6	20	61	13	1	25
Worker characteristics								
Management, professional, and related	80	7	4	9	76	11	1	12
Management, business, and financial	85	9	2	4	84	10	1	5
Professional and related	78	7	4	11	74	11	1	14
Teachers	81	3	4	12	73	11	1	15
Primary, secondary, and special education school teachers	89	2	3	6	78	14	1	8
Registered nurses	74	4	7	14	67	11	2	20
Service	41	10	10	39	40	11	2	47
Protective service	66	9	5	20	68	7	4	21
Sales and office	64	9	8	18	59	14	1	25
Sales and related	54	10	13	24	47	16	1	35
Office and administrative support	71	8	6	15	66	13	1	20
Natural resources, construction, and maintenance	66	12	4	18	59	20	1	20
Construction, extraction, farming, fishing, and forestry	61	11	5	22	50	23	2	26
Installation, maintenance, and repair	72	13	2	13	68	17	1	14
Production, transportation, and material moving ...	65	12	5	18	65	12	2	21
Production	67	15	3	15	71	11	2	16
Transportation and material moving	63	9	6	21	59	13	1	26
Full time	77	11	3	9	75	13	1	11
Part time	20	4	20	56	14	10	2	74
Union	89	3	3	5	81	11	1	7
Nonunion	59	11	7	23	57	13	2	28
Wage percentiles:³								
Lowest 10 percent	17	8	17	57	16	9	1	73
Lowest 25 percent	32	9	13	45	30	12	2	56
Second 25 percent	67	12	5	16	64	15	2	19
Third 25 percent	76	11	3	10	72	14	1	12
Highest 25 percent	86	6	3	6	81	11	1	7
Highest 10 percent	87	6	3	5	83	9	1	6
Establishment characteristics								
Goods-producing industries	72	13	4	11	70	15	2	13
Service-providing industries	63	9	7	22	59	12	1	27
Education and health services	73	7	6	14	68	12	2	18
Educational services	83	3	5	9	75	11	1	13
Elementary and secondary schools	86	2	5	7	75	14	1	10
Junior colleges, colleges, and universities	84	3	2	10	83	5	1	12
Health care and social assistance	66	10	7	17	63	13	2	22
Hospitals	85	3	4	8	84	4	2	10
Public administration	87	1	3	9	81	7	1	11

See footnotes at end of table.

Table 39. Benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
1 to 99 workers	45	15	9	31	42	17	2	39
1 to 49 workers	40	15	9	35	38	18	2	43
50 to 99 workers	59	13	9	20	55	16	1	27
100 workers or more	81	5	4	10	77	9	1	13
100 to 499 workers	74	7	5	13	70	12	2	17
500 workers or more	86	3	3	7	84	5	1	9
Geographic areas								
New England	61	12	5	22	59	13	1	27
Middle Atlantic	66	9	6	19	59	16	2	24
East North Central	64	9	8	19	64	9	2	25
West North Central	65	6	8	21	61	10	2	27
South Atlantic	66	10	6	18	65	11	1	24
East South Central	67	11	6	16	66	12	2	21
West South Central	60	10	7	23	59	11	2	28
Mountain	64	8	6	22	59	13	2	26
Pacific	63	12	5	21	56	19	1	24

See footnotes at end of table.

Table 39. Benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
All workers	30	1	44	25	51	5	23	21
Worker characteristics								
Management, professional, and related	46	2	41	11	59	3	28	10
Management, business, and financial	43	1	51	6	73	2	20	5
Professional and related	46	2	38	14	54	3	31	13
Teachers	70	3	14	13	30	1	54	15
Primary, secondary, and special education school teachers	83	2	8	7	20	—	71	—
Registered nurses	37	2	41	20	59	7	19	15
Service	18	1	33	48	29	9	22	39
Protective service	50	2	25	23	35	4	41	21
Sales and office	23	2	50	25	57	7	17	20
Sales and related	12	3	51	34	50	11	13	26
Office and administrative support	30	1	49	19	60	5	19	16
Natural resources, construction, and maintenance	31	1	47	21	52	3	26	18
Construction, extraction, farming, fishing, and forestry	31	1	42	27	45	5	28	23
Installation, maintenance, and repair	32	1	53	15	61	2	24	13
Production, transportation, and material moving ...	27	1	50	22	54	4	23	19
Production	27	(²)	55	18	60	3	22	15
Transportation and material moving	27	2	45	26	49	5	24	23
Full time	36	(²)	52	12	61	2	27	10
Part time	9	5	15	71	15	16	9	60
Union	79	2	14	6	40	1	52	7
Nonunion	21	1	49	29	53	6	17	24
Wage percentiles: ³								
Lowest 10 percent	3	2	23	72	16	16	10	59
Lowest 25 percent	8	2	34	56	28	12	14	47
Second 25 percent	25	1	54	20	55	5	23	17
Third 25 percent	36	1	50	12	59	3	27	10
Highest 25 percent	53	1	38	7	63	2	28	6
Highest 10 percent	53	1	39	7	66	2	27	5
Establishment characteristics								
Goods-producing industries	31	1	54	14	64	3	21	12
Service-providing industries	30	2	42	27	48	6	23	23
Education and health services	45	2	36	18	45	4	35	16
Educational services	71	4	15	10	31	1	55	13
Elementary and secondary schools	82	4	6	8	18	1	70	11
Junior colleges, colleges, and universities	54	2	33	11	61	1	26	12
Health care and social assistance	25	1	51	23	56	6	20	18
Hospitals	50	2	38	10	67	3	21	9
Public administration	81	2	7	10	33	1	55	11

See footnotes at end of table.

Table 39. Benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
1 to 99 workers	11	1	49	39	40	8	19	32
1 to 49 workers	9	1	47	43	37	8	19	36
50 to 99 workers	17	2	54	27	51	7	20	21
100 workers or more	46	2	39	13	60	3	26	11
100 to 499 workers	30	2	52	16	61	4	20	14
500 workers or more	61	2	28	9	58	2	31	8
Geographic areas								
New England	29	1	43	26	46	4	26	23
Middle Atlantic	34	2	40	24	49	5	25	20
East North Central	31	2	42	25	52	6	21	21
West North Central	29	2	42	27	51	7	20	22
South Atlantic	29	1	47	24	57	6	19	19
East South Central	26	2	51	21	51	5	26	17
West South Central	27	1	43	29	48	6	22	24
Mountain	24	2	47	26	51	5	20	24
Pacific	32	1	43	24	47	4	28	21

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

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

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

Table 39. Standard errors for benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
All workers	0.5	0.4	0.3	0.5	0.6	0.4	0.1	0.6
Worker characteristics								
Management, professional, and related	0.7	0.6	0.4	0.6	0.7	0.6	0.2	0.7
Management, business, and financial	1.1	0.8	0.4	0.6	0.9	0.7	0.3	0.8
Professional and related	0.8	0.7	0.5	0.7	0.9	0.7	0.2	0.8
Teachers	1.2	0.6	0.9	0.9	1.3	1.0	0.2	1.1
Primary, secondary, and special education school teachers	1.2	0.8	0.7	1.5	1.6	1.3	0.2	1.7
Registered nurses	2.4	1.1	2.6	1.8	2.3	1.7	0.6	2.3
Service	1.5	0.9	0.8	1.6	1.9	0.9	0.3	1.6
Protective service	2.9	2.9	1.0	2.6	2.6	1.7	1.5	2.1
Sales and office	0.7	0.4	0.5	0.8	0.8	0.5	0.2	0.7
Sales and related	1.0	0.7	0.8	1.2	1.0	0.7	0.3	1.1
Office and administrative support	1.1	0.6	0.5	1.0	1.1	0.7	0.2	1.0
Natural resources, construction, and maintenance	1.4	0.8	0.5	1.3	1.4	1.1	0.4	1.2
Construction, extraction, farming, fishing, and forestry	2.0	1.1	0.9	1.9	1.8	1.5	0.7	1.8
Installation, maintenance, and repair	1.6	1.2	0.5	1.4	1.8	1.4	0.3	1.5
Production, transportation, and material moving ...	1.3	0.8	0.4	1.1	1.2	0.7	0.3	1.1
Production	1.7	1.2	0.5	1.3	1.6	0.9	0.4	1.4
Transportation and material moving	1.8	0.9	0.7	1.7	1.6	1.0	0.3	1.7
Full time	0.5	0.5	0.2	0.4	0.5	0.4	0.1	0.4
Part time	0.7	0.4	0.9	1.2	0.6	0.6	0.3	0.9
Union	0.8	0.5	0.4	0.7	1.1	0.9	0.2	0.8
Nonunion	0.6	0.5	0.3	0.6	0.7	0.4	0.1	0.7
Wage percentiles:³								
Lowest 10 percent	2.2	0.9	1.2	2.4	2.5	1.1	0.3	2.5
Lowest 25 percent	1.2	0.6	0.7	1.3	1.4	0.6	0.3	1.3
Second 25 percent	1.0	0.7	0.5	0.8	1.0	0.6	0.2	0.9
Third 25 percent	0.8	0.6	0.3	0.6	0.8	0.5	0.2	0.6
Highest 25 percent	0.6	0.4	0.4	0.5	0.7	0.6	0.2	0.6
Highest 10 percent	0.8	0.5	0.7	0.5	1.0	0.8	0.3	0.9
Establishment characteristics								
Goods-producing industries	1.0	0.8	0.4	0.8	0.9	0.6	0.3	0.8
Service-providing industries	0.6	0.5	0.3	0.6	0.7	0.4	0.1	0.7
Education and health services	1.1	0.9	0.5	0.9	1.0	0.9	0.2	1.0
Educational services	0.7	0.4	0.5	0.6	1.0	1.0	0.2	0.7
Elementary and secondary schools	0.7	0.4	0.5	0.4	1.2	1.2	0.2	0.5
Junior colleges, colleges, and universities	1.2	0.9	0.4	0.9	1.3	1.0	0.3	1.0
Health care and social assistance	1.8	1.4	0.8	1.4	1.5	1.2	0.4	1.5
Hospitals	1.2	0.4	0.7	0.8	1.2	0.5	0.4	0.8
Public administration	1.3	0.6	0.5	1.0	1.9	1.5	0.2	1.1

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
1 to 99 workers	0.8	0.8	0.5	1.0	0.9	0.6	0.2	0.9
1 to 49 workers	0.9	1.0	0.5	1.1	1.0	0.7	0.2	1.1
50 to 99 workers	1.5	1.2	1.0	1.2	1.6	1.2	0.4	1.3
100 workers or more	0.6	0.4	0.3	0.5	0.6	0.4	0.2	0.5
100 to 499 workers	1.0	0.6	0.4	0.9	1.0	0.6	0.3	0.9
500 workers or more	0.6	0.4	0.4	0.5	0.7	0.4	0.2	0.5
Geographic areas								
New England	1.7	1.7	1.0	1.4	1.4	1.2	0.2	1.1
Middle Atlantic	1.3	0.8	0.8	1.4	1.5	0.9	0.4	1.7
East North Central	1.3	1.1	0.6	0.9	1.3	0.5	0.3	1.1
West North Central	1.6	1.0	1.0	1.2	1.6	1.0	0.4	1.3
South Atlantic	1.4	1.3	0.7	1.3	1.5	0.8	0.2	1.3
East South Central	3.6	1.0	1.0	4.2	5.8	2.3	0.5	4.5
West South Central	1.6	0.8	1.0	1.2	1.5	0.8	0.6	1.6
Mountain	2.5	1.6	0.7	2.8	2.2	1.3	0.5	3.0
Pacific	1.5	1.1	0.5	1.3	1.6	1.3	0.3	1.2

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
All workers	0.6	0.1	0.7	0.6	0.6	0.3	0.5	0.5
Worker characteristics								
Management, professional, and related	0.9	0.2	1.0	0.7	0.9	0.3	0.8	0.6
Management, business, and financial	1.4	0.2	1.2	0.7	1.1	0.3	1.0	0.6
Professional and related	1.0	0.3	1.2	0.8	1.0	0.4	1.0	0.7
Teachers	1.6	0.8	1.3	0.9	1.5	0.4	1.6	1.1
Primary, secondary, and special education school teachers	1.5	0.3	1.6	1.6	1.7	—	2.0	—
Registered nurses	2.6	0.4	2.4	2.4	2.1	2.5	2.0	1.8
Service	0.8	0.1	2.0	1.6	1.8	0.8	1.1	1.6
Protective service	2.9	0.3	3.3	2.4	2.5	0.9	2.8	2.6
Sales and office	0.7	0.2	0.9	0.7	0.8	0.4	0.6	0.8
Sales and related	0.8	0.4	1.3	1.1	1.0	0.7	0.8	1.2
Office and administrative support	0.8	0.2	1.1	1.0	1.2	0.5	0.8	1.0
Natural resources, construction, and maintenance	1.4	0.2	1.3	1.3	1.3	0.5	1.1	1.2
Construction, extraction, farming, fishing, and forestry	1.9	0.3	1.9	1.9	1.9	0.8	1.7	1.9
Installation, maintenance, and repair	1.7	0.2	1.8	1.5	1.7	0.4	1.4	1.4
Production, transportation, and material moving ...	1.1	0.2	1.1	1.2	1.2	0.4	1.0	1.1
Production	1.3	(²)	1.6	1.5	1.8	0.5	1.3	1.3
Transportation and material moving	1.4	0.3	1.4	1.7	1.6	0.7	1.4	1.7
Full time	0.7	(²)	0.8	0.4	0.6	0.2	0.6	0.4
Part time	0.5	0.3	0.7	0.9	0.6	0.9	0.5	1.1
Union	1.1	0.2	1.0	0.8	1.2	0.4	1.2	0.7
Nonunion	0.6	0.1	0.7	0.7	0.7	0.3	0.6	0.6
Wage percentiles: ³								
Lowest 10 percent	0.4	0.4	2.6	2.5	2.2	1.2	0.9	2.5
Lowest 25 percent	0.5	0.2	1.4	1.2	1.2	0.7	0.7	1.3
Second 25 percent	0.8	0.1	0.9	0.9	1.0	0.5	0.7	0.8
Third 25 percent	0.8	0.1	0.8	0.6	0.9	0.3	0.8	0.6
Highest 25 percent	0.8	0.2	1.0	0.6	0.7	0.3	0.6	0.5
Highest 10 percent	1.2	0.2	1.2	0.8	1.0	0.7	0.9	0.6
Establishment characteristics								
Goods-producing industries	1.2	0.2	1.3	0.8	1.1	0.4	0.9	0.8
Service-providing industries	0.6	0.1	0.8	0.7	0.7	0.3	0.6	0.6
Education and health services	1.1	0.2	1.2	1.0	1.3	0.5	1.2	1.0
Educational services	0.9	0.5	0.8	0.6	1.4	0.2	1.6	0.7
Elementary and secondary schools	1.0	0.4	0.7	0.5	1.5	0.3	1.5	0.5
Junior colleges, colleges, and universities	2.4	0.4	2.5	0.9	2.8	0.2	2.9	1.1
Health care and social assistance	1.3	0.3	1.8	1.6	2.0	0.8	1.7	1.4
Hospitals	2.2	0.6	2.0	0.9	1.9	0.4	1.8	0.9
Public administration	1.5	0.4	0.9	1.0	2.2	0.3	2.2	1.1

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
1 to 99 workers	0.5	0.1	0.9	1.0	0.8	0.5	0.8	0.9
1 to 49 workers	0.5	0.2	1.1	1.2	0.9	0.5	1.0	1.1
50 to 99 workers	1.3	0.3	1.7	1.3	1.5	0.9	1.2	1.3
100 workers or more	1.0	0.1	1.1	0.5	0.8	0.3	0.6	0.5
100 to 499 workers	1.0	0.2	1.0	0.9	1.1	0.4	0.9	0.9
500 workers or more	2.0	0.2	2.1	0.5	1.2	0.4	1.1	0.5
Geographic areas								
New England	1.7	0.4	1.8	1.2	1.5	0.8	1.6	1.2
Middle Atlantic	1.3	0.1	1.4	1.7	1.1	0.8	1.1	1.5
East North Central	1.1	0.2	1.1	1.1	1.3	0.6	1.1	0.9
West North Central	2.2	0.4	1.9	1.3	1.6	0.9	1.9	1.1
South Atlantic	1.0	0.2	1.3	1.3	1.4	0.7	1.5	1.4
East South Central	5.0	0.6	6.2	4.4	5.3	0.9	3.1	4.2
West South Central	1.4	0.2	1.9	1.6	1.8	1.0	1.2	1.3
Mountain	1.8	0.4	2.0	3.1	2.0	1.0	2.6	2.2
Pacific	1.3	0.2	1.4	1.3	1.5	0.5	1.4	1.3

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

² Less than 0.05.

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

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

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

Private Industry Tables

Types of Benefits

- *Retirement Benefits*
 - *Health Care Benefits*
 - *Life, Short-term Disability, and Long-term Disability Insurance Benefits*
 - *Establishment Data*
 - *Holidays, Vacation and Sick Leave, and Other Leave Benefits*
 - *Other Benefits*
-

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

(All establishments = 100 percent)

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

See footnotes at end of table.

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

(All establishments = 100 percent)

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

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

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

Table 1. Standard errors for establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2009

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	1.3	0.7	1.3	1.4
Establishment characteristics				
Goods-producing industries	3.0	1.6	2.8	2.9
Construction	4.2	2.4	4.0	3.9
Manufacturing	4.0	1.2	4.0	3.9
Service-providing industries	1.6	0.7	1.5	1.6
Trade, transportation, and utilities	2.9	1.2	2.8	2.2
Wholesale trade	4.9	1.9	4.9	3.5
Retail trade	2.6	1.3	2.5	2.8
Transportation and warehousing	9.8	–	9.6	6.8
Utilities	3.6	9.4	3.7	2.6
Information	7.4	11.5	7.4	4.1
Financial activities	3.3	2.0	4.0	3.0
Finance and insurance	3.1	2.8	3.1	2.6
Credit intermediation and related activities	3.7	4.0	3.7	1.8
Insurance carriers and related activities	5.6	3.4	5.6	5.5
Real estate and rental and leasing	7.7	3.6	9.4	6.9
Professional and business services	4.5	1.0	4.5	4.2
Professional and technical services	5.8	–	5.8	5.6
Administrative and waste services	5.2	1.7	5.1	6.3
Education and health services	7.4	2.0	7.2	7.5
Educational services	11.9	–	11.7	14.7
Junior colleges, colleges, and universities	5.1	4.8	5.1	5.7
Health care and social assistance	8.1	–	8.0	8.2
Leisure and hospitality	2.5	0.7	2.4	5.1
Accommodation and food services	2.7	0.8	2.7	5.5
Other services	4.3	1.6	4.1	4.1
1 to 99 workers	1.4	0.7	1.4	1.5
1 to 49 workers	1.5	0.7	1.4	1.5
50 to 99 workers	2.7	1.9	2.7	2.5
100 workers or more	5.1	3.7	5.0	1.1
100 to 499 workers	5.9	3.9	5.8	1.3
500 workers or more	1.2	4.9	1.3	0.7

See footnotes at end of table.

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

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
New England	4.2	—	4.2	7.3
Middle Atlantic	4.4	2.1	3.5	2.1
East North Central	2.9	1.3	2.7	3.3
West North Central	5.0	—	5.0	3.3
South Atlantic	2.6	1.7	2.5	3.8
East South Central	8.6	—	8.6	4.4
West South Central	2.8	1.3	2.8	4.6
Mountain	6.9	2.2	7.2	2.8
Pacific	3.8	0.9	3.8	3.7

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

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

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

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

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

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

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

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

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

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.6	0.5	0.6	0.5	0.5	0.6	0.5	0.5
Worker characteristics									
Management, professional, and related	0.9	1.0	0.7	1.2	1.1	0.6	1.0	0.9	0.6
Management, business, and financial	1.1	1.1	0.9	1.5	1.6	0.7	1.1	1.0	1.0
Professional and related	1.1	1.2	0.9	1.2	1.2	0.7	1.2	1.2	0.8
Service	1.9	1.6	1.9	0.6	0.6	1.2	1.9	1.6	2.1
Protective service	5.4	3.4	5.0	1.1	0.9	6.6	5.5	3.3	5.1
Sales and office	0.9	0.7	0.6	0.7	0.6	0.9	0.9	0.6	0.6
Sales and related	1.1	0.8	0.9	1.0	0.8	2.0	1.2	0.8	0.9
Office and administrative support	1.3	1.1	0.6	0.8	0.8	0.6	1.3	1.0	0.6
Natural resources, construction, and maintenance	1.5	1.5	1.0	1.4	1.4	0.6	1.4	1.3	1.1
Construction, extraction, farming, fishing, and forestry	2.2	2.1	1.6	1.9	1.9	0.8	2.2	1.8	1.7
Installation, maintenance, and repair	1.7	1.7	1.3	1.8	1.7	0.8	1.8	1.6	1.3
Production, transportation, and material moving ...	1.3	1.2	1.0	1.1	1.1	0.6	1.3	1.1	0.9
Production	1.8	1.6	1.0	1.4	1.3	0.6	1.8	1.5	1.2
Transportation and material moving	1.8	1.6	1.5	1.5	1.3	1.0	1.8	1.3	1.5
Full time	0.6	0.6	0.5	0.7	0.6	0.4	0.6	0.5	0.5
Part time	1.3	1.0	1.6	0.6	0.5	1.7	1.1	0.8	1.5
Union	1.2	1.2	0.5	1.7	1.6	0.3	1.6	1.6	1.1
Nonunion	0.7	0.6	0.6	0.5	0.5	0.7	0.7	0.5	0.5
Wage percentiles: ³									
Lowest 10 percent	2.6	2.3	4.2	0.7	0.6	4.7	2.7	2.3	4.7
Lowest 25 percent	1.3	1.1	1.6	0.5	0.5	2.2	1.4	1.1	1.7
Second 25 percent	1.1	1.0	0.8	0.8	0.7	0.8	1.1	0.9	0.8
Third 25 percent	0.8	0.8	0.6	0.8	0.7	0.3	0.9	0.7	0.6
Highest 25 percent	0.7	0.8	0.5	1.1	1.1	0.4	0.8	0.7	0.6
Highest 10 percent	0.9	1.0	0.7	1.3	1.3	0.7	1.0	1.0	0.8
Establishment characteristics									
Goods-producing industries	1.1	1.1	0.8	1.3	1.2	0.6	1.1	1.1	0.9
Construction	2.1	1.8	1.4	1.7	1.7	1.0	2.0	1.6	1.6
Manufacturing	1.4	1.4	0.9	1.6	1.6	0.7	1.5	1.4	1.1
Service-providing industries	0.7	0.7	0.6	0.6	0.6	0.6	0.8	0.7	0.6
Trade, transportation, and utilities	1.1	0.9	0.8	1.0	0.9	1.3	1.2	0.9	0.8
Wholesale trade	2.2	1.9	1.3	1.9	1.9	1.4	2.3	1.8	1.3
Retail trade	1.1	0.9	0.9	1.1	0.9	2.5	1.2	0.9	0.9
Transportation and warehousing	2.7	2.5	1.8	3.1	2.8	1.4	2.9	2.4	2.0
Utilities	2.1	2.1	0.4	3.3	3.2	0.8	2.5	3.3	3.3

See footnotes at end of table.

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

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	2.5	2.9	1.6	3.9	3.9	0.8	2.5	2.1	1.3
Financial activities	1.4	1.3	1.0	1.3	1.3	0.4	1.7	1.5	1.0
Finance and insurance	1.0	0.9	0.5	1.5	1.4	0.5	1.2	1.1	0.6
Credit intermediation and related activities	0.9	1.1	0.7	2.1	2.1	0.5	1.2	1.2	0.7
Insurance carriers and related activities	1.7	1.6	0.9	2.7	2.5	1.0	1.9	1.7	1.1
Real estate and rental and leasing	4.0	3.3	4.6	2.5	2.5	1.6	4.6	3.0	4.4
Professional and business services	1.9	2.0	1.3	1.7	1.7	0.9	1.9	1.9	1.4
Professional and technical services	2.7	2.6	1.5	1.7	1.7	0.2	2.8	2.7	1.7
Administrative and waste services	2.6	2.4	3.4	2.2	2.2	0.6	2.6	2.3	3.5
Education and health services	1.7	1.6	1.2	1.2	1.1	0.6	2.0	1.6	1.2
Educational services	2.7	2.5	1.7	2.8	2.7	2.8	2.2	2.0	1.6
Junior colleges, colleges, and universities	1.0	1.4	1.0	3.2	3.3	3.7	1.2	1.5	1.0
Health care and social assistance	1.9	1.8	1.3	1.4	1.3	0.6	2.2	1.8	1.4
Leisure and hospitality	4.7	3.8	5.0	0.6	0.6	5.5	4.8	3.9	5.7
Accommodation and food services	4.8	4.1	5.9	0.7	0.6	2.8	4.9	4.2	6.7
Other services	2.9	2.5	3.3	1.7	1.6	3.6	2.9	2.2	3.5
1 to 99 workers	0.9	0.9	1.0	0.6	0.5	1.1	0.9	0.7	1.0
1 to 49 workers	1.2	1.0	1.0	0.5	0.5	1.1	1.1	0.9	1.1
50 to 99 workers	1.6	1.5	1.8	1.4	1.2	2.1	1.7	1.4	1.7
100 workers or more	0.8	0.8	0.6	1.2	1.1	0.5	0.8	0.7	0.5
100 to 499 workers	1.2	1.1	0.8	1.1	1.0	0.8	1.1	1.0	0.8
500 workers or more	0.9	1.1	1.0	2.5	2.4	0.4	1.1	0.8	0.8
Geographic areas									
New England	2.2	1.9	1.7	1.6	1.6	1.1	2.1	1.4	1.5
Middle Atlantic	1.0	1.1	0.7	1.2	1.1	0.8	1.1	1.0	0.8
East North Central	1.3	1.1	1.1	1.2	1.0	1.1	1.4	1.1	1.3
West North Central	2.0	2.4	1.8	1.5	1.4	1.5	1.9	2.2	2.0
South Atlantic	1.1	1.1	1.6	0.8	0.8	1.4	1.2	0.9	1.5
East South Central	4.9	4.4	2.1	—	—	—	5.1	4.2	1.7
West South Central	1.6	2.0	2.4	1.2	1.3	1.1	1.7	1.7	2.1
Mountain	2.7	2.6	1.4	1.4	1.6	2.2	2.1	2.0	1.5
Pacific	2.0	2.0	1.1	1.7	1.7	0.8	1.9	1.7	0.9

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

³ Less than 0.5 percent.

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

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

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
All workers	0.8	0.8	0.8	—	0.8
Worker characteristics					
Management, professional, and related	0.6	0.6	0.6	—	0.6
Management, business, and financial	0.4	0.3	0.3	0.3	0.4
Professional and related	1.0	1.0	0.7	—	1.0
Sales and office:					
Sales and related	0.5	—	—	—	0.5
Natural resources, construction, and maintenance	1.4	1.0	0.3	—	1.4
Construction, extraction, farming, fishing, and forestry	1.5	—	—	—	1.5
Installation, maintenance, and repair	2.2	—	—	—	2.2
Production, transportation, and material moving ...	1.1	0.5	0.5	—	1.1
Production	1.4	—	—	—	1.4
Transportation and material moving	1.9	0.8	0.7	—	1.9
Full time	0.8	0.7	0.8	—	0.8
Part time	2.3	—	—	—	2.3
Union	1.3	—	—	—	1.3
Nonunion	0.7	0.6	0.8	—	0.7
Wage percentiles: ²					
Second 25 percent	0.8	0.7	—	—	0.8
Third 25 percent	0.6	0.4	0.5	0.3	0.6
Highest 25 percent	0.8	0.5	0.5	—	0.8
Highest 10 percent	1.0	0.9	0.8	—	1.0
Establishment characteristics					
Goods-producing industries	0.7	0.3	0.0	0.0	0.7
Construction	1.8	—	—	—	1.8
Manufacturing	0.6	0.4	0.0	0.0	0.6
Service-providing industries	1.1	1.0	0.9	—	1.1
Trade, transportation, and utilities	1.2	0.9	0.7	—	1.2
Retail trade	—	—	—	—	0.2
Transportation and warehousing	2.9	—	—	—	2.9
Financial activities:					
Finance and insurance	0.2	(³)	0.5	—	0.2

See footnotes at end of table.

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

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
Credit intermediation and related activities	0.3	0.2	0.3	—	0.3
Insurance carriers and related activities	—	—	—	—	0.1
Education and health services:					
Educational services:					
Junior colleges, colleges, and universities	0.9	0.7	0.2	0.0	0.9
Leisure and hospitality:					
Accommodation and food services	—	—	—	—	0.0
1 to 99 workers	1.1	0.8	0.7	—	1.1
1 to 49 workers	1.6	1.2	0.8	—	1.6
50 to 99 workers	0.9	—	—	—	0.9
100 workers or more	1.0	0.9	0.8	—	1.0
100 to 499 workers	2.4	—	—	—	2.4
500 workers or more	0.5	0.4	0.6	0.2	0.5
Geographic areas					
New England	1.2	0.6	1.0	2.0	1.2
Middle Atlantic	1.0	0.4	0.6	—	1.0
East North Central	0.6	0.3	0.9	—	0.6
West North Central	2.5	—	—	—	2.5
South Atlantic	1.0	0.8	0.3	0.0	1.0
Pacific	0.8	0.6	0.8	—	0.8

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

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

Note for more details.

³ Less than 0.05.

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

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

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

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

See footnotes at end of table.

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

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

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

¹ Plans open to new participants.

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

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

more details.

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

Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2009

Characteristics	Open plans ¹	Frozen plans ²
All workers	1.2	1.2
Worker characteristics		
Management, professional, and related	1.7	1.7
Management, business, and financial	1.9	1.9
Professional and related	2.1	2.1
Service	3.4	3.4
Sales and office	1.7	1.7
Sales and related	3.0	3.0
Office and administrative support	2.0	2.0
Natural resources, construction, and maintenance	1.0	1.0
Construction, extraction, farming, fishing, and forestry	0.6	0.6
Installation, maintenance, and repair	1.7	1.7
Production, transportation, and material moving ...	1.8	1.8
Production	2.6	2.6
Transportation and material moving	2.0	2.0
Full time	1.1	1.1
Part time	2.6	2.6
Union	1.4	1.4
Nonunion	1.2	1.2
Wage percentiles: ³		
Lowest 10 percent	9.3	9.3
Lowest 25 percent	5.8	5.8
Second 25 percent	1.6	1.6
Third 25 percent	1.2	1.2
Highest 25 percent	1.3	1.3
Highest 10 percent	1.8	1.8
Establishment characteristics		
Goods-producing industries	1.7	1.7
Construction	0.0	–
Manufacturing	2.3	2.3
Service-providing industries	1.5	1.5
Trade, transportation, and utilities	1.6	1.6
Wholesale trade	3.9	3.9
Retail trade	3.4	3.4
Transportation and warehousing	1.9	1.9
Utilities	4.2	4.2

See footnotes at end of table.

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

Characteristics	Open plans ¹	Frozen plans ²
Information	2.9	2.9
Financial activities	2.0	2.0
Finance and insurance	2.1	2.1
Credit intermediation and related activities	2.9	2.9
Insurance carriers and related activities	2.4	2.4
Professional and business services	4.2	4.2
Education and health services	3.9	3.9
Health care and social assistance	4.1	4.1
1 to 99 workers	1.7	1.7
1 to 49 workers	1.9	1.9
50 to 99 workers	3.2	3.2
100 workers or more	1.4	1.4
100 to 499 workers	2.5	2.5
500 workers or more	1.3	1.3
Geographic areas		
New England	3.3	3.3
Middle Atlantic	1.3	1.3
East North Central	2.3	2.3
West North Central	2.9	2.9
South Atlantic	2.5	2.5
West South Central	2.3	2.3
Pacific	1.7	1.7

¹ Plans open to new participants.

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

**Table 5. Standard errors for defined benefit frozen retirement plans:¹
Benefits accrual, private industry workers, National Compensation
Survey, March 2009**

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	2.1	1.5	1.9
Worker characteristics			
Management, professional, and related	3.7	3.5	2.4
Management, business, and financial	4.0	2.4	3.6
Professional and related	4.7	–	–
Service	10.2	–	–
Protective service	15.9	–	–
Sales and office	2.3	1.0	2.1
Sales and related	2.5	0.6	2.4
Office and administrative support	3.7	1.6	3.3
Natural resources, construction, and maintenance	3.1	1.3	3.2
Construction, extraction, farming, fishing, and forestry	5.8	–	–
Installation, maintenance, and repair	3.7	1.6	3.6
Production, transportation, and material moving ...	4.2	–	–
Production	5.2	–	–
Transportation and material moving	5.9	–	–
Full time	2.2	1.6	1.9
Part time	4.4	–	–
Union	4.2	–	–
Nonunion	2.3	1.8	2.0
Wage percentiles: ³			
Lowest 10 percent	16.8	–	–
Lowest 25 percent	6.0	–	–
Second 25 percent	3.7	1.4	4.0
Third 25 percent	3.3	1.3	3.2
Highest 25 percent	3.3	2.9	2.0
Highest 10 percent	4.4	3.6	2.4
Establishment characteristics			
Goods-producing industries	3.8	2.2	3.4
Manufacturing	3.8	2.2	3.4
Service-providing industries	2.4	2.0	2.2
Trade, transportation, and utilities	3.1	–	–
Wholesale trade	6.8	–	–
Retail trade	3.0	–	3.0
Transportation and warehousing	10.9	–	–
Utilities	4.5	–	–

See footnotes at end of table.

**Table 5. Standard errors for defined benefit frozen retirement plans:¹
Benefits accrual, private industry workers, National Compensation
Survey, March 2009—Continued**

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
Information	5.8	—	5.8
Financial activities	5.1	1.7	4.5
Finance and insurance	5.1	1.8	4.5
Credit intermediation and related activities	5.7	—	—
Insurance carriers and related activities	9.0	—	—
Professional and business services	9.5	—	—
Professional and technical services	—	13.9	—
Education and health services	4.1	—	—
Educational services	4.9	—	—
Junior colleges, colleges, and universities	4.9	—	—
Health care and social assistance	4.6	—	—
1 to 99 workers	4.8	1.1	4.8
1 to 49 workers	4.6	1.1	4.4
50 to 99 workers	8.4	—	—
100 workers or more	2.5	1.8	1.9
100 to 499 workers	3.1	—	—
500 workers or more	3.4	2.8	2.4
Geographic areas			
New England	11.3	—	—
Middle Atlantic	4.8	—	4.7
East North Central	5.4	—	—
West North Central	7.5	—	—
South Atlantic	5.3	—	—
East South Central	8.2	—	—
West South Central	3.8	1.7	3.5
Mountain	5.9	—	—
Pacific	7.1	—	—

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, private industry workers, National Compensation
Survey, March 2009**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	1.1	3.0	3.1
Worker characteristics			
Management, professional, and related	2.1	3.6	3.4
Management, business, and financial	2.5	4.2	3.5
Professional and related	2.3	4.5	4.6
Sales and office:			
Office and administrative support	2.2	7.2	7.9
Natural resources, construction, and maintenance:			
Installation, maintenance, and repair	0.3	3.7	3.7
Full time	1.2	2.8	2.8
Part time	–	8.2	8.3
Nonunion	1.3	2.7	2.6
Wage percentiles: ²			
Lowest 25 percent	–	13.4	–
Second 25 percent	2.2	3.6	3.5
Highest 25 percent	1.7	3.2	2.9
Highest 10 percent	2.6	4.5	4.3
Establishment characteristics			
Service-providing industries	1.3	3.7	3.8
Wholesale trade	6.4	9.2	4.6
Utilities	7.1	2.8	5.6
Information	–	6.0	–
Financial activities	–	5.5	–
Finance and insurance	1.8	5.3	5.6
Credit intermediation and related activities	–	7.9	–
Insurance carriers and related activities	–	8.1	8.0
Education and health services	1.2	13.7	14.3
Health care and social assistance	–	–	14.7
Other services	–	7.0	–
1 to 99 workers	0.9	5.5	5.5
1 to 49 workers	–	7.6	–
50 to 99 workers	–	8.0	8.0
100 workers or more:			
100 to 499 workers	2.3	6.7	7.2

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, private industry workers, National Compensation
Survey, March 2009—Continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
Geographic areas			
New England	—	15.5	—
South Atlantic	—	5.7	—
East South Central	—	8.6	—
Mountain	—	—	18.0
Pacific	—	6.8	—

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	1.0	1.0	1.3	2.5	3.3	0.5
Worker characteristics						
Management, professional, and related	1.2	1.2	1.7	2.6	3.5	1.2
Management, business, and financial	2.0	2.0	2.1	3.8	4.0	1.8
Professional and related	0.9	0.9	1.9	3.0	4.2	–
Service:						
Protective service	–	0.0	–	–	15.3	–
Sales and office	1.7	1.7	0.8	4.4	5.1	0.4
Office and administrative support	2.4	2.4	1.3	5.2	6.6	–
Natural resources, construction, and maintenance	1.5	1.5	4.3	3.4	4.9	–
Construction, extraction, farming, fishing, and forestry	3.6	3.6	9.2	–	8.1	–
Production, transportation, and material moving ...	2.5	2.5	3.3	3.6	4.6	–
Transportation and material moving	1.8	1.8	–	7.2	7.9	–
Full time	1.0	1.0	1.4	2.2	3.0	0.6
Part time	1.1	1.1	1.5	–	8.2	–
Union	0.9	0.9	5.4	2.5	5.8	–
Nonunion	1.1	1.1	0.9	2.8	3.4	0.6
Wage percentiles: ³						
Second 25 percent	2.7	2.7	1.9	3.7	4.1	–
Third 25 percent	1.6	1.6	2.1	3.4	3.8	–
Highest 25 percent	0.9	0.9	2.3	2.1	3.3	1.0
Highest 10 percent	1.2	1.2	2.4	3.4	4.3	–
Establishment characteristics						
Goods-producing industries	2.1	2.1	3.5	3.5	5.5	–
Manufacturing	2.1	2.1	3.5	3.5	5.5	–
Service-providing industries	1.0	1.0	1.2	3.3	3.8	–
Trade, transportation, and utilities	1.2	1.2	2.5	4.2	4.2	–
Retail trade	–	0.5	0.6	6.1	6.0	–
Transportation and warehousing	–	0.0	–	–	7.6	–
Utilities	7.1	7.1	5.2	–	–	–

See footnotes at end of table.

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
Financial activities	5.9	5.9	2.2	8.4	5.7	—
Finance and insurance	4.1	4.1	2.3	8.5	6.1	—
Education and health services	1.9	1.9	—	2.4	4.4	—
1 to 99 workers	0.8	0.8	2.5	6.5	6.1	1.2
1 to 49 workers	1.6	1.6	—	9.8	9.2	—
50 to 99 workers	—	0.0	—	8.7	8.9	—
100 workers or more	1.1	1.1	1.5	2.4	3.4	—
100 to 499 workers	2.1	2.1	2.0	4.6	6.2	—
500 workers or more	1.4	1.4	2.2	2.4	3.5	—
Geographic areas						
Middle Atlantic	3.2	3.2	1.9	4.2	8.5	—
East North Central	1.0	1.0	3.9	4.0	5.2	—
South Atlantic	2.7	2.7	—	4.0	3.9	—
Mountain	—	0.0	—	—	21.4	—

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

Table 8. Standard errors for defined contribution retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2009

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	1.0	1.0	0.6	0.6
Worker characteristics				
Management, professional, and related	1.4	1.4	1.1	1.1
Management, business, and financial	1.2	1.2	0.9	0.9
Professional and related	1.9	1.9	1.4	1.4
Service	3.8	3.8	1.5	1.5
Protective service	5.9	5.9	5.9	5.9
Sales and office	1.0	1.0	1.0	1.0
Sales and related	1.5	1.5	1.8	1.8
Office and administrative support	1.1	1.1	0.9	0.9
Natural resources, construction, and maintenance	1.9	1.9	1.5	1.5
Construction, extraction, farming, fishing, and forestry	3.1	3.1	3.1	3.1
Installation, maintenance, and repair	1.9	1.9	1.2	1.2
Production, transportation, and material moving	1.2	1.2	1.2	1.2
Production	1.6	1.6	1.5	1.5
Transportation and material moving	2.0	2.0	1.9	1.9
Full time	1.0	1.0	0.6	0.6
Part time	2.3	2.3	1.8	1.8
Union	2.7	2.7	2.4	2.4
Nonunion	1.0	1.0	0.7	0.7
Wage percentiles: ²				
Lowest 10 percent	6.9	6.9	2.4	2.4
Lowest 25 percent	2.9	2.9	1.8	1.8
Second 25 percent	1.5	1.5	1.1	1.1
Third 25 percent	0.9	0.9	0.9	0.9
Highest 25 percent	1.2	1.2	0.9	0.9
Highest 10 percent	1.7	1.7	1.3	1.3
Establishment characteristics				
Goods-producing industries	1.2	1.2	1.0	1.0
Construction	2.6	2.6	2.5	2.5
Manufacturing	1.1	1.1	1.1	1.1
Service-providing industries	1.2	1.2	0.8	0.8
Trade, transportation, and utilities	1.1	1.1	1.1	1.1
Wholesale trade	2.0	2.0	1.5	1.5
Retail trade	1.5	1.5	1.7	1.7
Transportation and warehousing	3.5	3.5	3.2	3.2
Utilities	2.5	2.5	1.0	1.0

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	2.4	2.4	1.8	1.8
Financial activities	1.4	1.4	1.1	1.1
Finance and insurance	1.5	1.5	1.1	1.1
Credit intermediation and related activities	1.6	1.6	1.2	1.2
Insurance carriers and related activities	2.2	2.2	1.5	1.5
Real estate and rental and leasing	3.9	3.9	3.9	3.9
Professional and business services	2.8	2.8	2.3	2.3
Professional and technical services	3.4	3.4	3.0	3.0
Administrative and waste services	5.3	5.3	4.6	4.6
Education and health services	2.4	2.4	1.7	1.7
Educational services	2.6	2.6	2.6	2.6
Junior colleges, colleges, and universities	2.9	2.9	2.2	2.2
Health care and social assistance	2.8	2.8	2.1	2.1
Leisure and hospitality	—	—	1.6	1.6
Accommodation and food services	—	—	1.8	1.8
Other services	4.6	4.6	3.0	3.0
1 to 99 workers	1.3	1.3	1.3	1.3
1 to 49 workers	1.7	1.7	1.6	1.6
50 to 99 workers	2.4	2.4	1.9	1.9
100 workers or more	1.2	1.2	0.7	0.7
100 to 499 workers	1.6	1.6	1.1	1.1
500 workers or more	1.8	1.8	1.0	1.0
Geographic areas				
New England	5.4	5.4	4.1	4.1
Middle Atlantic	2.4	2.4	1.0	1.0
East North Central	1.8	1.8	1.7	1.7
West North Central	2.2	2.2	1.8	1.8
South Atlantic	2.7	2.7	1.5	1.5
East South Central	5.1	5.1	1.8	1.8
West South Central	2.0	2.0	1.9	1.9
Mountain	4.5	4.5	2.2	2.2
Pacific	1.7	1.7	1.5	1.5

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.
² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

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

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

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

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

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

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.6	0.5	0.8	0.6	0.4	0.9	0.8	0.7
Worker characteristics									
Management, professional, and related	1.0	0.7	0.6	1.2	1.0	0.6	1.2	1.0	1.1
Management, business, and financial	0.8	1.0	0.7	1.4	1.5	0.9	1.4	1.4	1.4
Professional and related	1.2	0.9	0.8	1.5	1.2	0.8	1.4	1.1	1.2
Service	2.1	1.8	1.8	2.6	2.4	2.6	2.7	2.4	3.6
Protective service	5.3	4.6	4.9	3.8	2.7	3.5	3.8	2.5	10.4
Sales and office	0.8	0.8	0.8	0.9	0.8	0.6	0.8	0.7	1.0
Sales and related	1.1	0.9	1.2	1.2	1.0	1.2	1.1	0.9	1.7
Office and administrative support	1.1	1.0	0.8	1.2	1.0	0.7	0.9	0.8	1.2
Natural resources, construction, and maintenance	1.4	1.4	0.9	1.4	1.3	1.0	1.5	1.3	1.3
Construction, extraction, farming, fishing, and forestry	2.0	2.1	1.4	1.8	1.6	1.5	1.8	1.7	2.0
Installation, maintenance, and repair	1.6	1.5	1.1	2.0	1.7	1.1	2.1	1.7	1.6
Production, transportation, and material moving ...	1.2	1.0	0.7	1.3	1.1	1.0	0.9	0.8	1.1
Production	1.5	1.3	0.8	1.8	1.6	1.0	1.3	1.1	1.6
Transportation and material moving	1.8	1.4	1.1	1.7	1.2	1.5	1.3	1.0	1.5
Full time	0.5	0.6	0.5	0.8	0.7	0.4	1.1	0.9	0.7
Part time	0.9	0.6	1.6	0.7	0.5	1.5	0.5	0.4	1.8
Union	1.4	1.6	0.9	1.9	1.8	0.8	2.0	1.9	1.1
Nonunion	0.8	0.6	0.5	0.9	0.7	0.5	0.9	0.8	0.8
Wage percentiles: ³									
Lowest 10 percent	3.0	2.3	4.0	3.0	2.9	9.0	–	–	–
Lowest 25 percent	1.4	1.2	1.5	1.7	1.5	2.7	1.7	1.5	3.6
Second 25 percent	1.0	0.8	0.6	1.2	0.9	0.6	1.2	1.0	1.1
Third 25 percent	0.7	0.8	0.6	1.1	0.9	0.6	1.1	0.9	0.8
Highest 25 percent	0.8	0.8	0.6	1.0	0.9	0.6	1.1	1.1	1.1
Highest 10 percent	1.1	1.3	0.9	1.6	1.5	0.9	1.4	1.2	1.5
Establishment characteristics									
Goods-producing industries	0.8	0.8	0.5	1.3	1.1	0.6	1.0	0.9	0.9
Construction	2.0	1.9	1.3	1.7	1.5	1.6	1.5	1.4	2.0
Manufacturing	0.8	0.8	0.5	1.7	1.5	0.7	1.4	1.2	1.1
Service-providing industries	0.8	0.7	0.6	1.0	0.8	0.5	1.1	0.9	0.9
Trade, transportation, and utilities	0.8	0.8	0.8	1.0	0.8	0.8	0.8	0.7	1.1
Wholesale trade	1.4	1.6	1.3	2.3	2.2	1.4	2.2	1.8	1.4
Retail trade	1.1	0.9	1.1	1.3	0.9	1.2	1.0	0.8	1.9
Transportation and warehousing	2.5	2.1	1.6	2.8	2.3	1.6	2.7	2.4	2.8
Utilities	1.9	2.2	1.4	5.7	5.2	1.4	5.1	4.5	1.9

See footnotes at end of table.

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

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	2.5	2.6	1.7	3.3	3.2	1.5	3.5	3.3	2.1
Financial activities	1.0	1.0	0.7	1.6	1.6	0.9	1.3	1.0	1.2
Finance and insurance	0.7	0.8	0.7	1.2	1.3	0.8	1.3	1.0	1.2
Credit intermediation and related activities	0.7	0.9	0.8	1.5	1.7	1.1	1.9	1.5	1.7
Insurance carriers and related activities	1.4	1.7	1.6	2.4	2.2	0.9	2.5	1.9	2.2
Real estate and rental and leasing	3.3	3.0	2.2	4.0	3.5	3.1	3.9	3.4	2.8
Professional and business services	1.8	1.7	1.2	2.1	1.7	1.6	1.9	1.4	2.6
Professional and technical services	1.9	1.8	1.6	3.0	2.7	2.1	2.7	2.2	3.3
Administrative and waste services	3.1	2.6	2.3	2.7	2.2	3.4	3.0	2.0	5.1
Education and health services	1.5	1.3	1.2	1.8	1.4	1.1	1.6	1.3	1.7
Educational services	2.4	2.4	1.6	2.3	2.1	1.7	2.2	2.0	3.4
Junior colleges, colleges, and universities	1.1	1.9	1.7	2.2	2.3	1.5	3.3	3.1	4.0
Health care and social assistance	1.7	1.5	1.3	2.1	1.6	1.2	1.8	1.5	2.0
Leisure and hospitality	5.0	4.3	3.8	5.7	5.0	4.8	—	—	—
Accommodation and food services	5.1	4.5	4.6	5.8	5.2	6.0	—	—	—
Other services	3.3	2.6	2.6	3.0	2.6	2.7	2.9	2.2	3.8
1 to 99 workers	1.0	0.8	0.8	0.9	0.7	0.8	0.7	0.5	1.1
1 to 49 workers	1.1	0.9	0.9	1.0	0.7	1.0	0.8	0.6	1.6
50 to 99 workers	1.4	1.3	1.0	1.5	1.3	1.2	1.5	1.2	1.8
100 workers or more	0.7	0.7	0.5	1.0	0.9	0.5	1.6	1.4	0.8
100 to 499 workers	1.0	1.0	0.7	1.3	1.1	0.7	1.2	1.0	1.0
500 workers or more	0.8	0.9	0.6	1.7	1.4	0.6	2.7	2.4	1.1
Geographic areas									
New England	1.1	1.7	2.7	2.3	2.1	2.6	1.2	0.7	4.3
Middle Atlantic	2.0	1.4	1.7	1.3	0.9	0.9	1.8	1.8	2.0
East North Central	1.2	0.8	0.6	1.5	1.0	0.8	0.9	0.7	1.5
West North Central	1.4	1.8	1.3	2.1	2.1	1.2	2.1	1.6	1.8
South Atlantic	1.5	1.3	0.9	1.5	1.0	1.2	1.4	1.1	1.6
East South Central	5.6	4.2	1.7	7.1	6.3	3.0	—	—	—
West South Central	2.1	2.1	1.6	2.4	1.8	1.4	1.8	1.6	2.5
Mountain	3.0	3.2	1.7	4.8	4.0	2.0	2.7	2.4	2.0
Pacific	1.5	1.4	1.0	1.3	1.1	1.0	1.4	1.1	1.5

See footnotes at end of table.

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

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
All workers	0.7	0.6	0.5
Worker characteristics			
Management, professional, and related	1.0	0.8	0.6
Management, business, and financial	0.9	1.0	0.7
Professional and related	1.2	1.0	0.8
Service	2.1	1.8	1.8
Protective service	5.3	4.7	5.2
Sales and office	0.8	0.8	0.8
Sales and related	1.1	1.0	1.2
Office and administrative support	1.1	1.0	0.8
Natural resources, construction, and maintenance	1.3	1.3	0.9
Construction, extraction, farming, fishing, and forestry	1.9	1.8	1.4
Installation, maintenance, and repair	1.7	1.6	1.1
Production, transportation, and material moving ...	1.2	1.0	0.7
Production	1.6	1.5	0.9
Transportation and material moving	1.9	1.4	1.1
Full time	0.5	0.5	0.4
Part time	0.9	0.6	1.7
Union	1.6	1.7	1.0
Nonunion	0.8	0.6	0.4
Wage percentiles: ³			
Lowest 10 percent	2.9	2.1	3.6
Lowest 25 percent	1.4	1.2	1.5
Second 25 percent	1.1	0.8	0.7
Third 25 percent	0.8	0.8	0.6
Highest 25 percent	0.8	0.8	0.6
Highest 10 percent	1.1	1.2	0.8
Establishment characteristics			
Goods-producing industries	0.9	0.9	0.5
Construction	1.9	1.7	1.4
Manufacturing	1.0	1.0	0.5
Service-providing industries	0.8	0.7	0.5
Trade, transportation, and utilities	0.8	0.8	0.7
Wholesale trade	1.4	1.5	1.3
Retail trade	1.1	1.0	1.1
Transportation and warehousing	2.6	2.2	1.6
Utilities	2.3	2.4	1.3

See footnotes at end of table.

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

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
Information	2.7	2.7	1.7
Financial activities	1.1	1.1	0.7
Finance and insurance	0.9	1.0	0.7
Credit intermediation and related activities	0.7	0.9	0.8
Insurance carriers and related activities	1.8	2.0	1.6
Real estate and rental and leasing	3.2	3.0	2.3
Professional and business services	1.9	1.6	1.2
Professional and technical services	2.0	1.9	1.5
Administrative and waste services	3.2	2.6	2.5
Education and health services	1.6	1.3	1.2
Educational services	2.7	2.5	1.5
Junior colleges, colleges, and universities	1.2	1.7	1.5
Health care and social assistance	1.8	1.5	1.4
Leisure and hospitality	5.0	4.2	3.5
Accommodation and food services	5.2	4.4	4.2
Other services	3.3	2.5	2.7
1 to 99 workers	1.0	0.7	0.7
1 to 49 workers	1.1	0.8	0.9
50 to 99 workers	1.5	1.3	1.0
100 workers or more	0.7	0.7	0.5
100 to 499 workers	1.0	0.9	0.7
500 workers or more	0.9	0.9	0.7
Geographic areas			
New England	1.3	1.8	2.8
Middle Atlantic	1.8	1.3	1.7
East North Central	1.1	0.7	0.6
West North Central	1.1	1.7	1.6
South Atlantic	1.5	1.2	0.8
East South Central	6.0	4.1	1.9
West South Central	2.4	2.1	1.5
Mountain	3.0	3.0	1.6
Pacific	1.3	1.2	0.9

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

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

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

(In percent)

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

See footnotes at end of table.

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

(In percent)

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

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

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

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

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.4	0.4	0.6	0.6
Management, business, and financial	0.6	0.6	0.7	0.7
Professional and related	0.6	0.6	0.7	0.7
Service	0.8	0.8	1.1	1.1
Protective service	1.8	1.8	2.8	2.8
Sales and office	0.3	0.3	0.3	0.3
Sales and related	0.5	0.5	0.5	0.5
Office and administrative support	0.4	0.4	0.5	0.5
Natural resources, construction, and maintenance	0.6	0.6	1.0	1.0
Construction, extraction, farming, fishing, and forestry	0.9	0.9	1.6	1.6
Installation, maintenance, and repair	0.7	0.7	0.9	0.9
Production, transportation, and material moving	0.5	0.5	0.7	0.7
Production	0.6	0.6	0.8	0.8
Transportation and material moving	0.7	0.7	1.0	1.0
Full time	0.3	0.3	0.3	0.3
Part time	0.9	0.9	1.1	1.1
Union	0.4	0.4	0.7	0.7
Nonunion	0.3	0.3	0.3	0.3
Wage percentiles: ¹				
Lowest 10 percent	1.4	1.4	1.7	1.7
Lowest 25 percent	0.7	0.7	0.8	0.8
Second 25 percent	0.3	0.3	0.6	0.6
Third 25 percent	0.3	0.3	0.5	0.5
Highest 25 percent	0.4	0.4	0.5	0.5
Highest 10 percent	0.6	0.6	0.7	0.7
Establishment characteristics				
Goods-producing industries	0.5	0.5	0.7	0.7
Construction	0.8	0.8	1.5	1.5
Manufacturing	0.5	0.5	0.7	0.7
Service-providing industries	0.3	0.3	0.4	0.4
Trade, transportation, and utilities	0.4	0.4	0.5	0.5
Wholesale trade	0.6	0.6	0.9	0.9
Retail trade	0.7	0.7	0.7	0.7
Transportation and warehousing	1.2	1.2	1.6	1.6
Utilities	1.1	1.1	1.2	1.2

See footnotes at end of table.

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

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	0.8	0.8	1.0	1.0
Financial activities	0.4	0.4	0.6	0.6
Finance and insurance	0.4	0.4	0.6	0.6
Credit intermediation and related activities	0.5	0.5	0.6	0.6
Insurance carriers and related activities	0.6	0.6	0.8	0.8
Real estate and rental and leasing	1.5	1.5	2.1	2.1
Professional and business services	0.8	0.8	1.1	1.1
Professional and technical services	1.0	1.0	1.4	1.4
Administrative and waste services	1.9	1.9	2.6	2.6
Education and health services	0.5	0.5	0.9	0.9
Educational services	0.7	0.7	1.3	1.3
Junior colleges, colleges, and universities	0.6	0.6	0.9	0.9
Health care and social assistance	0.6	0.6	1.0	1.0
Leisure and hospitality	1.2	1.2	2.0	2.0
Accommodation and food services	1.6	1.6	2.7	2.7
Other services	1.6	1.6	2.3	2.3
1 to 99 workers	0.4	0.4	0.6	0.6
1 to 49 workers	0.5	0.5	0.6	0.6
50 to 99 workers	0.8	0.8	1.0	1.0
100 workers or more	0.3	0.3	0.3	0.3
100 to 499 workers	0.4	0.4	0.6	0.6
500 workers or more	0.5	0.5	0.6	0.6
Geographic areas				
New England	0.6	0.6	0.8	0.8
Middle Atlantic	0.7	0.7	1.0	1.0
East North Central	0.6	0.6	0.7	0.7
West North Central	1.1	1.1	1.2	1.2
South Atlantic	0.6	0.6	0.7	0.7
East South Central	1.0	1.0	1.3	1.3
West South Central	0.8	0.8	1.0	1.0
Mountain	1.0	1.0	1.2	1.2
Pacific	0.5	0.5	0.8	0.8

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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	\$2.95	0.6	\$7.74	0.6	\$2.13	\$1.00
Worker characteristics						
Management, professional, and related	4.92	1.0	13.57	1.0	3.72	1.65
Management, business, and financial	8.54	1.2	29.18	1.2	5.47	1.69
Professional and related	4.40	1.4	10.37	1.4	4.33	2.30
Service	10.49	1.6	38.25	1.6	5.57	3.04
Protective service	24.03	1.9	22.16	1.9	24.44	13.93
Sales and office	2.81	0.9	9.62	0.9	2.38	1.25
Sales and related	3.47	1.4	11.01	1.4	3.39	2.19
Office and administrative support	3.45	1.0	11.63	1.0	2.99	1.53
Natural resources, construction, and maintenance	7.83	1.6	12.77	1.6	7.22	2.94
Construction, extraction, farming, fishing, and forestry	13.69	2.3	19.87	2.3	13.27	5.76
Installation, maintenance, and repair	7.10	1.9	12.27	1.9	8.28	2.66
Production, transportation, and material moving ...	4.56	1.1	11.76	1.1	3.54	1.68
Production	4.92	1.6	9.97	1.6	4.96	2.34
Transportation and material moving	7.06	2.2	20.03	2.2	4.02	2.12
Full time	2.91	0.6	7.62	0.6	2.17	0.99
Part time	9.86	1.9	25.94	1.9	6.79	4.21
Union	9.13	1.6	15.10	1.6	6.25	2.66
Nonunion	2.51	0.6	6.54	0.6	2.18	1.00
Wage percentiles: ¹						
Lowest 10 percent	10.98	3.6	54.61	3.6	8.35	4.42
Lowest 25 percent	4.48	1.5	15.87	1.5	4.13	2.29
Second 25 percent	3.30	0.8	9.78	0.8	2.94	1.67
Third 25 percent	4.64	1.0	14.78	1.0	2.94	1.43
Highest 25 percent	4.45	0.9	9.40	0.9	3.66	1.09
Highest 10 percent	7.40	1.6	21.88	1.6	5.46	1.78
Establishment characteristics						
Goods-producing industries	5.03	1.1	10.04	1.1	4.09	1.94
Construction	13.48	2.2	20.33	2.2	13.32	5.21
Manufacturing	4.34	1.3	12.80	1.3	3.79	1.88
Service-providing industries	3.34	0.7	10.99	0.7	2.23	1.06
Trade, transportation, and utilities	2.92	1.1	10.72	1.1	2.59	1.58
Wholesale trade	5.38	1.5	14.79	1.5	5.52	3.55
Retail trade	3.70	1.5	14.19	1.5	3.04	2.08
Transportation and warehousing	9.51	3.1	39.92	3.1	6.08	3.90
Utilities	10.15	3.2	19.75	3.2	12.50	5.98

See footnotes at end of table.

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

Characteristics	Total	Employee contribution not required		Employee contribution required		
	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	\$10.77	2.4	\$16.41	2.4	\$10.96	\$4.02
Financial activities	4.04	1.3	16.62	1.3	2.10	1.75
Finance and insurance	3.48	1.3	19.54	1.3	2.20	1.89
Credit intermediation and related activities	3.21	1.6	10.39	1.6	3.24	2.88
Insurance carriers and related activities	7.86	1.7	42.51	1.7	4.19	3.04
Real estate and rental and leasing	14.90	4.7	29.63	4.7	8.70	5.67
Professional and business services	7.76	2.0	23.20	2.0	6.48	2.58
Professional and technical services	7.35	2.8	12.50	2.8	8.23	3.78
Administrative and waste services	19.51	3.7	55.98	3.7	14.53	6.50
Education and health services	6.60	1.8	27.38	1.8	4.83	2.42
Educational services	9.36	2.5	39.90	2.5	6.10	2.58
Junior colleges, colleges, and universities	6.75	2.1	22.05	2.1	6.60	2.46
Health care and social assistance	7.72	2.1	32.02	2.1	5.64	2.77
Leisure and hospitality	10.54	3.0	34.76	3.0	9.19	3.81
Accommodation and food services	11.77	3.4	32.10	3.4	10.56	4.30
Other services	13.29	4.5	25.83	4.5	11.55	5.59
1 to 99 workers	3.83	1.0	7.91	1.0	3.10	1.67
1 to 49 workers	4.29	1.3	7.95	1.3	3.91	1.90
50 to 99 workers	6.48	1.8	19.74	1.8	4.94	2.73
100 workers or more	3.84	0.7	16.31	0.7	2.73	1.19
100 to 499 workers	4.03	0.9	11.77	0.9	3.57	1.50
500 workers or more	5.96	0.8	31.78	0.8	4.08	1.78
Geographic areas						
New England	4.87	2.8	11.44	2.8	7.72	2.39
Middle Atlantic	7.56	1.2	24.79	1.2	3.46	3.32
East North Central	7.74	1.4	18.33	1.4	6.43	2.41
West North Central	13.18	2.0	40.52	2.0	10.80	3.33
South Atlantic	3.68	1.7	9.49	1.7	3.65	1.87
East South Central	5.35	2.2	11.16	2.2	5.29	1.96
West South Central	7.87	2.0	16.72	2.0	6.48	3.41
Mountain	7.22	2.0	19.80	2.0	7.91	4.95
Pacific	10.57	1.2	19.55	1.2	6.95	2.17

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

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

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

(All workers with contributory coverage = 100 percent)

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

See footnotes at end of table.

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

(All workers with contributory coverage = 100 percent)

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

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

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

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

⁴ Less than 0.5 percent.

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

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

⁶ Average premium is for all workers.

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

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

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	0.0	1.0	0.3	0.5	0.1	(⁴)	0.8	0.2
Worker characteristics								
Management, professional, and related	0.0	1.2	0.7	0.8	0.3	(⁴)	0.7	0.2
Management, business, and financial	0.0	1.3	0.7	1.3	0.4	(⁴)	0.8	0.2
Professional and related	0.0	1.5	0.7	0.8	0.3	—	1.0	0.3
Service	0.0	3.5	—	0.9	0.3	—	3.3	—
Protective service	0.0	8.4	—	1.2	—	—	7.6	—
Sales and office	0.0	1.0	(⁴)	0.7	0.2	—	0.8	(⁴)
Sales and related	0.0	1.7	—	0.8	—	—	1.6	(⁴)
Office and administrative support	0.0	1.1	(⁴)	0.8	0.3	—	0.7	0.2
Natural resources, construction, and maintenance	0.0	1.7	0.2	0.8	—	—	1.4	0.6
Construction, extraction, farming, fishing, and forestry	0.0	2.8	—	1.2	—	—	2.7	1.3
Installation, maintenance, and repair	0.0	2.0	—	0.8	—	—	1.7	—
Production, transportation, and material moving ...	0.0	1.2	0.4	0.7	(⁴)	—	1.0	0.3
Production	0.0	1.6	0.5	1.0	(⁴)	—	1.1	—
Transportation and material moving	0.0	1.6	—	0.7	0.2	—	1.3	0.7
Full time	0.0	1.1	0.3	0.5	0.1	(⁴)	0.9	0.2
Part time	0.0	2.0	—	1.1	0.3	—	1.5	—
Union	0.0	2.2	0.9	1.5	—	(⁴)	1.4	1.2
Nonunion	0.0	1.0	0.3	0.5	0.2	(⁴)	0.8	(⁴)
Wage percentiles: ⁵								
Lowest 10 percent	0.0	6.5	—	1.6	—	—	—	—
Lowest 25 percent	0.0	2.6	0.5	0.7	(⁴)	—	2.3	—
Second 25 percent	0.0	1.4	0.2	0.7	0.2	—	1.1	0.2
Third 25 percent	0.0	1.1	0.2	0.6	0.2	(⁴)	0.7	0.2
Highest 25 percent	0.0	1.2	0.8	0.7	0.3	(⁴)	0.7	0.4
Highest 10 percent	0.0	1.5	0.9	0.9	0.5	(⁴)	1.0	0.4
Establishment characteristics								
Goods-producing industries	0.0	1.7	—	0.8	(⁴)	—	1.0	—
Construction	0.0	2.8	—	1.6	—	—	2.3	—
Manufacturing	0.0	1.9	—	0.9	(⁴)	—	1.1	—
Service-providing industries	0.0	1.2	0.2	0.6	0.2	(⁴)	0.9	0.2
Trade, transportation, and utilities	0.0	1.1	0.3	0.6	(⁴)	—	0.8	0.4
Wholesale trade	0.0	1.8	—	1.1	—	—	1.1	—
Retail trade	0.0	1.7	—	0.9	—	—	1.5	—
Transportation and warehousing	0.0	2.7	—	—	—	—	2.3	—
Utilities	0.0	6.1	—	—	1.8	—	1.7	—

See footnotes at end of table.

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

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	0.0	2.4	—	1.4	—	—	1.7	—
Financial activities	0.0	1.8	—	1.3	0.8	(⁴)	1.2	0.3
Finance and insurance	0.0	2.1	0.2	1.6	0.9	(⁴)	1.3	0.3
Credit intermediation and related activities	0.0	2.3	—	2.2	—	—	1.2	—
Insurance carriers and related activities	0.0	3.3	0.6	1.4	1.5	—	2.5	—
Real estate and rental and leasing	0.0	6.0	—	—	—	—	—	—
Professional and business services	0.0	2.5	—	1.5	0.7	—	1.6	—
Professional and technical services	0.0	3.0	—	1.7	—	—	2.2	—
Administrative and waste services	0.0	6.6	—	—	—	—	—	—
Education and health services	0.0	1.9	—	1.5	0.4	—	1.0	0.3
Educational services	0.0	2.3	—	1.7	0.9	—	1.4	—
Junior colleges, colleges, and universities	0.0	2.8	—	2.2	0.2	—	1.5	—
Health care and social assistance	0.0	2.2	—	1.8	0.4	—	1.1	0.4
Leisure and hospitality	0.0	9.3	—	2.4	—	—	—	—
Accommodation and food services	0.0	8.5	—	2.7	—	—	—	—
Other services	0.0	4.6	—	—	—	—	—	—
1 to 99 workers	0.0	1.1	(⁴)	0.7	(⁴)	—	0.9	0.3
1 to 49 workers	0.0	1.3	0.2	1.0	(⁴)	—	1.0	0.3
50 to 99 workers	0.0	1.8	—	0.9	—	—	1.4	—
100 workers or more	0.0	1.3	0.4	0.6	0.2	(⁴)	1.1	0.2
100 to 499 workers	0.0	0.9	0.3	0.5	0.3	—	0.7	(⁴)
500 workers or more	0.0	2.3	0.8	1.0	0.4	—	2.2	0.5
Geographic areas								
New England	0.0	3.1	—	2.1	0.4	—	1.6	—
Middle Atlantic	0.0	2.0	—	0.7	0.3	0.3	1.6	—
East North Central	0.0	2.1	0.2	0.9	0.3	—	1.9	—
West North Central	0.0	1.1	—	1.2	—	—	1.5	—
South Atlantic	0.0	1.8	—	1.2	—	—	1.1	0.3
East South Central	0.0	9.6	—	2.2	—	—	—	—
West South Central	0.0	2.7	—	1.7	—	—	1.3	—
Mountain	0.0	3.1	0.2	2.2	—	—	2.2	0.3
Pacific	0.0	2.1	—	1.4	0.6	—	1.0	0.9
Average monthly employer premium ⁶	\$2.13	\$2.44	\$23.61	\$9.23	\$8.80	\$30.87	\$5.85	\$51.84

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

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

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

⁴ Less than 0.05.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁶ Average premium is for all workers.

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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	\$6.04	0.5	\$16.66	0.5	\$5.85	\$3.89
Worker characteristics						
Management, professional, and related	9.89	0.9	35.13	0.9	9.93	5.95
Management, business, and financial	19.18	0.8	42.48	0.8	20.23	6.04
Professional and related	10.26	1.2	43.88	1.2	10.04	8.41
Service	20.70	1.1	72.79	1.1	18.26	10.27
Protective service	56.34	1.3	208.52	1.3	57.55	48.34
Sales and office	6.18	0.5	28.20	0.5	6.03	5.03
Sales and related	8.28	0.7	37.15	0.7	8.52	7.19
Office and administrative support	7.32	0.6	38.92	0.6	7.09	5.79
Natural resources, construction, and maintenance	14.42	1.5	26.53	1.5	14.81	8.71
Construction, extraction, farming, fishing, and forestry	19.46	2.2	30.17	2.2	23.15	14.20
Installation, maintenance, and repair	18.93	1.5	51.55	1.5	17.91	9.68
Production, transportation, and material moving ...	10.38	1.1	24.05	1.1	10.44	6.80
Production	13.99	1.4	28.14	1.4	15.20	8.17
Transportation and material moving	15.17	1.6	40.75	1.6	13.38	9.54
Full time	6.23	0.5	17.64	0.5	5.94	3.96
Part time	17.55	1.6	67.55	1.6	15.96	13.40
Union	14.32	1.6	21.86	1.6	15.58	11.91
Nonunion	5.94	0.5	26.90	0.5	5.98	3.98
Wage percentiles: ¹						
Lowest 10 percent	31.56	2.2	116.10	2.2	27.65	19.04
Lowest 25 percent	12.50	0.7	78.77	0.7	11.62	8.33
Second 25 percent	8.64	0.6	33.09	0.6	8.64	7.77
Third 25 percent	8.44	0.8	22.97	0.8	8.49	5.58
Highest 25 percent	9.10	0.9	23.18	0.9	10.33	3.91
Highest 10 percent	12.61	1.3	41.19	1.3	13.65	6.58
Establishment characteristics						
Goods-producing industries	9.62	1.0	16.91	1.0	10.97	6.43
Construction	16.78	2.2	20.51	2.2	20.37	13.38
Manufacturing	12.03	1.1	24.10	1.1	12.76	6.53
Service-providing industries	6.35	0.5	25.41	0.5	5.85	4.37
Trade, transportation, and utilities	7.07	0.8	41.36	0.8	6.89	6.27
Wholesale trade	13.99	1.1	54.94	1.1	13.42	12.74
Retail trade	8.44	1.1	41.54	1.1	8.53	7.40
Transportation and warehousing	27.95	2.0	90.91	2.0	23.42	14.22
Utilities	25.13	2.3	59.17	2.3	25.99	19.70

See footnotes at end of table.

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

Characteristics	Total	Employee contribution not required		Employee contribution required		
	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	\$22.41	2.3	\$57.71	2.3	\$17.24	\$13.35
Financial activities	8.41	1.0	27.31	1.0	8.71	7.33
Finance and insurance	9.21	0.9	38.44	0.9	8.58	6.81
Credit intermediation and related activities	10.30	1.0	49.90	1.0	10.75	8.69
Insurance carriers and related activities	14.49	1.3	54.37	1.3	15.19	8.63
Real estate and rental and leasing	29.53	3.7	60.95	3.7	27.32	20.52
Professional and business services	20.25	1.4	73.84	1.4	20.02	9.08
Professional and technical services	25.31	1.9	116.99	1.9	23.46	15.37
Administrative and waste services	39.06	3.3	106.12	3.3	33.57	22.04
Education and health services	16.38	1.2	68.84	1.2	14.67	11.87
Educational services	19.82	1.8	77.75	1.8	18.84	15.01
Junior colleges, colleges, and universities	23.48	1.0	76.72	1.0	23.72	10.43
Health care and social assistance	19.08	1.4	76.86	1.4	17.29	14.82
Leisure and hospitality	31.74	1.8	87.28	1.8	30.76	14.73
Accommodation and food services	35.51	2.1	109.05	2.1	34.34	17.45
Other services	45.93	3.5	164.50	3.5	32.71	18.47
1 to 99 workers	7.97	0.8	24.60	0.8	7.52	5.90
1 to 49 workers	9.10	1.0	28.58	1.0	9.12	6.49
50 to 99 workers	16.54	1.5	41.66	1.5	17.62	9.48
100 workers or more	8.40	0.5	26.00	0.5	8.12	4.34
100 to 499 workers	9.87	0.6	21.84	0.6	10.88	7.83
500 workers or more	12.69	0.6	50.92	0.6	11.95	5.69
Geographic areas						
New England	15.31	1.8	24.44	1.8	16.41	12.15
Middle Atlantic	18.57	1.2	47.76	1.2	13.37	9.60
East North Central	13.23	1.3	22.81	1.3	14.45	9.36
West North Central	17.75	1.3	60.81	1.3	17.84	18.60
South Atlantic	14.74	1.0	59.16	1.0	13.50	6.38
East South Central	15.52	1.2	34.49	1.2	15.99	11.51
West South Central	13.82	0.9	90.40	0.9	13.26	14.24
Mountain	11.67	2.0	114.52	2.0	14.86	13.49
Pacific	18.42	1.7	28.98	1.7	20.92	8.91

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

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

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

(All workers with contributory coverage = 100 percent)

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

See footnotes at end of table.

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

(All workers with contributory coverage = 100 percent)

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

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

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

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

⁴ Less than 0.5 percent.

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

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

⁶ Average premium is for all workers.

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

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

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.9	0.2	0.4	0.1	(⁴)	0.6	0.2
Worker characteristics								
Management, professional, and related	0.0	1.2	–	0.7	0.3	(⁴)	0.7	0.2
Management, business, and financial	0.0	1.3	–	1.1	0.3	(⁴)	0.8	–
Professional and related	0.0	1.5	–	0.8	0.3	–	1.0	0.3
Service	0.0	2.8	–	0.9	0.3	–	2.4	–
Protective service	0.0	8.1	–	1.2	–	–	7.4	–
Sales and office	0.0	1.0	(⁴)	0.5	0.2	–	0.8	(⁴)
Sales and related	0.0	1.8	–	0.7	(⁴)	–	1.8	–
Office and administrative support	0.0	1.0	(⁴)	0.7	0.2	–	0.7	(⁴)
Natural resources, construction, and maintenance	0.0	1.5	–	0.8	–	–	1.2	0.6
Construction, extraction, farming, fishing, and forestry	0.0	2.8	–	1.2	–	–	2.5	1.1
Installation, maintenance, and repair	0.0	1.6	–	0.8	–	–	1.2	–
Production, transportation, and material moving ...	0.0	1.1	0.3	0.6	(⁴)	–	0.9	0.2
Production	0.0	1.4	–	0.9	(⁴)	–	1.1	–
Transportation and material moving	0.0	1.4	–	0.7	(⁴)	–	1.1	–
Full time	0.0	0.9	0.2	0.4	0.1	(⁴)	0.7	0.2
Part time	0.0	1.9	–	0.9	0.2	–	1.5	–
Union	0.0	1.7	0.5	1.4	–	–	1.0	1.0
Nonunion	0.0	0.9	0.2	0.4	0.1	(⁴)	0.7	(⁴)
Wage percentiles: ⁵								
Lowest 10 percent	0.0	3.7	–	1.5	–	–	2.7	–
Lowest 25 percent	0.0	1.8	–	0.7	(⁴)	–	1.7	–
Second 25 percent	0.0	1.2	(⁴)	0.7	(⁴)	–	0.9	(⁴)
Third 25 percent	0.0	0.9	(⁴)	0.6	0.1	(⁴)	0.7	0.2
Highest 25 percent	0.0	1.1	–	0.6	0.3	(⁴)	0.7	0.3
Highest 10 percent	0.0	1.4	–	0.8	0.4	–	0.8	0.4
Establishment characteristics								
Goods-producing industries	0.0	1.5	–	0.6	(⁴)	–	1.0	–
Construction	0.0	2.7	–	1.4	–	–	2.3	–
Manufacturing	0.0	1.7	–	0.7	(⁴)	–	1.0	–
Service-providing industries	0.0	0.9	(⁴)	0.5	0.2	(⁴)	0.7	0.2
Trade, transportation, and utilities	0.0	1.0	0.2	0.5	(⁴)	–	0.9	0.3
Wholesale trade	0.0	1.7	–	1.1	–	–	1.3	–
Retail trade	0.0	1.8	–	0.7	–	–	1.8	–
Transportation and warehousing	0.0	2.4	–	0.8	–	–	2.1	–
Utilities	0.0	5.7	–	–	1.7	–	1.4	–

See footnotes at end of table.

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

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	0.0	2.6	—	1.7	—	—	1.7	—
Financial activities	0.0	1.5	—	1.2	0.7	(⁴)	1.0	—
Finance and insurance	0.0	1.9	—	1.4	0.8	(⁴)	1.2	—
Credit intermediation and related activities	0.0	2.2	—	2.0	—	—	1.1	—
Insurance carriers and related activities	0.0	3.0	—	1.2	1.3	—	2.4	—
Real estate and rental and leasing	0.0	4.6	—	—	—	—	—	—
Professional and business services	0.0	1.9	—	1.1	0.7	—	1.3	—
Professional and technical services	0.0	2.8	—	1.4	—	—	2.0	—
Administrative and waste services	0.0	4.4	—	2.6	—	—	3.1	—
Education and health services	0.0	1.9	—	1.4	0.4	—	1.2	0.3
Educational services	0.0	2.5	—	1.4	0.8	—	2.1	—
Junior colleges, colleges, and universities	0.0	2.5	—	2.0	0.2	—	1.4	—
Health care and social assistance	0.0	2.2	—	1.7	0.4	—	1.3	0.3
Leisure and hospitality	0.0	6.5	—	2.2	—	—	4.9	—
Accommodation and food services	0.0	5.4	—	2.6	—	—	3.7	—
Other services	0.0	3.6	—	—	—	—	2.5	—
1 to 99 workers	0.0	1.0	(⁴)	0.6	(⁴)	—	0.8	0.2
1 to 49 workers	0.0	1.2	(⁴)	0.8	(⁴)	—	0.9	(⁴)
50 to 99 workers	0.0	1.7	—	0.8	—	—	1.5	—
100 workers or more	0.0	1.1	0.4	0.6	0.2	(⁴)	0.8	0.2
100 to 499 workers	0.0	1.0	0.3	0.5	0.3	—	0.8	(⁴)
500 workers or more	0.0	1.8	—	1.0	0.3	—	1.6	0.4
Geographic areas								
New England	0.0	3.6	—	1.7	0.4	—	2.3	—
Middle Atlantic	0.0	2.5	—	0.8	0.3	0.3	1.8	—
East North Central	0.0	2.1	0.2	0.9	0.3	—	1.7	(⁴)
West North Central	0.0	1.7	—	1.3	—	—	1.7	—
South Atlantic	0.0	1.8	—	0.9	(⁴)	—	1.2	—
East South Central	0.0	6.6	—	2.1	—	—	—	—
West South Central	0.0	2.2	—	1.7	—	—	0.9	—
Mountain	0.0	3.0	—	2.1	—	—	2.6	—
Pacific	0.0	1.6	—	1.2	0.5	—	1.0	0.8
Average monthly employer premium ⁶	\$5.85	\$7.03	\$52.00	\$18.18	\$35.22	\$80.21	\$11.94	\$53.52

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

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

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

⁴ Less than 0.05.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁶ Average premium is for all workers.

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

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

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

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

See footnotes at end of table.

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

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

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

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

logic.

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

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1.66	\$1.01	\$1.27	\$2.00	\$3.31	\$1.56	\$3.25	\$4.07	\$5.49	\$9.74
Worker characteristics										
Management, professional, and related	2.24	1.77	1.70	2.75	4.44	1.85	3.96	6.57	10.10	18.32
Management, business, and financial	2.96	2.70	2.44	3.42	4.08	2.86	6.26	7.34	18.01	24.55
Professional and related	2.61	1.92	2.35	3.58	6.78	3.47	5.14	8.37	11.55	24.36
Service	6.34	5.62	3.66	4.49	6.38	14.79	11.28	20.46	24.13	30.06
Protective service	2.49	28.63	24.63	21.79	105.84	8.26	51.67	92.77	136.19	230.93
Sales and office	1.18	1.50	1.09	2.31	4.99	5.86	4.37	6.97	8.99	16.15
Sales and related	1.90	2.45	3.02	5.66	7.08	10.26	7.72	5.01	12.62	21.09
Office and administrative support	1.89	1.63	1.82	3.85	6.67	7.42	4.62	9.43	12.79	20.16
Natural resources, construction, and maintenance	2.67	2.03	2.93	5.01	14.73	7.92	6.89	8.36	11.20	26.58
Construction, extraction, farming, fishing, and forestry	15.42	2.64	6.23	9.77	20.99	13.53	16.90	27.52	35.27	40.23
Installation, maintenance, and repair	2.11	2.60	2.26	5.57	10.99	10.98	9.37	10.02	24.55	23.87
Production, transportation, and material moving ...	2.43	1.86	1.73	2.32	2.87	5.92	6.18	5.90	12.34	21.63
Production	2.99	2.09	2.58	3.36	3.06	6.14	6.60	8.60	16.72	34.53
Transportation and material moving	3.28	3.02	2.25	2.04	14.12	14.47	6.77	8.33	22.46	24.27
Full time	1.86	0.66	1.23	2.28	2.63	2.30	3.16	3.36	4.53	7.41
Part time	2.01	2.72	4.97	13.18	16.24	5.68	13.75	22.67	31.86	28.27
Union	1.50	2.08	1.94	2.54	4.35	4.59	6.14	7.24	9.49	22.61
Nonunion	1.27	0.50	1.17	2.11	3.77	4.09	3.45	4.23	8.32	9.72
Establishment characteristics										
Goods-producing industries	1.76	1.33	2.36	2.28	5.37	6.94	6.94	4.43	14.35	17.58
Construction	12.12	5.75	3.31	8.79	18.66	20.55	13.57	17.42	23.29	33.66
Manufacturing	1.77	1.97	1.94	3.20	5.26	5.69	4.47	6.94	9.21	26.80
Service-providing industries	1.61	0.56	1.34	2.24	3.50	5.41	4.63	4.96	7.31	11.88
Trade, transportation, and utilities	1.33	1.59	1.82	2.62	5.46	1.78	5.35	7.28	14.33	11.95
Wholesale trade	7.07	2.78	3.03	3.57	13.83	19.84	8.33	14.59	24.44	27.27
Retail trade	3.54	3.18	4.56	3.53	6.07	10.61	8.23	9.07	28.50	6.74
Transportation and warehousing	2.57	3.86	2.30	6.46	11.04	10.05	8.66	19.17	22.48	87.50
Utilities	5.61	7.56	11.41	14.47	8.68	6.59	19.72	17.25	84.81	27.02
Information	4.04	4.07	4.26	3.67	9.45	8.12	4.63	7.83	9.64	44.64
Financial activities	2.00	2.68	2.53	2.60	4.78	5.42	6.48	6.44	19.81	26.36
Finance and insurance	2.24	2.39	2.30	2.27	4.12	3.71	4.87	5.36	13.27	28.28
Credit intermediation and related activities	4.63	3.32	2.07	3.20	5.06	5.18	7.68	10.45	15.74	28.49
Insurance carriers and related activities	2.42	4.59	6.91	9.22	5.79	7.11	11.71	9.09	16.51	10.87
Real estate and rental and leasing	4.35	5.69	8.34	6.81	19.36	37.09	19.93	68.09	27.59	36.38

See footnotes at end of table.

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Professional and business services	\$2.80	\$1.94	\$3.38	\$4.26	\$7.61	\$16.25	\$7.75	\$14.87	\$21.46	\$32.91
Professional and technical services	2.39	2.72	3.73	6.58	7.58	15.43	14.66	9.55	40.96	33.13
Administrative and waste services	14.56	8.90	8.33	12.00	27.04	14.32	33.69	19.26	30.32	93.45
Education and health services	2.78	2.11	2.75	4.56	5.79	12.37	10.57	11.02	24.48	26.75
Educational services	3.19	3.18	3.23	5.65	9.78	14.20	10.83	10.50	20.98	59.49
Junior colleges, colleges, and universities	3.04	3.48	4.76	4.06	13.06	8.93	8.77	15.54	18.37	44.87
Health care and social assistance	3.72	2.00	3.13	4.82	7.44	8.76	10.60	13.49	30.90	28.72
Leisure and hospitality	5.10	11.24	9.36	2.12	7.03	16.77	8.14	35.30	64.03	15.87
Accommodation and food services	7.02	11.63	9.96	3.58	8.09	18.02	2.75	42.20	75.26	12.84
Other services	9.24	4.01	8.07	4.19	27.63	29.70	32.17	46.63	26.11	75.85
1 to 99 workers	1.60	1.48	1.63	3.95	5.54	5.98	6.48	7.53	13.83	15.82
1 to 49 workers	1.53	1.88	2.32	4.55	8.83	8.47	6.38	11.72	15.30	11.44
50 to 99 workers	4.10	3.54	2.87	3.55	5.92	11.10	12.34	9.23	27.31	13.97
100 workers or more	1.67	1.23	1.32	2.03	1.70	1.83	3.65	4.46	9.62	12.48
100 to 499 workers	2.66	2.48	1.51	2.62	5.21	7.83	6.29	5.30	15.83	22.89
500 workers or more	2.20	1.18	1.82	2.85	5.38	6.17	4.72	4.81	12.44	11.10
Geographic areas										
New England	4.62	5.49	0.19	2.91	13.68	14.65	12.89	1.47	13.43	9.39
Middle Atlantic	1.63	2.58	3.58	6.73	9.25	2.38	9.13	7.61	11.13	27.18
East North Central	3.47	2.01	2.32	4.53	5.46	9.83	8.52	8.14	17.01	19.91
West North Central	3.33	3.29	5.23	1.92	8.58	7.60	8.29	11.26	31.70	52.59
South Atlantic	1.98	1.56	1.10	3.46	6.61	9.21	9.03	6.26	14.01	17.94
East South Central	2.19	1.99	3.50	9.05	11.05	11.87	15.67	19.70	14.25	51.03
West South Central	3.23	4.02	3.41	4.15	8.48	13.73	15.50	17.19	26.12	29.44
Mountain	4.01	6.82	3.59	7.07	19.66	9.60	19.40	12.17	23.07	62.93
Pacific	3.59	2.86	2.11	5.49	4.60	4.06	6.55	9.76	32.68	40.52

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

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

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

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

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

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

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

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

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.8	0.2	0.8	0.8	0.3	0.7	0.7	0.3
Worker characteristics									
Management, professional, and related	1.0	1.0	0.3	1.2	1.2	0.4	0.9	1.0	0.4
Management, business, and financial	1.0	1.0	0.2	1.8	1.8	0.5	1.3	1.3	0.5
Professional and related	1.3	1.3	0.4	1.4	1.4	0.5	1.3	1.3	0.5
Service	2.3	2.3	1.2	2.0	1.8	1.5	1.8	1.8	1.8
Protective service	5.5	5.5	2.4	5.2	4.9	2.7	3.0	3.0	2.6
Sales and office	0.8	0.8	0.3	0.9	0.8	0.3	0.8	0.8	0.4
Sales and related	1.1	1.1	0.7	1.3	1.3	0.7	1.0	0.9	1.0
Office and administrative support	1.2	1.2	0.4	1.0	1.0	0.3	1.1	1.1	0.3
Natural resources, construction, and maintenance	1.5	1.5	0.6	1.4	1.4	0.6	1.4	1.4	0.8
Construction, extraction, farming, fishing, and forestry	2.0	2.0	1.1	1.9	1.8	1.0	1.2	1.2	0.7
Installation, maintenance, and repair	2.0	2.0	0.8	1.9	1.8	0.6	2.4	2.4	1.0
Production, transportation, and material moving ...	1.2	1.2	0.3	1.2	1.2	0.4	1.0	1.0	0.5
Production	1.5	1.5	0.4	1.8	1.8	0.5	1.6	1.5	0.6
Transportation and material moving	1.7	1.6	0.6	1.4	1.4	0.6	1.1	1.1	0.9
Full time	0.6	0.7	0.2	0.8	0.8	0.3	0.8	0.8	0.3
Part time	0.7	0.7	1.0	1.5	1.4	0.8	0.7	0.7	1.5
Union	1.4	1.5	0.5	1.8	1.8	0.4	1.6	1.6	0.7
Nonunion	0.8	0.8	0.2	0.8	0.7	0.3	0.7	0.7	0.3
Wage percentiles: ²									
Lowest 10 percent	3.0	2.9	3.2	2.8	2.3	3.3	–	–	–
Lowest 25 percent	1.5	1.5	1.1	1.4	1.2	1.3	1.3	1.3	2.0
Second 25 percent	1.2	1.2	0.4	1.1	1.1	0.4	1.0	1.0	0.5
Third 25 percent	0.8	0.8	0.2	0.9	0.9	0.2	1.0	1.0	0.3
Highest 25 percent	0.9	0.9	0.2	1.1	1.1	0.3	0.8	0.8	0.4
Highest 10 percent	1.3	1.3	0.4	1.7	1.7	0.5	1.4	1.4	0.6
Establishment characteristics									
Goods-producing industries	0.9	0.9	0.3	1.3	1.2	0.3	1.3	1.2	0.5
Construction	1.8	1.7	1.0	1.6	1.6	0.9	1.2	1.1	1.9
Manufacturing	1.1	1.1	0.3	1.8	1.8	0.3	1.8	1.8	0.5
Service-providing industries	0.9	0.9	0.3	0.9	0.8	0.4	0.7	0.7	0.3
Trade, transportation, and utilities	1.0	1.0	0.4	0.8	0.8	0.4	0.8	0.7	0.7
Wholesale trade	2.7	2.7	0.5	2.6	2.6	0.7	2.3	2.2	0.9
Retail trade	1.2	1.2	0.7	1.2	1.1	0.7	0.9	0.8	1.4
Transportation and warehousing	2.6	2.6	0.4	2.7	2.7	1.0	2.6	2.6	1.3
Utilities	2.2	2.3	1.1	6.3	6.3	0.0	2.9	2.8	0.4

See footnotes at end of table.

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

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	2.9	2.8	0.4	3.5	3.5	0.6	3.5	3.5	0.6
Financial activities	1.5	1.5	0.4	1.2	1.2	0.5	1.6	1.6	0.6
Finance and insurance	1.0	1.0	0.2	1.2	1.2	0.3	1.3	1.3	0.6
Credit intermediation and related activities	1.0	1.0	0.2	1.6	1.6	0.4	1.5	1.4	0.7
Insurance carriers and related activities	2.0	2.0	0.3	2.5	2.5	0.5	2.4	2.5	1.2
Real estate and rental and leasing	4.2	4.2	2.2	4.7	4.6	2.7	3.9	3.8	2.8
Professional and business services	1.9	1.9	0.6	2.2	2.1	0.8	2.0	2.0	0.8
Professional and technical services	2.6	2.5	0.4	3.6	3.5	1.3	2.7	2.7	1.1
Administrative and waste services	2.9	2.8	1.4	2.6	2.6	1.0	2.6	2.5	1.0
Education and health services	1.5	1.5	0.8	1.6	1.5	0.4	1.6	1.5	0.6
Educational services	2.7	2.7	0.3	2.9	2.9	0.3	3.0	2.8	0.5
Junior colleges, colleges, and universities	1.2	1.3	0.3	2.9	2.9	0.6	1.4	1.5	0.6
Health care and social assistance	1.6	1.6	0.9	1.8	1.7	0.5	1.8	1.7	0.7
Leisure and hospitality	5.6	5.5	2.7	4.2	3.7	2.5	—	—	—
Accommodation and food services	5.8	5.7	3.1	5.0	4.4	2.8	—	—	—
Other services	2.9	2.9	1.9	3.6	3.5	1.6	4.3	4.4	2.0
1 to 99 workers	0.9	0.9	0.4	0.9	0.9	0.5	0.8	0.8	0.5
1 to 49 workers	1.0	1.0	0.6	0.8	0.7	0.7	0.9	0.8	0.5
50 to 99 workers	1.7	1.7	0.5	2.2	2.1	1.0	2.2	2.1	1.2
100 workers or more	0.8	0.8	0.3	1.1	1.1	0.3	1.0	1.0	0.4
100 to 499 workers	1.1	1.1	0.5	1.6	1.5	0.4	1.3	1.2	0.5
500 workers or more	1.0	0.9	0.2	1.3	1.2	0.6	1.3	1.3	0.5
Geographic areas									
New England	1.6	1.5	0.5	2.0	2.1	1.5	2.1	2.1	0.7
Middle Atlantic	1.5	1.5	0.3	3.1	3.0	0.0	1.7	1.7	0.5
East North Central	1.3	1.3	0.4	1.2	1.3	0.8	1.6	1.5	0.8
West North Central	1.9	2.1	0.8	2.4	2.4	1.0	3.3	3.2	0.9
South Atlantic	1.5	1.5	0.4	2.1	2.0	0.9	1.5	1.5	0.9
East South Central	7.9	7.7	0.6	5.9	5.2	1.5	5.8	6.0	1.2
West South Central	1.7	1.6	1.1	1.7	1.7	1.4	1.8	1.8	0.6
Mountain	2.4	3.3	2.1	2.7	2.5	1.0	2.8	2.5	1.1
Pacific	1.9	1.8	0.5	1.7	1.6	0.7	1.2	1.1	0.8

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009

Characteristics	Employee contribution not required	Employee contribution required
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.4	0.4
Management, business, and financial	0.5	0.5
Professional and related	0.5	0.5
Service	1.6	1.6
Sales and office	0.6	0.6
Sales and related	0.8	0.8
Office and administrative support	0.6	0.6
Natural resources, construction, and maintenance	1.0	1.0
Construction, extraction, farming, fishing, and forestry	1.9	1.9
Installation, maintenance, and repair	1.0	1.0
Production, transportation, and material moving ...	0.6	0.6
Production	0.9	0.9
Transportation and material moving	0.7	0.7
Full time	0.4	0.4
Part time	0.7	0.7
Union	0.8	0.8
Nonunion	0.4	0.4
Wage percentiles: ¹		
Lowest 25 percent	1.4	1.4
Second 25 percent	0.4	0.4
Third 25 percent	0.4	0.4
Highest 25 percent	0.4	0.4
Highest 10 percent	0.5	0.5
Establishment characteristics		
Goods-producing industries	0.7	0.7
Construction	1.8	1.8
Manufacturing	0.7	0.7
Service-providing industries	0.5	0.5
Trade, transportation, and utilities	0.5	0.5
Wholesale trade	1.2	1.2
Retail trade	0.8	0.8
Transportation and warehousing	0.6	0.6
Utilities	1.9	1.9

See footnotes at end of table.

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

Characteristics	Employee contribution not required	Employee contribution required
Information	1.0	1.0
Financial activities	0.7	0.7
Finance and insurance	0.6	0.6
Credit intermediation and related activities	0.8	0.8
Insurance carriers and related activities	1.2	1.2
Professional and business services	1.0	1.0
Professional and technical services	0.8	0.8
Administrative and waste services	2.8	2.8
Education and health services	0.7	0.7
Educational services	1.2	1.2
Junior colleges, colleges, and universities	0.6	0.6
Health care and social assistance	0.8	0.8
Other services	1.4	1.4
1 to 99 workers	0.6	0.6
1 to 49 workers	0.7	0.7
50 to 99 workers	0.9	0.9
100 workers or more	0.5	0.5
100 to 499 workers	0.6	0.6
500 workers or more	1.1	1.1
Geographic areas		
New England	1.6	1.6
Middle Atlantic	0.2	0.2
East North Central	0.7	0.7
West North Central	0.7	0.7
South Atlantic	0.8	0.8
East South Central	2.4	2.4
West South Central	0.8	0.8
Mountain	2.4	2.4
Pacific	0.7	0.7

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

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

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

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

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

See footnotes at end of table.

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

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

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

¹ Less than 0.5 percent.

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

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

Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
All workers	0.8	0.2	0.8	0.3	0.1
Worker characteristics					
Management, professional, and related	1.2	0.5	1.2	0.1	0.2
Management, business, and financial	1.3	0.7	1.3	0.2	0.3
Professional and related	1.5	0.6	1.6	0.2	0.2
Service	3.1	0.3	3.5	1.0	(¹)
Protective service	6.0	–	6.2	–	–
Sales and office	1.0	0.3	1.0	0.3	0.2
Sales and related	1.5	0.3	1.7	0.3	0.3
Office and administrative support	1.2	0.4	1.2	0.3	0.2
Natural resources, construction, and maintenance	2.0	0.3	2.0	0.6	–
Construction, extraction, farming, fishing, and forestry	2.0	0.6	1.8	0.9	–
Installation, maintenance, and repair	2.5	0.3	2.6	0.9	0.2
Production, transportation, and material moving ...	1.5	0.3	1.5	0.6	0.3
Production	2.1	0.2	2.1	0.7	0.5
Transportation and material moving	1.8	–	2.2	0.8	–
Full time	0.8	0.3	0.8	0.3	0.1
Part time	2.3	0.3	2.4	0.5	0.8
Union	1.9	0.5	1.9	0.7	0.3
Nonunion	0.8	0.3	0.9	0.3	0.1
Wage percentiles: ²					
Lowest 10 percent	6.9	–	8.4	2.3	–
Lowest 25 percent	2.4	0.2	2.9	0.9	–
Second 25 percent	1.3	0.3	1.3	0.3	0.1
Third 25 percent	1.1	0.2	1.1	0.3	0.2
Highest 25 percent	1.0	0.5	1.0	0.3	0.3
Highest 10 percent	1.6	0.8	1.7	0.2	0.4
Establishment characteristics					
Goods-producing industries	1.4	0.4	1.4	0.5	0.3
Construction	1.8	–	1.9	0.6	–
Manufacturing	1.7	0.4	1.8	0.6	0.3
Service-providing industries	0.8	0.3	0.9	0.3	0.2
Trade, transportation, and utilities	1.3	0.4	1.4	0.4	0.3
Wholesale trade	2.3	0.8	2.3	0.8	–
Retail trade	1.7	0.3	1.7	0.3	0.3
Transportation and warehousing	2.8	–	3.3	–	1.1
Utilities	3.3	1.0	2.8	–	–

See footnotes at end of table.

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
Information	2.1	0.9	1.7	—	—
Financial activities	1.2	0.6	1.1	0.2	0.3
Finance and insurance	1.1	0.5	1.0	0.2	0.3
Credit intermediation and related activities	1.2	0.8	1.0	—	0.5
Insurance carriers and related activities	2.4	0.8	2.0	0.4	0.4
Real estate and rental and leasing	5.4	—	5.1	—	—
Professional and business services	2.8	0.8	2.9	—	—
Professional and technical services	4.0	0.6	4.2	—	—
Administrative and waste services	5.3	—	5.4	—	—
Education and health services	1.8	0.9	1.6	0.8	0.3
Educational services	3.2	2.9	2.6	1.1	0.2
Junior colleges, colleges, and universities	3.8	—	2.6	0.4	0.2
Health care and social assistance	2.1	0.9	1.9	0.9	0.3
Leisure and hospitality	6.1	—	7.3	2.3	—
Accommodation and food services	5.8	—	7.0	2.6	—
Other services	4.8	—	4.8	—	—
1 to 99 workers	1.5	0.3	1.5	0.3	0.2
1 to 49 workers	1.8	0.3	1.8	0.4	0.2
50 to 99 workers	2.0	—	2.1	0.6	—
100 workers or more	0.9	0.4	1.0	0.4	0.2
100 to 499 workers	1.5	0.4	1.6	0.5	0.3
500 workers or more	1.3	0.7	1.3	0.6	0.3
Geographic areas					
New England	2.8	1.3	3.6	—	—
Middle Atlantic	2.4	0.7	3.1	0.8	0.5
East North Central	1.3	0.5	1.5	0.6	0.1
West North Central	2.5	0.7	2.2	0.3	0.2
South Atlantic	2.0	0.4	2.0	0.4	0.2
East South Central	5.5	—	6.0	1.8	—
West South Central	2.4	0.7	1.8	0.6	0.6
Mountain	3.1	0.3	3.0	—	—
Pacific	2.0	1.0	1.7	0.7	0.2

¹ Less than 0.05.

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

2008." See Technical Note for more details.

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

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

Characteristics	Multiple of earnings amounts ¹					Mean multiple of earnings	Median multiple of earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	0.1	0.9	0.8	0.9	0.2	0.0	0.0
Worker characteristics							
Management, professional, and related	0.2	1.5	0.9	1.4	0.4	0.0	0.0
Management, business, and financial	0.1	1.9	1.6	1.7	0.6	0.0	0.0
Professional and related	0.4	1.8	0.9	1.7	0.5	0.0	0.0
Service	0.5	2.3	3.0	2.4	0.4	0.0	0.0
Protective service	–	9.5	–	–	–	0.1	–
Sales and office	0.1	1.1	0.8	0.9	0.4	0.0	0.0
Sales and related	0.2	2.1	1.0	1.7	0.7	0.0	0.0
Office and administrative support	0.1	1.4	1.0	1.2	0.4	0.0	0.0
Natural resources, construction, and maintenance	0.5	2.7	1.5	2.5	0.6	0.0	0.0
Construction, extraction, farming, fishing, and forestry	–	7.4	2.4	6.7	–	0.1	–
Installation, maintenance, and repair	0.7	2.7	1.8	2.2	0.8	0.0	0.0
Production, transportation, and material moving ...	0.3	1.8	1.5	1.5	0.5	0.0	0.0
Production	–	2.7	2.1	2.5	0.7	0.0	0.0
Transportation and material moving	0.4	2.5	2.0	1.6	0.4	0.0	0.0
Full time	0.1	0.9	0.8	0.9	0.2	0.0	0.0
Part time	0.3	3.4	2.3	2.7	0.9	0.0	0.0
Union	0.3	2.4	1.6	2.2	0.5	0.0	0.0
Nonunion	0.2	1.0	0.8	1.0	0.3	0.0	0.0
Wage percentiles:²							
Lowest 10 percent	–	7.5	5.1	–	–	0.1	0.0
Lowest 25 percent	–	2.6	2.3	2.4	0.6	0.0	0.0
Second 25 percent	0.2	1.4	1.1	1.2	0.3	0.0	0.0
Third 25 percent	0.3	1.2	1.1	1.2	0.4	0.0	0.0
Highest 25 percent	0.1	1.4	0.8	1.3	0.4	0.0	0.0
Highest 10 percent	0.2	1.7	1.1	1.6	0.4	0.0	0.0
Establishment characteristics							
Goods-producing industries	0.3	2.5	1.5	2.3	0.7	0.0	–
Construction	–	6.2	–	5.7	–	0.1	0.0
Manufacturing	0.3	2.6	1.7	2.3	0.8	0.0	–
Service-providing industries	0.2	1.0	0.9	0.9	0.3	0.0	0.0
Trade, transportation, and utilities	0.2	1.5	1.0	1.3	0.4	0.0	0.0
Wholesale trade	–	3.2	2.5	3.5	1.6	0.0	0.4
Retail trade	–	1.6	1.0	1.3	0.4	0.0	0.0
Transportation and warehousing	0.4	3.8	3.3	2.9	–	0.0	0.0
Utilities	0.5	6.1	1.8	6.7	1.8	0.1	0.3

See footnotes at end of table.

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

Characteristics	Multiple of earnings amounts ¹					Mean multiple of earnings	Median multiple of earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information	–	3.9	1.3	3.8	1.6	0.0	0.0
Financial activities	0.3	1.7	0.9	1.6	0.6	0.0	0.0
Finance and insurance	0.4	1.7	0.7	1.7	0.6	0.0	0.0
Credit intermediation and related activities	0.3	2.4	0.9	2.3	0.9	0.0	0.0
Insurance carriers and related activities	0.9	3.4	1.5	2.6	1.3	0.0	0.0
Real estate and rental and leasing	–	8.5	–	7.8	–	0.1	0.0
Professional and business services	–	3.2	1.9	2.8	0.9	0.0	–
Professional and technical services	–	3.9	2.0	3.8	1.3	0.0	–
Administrative and waste services	–	8.1	–	8.5	–	0.1	–
Education and health services	0.5	2.6	2.1	1.9	0.3	0.0	0.0
Educational services	0.9	2.9	2.1	2.2	0.5	0.0	0.0
Junior colleges, colleges, and universities	1.3	2.4	1.4	2.2	0.7	0.0	0.0
Health care and social assistance	0.5	2.9	2.5	2.2	0.3	0.0	0.0
Leisure and hospitality	–	3.9	3.5	1.8	–	0.0	0.0
Accommodation and food services	–	4.5	4.5	2.2	–	0.0	0.0
Other services	2.3	6.2	–	6.4	–	0.1	–
1 to 99 workers	0.2	2.3	1.0	2.0	0.5	0.0	0.0
1 to 49 workers	0.3	2.6	1.4	2.3	0.7	0.0	0.0
50 to 99 workers	0.3	3.7	1.7	3.4	0.7	0.0	0.0
100 workers or more	0.2	1.2	1.1	1.1	0.3	0.0	0.0
100 to 499 workers	–	2.0	1.8	1.1	0.4	0.0	0.0
500 workers or more	0.3	2.0	1.4	1.9	0.4	0.0	0.0
Geographic areas							
New England	0.7	5.0	1.3	4.0	0.3	0.0	0.0
Middle Atlantic	0.7	1.7	3.4	3.5	0.3	0.0	0.0
East North Central	–	2.6	1.5	2.1	0.5	0.0	0.0
West North Central	–	3.6	2.1	3.5	1.2	0.0	0.0
South Atlantic	0.1	2.0	1.9	1.2	0.5	0.0	0.0
East South Central	–	4.0	4.6	5.3	–	0.1	0.0
West South Central	–	2.6	1.5	2.0	0.6	0.0	0.0
Mountain	–	2.5	1.9	2.5	1.1	0.0	0.0
Pacific	0.3	2.5	1.1	2.5	0.9	0.0	0.0

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$2,345.68	\$0.00	\$0.00	\$0.00	\$0.00
Worker characteristics					
Management, professional, and related	644.05	0.00	0.00	11,389.05	1,874.46
Management, business, and financial	0.00	1,027.28	0.00	19,019.20	0.00
Professional and related	5,868.09	0.00	0.00	11,210.91	34,115.69
Service	0.00	541.11	0.00	1,361.76	7,514.09
Protective service	0.00	0.00	6,149.80	0.00	4,348.56
Sales and office	2,793.19	0.00	1,241.07	0.00	0.00
Sales and related	0.00	0.00	0.00	7,572.32	2,209.07
Office and administrative support	0.00	639.30	2,623.71	3,306.24	0.00
Natural resources, construction, and maintenance	2,036.66	0.00	0.00	0.00	2,209.07
Construction, extraction, farming, fishing, and forestry	2,407.28	0.00	0.00	0.00	0.00
Installation, maintenance, and repair	0.00	0.00	0.00	0.00	11,523.49
Production, transportation, and material moving ...	2,509.02	0.00	1,829.17	0.00	6,451.85
Production	1,171.54	0.00	1,732.40	0.00	5,917.26
Transportation and material moving	4,256.41	0.00	0.00	0.00	9,748.74
Full time	312.41	0.00	0.00	0.00	0.00
Part time	0.00	0.00	0.00	6,926.07	7,926.54
Union	0.00	441.81	1,675.11	3,811.05	4,292.09
Nonunion	0.00	0.00	0.00	0.00	0.00
Establishment characteristics					
Goods-producing industries	0.00	0.00	1,352.77	0.00	0.00
Construction	3,230.65	0.00	0.00	0.00	4,132.80
Manufacturing	0.00	2,456.20	0.00	557.76	1,530.49
Service-providing industries	1,099.00	0.00	0.00	0.00	0.00
Trade, transportation, and utilities	0.00	0.00	0.00	3,425.84	8,484.10
Wholesale trade	0.00	3,488.48	2,568.19	0.00	13,115.64
Retail trade	0.00	0.00	0.00	0.00	2,776.76
Transportation and warehousing	6,100.00	0.00	0.00	13,797.42	0.00
Utilities	0.00	0.00	14,808.61	20,336.67	0.00
Information	9,001.80	781.02	1,562.05	1,104.54	26,076.64
Financial activities	0.00	0.00	1,913.11	0.00	0.00
Finance and insurance	0.00	0.00	4,205.95	0.00	0.00
Credit intermediation and related activities	1,352.77	6,808.82	16,732.90	0.00	16,308.28
Insurance carriers and related activities	4,678.33	4,586.15	4,058.32	0.00	0.00
Real estate and rental and leasing	0.00	6,345.08	2,209.07	3,313.61	4,132.80

See footnotes at end of table.

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Professional and business services	\$1,306.90	\$0.00	\$4,486.65	\$16,308.28	\$0.00
Professional and technical services	5,948.11	3,124.10	2,343.07	3,124.10	68,088.18
Administrative and waste services	0.00	1,306.90	0.00	6,581.03	6,487.68
Education and health services	1,528.50	0.00	0.00	0.00	0.00
Educational services	0.00	4,034.20	2,590.37	1,562.05	0.00
Junior colleges, colleges, and universities	7,072.48	0.00	0.00	9,817.33	0.00
Health care and social assistance	1,003.24	0.00	676.39	3,905.12	5,253.81
Leisure and hospitality	541.11	0.00	0.00	6,392.96	9,629.12
Accommodation and food services	765.25	0.00	0.00	7,242.93	12,857.29
Other services	5,632.05	0.00	781.02	22,035.43	0.00
1 to 99 workers	2,596.25	0.00	0.00	0.00	0.00
1 to 49 workers	2,599.77	0.00	0.00	0.00	0.00
50 to 99 workers	3,196.48	0.00	0.00	156.20	10,069.17
100 workers or more	1,427.38	0.00	1,722.24	0.00	0.00
100 to 499 workers	2,755.81	0.00	3,314.53	0.00	0.00
500 workers or more	0.00	0.00	3,131.90	4,195.06	0.00
Geographic areas					
New England	3,771.63	2,479.68	0.00	0.00	0.00
Middle Atlantic	4,422.97	0.00	1,104.54	1,640.15	0.00
East North Central	3,800.63	0.00	0.00	0.00	11,469.11
West North Central	7,072.48	0.00	6,226.81	5,393.03	0.00
South Atlantic	5,641.79	0.00	0.00	2,164.44	0.00
East South Central	0.00	0.00	0.00	962.91	20,944.87
West South Central	0.00	0.00	0.00	0.00	8,519.98
Mountain	390.51	0.00	4,058.32	0.00	10,680.36
Pacific	0.00	0.00	0.00	0.00	0.00

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

details.

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

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	1.3	1.0	1.2	0.2
Worker characteristics				
Management, professional, and related	1.8	1.6	1.5	0.5
Management, business, and financial	2.5	2.1	1.7	0.6
Professional and related	1.8	2.0	1.6	0.4
Service	4.9	3.1	4.9	0.3
Protective service	5.5	11.2	10.4	–
Sales and office	1.5	1.4	1.1	0.2
Sales and related	2.6	2.0	1.8	0.5
Office and administrative support	1.7	1.6	1.2	0.3
Natural resources, construction, and maintenance	2.2	2.4	1.5	1.3
Construction, extraction, farming, fishing, and forestry	2.7	4.6	3.3	2.6
Installation, maintenance, and repair	2.7	2.4	1.5	0.8
Production, transportation, and material moving ...	1.7	1.7	1.0	0.5
Production	2.2	2.2	1.0	0.7
Transportation and material moving	2.3	2.4	2.0	0.8
Full time	1.1	1.0	0.6	0.3
Part time	5.5	2.9	7.2	0.4
Union	2.3	2.1	2.9	1.1
Nonunion	1.2	1.0	0.9	0.2
Wage percentiles: ²				
Lowest 10 percent	9.7	5.2	10.1	–
Lowest 25 percent	4.5	3.2	4.4	0.4
Second 25 percent	1.6	1.5	0.8	0.3
Third 25 percent	1.5	1.2	1.3	0.4
Highest 25 percent	1.7	1.6	1.0	0.5
Highest 10 percent	2.1	2.2	1.4	0.8
Establishment characteristics				
Goods-producing industries	1.9	1.8	1.1	0.6
Construction	2.5	4.0	3.9	2.6
Manufacturing	2.0	1.9	0.8	0.5
Service-providing industries	1.5	1.2	1.5	0.3
Trade, transportation, and utilities	1.5	1.4	1.0	0.5
Wholesale trade	3.2	3.2	1.7	–
Retail trade	2.2	1.9	2.0	0.6
Transportation and warehousing	3.2	4.1	–	–
Utilities	5.1	3.3	–	–

See footnotes at end of table.

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Information	3.5	3.0	2.0	—
Financial activities	2.1	2.3	0.8	—
Finance and insurance	2.1	2.2	0.6	—
Credit intermediation and related activities	1.9	1.8	0.7	—
Insurance carriers and related activities	4.2	4.5	1.5	—
Real estate and rental and leasing	5.8	7.2	—	—
Professional and business services	3.1	3.5	2.4	0.8
Professional and technical services	3.9	4.9	4.5	—
Administrative and waste services	6.5	5.8	3.5	—
Education and health services	2.2	2.3	1.1	0.9
Educational services	3.2	5.1	3.2	—
Junior colleges, colleges, and universities	3.4	3.0	1.0	—
Health care and social assistance	2.4	2.6	1.6	1.1
Leisure and hospitality	—	5.8	—	—
Accommodation and food services	—	5.7	—	—
Other services	4.0	7.3	8.2	—
1 to 99 workers	1.3	2.0	2.1	0.3
1 to 49 workers	1.5	2.1	2.0	0.4
50 to 99 workers	2.2	3.0	3.0	0.4
100 workers or more	1.4	1.3	0.6	0.4
100 to 499 workers	1.7	1.7	0.9	0.5
500 workers or more	1.9	1.8	0.9	0.5
Geographic areas				
New England	3.8	3.8	—	—
Middle Atlantic	1.9	1.2	2.7	0.2
East North Central	2.2	2.3	—	0.8
West North Central	3.0	1.8	—	1.8
South Atlantic	2.3	2.4	—	0.5
East South Central	10.1	9.7	—	—
West South Central	2.6	2.4	—	0.7
Mountain	4.1	3.9	—	—
Pacific	4.1	4.1	2.3	0.5

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

more details.

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

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.2	1.2
Worker characteristics		
Management, professional, and related	0.8	0.8
Management, business, and financial	1.0	1.0
Professional and related	1.0	1.0
Service	4.4	4.4
Sales and office	1.3	1.3
Sales and related	1.7	1.7
Office and administrative support	1.4	1.4
Natural resources, construction, and maintenance	2.7	2.7
Construction, extraction, farming, fishing, and forestry	2.5	2.5
Installation, maintenance, and repair	3.7	3.7
Production, transportation, and material moving ...	1.3	1.3
Production	1.4	1.4
Transportation and material moving	2.2	2.2
Full time	1.1	1.1
Part time	6.0	6.0
Union	2.3	2.3
Nonunion	1.1	1.1
Wage percentiles: ¹		
Lowest 10 percent	7.6	7.6
Lowest 25 percent	4.0	4.0
Second 25 percent	1.3	1.3
Third 25 percent	0.9	0.9
Highest 25 percent	0.9	0.9
Highest 10 percent	0.8	0.8
Establishment characteristics		
Goods-producing industries	1.1	1.1
Construction	3.2	3.2
Manufacturing	1.2	1.2
Service-providing industries	1.5	1.5
Trade, transportation, and utilities	1.3	1.3
Wholesale trade	1.7	1.7
Retail trade	2.7	2.7
Transportation and warehousing	2.9	2.9
Utilities	2.9	2.9

See footnotes at end of table.

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

Characteristics	Employee contribution required	Employee contribution not required
Information	2.1	2.1
Financial activities	1.2	1.2
Finance and insurance	1.4	1.4
Credit intermediation and related activities	0.7	0.7
Insurance carriers and related activities	1.3	1.3
Professional and business services	2.2	2.2
Professional and technical services	3.1	3.1
Administrative and waste services	4.4	4.4
Education and health services	1.6	1.6
Educational services	4.3	4.3
Junior colleges, colleges, and universities	1.7	1.7
Health care and social assistance	2.1	2.1
Leisure and hospitality	8.8	8.8
Accommodation and food services	8.7	8.7
Other services	6.6	6.6
1 to 99 workers	2.5	2.5
1 to 49 workers	3.0	3.0
50 to 99 workers	2.1	2.1
100 workers or more	1.5	1.5
100 to 499 workers	1.2	1.2
500 workers or more	3.0	3.0
Geographic areas		
New England	2.3	2.3
Middle Atlantic	2.0	2.0
East North Central	1.1	1.1
West North Central	1.9	1.9
South Atlantic	1.0	1.0
West South Central	1.8	1.8
Mountain	0.9	0.9
Pacific	1.8	1.8

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

more details.

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

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

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

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

See footnotes at end of table.

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

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

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

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

² Less than 0.5 percent.

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

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
All workers	0.4	0.2	0.9	0.7	0.4
Worker characteristics					
Management, professional, and related	0.2	0.1	1.4	1.2	0.5
Management, business, and financial	0.4	0.2	1.6	1.5	0.4
Professional and related	0.3	0.2	1.6	1.5	0.6
Service	0.9	0.4	2.2	1.2	0.9
Protective service	–	0.8	3.0	2.3	–
Sales and office	0.3	0.1	1.2	1.1	0.6
Sales and related	0.8	0.3	2.3	2.3	0.6
Office and administrative support	0.3	0.2	1.4	1.1	0.7
Natural resources, construction, and maintenance	1.8	0.8	2.3	1.5	0.7
Construction, extraction, farming, fishing, and forestry	3.2	1.6	3.4	1.2	0.6
Installation, maintenance, and repair	1.7	0.9	2.8	2.4	1.1
Production, transportation, and material moving	1.0	0.6	1.3	0.8	0.3
Production	1.3	0.8	1.7	1.1	0.4
Transportation and material moving	1.4	0.7	2.0	1.1	–
Full time	0.4	0.2	1.0	0.7	0.4
Part time	0.6	0.3	2.7	2.0	0.9
Union	1.7	0.8	2.7	1.5	0.7
Nonunion	0.4	0.2	1.0	0.7	0.4
Wage percentiles: ¹					
Lowest 10 percent	1.1	–	2.5	1.7	–
Lowest 25 percent	1.1	0.4	2.2	1.9	0.4
Second 25 percent	0.8	0.3	1.2	0.9	0.7
Third 25 percent	0.6	0.3	1.0	0.7	0.4
Highest 25 percent	0.4	0.3	1.4	1.2	0.4
Highest 10 percent	0.5	0.2	1.6	1.5	0.5
Establishment characteristics					
Goods-producing industries	1.1	0.6	1.4	1.1	0.3
Construction	3.6	1.3	3.9	1.3	0.5
Manufacturing	1.2	0.7	1.7	1.2	0.4
Service-providing industries	0.3	0.1	1.1	0.9	0.5
Trade, transportation, and utilities	0.8	0.5	1.4	1.2	0.5
Wholesale trade	1.2	1.2	2.8	2.6	0.9
Retail trade	1.1	0.4	2.1	2.0	0.7
Transportation and warehousing	2.9	–	3.9	2.4	–
Utilities	2.0	–	8.5	5.2	–

See footnotes at end of table.

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
Information	—	—	3.7	3.7	1.8
Financial activities	0.4	(²)	2.4	2.2	(²)
Finance and insurance	0.3	(²)	2.2	2.1	(²)
Credit intermediation and related activities	0.4	—	2.5	2.5	—
Insurance carriers and related activities	0.4	—	3.3	3.3	—
Real estate and rental and leasing	—	—	5.1	4.7	—
Professional and business services	—	(²)	2.0	1.8	—
Professional and technical services	—	—	2.9	2.8	—
Administrative and waste services	—	—	3.3	2.5	—
Education and health services	0.4	0.2	2.3	1.9	1.9
Educational services	0.8	—	3.9	3.9	—
Junior colleges, colleges, and universities	0.9	—	5.0	5.2	—
Health care and social assistance	0.4	0.2	2.5	2.1	2.2
Leisure and hospitality	2.3	—	4.6	—	—
Accommodation and food services	2.7	—	4.2	—	—
Other services	—	—	4.1	—	—
1 to 99 workers	0.7	0.3	1.1	0.9	0.3
1 to 49 workers	0.8	0.4	1.5	1.2	0.3
50 to 99 workers	1.4	0.4	2.0	1.4	0.7
100 workers or more	0.6	0.2	1.4	1.1	0.5
100 to 499 workers	0.8	0.3	1.4	1.3	0.5
500 workers or more	0.7	0.4	2.4	1.7	0.9
Geographic areas					
New England	1.1	0.5	2.9	2.5	0.4
Middle Atlantic	0.5	0.1	0.8	0.4	0.4
East North Central	1.1	0.5	1.7	1.5	0.5
West North Central	1.4	0.9	1.9	2.1	1.1
South Atlantic	0.8	0.6	2.5	2.4	0.6
East South Central	—	1.5	7.0	2.8	—
West South Central	1.6	—	2.9	2.4	—
Mountain	1.8	—	3.5	4.0	—
Pacific	0.6	0.5	3.2	2.6	2.1

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

² Less than 0.05.

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.6	0.0	1.2	0.0	0.0	0.0	0.6
Worker characteristics							
Management, professional, and related	1.2	0.2	1.9	0.0	0.0	0.0	1.2
Management, business, and financial	1.4	0.0	3.1	0.0	0.0	0.0	1.4
Professional and related	1.3	1.5	1.4	0.0	0.0	0.0	1.3
Service	0.9	0.0	0.6	0.0	0.0	0.0	0.9
Protective service	2.3	0.0	7.1	0.4	0.0	0.0	2.3
Sales and office	0.8	0.0	0.2	0.0	0.0	0.0	0.8
Sales and related	1.4	0.7	1.1	0.0	0.0	0.0	1.4
Office and administrative support	0.8	0.0	3.0	0.0	0.0	0.0	0.8
Natural resources, construction, and maintenance	1.5	0.0	0.0	0.0	0.0	6.3	1.5
Construction, extraction, farming, fishing, and forestry	1.3	0.0	0.0	0.0	0.0	10.8	1.3
Installation, maintenance, and repair	2.2	0.0	0.0	0.0	0.0	10.3	2.2
Production, transportation, and material moving ...	0.9	0.0	0.0	0.0	0.0	0.0	0.9
Production	1.1	0.0	0.0	0.0	0.0	0.0	1.1
Transportation and material moving	1.1	0.0	1.2	0.0	0.0	0.0	1.1
Full time	0.6	0.0	0.6	0.0	0.0	0.0	0.6
Part time	2.1	0.8	0.9	0.0	0.0	16.2	2.1
Union	1.2	2.9	0.0	0.0	0.0	7.4	1.2
Nonunion	0.7	0.0	2.1	0.0	0.0	0.0	0.7
Establishment characteristics							
Goods-producing industries	0.8	0.0	0.0	0.0	0.0	0.0	0.8
Construction	1.6	0.2	0.0	0.0	0.0	0.0	1.6
Manufacturing	0.9	0.0	0.0	0.0	0.0	0.0	0.9
Service-providing industries	0.8	0.0	2.0	0.0	0.0	0.0	0.8
Trade, transportation, and utilities	1.1	0.0	1.8	0.0	0.0	0.0	1.1
Wholesale trade	1.8	0.6	3.9	0.0	0.0	0.0	1.8
Retail trade	1.8	0.3	1.3	0.0	0.0	0.0	1.8
Utilities	8.7	0.9	1.2	0.0	0.0	0.0	8.7
Information	4.4	1.5	7.4	0.0	0.0	0.0	4.4
Financial activities	1.3	0.7	3.4	0.0	0.0	0.0	1.3
Finance and insurance	1.5	0.0	0.6	0.0	0.0	0.0	1.5
Credit intermediation and related activities	2.4	0.0	0.7	1.0	0.0	0.0	2.4
Insurance carriers and related activities	1.9	1.3	6.0	0.2	0.0	0.0	1.9
Real estate and rental and leasing	2.7	1.2	1.7	1.5	0.0	0.0	2.7

See footnotes at end of table.

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Professional and business services	1.3	0.2	4.0	0.0	0.0	0.0	1.3
Professional and technical services	1.6	0.6	8.9	0.0	0.0	0.0	1.6
Administrative and waste services	1.7	0.0	8.5	0.0	0.0	0.0	1.7
Education and health services	1.5	0.0	1.4	0.0	0.0	0.0	1.5
Educational services:							
Junior colleges, colleges, and universities ...	1.1	0.8	2.6	0.0	0.0	0.0	1.1
Health care and social assistance	1.0	0.0	1.3	0.0	0.0	0.0	1.0
1 to 99 workers	0.8	0.0	1.5	0.0	0.0	0.0	0.8
1 to 49 workers	0.9	0.0	1.5	0.0	0.0	0.0	0.9
50 to 99 workers	1.0	0.2	4.1	0.0	0.0	0.0	1.0
100 workers or more	0.9	0.0	1.2	0.0	0.0	0.0	0.9
100 to 499 workers	1.1	0.0	0.8	0.0	0.0	0.0	1.1
500 workers or more	1.3	0.0	1.3	0.0	0.0	0.0	1.3
Geographic areas							
New England	1.4	0.0	2.7	0.0	0.0	0.0	1.4
Middle Atlantic	1.1	1.2	0.0	0.0	0.0	0.0	1.1
East North Central	1.5	0.2	2.0	0.0	0.0	0.0	1.5
West North Central	2.1	0.5	3.7	0.0	0.0	0.0	2.1
South Atlantic	1.3	0.3	4.1	0.0	0.0	0.0	1.3
West South Central	3.1	1.0	4.6	0.0	0.0	0.0	3.1
Mountain	3.6	0.0	1.2	0.0	0.0	0.0	3.6
Pacific	1.7	0.0	2.0	0.0	0.0	12.0	1.7

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

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

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

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

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

See footnotes at end of table.

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

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

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

¹ Less than 0.5 percent.

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

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

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

Characteristics	Fixed percent of earnings						Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	0.2	1.4	0.3	1.2	1.1	1.1	0.5	0.0
Worker characteristics								
Management, professional, and related	0.2	1.8	0.2	2.1	1.7	2.0	0.8	6.8
Management, business, and financial	–	2.7	0.2	2.7	1.9	2.5	0.9	2.5
Professional and related	0.2	1.6	0.2	2.4	2.1	2.3	0.9	4.1
Service	–	4.2	1.1	2.7	3.9	1.1	0.7	0.0
Protective service	–	–	–	11.9	–	2.2	1.3	0.0
Sales and office	(¹)	1.3	0.3	1.3	1.2	1.4	0.5	0.0
Sales and related	–	1.9	0.4	2.0	1.9	2.3	0.7	0.0
Office and administrative support	(¹)	1.4	0.4	1.7	1.3	1.4	0.5	0.0
Natural resources, construction, and maintenance	1.0	3.3	–	2.3	3.0	1.3	0.8	0.0
Construction, extraction, farming, fishing, and forestry	2.2	4.3	–	4.2	4.4	2.5	1.3	6.6
Installation, maintenance, and repair	0.5	4.0	–	2.8	3.3	1.6	0.8	0.0
Production, transportation, and material moving ...	0.5	1.6	0.2	2.5	1.9	1.6	0.6	0.0
Production	0.7	2.0	0.2	3.2	2.4	2.0	0.6	0.0
Transportation and material moving	0.3	2.1	0.3	2.7	2.3	2.6	1.0	0.0
Full time	0.2	1.4	0.3	1.2	1.1	1.1	0.4	0.0
Part time	–	4.9	–	3.3	3.8	3.9	1.6	1.4
Union	0.6	2.7	0.5	2.0	2.2	2.2	1.0	3.1
Nonunion	0.2	1.4	0.3	1.2	1.1	1.1	0.5	0.0
Wage percentiles:²								
Lowest 10 percent	–	6.2	–	3.4	6.6	2.1	1.3	12.8
Lowest 25 percent	–	4.2	–	2.4	3.6	1.6	0.9	0.0
Second 25 percent	0.3	1.8	0.6	1.5	1.4	1.0	0.4	0.0
Third 25 percent	0.3	0.9	0.6	1.4	1.3	1.5	0.5	0.0
Highest 25 percent	0.2	1.3	0.2	2.2	1.5	2.0	0.7	4.8
Highest 10 percent	0.2	1.1	0.3	2.9	2.0	2.2	0.8	0.7
Establishment characteristics								
Goods-producing industries	0.6	1.0	(¹)	2.5	1.8	2.0	0.7	0.0
Construction	–	3.9	–	3.1	3.6	2.8	1.4	1.2
Manufacturing	0.7	1.2	(¹)	2.7	2.2	2.3	0.8	0.0
Service-providing industries	(¹)	1.7	0.3	1.3	1.4	1.2	0.5	0.0
Trade, transportation, and utilities	–	1.5	0.4	1.4	1.2	1.8	0.6	0.0
Wholesale trade	–	2.3	–	3.3	2.7	2.7	0.7	0.0
Retail trade	–	2.5	–	2.0	2.2	2.0	0.7	2.4
Transportation and warehousing	–	3.8	–	4.5	2.7	4.5	1.8	3.2
Utilities	–	4.7	–	–	5.7	7.1	2.8	0.0

See footnotes at end of table.

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

Characteristics	Fixed percent of earnings						Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Information	—	3.1	—	4.4	3.5	4.5	1.3	6.5
Financial activities	—	3.0	0.7	2.5	3.0	2.2	0.8	3.5
Finance and insurance	—	1.4	0.9	2.5	2.5	2.2	0.7	0.3
Credit intermediation and related activities	—	4.1	1.0	2.9	3.5	2.4	1.2	2.5
Insurance carriers and related activities	—	2.4	—	4.5	3.3	3.8	1.2	0.0
Real estate and rental and leasing	—	—	—	7.7	—	—	2.1	0.0
Professional and business services	—	2.4	—	3.8	3.2	3.0	1.0	0.0
Professional and technical services	—	2.5	—	5.4	4.2	4.3	1.5	3.7
Administrative and waste services	—	5.8	—	5.8	7.0	—	1.7	0.8
Education and health services	0.4	3.1	0.6	2.5	3.6	1.6	0.4	0.0
Educational services	—	2.1	0.8	3.6	2.2	3.6	1.7	0.0
Junior colleges, colleges, and universities	—	2.2	—	2.2	1.3	2.5	1.1	2.3
Health care and social assistance	0.5	3.8	0.8	2.7	4.2	1.5	0.6	0.0
Leisure and hospitality	—	6.6	—	4.6	—	1.1	1.2	11.4
Accommodation and food services	—	6.5	—	4.7	—	1.1	1.2	11.1
Other services	—	11.9	—	—	—	2.9	2.0	11.8
1 to 99 workers	0.2	2.1	0.4	2.0	1.6	1.3	0.5	0.0
1 to 49 workers	—	2.0	0.6	2.2	2.3	1.5	0.6	0.0
50 to 99 workers	—	4.6	—	2.7	2.7	2.4	1.0	0.0
100 workers or more	0.2	2.1	0.3	1.5	1.4	1.4	0.7	0.0
100 to 499 workers	0.4	1.4	—	1.9	1.6	1.6	0.6	0.0
500 workers or more	0.2	3.9	0.4	2.1	2.7	2.5	1.2	0.0
Geographic areas								
New England	—	3.1	—	6.4	2.9	4.7	1.5	0.0
Middle Atlantic	—	1.8	0.3	1.1	1.9	1.1	0.5	4.5
East North Central	0.4	1.2	—	2.3	2.1	3.1	0.6	0.0
West North Central	—	1.8	—	6.4	3.3	4.5	1.1	0.0
South Atlantic	0.5	1.3	—	3.1	1.6	3.6	1.5	0.0
East South Central	—	—	—	7.7	1.6	—	2.8	0.0
West South Central	—	2.1	0.2	4.2	3.2	2.7	1.0	0.0
Mountain	—	3.0	—	7.5	1.8	6.3	1.8	0.0
Pacific	—	2.1	2.6	3.5	4.5	3.0	1.2	2.1

¹ Less than 0.05.

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

more details.

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

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.6	0.6
Worker characteristics		
Management, professional, and related	0.7	0.7
Management, business, and financial	0.8	0.8
Professional and related	0.9	0.9
Service	2.2	2.2
Protective service	1.8	1.8
Sales and office	0.7	0.7
Sales and related	1.4	1.4
Office and administrative support	0.8	0.8
Natural resources, construction, and maintenance	1.5	1.5
Construction, extraction, farming, fishing, and forestry	2.2	2.2
Installation, maintenance, and repair	1.8	1.8
Production, transportation, and material moving	1.2	1.2
Production	1.7	1.7
Transportation and material moving	1.3	1.3
Full time	0.6	0.6
Part time	1.5	1.5
Union	1.5	1.5
Nonunion	0.6	0.6
Wage percentiles: ¹		
Lowest 25 percent	2.1	2.1
Second 25 percent	1.1	1.1
Third 25 percent	0.8	0.8
Highest 25 percent	0.7	0.7
Highest 10 percent	1.0	1.0
Establishment characteristics		
Goods-producing industries	1.2	1.2
Construction	2.1	2.1
Manufacturing	1.3	1.3
Service-providing industries	0.7	0.7
Trade, transportation, and utilities	1.2	1.2
Wholesale trade	1.7	1.7
Retail trade	2.2	2.2
Transportation and warehousing	1.3	1.3
Utilities	5.9	5.9

See footnotes at end of table.

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

Characteristics	Employee contribution required	Employee contribution not required
Information	2.4	2.4
Financial activities	0.9	0.9
Finance and insurance	0.8	0.8
Credit intermediation and related activities	1.3	1.3
Insurance carriers and related activities	1.1	1.1
Professional and business services	1.6	1.6
Professional and technical services	2.1	2.1
Education and health services	1.5	1.5
Educational services	1.7	1.7
Junior colleges, colleges, and universities	2.2	2.2
Health care and social assistance	1.9	1.9
Other services	1.6	1.6
1 to 99 workers	0.7	0.7
1 to 49 workers	0.9	0.9
50 to 99 workers	1.4	1.4
100 workers or more	0.7	0.7
100 to 499 workers	0.9	0.9
500 workers or more	1.1	1.1
Geographic areas		
New England	0.8	0.8
Middle Atlantic	1.3	1.3
East North Central	1.1	1.1
West North Central	1.0	1.0
South Atlantic	1.4	1.4
East South Central	2.1	2.1
West South Central	1.3	1.3
Pacific	2.1	2.1

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

more details.

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

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

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

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

See footnotes at end of table.

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

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

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

¹ Less than 0.5 percent.

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

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

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
All workers	0.5	0.4	0.2	0.1
Worker characteristics				
Management, professional, and related	0.7	0.7	(¹)	(¹)
Management, business, and financial	0.9	0.8	0.3	(¹)
Professional and related	0.7	0.8	(¹)	—
Service	1.1	1.0	—	—
Protective service	3.8	—	—	—
Sales and office	0.5	0.5	(¹)	(¹)
Sales and related	1.0	1.0	—	—
Office and administrative support	0.6	0.6	0.1	(¹)
Natural resources, construction, and maintenance	1.6	1.5	0.5	0.4
Construction, extraction, farming, fishing, and forestry	3.8	—	0.9	—
Installation, maintenance, and repair	1.4	1.2	0.7	0.4
Production, transportation, and material moving ...	1.2	0.9	0.8	0.7
Production	1.9	1.4	1.1	0.8
Transportation and material moving	1.4	0.9	0.5	1.4
Full time	0.5	0.4	0.2	0.2
Part time	2.1	1.8	—	—
Union	2.1	1.6	1.3	1.1
Nonunion	0.4	0.4	(¹)	(¹)
Wage percentiles: ²				
Lowest 10 percent	2.0	—	—	—
Lowest 25 percent	1.0	0.8	—	—
Second 25 percent	0.7	0.7	0.2	(¹)
Third 25 percent	0.7	0.6	0.3	0.2
Highest 25 percent	0.7	0.7	0.3	0.3
Highest 10 percent	0.9	0.9	(¹)	0.3
Establishment characteristics				
Goods-producing industries	1.1	0.8	0.6	0.4
Construction	3.1	2.7	—	—
Manufacturing	1.1	0.7	0.7	0.5
Service-providing industries	0.5	0.5	(¹)	0.2
Trade, transportation, and utilities	1.1	0.9	0.3	0.8
Wholesale trade	1.7	0.8	0.8	1.8
Retail trade	1.9	1.6	0.4	—
Transportation and warehousing	1.9	0.9	—	—
Utilities	6.1	6.1	—	—

See footnotes at end of table.

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
Information	1.6	1.6	—	—
Financial activities	1.0	1.0	(¹)	0.2
Finance and insurance	1.1	1.0	(¹)	0.3
Credit intermediation and related activities	1.4	1.3	0.2	—
Insurance carriers and related activities	2.2	2.0	(¹)	—
Real estate and rental and leasing	1.6	—	—	—
Professional and business services	1.1	1.1	—	—
Professional and technical services	1.2	1.2	—	—
Administrative and waste services	2.8	—	—	—
Education and health services	1.1	1.1	—	—
Educational services	3.3	—	(¹)	—
Junior colleges, colleges, and universities	4.4	—	(¹)	—
Health care and social assistance	1.1	1.1	—	—
Leisure and hospitality	0.4	—	—	—
Accommodation and food services	0.6	—	—	—
Other services	4.4	—	—	—
1 to 99 workers	0.6	0.5	0.2	(¹)
1 to 49 workers	0.8	0.7	0.2	—
50 to 99 workers	1.1	0.9	0.3	—
100 workers or more	0.6	0.6	0.2	0.2
100 to 499 workers	1.0	1.0	0.2	0.3
500 workers or more	0.9	0.7	0.3	0.3
Geographic areas				
New England	1.6	1.3	—	—
Middle Atlantic	0.3	0.2	0.2	—
East North Central	1.0	1.1	0.6	0.3
West North Central	2.3	2.2	0.9	—
South Atlantic	0.7	0.7	(¹)	(¹)
East South Central	2.9	2.3	—	—
West South Central	1.6	1.8	—	0.4
Mountain	1.5	1.5	—	—
Pacific	1.3	1.4	0.3	0.7

¹ Less than 0.05.

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.9	1.7	0.5	0.4	0.2	0.2	0.0
Worker characteristics							
Management, professional, and related	1.3	1.6	0.8	0.7	0.2	0.2	0.0
Management, business, and financial	1.5	2.0	0.9	0.6	0.5	0.2	0.0
Professional and related	1.6	1.9	1.0	1.1	0.3	0.2	0.0
Service	10.8	9.1	1.5	1.2	—	1.3	4.6
Protective service	—	11.6	—	—	—	1.3	0.0
Sales and office	1.2	1.3	0.9	0.6	0.3	0.2	0.0
Sales and related	3.3	3.0	1.7	1.3	0.3	0.4	0.0
Office and administrative support	1.1	1.4	0.9	0.6	0.4	0.2	0.0
Natural resources, construction, and maintenance	3.9	3.7	0.7	1.1	0.2	0.4	0.0
Construction, extraction, farming, fishing, and forestry	—	6.7	—	2.0	—	0.7	0.0
Installation, maintenance, and repair	4.6	4.1	0.8	1.3	0.3	0.5	0.0
Production, transportation, and material moving ...	1.6	2.2	1.2	0.7	0.8	0.3	0.0
Production	2.0	3.1	2.0	—	—	0.3	0.0
Transportation and material moving	2.4	2.4	0.9	0.9	0.9	0.5	0.0
Full time	2.0	1.8	0.5	0.5	0.2	0.2	0.0
Part time	3.9	5.7	2.5	1.2	0.9	0.5	0.0
Union	4.6	4.3	1.0	1.5	1.2	0.6	0.0
Nonunion	1.8	1.7	0.6	0.5	0.2	0.2	0.0
Wage percentiles:¹							
Lowest 10 percent	20.0	—	—	—	—	1.9	2.2
Lowest 25 percent	—	9.8	1.9	1.7	—	1.4	0.0
Second 25 percent	2.7	2.5	0.8	1.0	0.3	0.4	0.0
Third 25 percent	1.3	1.5	0.8	0.6	0.3	0.2	0.0
Highest 25 percent	1.5	1.5	0.8	0.6	0.3	0.2	0.0
Highest 10 percent	1.8	1.8	1.2	0.9	0.4	0.3	0.0
Establishment characteristics							
Goods-producing industries	1.6	1.9	1.1	0.7	0.5	0.2	0.0
Construction	—	4.8	—	2.6	—	0.4	0.0
Manufacturing	1.7	2.1	1.3	0.8	0.6	0.2	0.0
Service-providing industries	2.3	2.1	0.6	0.5	0.2	0.3	0.0
Trade, transportation, and utilities	1.7	1.7	1.0	0.7	0.6	0.3	0.0
Wholesale trade	2.0	2.8	1.8	1.2	0.6	0.4	0.0
Retail trade	2.3	2.5	2.1	1.5	0.7	0.4	0.0
Transportation and warehousing	4.0	4.2	—	1.7	—	0.9	0.0
Information	3.0	3.6	2.1	1.4	1.3	0.4	0.0

See footnotes at end of table.

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

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Financial activities	1.4	1.9	1.3	0.8	0.9	0.2	0.0
Finance and insurance	1.5	1.9	1.4	0.8	0.4	0.2	0.0
Credit intermediation and related activities	1.9	2.3	1.7	1.1	0.5	0.3	0.0
Insurance carriers and related activities	2.6	3.7	2.6	1.2	0.8	0.4	0.0
Real estate and rental and leasing	5.4	7.4	—	—	—	1.0	0.0
Professional and business services	3.4	3.3	2.2	1.6	—	0.5	0.0
Professional and technical services	3.0	3.9	2.9	2.3	—	0.5	0.0
Administrative and waste services	—	9.2	—	2.8	—	1.2	0.0
Education and health services	2.5	2.7	0.9	1.5	0.2	0.3	0.0
Educational services	1.6	2.4	1.2	2.0	0.9	0.4	0.0
Junior colleges, colleges, and universities	2.1	2.4	1.3	1.8	0.2	0.3	0.0
Health care and social assistance	3.2	3.4	1.1	1.8	—	0.4	0.0
Other services	4.3	4.8	1.6	—	—	0.5	0.0
1 to 99 workers	2.1	2.3	0.9	0.8	0.3	0.3	0.0
1 to 49 workers	3.0	3.0	1.4	1.3	0.3	0.4	0.0
50 to 99 workers	2.0	2.6	1.3	1.4	1.0	0.4	0.0
100 workers or more	2.6	2.2	0.7	0.6	0.3	0.3	0.0
100 to 499 workers	1.3	1.8	1.1	1.3	0.5	0.2	0.0
500 workers or more	4.0	3.6	0.9	0.6	0.3	0.4	0.0
Geographic areas							
New England	2.5	3.1	1.7	1.6	0.4	0.3	0.0
Middle Atlantic	1.6	1.9	0.9	0.6	0.6	0.2	0.0
East North Central	2.2	2.3	1.1	0.7	0.5	0.3	0.0
West North Central	2.2	3.1	2.5	1.1	0.4	0.3	0.0
South Atlantic	3.4	4.2	1.2	0.6	0.2	0.4	0.0
East South Central	—	—	1.1	—	—	1.8	12.3
West South Central	2.8	3.8	1.5	2.7	0.9	0.5	0.0
Mountain	4.1	4.6	2.8	0.4	—	0.5	0.0
Pacific	3.2	2.6	1.6	1.3	0.9	0.5	0.0

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.9	\$332.73	\$0.00	\$663.27	\$0.00	\$0.00	0.9
Worker characteristics							
Management, professional, and related	1.2	931.22	322.59	790.09	918.26	685.35	1.2
Management, business, and financial	1.5	0.00	0.00	0.00	2,618.98	2,015.35	1.5
Professional and related	1.5	211.17	0.00	863.24	1,348.09	0.00	1.5
Service	3.9	416.95	0.00	3,186.42	0.00	1,985.11	3.9
Sales and office	1.2	0.00	0.00	649.31	0.00	220.91	1.2
Sales and related	1.6	438.78	0.00	676.28	0.00	4,452.04	1.6
Office and administrative support	1.4	624.54	0.00	1,706.38	838.20	0.00	1.4
Natural resources, construction, and maintenance	2.9	274.45	0.00	469.13	0.00	3,492.85	2.9
Construction, extraction, farming, fishing, and forestry	3.5	312.10	1,805.55	1,343.73	1,590.02	3,707.20	3.5
Installation, maintenance, and repair	3.9	379.46	0.00	285.47	0.00	3,778.09	3.9
Production, transportation, and material moving ...	2.0	80.24	0.00	1,181.64	0.00	1,430.90	2.0
Production	2.6	628.13	0.00	685.52	0.00	815.85	2.6
Transportation and material moving	2.6	164.75	0.00	907.33	2,776.56	0.00	2.6
Full time	1.0	577.20	0.00	575.02	0.00	0.00	1.0
Part time	2.9	0.00	2,296.96	1,389.09	2,423.70	2,083.16	2.9
Union	3.5	719.01	0.00	0.00	1,573.79	3,495.95	3.5
Nonunion	1.0	655.41	0.00	431.91	0.00	0.00	1.0
Establishment characteristics							
Goods-producing industries	2.5	569.24	0.00	321.27	758.05	0.00	2.5
Manufacturing	2.8	694.40	0.00	430.39	814.26	0.00	2.8
Service-providing industries	1.0	840.57	0.00	579.50	0.00	174.64	1.0
Trade, transportation, and utilities	1.6	359.27	0.00	856.26	0.00	0.00	1.6
Wholesale trade	2.9	1,445.27	0.00	491.31	0.00	0.00	2.9
Retail trade	2.2	36.66	727.13	0.00	1,073.44	0.00	2.2
Transportation and warehousing	3.7	760.93	0.00	987.93	644.05	0.00	3.7
Utilities	5.1	361.78	780.52	6,118.97	0.00	1,104.54	5.1
Information	4.5	1,158.45	0.00	987.93	2,595.07	0.00	4.5
Financial activities	1.8	0.00	135.28	0.00	0.00	0.00	1.8
Finance and insurance	2.0	0.00	707.18	0.00	6,390.99	0.00	2.0
Credit intermediation and related activities	1.5	0.00	968.42	0.00	0.00	0.00	1.5
Insurance carriers and related activities	4.7	411.72	1,968.12	0.00	475.08	0.00	4.7
Professional and business services	2.1	0.00	324.53	0.00	3,492.85	1,909.76	2.1

See footnotes at end of table.

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Professional and technical services	2.2	\$0.00	\$529.48	\$312.41	\$2,655.48	\$0.00	2.2
Administrative and waste services	3.8	2,755.81	962.91	390.51	2,360.66	359.27	3.8
Education and health services	1.9	760.77	0.00	156.20	0.00	1,254.51	1.9
Educational services	2.0	0.00	0.00	484.61	0.00	2,134.64	2.0
Junior colleges, colleges, and universities	1.6	664.26	0.00	724.29	0.00	270.55	1.6
Health care and social assistance	2.5	468.61	0.00	182.16	0.00	1,214.99	2.5
Other services	6.4	0.00	1,925.82	859.13	2,947.27	0.00	6.4
1 to 99 workers	1.3	0.00	0.00	0.00	0.00	156.20	1.3
1 to 49 workers	1.9	0.00	0.00	207.94	0.00	0.00	1.9
50 to 99 workers	2.1	172.66	0.00	0.00	0.00	1,852.95	2.1
100 workers or more	1.3	638.79	0.00	552.82	1,051.80	978.98	1.3
100 to 499 workers	1.4	647.65	0.00	302.49	0.00	0.00	1.4
500 workers or more	2.2	484.43	1,206.23	0.00	568.59	1,934.39	2.2
Geographic areas							
New England	3.4	1,515.12	0.00	792.65	0.00	0.00	3.4
Middle Atlantic	2.1	0.00	0.00	174.64	1,071.43	0.00	2.1
East North Central	2.1	507.14	0.00	904.39	0.00	0.00	2.1
West North Central	2.7	1,100.81	0.00	2,383.47	1,245.97	2,461.06	2.7
South Atlantic	2.5	839.87	0.00	311.44	1,267.40	0.00	2.5
West South Central	2.5	1,210.56	0.00	1,741.96	0.00	0.00	2.5
Mountain	2.6	1,386.26	987.93	1,717.45	2,500.50	5,838.39	2.6
Pacific	1.7	0.00	78.10	0.00	4,040.00	2,320.20	1.7

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

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

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

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

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

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

Table 30. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2009

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid jury duty leave
All workers	0.6	0.6	0.5	0.6
Worker characteristics				
Management, professional, and related	0.6	0.9	0.7	0.9
Management, business, and financial	0.6	0.9	0.6	1.1
Professional and related	0.9	1.1	0.9	1.1
Service	2.0	1.6	1.9	1.8
Protective service	5.5	4.9	5.6	5.2
Sales and office	0.7	0.8	0.6	0.8
Sales and related	1.0	1.1	1.0	1.1
Office and administrative support	0.9	1.2	0.8	1.0
Natural resources, construction, and maintenance	1.2	1.5	1.2	1.5
Construction, extraction, farming, fishing, and forestry	2.2	1.9	2.1	2.0
Installation, maintenance, and repair	1.1	2.0	1.1	1.6
Production, transportation, and material moving	0.9	1.2	1.0	1.1
Production	1.0	1.7	1.1	1.5
Transportation and material moving	1.4	1.6	1.6	1.7
Full time	0.4	0.7	0.3	0.5
Part time	1.3	1.1	1.2	1.2
Union	1.2	1.4	1.1	1.4
Nonunion	0.6	0.6	0.6	0.6
Wage percentiles: ¹				
Lowest 10 percent	3.0	2.6	2.6	2.1
Lowest 25 percent	1.4	1.2	1.3	1.2
Second 25 percent	0.9	1.1	0.7	0.8
Third 25 percent	0.5	0.9	0.7	0.8
Highest 25 percent	0.7	1.0	0.7	0.8
Highest 10 percent	0.9	1.4	1.1	1.2
Establishment characteristics				
Goods-producing industries	0.7	1.3	0.8	1.1
Construction	2.3	1.8	2.1	1.8
Manufacturing	0.6	1.8	0.7	1.2
Service-providing industries	0.7	0.7	0.6	0.7
Trade, transportation, and utilities	0.8	1.0	0.7	1.0
Wholesale trade	1.0	1.8	1.0	2.1
Retail trade	1.1	1.2	0.9	1.1
Transportation and warehousing	2.8	2.8	2.2	2.4
Utilities	1.1	2.2	1.9	4.3

See footnotes at end of table.

Table 30. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid jury duty leave
Information	1.8	1.8	2.1	1.9
Financial activities	0.9	1.1	0.9	0.8
Finance and insurance	0.6	0.9	0.6	0.7
Credit intermediation and related activities	0.5	0.9	0.5	1.0
Insurance carriers and related activities	1.1	1.5	1.0	1.2
Real estate and rental and leasing	2.8	3.1	2.6	3.2
Professional and business services	1.7	1.8	1.6	1.9
Professional and technical services	1.6	1.8	1.3	1.9
Administrative and waste services	3.2	3.2	2.6	3.2
Education and health services	1.1	1.4	1.3	1.3
Educational services	3.0	2.4	3.2	3.0
Junior colleges, colleges, and universities	1.3	1.3	1.6	0.8
Health care and social assistance	1.1	1.6	1.2	1.4
Leisure and hospitality	5.0	3.7	4.0	3.6
Accommodation and food services	5.3	4.6	4.2	4.3
Other services	2.7	2.8	2.4	3.4
1 to 99 workers	0.7	0.8	0.8	0.8
1 to 49 workers	0.9	1.0	0.9	1.0
50 to 99 workers	1.6	2.1	1.4	1.9
100 workers or more	0.8	0.9	0.6	0.8
100 to 499 workers	1.0	1.2	1.0	1.2
500 workers or more	1.0	1.2	0.9	1.1
Geographic areas				
New England	0.6	1.6	1.0	2.0
Middle Atlantic	0.9	1.8	0.8	1.3
East North Central	1.0	1.4	1.0	1.1
West North Central	1.9	1.6	1.8	2.0
South Atlantic	1.3	1.5	1.2	1.8
East South Central	5.6	4.4	4.7	3.5
West South Central	1.3	2.2	1.6	1.4
Mountain	3.0	2.2	2.3	2.1
Pacific	1.4	1.7	1.4	1.4

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

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

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

(All workers with paid holidays = 100 percent)

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

See footnotes at end of table.

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

(All workers with paid holidays = 100 percent)

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

¹ Less than 0.5 percent.

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

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

Table 31. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2009

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	0.6	0.6	0.6	0.5	0.4	0.5	0.3	0.3	0.1	0.1	0.2	0.1	0.0
Worker characteristics													
Management, professional, and related	0.5	0.8	0.9	1.0	0.7	1.1	0.7	0.6	0.2	0.2	0.6	0.1	0.0
Management, business, and financial	0.3	0.9	0.8	1.1	0.8	1.5	1.2	0.8	0.4	0.4	1.2	0.3	0.1
Professional and related	0.6	1.0	1.2	1.3	1.0	1.4	0.7	0.8	0.2	0.2	0.4	0.1	0.6
Service	2.4	1.4	1.3	1.2	1.1	0.9	0.9	0.5	0.1	(¹)	0.6	0.2	1.2
Protective service	–	6.5	–	–	–	–	1.4	0.6	–	–	–	0.3	0.5
Sales and office	0.6	1.0	0.8	0.7	0.5	0.6	0.4	0.2	0.2	(¹)	0.1	0.0	0.0
Sales and related	1.2	1.5	1.0	0.8	0.6	0.8	0.4	0.4	(¹)	(¹)	–	0.1	0.0
Office and administrative support	0.7	1.1	1.0	0.9	0.7	0.8	0.5	0.3	0.2	(¹)	0.2	0.1	0.0
Natural resources, construction, and maintenance	1.2	1.6	1.2	1.2	0.8	0.9	0.5	0.3	0.4	(¹)	0.2	0.1	0.0
Construction, extraction, farming, fishing, and forestry	2.1	2.3	1.9	1.7	1.6	1.1	0.5	0.2	0.3	–	0.2	0.1	0.9
Installation, maintenance, and repair	1.2	1.8	1.6	1.6	0.8	1.2	0.8	0.5	0.6	(¹)	0.2	0.1	0.0
Production, transportation, and material moving ...	0.9	1.2	0.8	0.9	0.9	0.7	0.6	0.6	0.4	0.2	0.3	0.1	0.0
Production	1.1	1.7	1.2	1.2	1.2	1.0	0.9	0.9	0.7	0.3	0.5	0.1	0.0
Transportation and material moving	1.3	1.8	1.2	1.2	1.0	1.0	0.7	0.4	0.2	0.2	0.3	0.1	0.0
Full time	0.6	0.6	0.6	0.5	0.4	0.6	0.4	0.3	0.2	0.1	0.2	0.1	0.0
Part time	1.8	1.8	1.0	0.9	0.7	0.9	0.7	0.3	(¹)	–	–	0.1	0.0
Union	0.8	1.3	1.0	1.2	1.4	1.4	1.6	0.8	0.6	0.3	0.6	0.1	0.0
Nonunion	0.7	0.7	0.6	0.5	0.4	0.6	0.4	0.3	0.1	0.1	0.2	0.1	0.5
Wage percentiles:²													
Lowest 10 percent	3.9	2.4	2.1	1.5	1.8	0.5	–	–	–	–	–	0.3	0.0
Lowest 25 percent	1.8	1.2	1.1	0.9	0.8	0.7	0.6	0.3	(¹)	–	–	0.1	0.0
Second 25 percent	0.7	1.0	0.7	0.8	0.7	0.6	0.5	0.2	0.1	(¹)	0.2	0.1	0.0
Third 25 percent	0.4	0.7	0.8	0.7	0.6	0.7	0.6	0.4	0.3	0.2	0.2	0.1	0.0
Highest 25 percent	0.3	0.7	0.6	0.8	0.6	1.1	0.7	0.6	0.3	0.2	0.5	0.1	0.0
Highest 10 percent	0.3	1.2	1.0	1.1	0.9	1.4	1.1	0.7	0.3	0.2	0.7	0.1	0.3
Establishment characteristics													
Goods-producing industries	0.7	1.1	0.8	0.9	0.9	0.9	0.8	0.7	0.5	0.2	0.4	0.1	0.0
Construction	2.2	2.4	1.9	1.6	1.2	0.8	0.7	–	0.3	–	–	0.1	0.0
Manufacturing	0.7	1.3	0.9	1.0	1.2	1.2	1.1	1.0	0.7	0.3	0.6	0.1	0.3
Service-providing industries	0.8	0.7	0.6	0.6	0.5	0.6	0.4	0.3	0.1	0.1	0.3	0.1	0.1
Trade, transportation, and utilities	0.8	1.0	0.8	0.8	0.6	0.6	0.5	0.3	0.2	(¹)	0.2	0.1	0.0
Wholesale trade	0.7	1.9	2.1	1.8	1.5	1.5	1.0	0.7	–	0.4	0.7	0.1	0.1
Retail trade	1.1	1.5	1.0	0.9	0.5	0.6	0.2	0.2	–	–	–	0.1	0.0
Transportation and warehousing	1.9	2.3	1.8	2.6	2.3	2.1	1.9	0.9	0.3	–	–	0.1	0.0
Utilities	–	–	–	1.9	4.9	3.3	3.0	–	4.4	–	–	0.2	1.2

See footnotes at end of table.

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

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
Information	—	1.9	2.8	2.1	1.6	2.4	3.0	1.0	—	—	—	0.1	0.7
Financial activities	0.4	0.9	1.1	1.0	0.9	1.4	1.1	0.5	0.3	0.1	0.3	0.1	0.0
Finance and insurance	0.3	0.9	1.3	1.0	0.9	1.6	1.0	0.6	0.3	—	(¹)	0.1	0.0
Credit intermediation and related activities	—	1.4	0.9	1.0	0.9	1.9	0.9	0.8	0.4	—	(¹)	0.1	0.0
Insurance carriers and related activities	—	1.4	3.1	2.3	2.1	1.9	1.3	1.3	—	—	—	0.1	0.1
Real estate and rental and leasing	1.6	3.8	3.3	2.7	2.7	3.3	4.5	—	—	—	—	0.3	0.8
Professional and business services	1.1	1.7	1.6	1.6	1.4	2.0	1.1	1.3	—	—	0.6	0.1	0.0
Professional and technical services	0.6	1.3	2.1	2.6	2.1	2.6	1.4	2.2	—	—	—	0.1	0.4
Administrative and waste services	2.5	3.6	2.3	2.2	1.6	2.2	1.5	0.9	—	—	—	0.2	0.8
Education and health services	0.8	1.9	1.6	1.6	1.2	1.2	1.0	0.5	0.3	0.2	1.0	0.3	0.5
Educational services	0.8	0.3	1.1	1.3	1.1	2.4	3.0	2.1	1.5	1.7	2.5	0.2	0.6
Junior colleges, colleges, and universities	0.3	0.3	0.7	1.4	0.8	1.3	4.2	2.2	1.5	2.5	2.4	0.2	0.5
Health care and social assistance	0.9	2.1	1.8	1.9	1.4	1.3	1.0	0.5	0.2	(¹)	1.0	0.3	0.0
Leisure and hospitality	3.1	2.4	3.0	2.3	1.4	1.1	1.7	—	—	—	—	0.3	0.0
Accommodation and food services	3.4	3.3	3.2	2.0	1.5	1.1	1.5	—	—	—	—	0.3	0.0
Other services	1.9	2.9	2.0	2.1	1.8	2.6	1.5	1.8	1.4	0.9	0.8	0.2	0.5
1 to 99 workers	0.6	0.8	0.9	0.8	0.6	0.7	0.4	0.4	0.1	0.1	0.2	0.1	0.0
1 to 49 workers	0.8	1.0	1.1	0.9	0.8	1.0	0.5	0.4	0.2	0.2	0.3	0.1	0.0
50 to 99 workers	1.0	1.4	1.5	1.5	1.3	1.0	0.9	1.1	0.2	—	0.3	0.1	0.0
100 workers or more	1.0	0.8	0.6	0.6	0.6	0.7	0.6	0.4	0.3	0.1	0.5	0.1	0.0
100 to 499 workers	0.8	1.1	0.8	0.9	0.9	0.8	0.7	0.6	0.3	(¹)	0.7	0.2	0.0
500 workers or more	2.2	1.1	1.0	0.9	1.1	1.3	1.0	0.7	0.4	0.3	0.5	0.2	0.5
Geographic areas													
New England	0.7	1.4	0.9	1.5	1.3	1.6	1.6	1.7	0.6	0.1	0.6	0.1	0.2
Middle Atlantic	1.5	1.1	1.2	1.4	1.2	1.2	0.5	0.8	0.5	0.3	1.2	0.4	0.3
East North Central	1.0	1.9	1.7	1.1	1.2	1.4	0.7	0.4	0.4	0.2	0.6	0.1	0.7
West North Central	1.4	2.9	1.8	1.2	1.2	1.0	1.4	0.5	0.6	—	0.4	0.1	0.0
South Atlantic	1.4	1.6	1.4	1.3	0.8	1.0	0.5	0.9	0.2	(¹)	0.2	0.1	0.0
East South Central	5.7	1.9	3.4	1.7	1.7	1.3	1.4	0.9	—	—	—	0.5	1.4
West South Central	1.3	1.5	1.3	1.3	1.7	1.9	1.6	0.5	0.4	(¹)	—	0.1	1.0
Mountain	1.5	3.1	2.3	3.1	0.7	1.3	2.1	1.2	0.7	—	(¹)	0.1	0.8
Pacific	0.9	1.3	1.5	1.3	0.6	1.4	0.8	0.4	0.3	(¹)	0.6	0.1	0.0

¹ Less than 0.05.

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

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

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

(All workers with paid sick leave = 100 percent)

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

See footnotes at end of table.

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

(All workers with paid sick leave = 100 percent)

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

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

² Plan does not specify maximum number of days.

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

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

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

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

Table 32. Standard errors for paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2009

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	Other basis ³
All workers	1.1	0.5	1.1
Worker characteristics			
Management, professional, and related	1.2	1.0	1.3
Management, business, and financial	1.8	0.8	1.8
Professional and related	1.6	1.4	1.5
Service	4.0	0.6	4.2
Protective service	8.7	–	–
Sales and office	1.0	0.7	0.8
Sales and related	1.5	0.8	1.3
Office and administrative support	1.2	0.9	1.1
Natural resources, construction, and maintenance	2.1	1.3	1.9
Construction, extraction, farming, fishing, and forestry	2.9	2.6	2.3
Installation, maintenance, and repair	2.7	1.4	2.6
Production, transportation, and material moving ...	1.5	0.7	1.4
Production	1.9	0.8	1.8
Transportation and material moving	1.6	1.0	1.5
Full time	1.2	0.5	1.2
Part time	2.0	0.9	1.9
Union	2.1	1.7	1.6
Nonunion	1.2	0.6	1.2
Wage percentiles: ⁴			
Lowest 10 percent	9.8	–	–
Lowest 25 percent	3.5	0.9	3.7
Second 25 percent	1.6	0.6	1.6
Third 25 percent	1.0	0.6	1.0
Highest 25 percent	1.2	0.9	1.1
Highest 10 percent	1.4	1.3	1.2
Establishment characteristics			
Goods-producing industries	1.5	1.0	1.3
Construction	2.7	2.4	2.6
Manufacturing	1.7	0.9	1.6
Service-providing industries	1.3	0.6	1.3
Trade, transportation, and utilities	1.1	0.8	0.8
Wholesale trade	2.3	1.9	1.6
Retail trade	1.4	0.9	1.1
Transportation and warehousing	2.9	1.4	3.1
Utilities	5.8	–	–

See footnotes at end of table.

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

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	Other basis ³
Information	3.3	3.3	2.8
Financial activities	1.6	0.9	1.3
Finance and insurance	1.7	0.8	1.5
Credit intermediation and related activities	1.9	0.7	2.0
Insurance carriers and related activities	2.8	1.5	2.7
Real estate and rental and leasing	3.9	2.6	3.2
Professional and business services	2.3	1.8	2.2
Professional and technical services	3.2	2.9	2.7
Administrative and waste services	3.8	2.0	3.8
Education and health services	2.0	0.9	2.1
Educational services	1.9	1.0	1.6
Junior colleges, colleges, and universities	1.8	1.1	1.5
Health care and social assistance	2.3	1.1	2.4
Leisure and hospitality	10.9	—	—
Accommodation and food services	12.2	—	—
Other services	3.7	2.0	3.0
1 to 99 workers	1.5	0.9	1.2
1 to 49 workers	1.7	1.1	1.4
50 to 99 workers	2.4	0.8	2.2
100 workers or more	1.7	0.6	1.8
100 to 499 workers	1.5	0.8	1.6
500 workers or more	3.0	0.8	3.2
Geographic areas			
New England	5.2	0.9	5.1
Middle Atlantic	1.3	1.2	1.3
East North Central	2.3	1.5	1.9
West North Central	2.5	2.1	2.2
South Atlantic	1.6	1.1	1.2
East South Central	11.8	—	—
West South Central	1.9	1.2	1.5
Mountain	3.0	2.5	2.4
Pacific	1.7	1.5	1.7

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

² Plan does not specify maximum number of days.

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

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

³ Less than 0.5 percent.

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

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

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	0.6	0.8	0.8	0.4	0.1	0.2	0.0
Full time	0.6	0.9	0.9	0.4	0.2	0.2	0.0
Part time	2.2	1.9	1.6	0.5	–	0.2	0.4
Union	1.9	2.1	1.7	0.9	(³)	0.2	0.0
Nonunion	0.6	0.9	0.8	0.4	0.2	0.2	0.0
1 to 99 workers	0.9	1.2	1.1	0.5	–	0.2	0.0
1 to 49 workers	1.1	1.4	1.3	0.4	–	0.2	0.0
50 to 99 workers	1.9	2.4	1.9	1.0	–	0.2	1.2
100 workers or more	0.8	1.3	1.2	0.5	0.3	0.3	0.0
100 to 499 workers	1.3	1.8	1.7	0.5	(³)	0.1	0.0
500 workers or more	0.9	1.5	1.5	0.9	0.5	0.7	0.9
After 5 years							
All workers	0.6	0.9	0.9	0.4	0.2	0.2	0.0
Full time	0.6	1.0	1.0	0.4	0.2	0.2	0.0
Part time	2.3	2.0	1.6	0.5	–	0.2	1.3
Union	1.8	2.0	1.8	0.9	0.5	0.5	0.2
Nonunion	0.5	1.0	0.9	0.4	0.3	0.2	0.0
1 to 99 workers	0.9	1.1	1.1	0.5	(³)	0.2	0.0
1 to 49 workers	1.1	1.4	1.4	0.5	(³)	0.3	0.0
50 to 99 workers	1.8	2.3	1.8	1.1	–	0.2	0.0
100 workers or more	0.8	1.3	1.3	0.4	0.4	0.4	0.0
100 to 499 workers	1.2	1.9	1.8	0.5	0.4	0.2	0.0
500 workers or more	0.8	1.6	1.6	0.8	0.8	0.7	1.0

See footnotes at end of table.

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

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	0.6	0.9	0.9	0.4	0.2	0.2	0.0
Full time	0.6	0.9	0.9	0.4	0.2	0.2	0.0
Part time	2.2	2.0	1.7	0.5	–	0.2	0.7
Union	1.8	2.0	1.8	0.8	0.5	0.5	0.2
Nonunion	0.5	1.0	0.9	0.4	0.3	0.2	0.0
1 to 99 workers	0.9	1.2	1.1	0.6	(³)	0.2	0.1
1 to 49 workers	1.1	1.4	1.4	0.6	0.2	0.3	0.0
50 to 99 workers	1.8	2.4	1.9	1.0	–	0.2	0.0
100 workers or more	0.8	1.2	1.2	0.4	0.4	0.4	0.0
100 to 499 workers	1.2	1.9	1.9	0.5	0.4	0.3	0.0
500 workers or more	0.8	1.5	1.5	0.8	0.8	0.8	1.4
After 20 years							
All workers	0.6	0.9	0.9	0.4	0.2	0.3	0.0
Full time	0.6	0.9	0.9	0.4	0.2	0.3	0.0
Part time	2.2	2.0	1.7	0.5	–	0.2	0.7
Union	1.8	2.0	1.8	0.8	0.5	0.6	0.2
Nonunion	0.5	1.0	0.9	0.4	0.3	0.3	0.0
1 to 99 workers	0.9	1.1	1.1	0.6	(³)	0.2	0.2
1 to 49 workers	1.1	1.5	1.4	0.6	0.2	0.3	0.0
50 to 99 workers	1.9	2.4	1.9	1.0	–	0.2	0.0
100 workers or more	0.8	1.2	1.2	0.4	0.4	0.5	0.0
100 to 499 workers	1.2	1.9	1.9	0.5	0.4	0.4	0.0
500 workers or more	0.8	1.5	1.5	0.8	0.8	0.9	1.4

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

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

³ Less than 0.05.

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

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

(All workers with paid vacations = 100 percent)

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

See footnotes at end of table.

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

(All workers with paid vacations = 100 percent)

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

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

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

service requirement are included as receiving 0 days.

³ Less than 0.5 percent.

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

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

Characteristics	Paid vacations days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	0.4	0.6	0.6	0.5	0.3	0.3	0.1	0.0
Full time	0.3	0.7	0.7	0.5	0.3	0.3	0.1	0.0
Part time	1.6	1.5	1.2	0.5	0.7	0.3	0.2	0.0
Union	0.7	2.0	1.6	1.2	1.0	0.6	0.2	1.6
Nonunion	0.4	0.6	0.7	0.5	0.3	0.3	0.1	0.0
1 to 99 workers	0.6	1.0	1.1	0.7	0.4	0.1	0.1	0.1
1 to 49 workers	0.6	1.1	1.1	0.8	0.4	(³)	0.1	0.0
50 to 99 workers	1.2	2.0	2.5	0.8	0.5	—	0.2	—
100 workers or more	0.5	0.9	1.0	0.7	0.5	0.5	0.1	0.0
100 to 499 workers	0.7	1.4	1.4	0.9	0.4	0.7	0.2	0.0
500 workers or more	0.5	1.4	1.1	0.9	1.0	0.5	0.2	0.0
After 5 years								
All workers	0.2	0.4	0.6	0.6	0.5	0.3	0.1	0.5
Full time	0.1	0.3	0.7	0.6	0.5	0.3	0.1	0.0
Part time	1.2	1.5	1.5	1.3	0.9	0.7	0.2	0.0
Union	0.3	0.7	1.7	1.4	1.0	1.0	0.2	0.9
Nonunion	0.2	0.4	0.6	0.7	0.5	0.3	0.1	0.0
1 to 99 workers	0.3	0.6	0.8	0.8	0.6	0.4	0.1	0.0
1 to 49 workers	0.3	0.7	1.0	0.9	0.6	0.5	0.1	0.0
50 to 99 workers	0.5	1.2	1.4	1.9	1.2	0.4	0.2	0.4
100 workers or more	0.3	0.5	0.9	0.9	0.7	0.5	0.2	0.0
100 to 499 workers	0.5	0.7	1.2	1.4	0.8	0.7	0.2	1.5
500 workers or more	0.2	0.5	1.1	1.3	1.1	0.8	0.2	0.0

See footnotes at end of table.

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

Characteristics	Paid vacations days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.2	0.3	0.5	0.7	0.5	0.8	0.1	0.0
Full time	0.1	0.3	0.5	0.8	0.5	0.9	0.1	0.0
Part time	1.2	1.6	1.4	1.7	1.4	0.9	0.2	1.1
Union	0.3	0.5	1.1	1.8	1.4	1.5	0.3	0.0
Nonunion	0.2	0.3	0.5	0.8	0.5	0.8	0.1	0.0
1 to 99 workers	0.2	0.5	0.8	0.9	0.8	0.6	0.1	0.0
1 to 49 workers	0.3	0.6	0.9	1.0	1.0	0.7	0.2	0.0
50 to 99 workers	0.3	1.1	1.3	1.8	1.9	1.1	0.2	0.0
100 workers or more	0.3	0.4	0.6	1.1	0.7	1.3	0.2	0.4
100 to 499 workers	0.5	0.5	0.8	1.2	1.0	0.9	0.2	0.0
500 workers or more	0.2	0.4	0.8	1.5	1.3	2.3	0.2	0.0
After 20 years								
All workers	0.2	0.3	0.4	0.5	0.7	0.9	0.1	0.0
Full time	0.1	0.3	0.4	0.6	0.7	1.0	0.1	0.0
Part time	1.2	1.5	1.1	1.5	1.5	1.2	0.3	0.0
Union	0.3	0.5	0.9	0.9	1.8	2.1	0.2	0.0
Nonunion	0.2	0.3	0.5	0.6	0.7	0.9	0.1	0.0
1 to 99 workers	0.2	0.5	0.7	0.8	1.0	0.7	0.1	0.0
1 to 49 workers	0.3	0.6	0.8	0.9	1.1	0.9	0.2	0.0
50 to 99 workers	0.3	1.1	1.2	1.9	2.0	1.5	0.3	2.2
100 workers or more	0.3	0.3	0.5	0.7	1.1	1.3	0.2	0.0
100 to 499 workers	0.5	0.5	0.6	0.9	1.4	1.2	0.2	0.0
500 workers or more	0.2	0.4	0.7	0.6	1.6	2.0	0.2	1.3

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

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

³ Less than 0.05.

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

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

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

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

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

³ Less than 0.5 percent.

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

Table 35. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2009

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.5	0.3	0.3	0.6	0.6
Worker characteristics					
Management, professional, and related	0.9	0.8	0.7	1.3	1.0
Management, business, and financial	1.0	1.4	1.0	1.8	1.4
Professional and related	1.1	0.8	0.8	1.4	1.2
Service	1.8	0.2	0.3	0.8	1.6
Protective service	1.0	0.5	1.1	1.8	2.9
Sales and office	0.4	0.3	0.3	0.8	0.9
Sales and related	0.4	0.5	0.4	1.1	1.3
Office and administrative support	0.6	0.4	0.5	1.1	1.1
Natural resources, construction, and maintenance	0.7	0.4	0.6	1.0	1.4
Construction, extraction, farming, fishing, and forestry	0.2	—	0.7	1.1	1.6
Installation, maintenance, and repair	1.4	0.7	1.0	1.8	2.3
Production, transportation, and material moving	0.5	0.2	0.4	0.9	1.1
Production	0.8	0.3	0.7	1.1	1.4
Transportation and material moving	0.5	0.2	0.4	1.4	1.6
Full time	0.6	0.4	0.3	0.8	0.7
Part time	0.6	0.3	0.3	0.8	1.1
Union	1.9	0.3	0.7	1.8	1.5
Nonunion	0.5	0.3	0.3	0.6	0.6
Wage percentiles: ²					
Lowest 10 percent	2.4	0.4	0.4	1.0	2.3
Lowest 25 percent	1.1	0.2	0.2	0.8	1.2
Second 25 percent	0.8	0.2	0.3	0.9	1.0
Third 25 percent	0.6	0.5	0.5	0.9	0.9
Highest 25 percent	0.7	0.7	0.5	1.1	0.9
Highest 10 percent	1.3	1.1	0.9	1.7	1.3
Establishment characteristics					
Goods-producing industries	0.5	0.4	0.4	0.9	1.3
Construction	(³)	0.6	0.7	1.1	1.4
Manufacturing	0.7	0.6	0.4	1.2	1.5
Service-providing industries	0.7	0.4	0.3	0.7	0.7
Trade, transportation, and utilities	0.3	0.3	0.3	0.9	1.1
Wholesale trade	0.8	0.8	1.0	1.8	2.3
Retail trade	0.3	0.3	0.4	1.2	1.4
Transportation and warehousing	0.6	—	0.9	3.5	3.3
Utilities	2.9	—	—	4.4	3.8

See footnotes at end of table.

Table 35. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	1.2	1.3	2.1	2.6	2.5
Financial activities	1.0	0.9	1.0	1.2	1.5
Finance and insurance	1.3	1.0	1.1	1.5	1.2
Credit intermediation and related activities	1.8	1.4	1.5	2.0	1.7
Insurance carriers and related activities	1.9	1.9	2.2	2.5	2.1
Real estate and rental and leasing	1.9	2.2	—	3.7	4.4
Professional and business services	1.0	1.2	1.1	1.6	2.0
Professional and technical services	1.7	2.0	2.2	2.7	3.3
Administrative and waste services	0.4	1.4	0.7	2.1	2.5
Education and health services	1.4	0.8	0.7	1.9	1.7
Educational services	2.5	1.5	1.0	3.0	2.7
Junior colleges, colleges, and universities	1.8	1.0	1.7	2.8	2.3
Health care and social assistance	1.5	0.9	0.8	2.1	1.9
Leisure and hospitality	—	(³)	0.5	1.5	4.0
Accommodation and food services	—	—	0.5	1.8	4.7
Other services	1.3	0.9	1.1	2.8	3.3
1 to 99 workers	0.4	0.3	0.3	0.7	0.8
1 to 49 workers	0.5	0.4	0.3	0.8	0.9
50 to 99 workers	0.5	0.4	0.5	1.6	1.7
100 workers or more	0.9	0.5	0.5	1.1	0.9
100 to 499 workers	0.6	0.6	0.7	1.5	1.5
500 workers or more	1.6	0.9	0.9	2.2	1.3
Geographic areas					
New England	1.2	0.7	0.9	1.8	1.8
Middle Atlantic	0.7	1.1	0.5	1.4	1.2
East North Central	0.8	0.7	0.5	2.0	1.5
West North Central	1.1	0.7	1.0	2.2	2.1
South Atlantic	1.2	0.6	0.3	1.4	1.4
East South Central	—	0.9	0.7	2.2	4.3
West South Central	1.4	1.0	0.4	1.8	1.3
Mountain	0.8	0.7	1.7	2.7	2.5
Pacific	0.8	0.6	1.1	1.6	1.8

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

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

³ Less than 0.05.

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

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

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

² Less than 0.5 percent.

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

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

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

Table 36. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2009

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ¹	Performance	Signing	Other
All workers	0.4	0.5	0.7	0.5	0.9	0.4	0.5	0.2	0.1	0.5
Worker characteristics										
Management, professional, and related	0.8	1.2	1.4	1.2	1.2	1.0	0.7	0.4	0.5	0.6
Management, business, and financial	1.2	1.3	1.6	1.4	1.7	1.3	1.0	0.6	0.7	0.8
Professional and related	0.9	1.5	1.8	1.5	1.3	1.0	0.8	0.5	0.5	0.6
Service	1.3	1.1	1.1	1.2	3.0	0.7	1.6	0.2	(²)	–
Protective service	–	2.2	2.5	2.7	5.4	1.1	1.0	–	–	1.0
Sales and office	0.6	0.7	0.7	0.8	0.8	0.6	0.5	0.2	0.2	0.5
Sales and related	0.9	0.6	1.0	1.1	1.1	0.8	0.8	0.2	0.2	0.7
Office and administrative support	0.8	1.0	1.0	1.1	0.9	0.8	0.6	0.3	0.2	0.5
Natural resources, construction, and maintenance	0.8	0.8	1.1	1.0	1.1	0.7	0.8	0.4	0.2	0.7
Construction, extraction, farming, fishing, and forestry	0.6	1.1	1.1	1.2	1.1	0.7	0.6	–	0.3	0.5
Installation, maintenance, and repair	1.5	1.1	1.7	1.6	1.8	1.3	1.5	0.8	0.2	1.3
Production, transportation, and material moving	0.6	0.9	1.0	0.9	1.1	0.6	0.6	0.2	0.3	0.5
Production	0.9	1.2	1.4	1.5	1.2	1.0	0.9	0.4	0.5	0.6
Transportation and material moving	0.7	1.1	1.3	1.0	1.5	0.8	0.7	0.2	0.2	0.7
Full time	0.5	0.6	0.9	0.7	1.1	0.5	0.5	0.2	0.2	0.5
Part time	0.4	0.6	0.8	0.8	0.8	0.4	0.4	0.2	(²)	0.4
Union	0.9	1.7	1.6	1.5	1.3	1.4	1.1	0.5	0.3	1.0
Nonunion	0.4	0.5	0.7	0.6	1.0	0.4	0.4	0.2	0.1	0.4
Wage percentiles: ³										
Lowest 10 percent	2.0	1.3	1.2	1.8	–	1.0	2.2	0.3	(²)	2.2
Lowest 25 percent	0.9	0.9	1.0	1.1	1.9	0.5	1.0	0.2	(²)	1.0
Second 25 percent	0.7	0.6	1.0	0.9	1.2	0.6	0.6	0.2	0.1	0.5
Third 25 percent	0.7	0.9	0.8	0.8	0.9	0.6	0.4	0.2	0.2	0.4
Highest 25 percent	0.8	1.1	1.1	1.1	0.9	0.8	0.8	0.5	0.5	0.6
Highest 10 percent	1.2	1.3	1.4	1.4	1.1	1.3	1.1	0.7	0.8	1.0
Establishment characteristics										
Goods-producing industries	0.6	1.2	1.1	1.1	0.8	0.7	0.8	0.4	0.6	0.5
Construction	0.7	0.8	1.2	1.3	1.0	0.8	0.3	–	0.3	0.2
Manufacturing	1.0	1.5	1.4	1.4	1.0	1.2	1.1	0.5	0.8	0.7
Service-providing industries	0.5	0.6	0.8	0.6	1.2	0.4	0.6	0.2	0.1	0.6
Trade, transportation, and utilities	0.6	0.7	0.9	0.9	0.9	0.5	0.6	0.1	0.2	0.6
Wholesale trade	1.1	1.8	1.7	1.7	1.6	1.2	1.0	0.4	0.3	0.9
Retail trade	0.9	0.6	1.2	1.2	1.1	0.6	0.9	0.2	0.2	0.9
Transportation and warehousing	2.0	1.7	3.1	2.0	3.1	1.4	1.3	–	–	1.2
Utilities	4.9	6.3	5.4	5.1	2.0	4.0	5.4	1.5	1.0	5.4

See footnotes at end of table.

Table 36. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ¹	Performance	Signing	Other
Information	2.6	3.1	3.0	3.5	2.5	2.2	3.2	2.3	0.7	2.4
Financial activities	1.3	1.9	1.7	1.5	1.1	1.3	1.1	0.8	0.6	1.0
Finance and insurance	1.4	1.8	1.3	1.3	1.2	1.4	1.3	0.9	0.6	1.3
Credit intermediation and related activities	1.9	2.1	1.7	1.8	1.8	1.9	1.6	1.3	1.0	1.6
Insurance carriers and related activities	2.2	2.1	2.3	2.2	1.9	2.7	2.8	1.5	0.6	2.8
Real estate and rental and leasing	2.4	2.8	3.8	3.7	2.6	1.7	2.2	—	—	2.2
Professional and business services	1.2	1.8	1.8	1.8	1.3	1.4	0.9	0.6	0.5	0.9
Professional and technical services	2.0	2.5	2.7	2.7	2.3	2.5	1.6	1.1	1.1	1.5
Administrative and waste services	1.4	2.1	2.1	2.1	2.2	1.2	1.1	—	0.7	0.9
Education and health services	0.9	1.7	2.1	1.8	1.6	1.1	0.3	(²)	(²)	0.2
Educational services	1.0	2.6	3.0	2.2	2.6	1.4	0.3	—	0.3	(²)
Junior colleges, colleges, and universities	1.0	2.1	3.2	3.1	2.8	2.1	0.7	—	0.7	(²)
Health care and social assistance	1.1	1.8	2.2	2.1	1.7	1.2	0.3	0.2	(²)	0.2
Leisure and hospitality	—	2.1	1.5	3.0	—	1.8	—	0.4	—	—
Accommodation and food services	—	—	1.5	3.6	—	2.1	—	0.5	—	—
Other services	1.4	1.8	3.0	2.9	2.4	1.2	0.7	—	—	—
1 to 99 workers	0.5	0.5	0.6	0.6	0.6	0.4	0.3	0.2	0.1	0.2
1 to 49 workers	0.5	0.6	0.7	0.7	0.6	0.4	0.3	0.2	0.1	0.2
50 to 99 workers	1.0	1.2	1.5	1.5	1.3	0.4	0.7	0.3	(²)	0.7
100 workers or more	0.7	0.9	1.4	0.9	1.7	0.7	0.8	0.3	0.3	0.9
100 to 499 workers	0.7	1.2	1.3	1.2	1.1	1.0	0.6	0.2	0.2	0.6
500 workers or more	1.3	1.2	3.1	1.6	3.3	1.1	1.8	0.6	0.6	1.8
Geographic areas										
New England	0.8	1.5	1.6	1.7	1.8	0.6	1.1	0.3	0.2	0.9
Middle Atlantic	0.7	1.9	1.4	1.3	1.8	0.6	0.9	0.3	0.4	0.6
East North Central	0.8	1.3	1.2	1.1	0.9	0.7	0.8	0.5	0.3	0.9
West North Central	1.2	1.2	1.8	1.9	1.9	0.8	0.8	0.3	0.2	0.7
South Atlantic	0.7	1.0	1.3	1.3	0.9	1.1	0.8	0.3	0.5	0.5
East South Central	4.0	2.4	5.4	3.2	—	2.7	—	1.0	0.6	—
West South Central	1.0	1.4	1.4	1.5	1.4	1.2	0.8	0.5	0.4	0.6
Mountain	1.7	3.3	2.9	3.1	1.5	1.1	1.0	0.3	0.3	1.0
Pacific	1.2	0.7	1.3	1.2	1.1	1.5	0.7	0.5	0.2	0.5

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

² Less than 0.05.

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

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

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

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

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

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

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

⁴ Less than 0.5 percent.

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

Table 38. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2009

Characteristics	All nonproduction bonuses ¹	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	0.7	0.2	0.4	0.4	0.4	0.2	0.2	0.4	0.4
Worker characteristics									
Management, professional, and related	1.1	0.5	0.7	0.7	0.5	0.6	0.3	0.7	0.9
Management, business, and financial	1.3	0.8	0.7	0.9	0.7	0.7	0.3	0.8	1.4
Professional and related	1.4	0.6	0.9	0.8	0.6	0.7	0.4	0.9	0.9
Service	2.0	0.2	1.0	0.9	0.9	0.3	0.3	0.8	0.8
Protective service	5.9	0.4	–	2.2	2.0	1.0	2.4	–	–
Sales and office	0.9	0.3	0.3	0.5	0.7	0.3	0.4	0.4	0.5
Sales and related	1.3	0.5	0.3	0.7	0.9	0.3	0.7	0.5	0.7
Office and administrative support	1.1	0.4	0.4	0.7	0.8	0.5	0.3	0.5	0.7
Natural resources, construction, and maintenance	1.5	0.6	0.5	1.1	0.9	0.4	0.4	0.6	0.9
Construction, extraction, farming, fishing, and forestry	2.4	0.8	0.5	1.7	1.2	0.6	0.6	0.5	1.3
Installation, maintenance, and repair	1.8	0.7	0.9	1.4	1.3	0.5	0.6	1.1	1.4
Production, transportation, and material moving ...	1.4	0.6	0.4	0.7	0.7	0.5	0.3	0.7	1.0
Production	2.0	0.8	0.4	0.9	0.9	0.8	0.4	0.9	1.2
Transportation and material moving	1.7	0.6	0.6	0.9	1.1	0.5	0.5	0.8	1.3
Full time	0.7	0.3	0.4	0.4	0.5	0.3	0.2	0.4	0.5
Part time	1.2	0.3	0.4	0.5	0.7	0.2	0.3	0.6	0.5
Union	1.7	0.7	0.8	0.5	0.7	0.8	0.3	0.6	1.1
Nonunion	0.8	0.3	0.4	0.4	0.5	0.3	0.2	0.4	0.4
Wage percentiles: ³									
Lowest 10 percent	2.1	0.3	0.8	1.3	1.2	0.2	0.3	0.9	1.0
Lowest 25 percent	1.2	0.2	0.6	0.6	0.7	0.2	0.3	0.5	0.6
Second 25 percent	1.1	0.4	0.6	0.6	0.9	0.4	0.4	0.7	0.6
Third 25 percent	0.9	0.4	0.3	0.5	0.7	0.4	0.3	0.5	0.6
Highest 25 percent	1.1	0.6	0.7	0.6	0.4	0.5	0.2	0.6	0.8
Highest 10 percent	1.3	1.0	1.1	0.7	0.7	0.9	0.2	0.9	1.1
Establishment characteristics									
Goods-producing industries	1.6	0.7	0.3	0.9	0.7	0.7	0.3	0.5	1.0
Construction	2.6	0.8	0.4	1.8	1.4	0.6	0.5	0.6	1.2
Manufacturing	2.0	1.1	0.4	0.9	0.8	0.9	0.4	0.7	1.4
Service-providing industries	0.8	0.3	0.4	0.4	0.5	0.3	0.2	0.4	0.4
Trade, transportation, and utilities	1.0	0.5	0.3	0.6	0.7	0.3	0.5	0.5	0.6
Wholesale trade	2.1	1.3	0.4	1.7	1.5	0.8	0.7	1.1	1.5
Retail trade	1.4	0.3	0.3	0.8	0.9	0.4	0.8	0.6	0.7
Transportation and warehousing	3.0	1.2	1.4	1.4	1.9	0.9	1.0	1.4	2.5
Utilities	6.1	2.4	–	5.3	0.7	1.5	–	–	3.5

See footnotes at end of table.

Table 38. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	All nonproduction bonuses ¹	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
Information	2.9	0.9	3.2	1.8	1.1	1.2	—	2.1	3.3
Financial activities	1.6	1.1	0.6	1.3	0.9	0.5	0.3	0.9	1.6
Finance and insurance	1.4	1.4	0.7	1.3	0.7	0.5	0.4	1.0	1.6
Credit intermediation and related activities	1.9	0.8	0.8	1.8	1.0	0.7	0.3	1.3	2.3
Insurance carriers and related activities	2.6	3.1	1.6	2.0	1.4	0.8	—	2.0	1.9
Real estate and rental and leasing	4.1	—	1.5	3.5	3.0	1.6	—	2.2	2.7
Professional and business services	2.2	0.9	1.0	1.2	1.0	0.9	0.4	1.3	1.4
Professional and technical services	2.8	1.8	1.7	2.2	1.6	1.3	0.6	1.7	2.2
Administrative and waste services	3.3	0.4	1.1	1.0	1.3	0.9	0.6	2.3	2.0
Education and health services	1.8	0.5	0.7	1.0	1.2	0.8	0.5	1.2	1.0
Educational services	2.4	(⁴)	0.8	1.3	0.8	1.5	—	0.4	0.8
Junior colleges, colleges, and universities	1.9	(⁴)	0.2	0.4	0.6	1.9	—	0.5	0.6
Health care and social assistance	2.1	0.5	0.8	1.1	1.3	0.9	0.6	1.3	1.1
Leisure and hospitality	3.5	0.2	2.3	2.0	1.5	0.3	0.3	1.1	1.4
Accommodation and food services	3.5	0.3	1.9	2.3	1.3	—	0.4	1.2	1.6
Other services	2.5	0.6	1.3	1.8	1.7	1.1	0.5	0.8	1.0
1 to 99 workers	0.9	0.3	0.3	0.6	0.6	0.3	0.2	0.5	0.5
1 to 49 workers	1.1	0.4	0.3	0.6	0.8	0.3	0.2	0.5	0.6
50 to 99 workers	1.7	0.8	0.8	1.0	0.6	0.7	0.5	1.0	1.1
100 workers or more	0.9	0.4	0.7	0.6	0.4	0.4	0.3	0.6	0.6
100 to 499 workers	1.1	0.4	0.4	0.6	0.6	0.4	0.4	0.8	0.8
500 workers or more	1.5	0.7	1.3	1.1	0.7	0.8	0.4	0.9	1.1
Geographic areas									
New England	3.0	1.9	0.8	1.5	2.8	1.4	0.6	1.4	0.9
Middle Atlantic	2.0	0.4	0.5	0.7	0.7	1.0	0.4	0.5	1.3
East North Central	1.8	0.7	0.7	0.8	0.9	0.5	0.5	0.9	1.1
West North Central	2.3	1.0	0.9	1.7	0.9	0.7	0.5	1.7	1.5
South Atlantic	2.1	0.4	0.5	0.9	1.2	0.6	0.6	1.4	1.2
East South Central	2.8	1.2	—	2.6	3.1	—	1.0	1.9	1.9
West South Central	1.9	1.0	0.7	0.8	0.9	0.3	0.4	0.9	1.3
Mountain	2.3	0.9	0.5	1.2	2.2	0.6	0.4	0.5	1.2
Pacific	1.3	0.6	0.7	0.8	0.7	0.6	0.5	0.5	0.8

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

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

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

⁴ Less than 0.05.

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

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

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

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

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

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

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

Table 37. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2009

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	0.4	0.5	0.4
Worker characteristics			
Management, professional, and related	0.9	1.2	1.1
Management, business, and financial	1.2	1.7	1.9
Professional and related	1.0	1.3	1.2
Service	0.5	0.3	0.3
Protective service	1.1	1.4	1.2
Sales and office	0.6	0.6	0.6
Sales and related	0.9	1.0	0.9
Office and administrative support	0.6	0.6	0.6
Natural resources, construction, and maintenance	0.7	0.8	0.8
Construction, extraction, farming, fishing, and forestry	0.8	1.0	1.1
Installation, maintenance, and repair	1.3	1.3	1.3
Production, transportation, and material moving ...	0.7	0.6	0.7
Production	0.8	1.0	0.9
Transportation and material moving	1.1	1.0	1.0
Full time	0.4	0.6	0.5
Part time	0.6	0.5	0.5
Union	1.3	1.3	1.3
Nonunion	0.4	0.5	0.4
Wage percentiles: ³			
Lowest 10 percent	0.7	0.5	0.4
Lowest 25 percent	0.6	0.5	0.4
Second 25 percent	0.5	0.6	0.6
Third 25 percent	0.6	0.7	0.7
Highest 25 percent	0.8	1.1	1.0
Highest 10 percent	1.3	1.3	1.3
Establishment characteristics			
Goods-producing industries	0.8	0.9	0.7
Construction	0.7	0.7	0.7
Manufacturing	1.2	1.2	1.0
Service-providing industries	0.4	0.5	0.5
Trade, transportation, and utilities	0.7	0.8	0.8
Wholesale trade	1.2	1.1	1.1
Retail trade	0.9	1.0	1.0
Transportation and warehousing	2.8	2.5	2.5
Utilities	4.8	4.3	5.1

See footnotes at end of table.

Table 37. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
Information	2.8	3.6	3.7
Financial activities	1.2	1.2	1.1
Finance and insurance	1.2	1.3	1.3
Credit intermediation and related activities	2.0	1.8	2.0
Insurance carriers and related activities	2.5	2.3	2.3
Real estate and rental and leasing	1.5	1.2	1.1
Professional and business services	1.3	1.3	1.2
Professional and technical services	2.0	2.8	2.6
Administrative and waste services	1.6	0.9	0.9
Education and health services	0.8	1.0	0.8
Educational services	2.0	2.3	2.0
Junior colleges, colleges, and universities	2.5	2.4	2.6
Health care and social assistance	0.9	1.1	0.8
Leisure and hospitality	0.5	0.2	—
Accommodation and food services	0.5	0.3	—
Other services	0.9	1.9	1.9
1 to 99 workers	0.3	0.3	0.3
1 to 49 workers	0.4	0.4	0.3
50 to 99 workers	0.7	0.7	0.7
100 workers or more	0.8	1.0	0.9
100 to 499 workers	0.8	0.9	0.9
500 workers or more	1.7	2.1	1.9
Geographic areas			
New England	1.2	1.3	1.2
Middle Atlantic	1.0	1.4	1.4
East North Central	0.8	0.9	0.7
West North Central	1.2	1.6	1.5
South Atlantic	1.0	1.2	1.0
East South Central	2.5	3.0	3.3
West South Central	1.0	1.8	1.4
Mountain	0.9	1.0	1.0
Pacific	0.7	1.0	1.0

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

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

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

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

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

¹ Less than 0.5 percent.

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

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

Table 39. Standard errors for benefit combinations: Access, private industry workers, National Compensation Survey, March 2009

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
All workers	0.6	0.5	0.3	0.6	0.7	0.4	0.1	0.7
Worker characteristics								
Management, professional, and related	1.0	0.9	0.5	0.8	1.0	0.7	0.2	0.9
Management, business, and financial	1.2	0.9	0.4	0.7	1.0	0.7	0.3	0.9
Professional and related	1.1	1.1	0.7	1.0	1.3	1.0	0.3	1.2
Service	2.0	1.0	1.0	2.0	2.3	1.0	0.3	2.0
Protective service	4.5	–	–	5.7	5.7	–	–	4.8
Sales and office	0.8	0.5	0.5	0.9	0.8	0.5	0.2	0.8
Sales and related	1.0	0.7	0.8	1.2	1.1	0.7	0.3	1.1
Office and administrative support	1.2	0.7	0.5	1.1	1.2	0.8	0.2	1.2
Natural resources, construction, and maintenance	1.5	0.9	0.5	1.4	1.5	1.2	0.4	1.3
Construction, extraction, farming, fishing, and forestry	2.1	1.3	1.0	2.1	1.9	1.7	0.7	2.0
Installation, maintenance, and repair	1.7	1.2	0.5	1.6	2.0	1.6	0.3	1.6
Production, transportation, and material moving ...	1.3	0.8	0.5	1.1	1.2	0.7	0.3	1.2
Production	1.8	1.2	0.5	1.4	1.6	0.9	0.4	1.4
Transportation and material moving	1.8	1.0	0.7	1.7	1.7	1.1	0.3	1.8
Full time	0.6	0.6	0.2	0.4	0.7	0.5	0.2	0.5
Part time	0.8	0.4	1.0	1.4	0.7	0.6	0.3	0.9
Union	1.4	0.9	0.7	1.2	1.4	1.1	0.3	1.4
Nonunion	0.7	0.6	0.3	0.7	0.8	0.4	0.1	0.7
Wage percentiles: ²								
Lowest 10 percent	2.6	0.9	1.5	2.9	3.0	1.2	0.3	3.0
Lowest 25 percent	1.3	0.6	0.8	1.5	1.6	0.7	0.3	1.4
Second 25 percent	1.2	0.8	0.5	1.0	1.2	0.7	0.2	1.1
Third 25 percent	0.8	0.7	0.4	0.6	0.8	0.6	0.2	0.7
Highest 25 percent	0.7	0.5	0.5	0.7	0.8	0.6	0.2	0.8
Highest 10 percent	1.0	0.7	0.8	0.7	1.2	1.0	0.3	1.1
Establishment characteristics								
Goods-producing industries	1.0	0.8	0.4	0.8	0.9	0.6	0.3	0.8
Construction	2.0	1.4	0.9	2.0	1.9	2.0	0.5	2.0
Manufacturing	1.3	1.0	0.4	0.7	1.1	0.8	0.3	0.8
Service-providing industries	0.8	0.6	0.4	0.8	0.9	0.4	0.1	0.8
Trade, transportation, and utilities	1.0	0.6	0.5	0.9	1.0	0.7	0.2	0.8
Wholesale trade	2.3	1.7	1.0	1.0	2.5	2.0	0.4	1.4
Retail trade	1.1	0.7	0.8	1.1	1.2	0.9	0.3	1.1
Transportation and warehousing	2.7	1.7	0.9	2.4	2.6	1.5	0.7	2.5
Utilities	2.2	–	–	1.8	2.2	–	–	1.9

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
Information	2.9	1.7	1.1	2.0	3.0	—	—	2.3
Financial activities	1.4	0.9	0.5	0.9	1.5	0.9	0.2	1.0
Finance and insurance	1.0	0.7	0.4	0.6	1.0	0.7	0.3	0.6
Credit intermediation and related activities	1.0	0.6	0.5	0.6	1.1	0.7	0.4	0.5
Insurance carriers and related activities	1.8	1.3	0.6	1.3	2.0	1.5	0.4	1.4
Real estate and rental and leasing	3.8	2.5	1.5	3.2	4.2	—	—	3.2
Professional and business services	1.9	1.5	0.8	1.7	1.9	1.2	0.4	1.8
Professional and technical services	2.5	2.4	0.9	2.0	2.5	2.0	0.3	1.9
Administrative and waste services	2.6	2.0	1.4	3.0	2.9	1.9	0.9	3.2
Education and health services	1.7	1.4	0.8	1.4	1.6	1.2	0.3	1.5
Educational services	2.3	1.6	2.2	1.9	2.8	1.4	0.3	2.3
Junior colleges, colleges, and universities	1.1	0.2	0.3	1.0	1.3	0.7	0.3	1.0
Health care and social assistance	1.9	1.6	0.9	1.5	1.7	1.3	0.4	1.7
Leisure and hospitality	5.2	1.2	1.8	4.6	5.6	1.6	0.4	4.9
Accommodation and food services	5.2	1.3	1.9	4.6	5.8	1.8	0.5	5.0
Other services	2.7	2.3	1.4	3.4	2.9	2.1	0.4	3.3
1 to 99 workers	0.8	0.8	0.5	1.0	0.9	0.6	0.2	1.0
1 to 49 workers	1.0	1.0	0.5	1.2	1.1	0.7	0.2	1.1
50 to 99 workers	1.6	1.2	1.0	1.3	1.7	1.3	0.4	1.4
100 workers or more	0.8	0.5	0.4	0.6	0.8	0.4	0.2	0.7
100 to 499 workers	1.2	0.7	0.5	1.0	1.1	0.7	0.3	1.0
500 workers or more	0.9	0.7	0.6	0.8	1.0	0.5	0.2	0.7
Geographic areas								
New England	1.9	2.0	1.1	1.5	1.6	1.3	0.2	1.1
Middle Atlantic	1.5	0.9	0.9	1.6	1.6	1.1	0.4	1.9
East North Central	1.4	1.2	0.7	1.0	1.4	0.6	0.3	1.2
West North Central	1.9	1.1	1.1	1.5	1.8	1.1	0.4	1.5
South Atlantic	1.5	1.5	0.8	1.5	1.6	0.9	0.3	1.4
East South Central	5.0	1.1	1.3	5.5	7.6	2.5	0.6	5.9
West South Central	1.9	0.9	1.3	1.5	1.9	0.9	0.7	2.0
Mountain	2.7	1.9	0.8	3.0	2.4	1.7	0.5	3.2
Pacific	1.7	1.4	0.6	1.5	1.9	1.4	0.3	1.4

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
All workers	0.5	0.1	0.7	0.7	0.6	0.3	0.5	0.6
Worker characteristics								
Management, professional, and related	1.0	0.3	1.2	1.0	1.0	0.5	1.0	0.8
Management, business, and financial	1.5	(¹)	1.3	0.8	1.2	0.4	1.0	0.7
Professional and related	1.0	0.4	1.5	1.2	1.2	0.6	1.2	1.1
Service	0.6	0.1	2.2	2.0	2.1	0.9	1.1	2.0
Protective service	1.0	0.4	5.8	5.4	4.6	2.3	6.1	5.7
Sales and office	0.6	0.2	0.9	0.8	0.8	0.4	0.6	0.9
Sales and related	0.8	0.4	1.4	1.1	1.0	0.7	0.8	1.2
Office and administrative support	0.8	0.3	1.1	1.1	1.3	0.5	0.8	1.1
Natural resources, construction, and maintenance	1.4	0.2	1.4	1.4	1.4	0.5	1.1	1.4
Construction, extraction, farming, fishing, and forestry	—	—	2.1	2.1	2.1	0.9	1.7	2.1
Installation, maintenance, and repair	1.7	0.2	1.8	1.6	1.7	0.5	1.4	1.6
Production, transportation, and material moving ...	1.1	0.2	1.1	1.2	1.2	0.4	1.0	1.1
Production	1.3	(¹)	1.6	1.5	1.8	0.5	1.3	1.4
Transportation and material moving	1.5	0.3	1.5	1.8	1.8	0.7	1.4	1.7
Full time	0.7	(¹)	0.8	0.5	0.6	0.2	0.6	0.4
Part time	0.5	0.3	0.8	1.0	0.7	0.9	0.5	1.3
Union	1.7	0.3	1.6	1.3	1.5	0.7	1.4	1.3
Nonunion	0.5	0.1	0.7	0.8	0.7	0.3	0.6	0.7
Wage percentiles: ²								
Lowest 10 percent	0.4	0.5	3.0	2.9	2.7	1.5	1.0	2.9
Lowest 25 percent	0.4	0.3	1.5	1.4	1.3	0.7	0.7	1.5
Second 25 percent	0.8	0.1	1.0	1.0	1.1	0.5	0.8	1.0
Third 25 percent	0.7	0.1	0.9	0.7	0.9	0.4	0.8	0.6
Highest 25 percent	1.0	0.3	1.3	0.8	0.8	0.4	0.7	0.7
Highest 10 percent	1.3	0.3	1.4	1.0	1.0	0.8	1.0	0.7
Establishment characteristics								
Goods-producing industries	1.2	0.2	1.3	0.8	1.1	0.4	0.9	0.8
Construction	—	—	2.0	2.0	1.9	0.9	1.6	2.0
Manufacturing	1.6	0.2	1.5	0.8	1.4	0.4	1.1	0.7
Service-providing industries	0.5	0.1	0.9	0.8	0.8	0.3	0.6	0.8
Trade, transportation, and utilities	1.0	0.3	1.0	0.8	1.1	0.5	0.8	0.9
Wholesale trade	1.8	0.4	2.2	1.3	2.4	0.9	1.8	1.1
Retail trade	0.9	0.5	1.3	1.1	1.2	0.7	0.9	1.1
Transportation and warehousing	3.1	—	3.1	—	2.9	0.9	2.4	2.4
Utilities	3.2	—	2.8	—	2.5	0.6	1.7	1.8

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
Information	4.0	—	3.3	—	2.9	1.1	1.8	2.0
Financial activities	1.3	0.1	1.5	1.0	1.6	0.5	1.1	0.9
Finance and insurance	1.4	0.1	1.5	0.7	1.2	0.4	0.9	0.6
Credit intermediation and related activities	2.1	0.2	2.0	0.7	1.3	0.5	1.1	0.6
Insurance carriers and related activities	2.7	(¹)	2.8	1.5	1.9	0.6	1.4	1.3
Real estate and rental and leasing	—	—	3.7	3.3	4.4	1.5	3.4	3.2
Professional and business services	—	—	1.9	1.8	1.8	0.8	1.5	1.7
Professional and technical services	—	—	2.5	1.9	2.6	0.9	2.5	2.0
Administrative and waste services	—	—	2.8	3.2	2.5	1.4	2.1	3.0
Education and health services	1.2	0.2	1.6	1.5	1.9	0.8	1.5	1.5
Educational services	—	—	2.4	2.1	2.1	1.2	1.8	2.4
Junior colleges, colleges, and universities	3.2	—	2.9	—	1.3	0.3	0.7	1.0
Health care and social assistance	1.3	0.3	1.8	1.7	2.1	0.9	1.8	1.6
Leisure and hospitality	0.5	0.2	5.1	4.9	5.2	1.7	1.2	4.6
Accommodation and food services	—	—	5.3	5.1	5.3	1.9	1.3	4.6
Other services	1.5	0.4	3.1	3.4	2.6	1.3	2.7	3.4
1 to 99 workers	0.5	0.1	1.0	1.0	0.8	0.5	0.8	1.0
1 to 49 workers	0.5	0.1	1.1	1.2	0.9	0.5	1.0	1.1
50 to 99 workers	1.3	0.3	1.8	1.4	1.6	1.0	1.3	1.3
100 workers or more	1.1	0.2	1.2	0.7	0.8	0.4	0.6	0.7
100 to 499 workers	1.0	0.3	1.2	1.0	1.1	0.5	0.7	1.0
500 workers or more	2.5	0.2	2.7	0.7	1.1	0.6	0.9	0.8
Geographic areas								
New England	—	—	1.7	1.3	1.8	1.0	1.9	1.3
Middle Atlantic	1.3	0.2	1.7	1.9	1.3	0.9	1.0	1.8
East North Central	1.2	0.2	1.2	1.2	1.3	0.7	1.3	1.0
West North Central	1.4	0.3	1.5	1.4	1.7	1.0	1.7	1.5
South Atlantic	0.7	0.3	1.5	1.4	1.6	0.8	1.7	1.5
East South Central	—	—	6.0	5.8	5.3	1.1	1.1	5.4
West South Central	1.3	0.2	2.0	2.0	1.8	1.2	1.1	1.6
Mountain	1.3	0.4	2.7	3.4	2.4	1.1	2.3	2.4
Pacific	1.6	0.3	1.9	1.5	1.7	0.6	1.4	1.5

¹ Less than 0.05.

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

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

State and Local Government Tables

Types of Benefits

- *Retirement Benefits*
 - *Health Care Benefits*
 - *Life, Short-term Disability, and Long-term Disability Insurance Benefits*
 - *Establishment Data*
 - *Holidays, Vacation and Sick Leave, and Other Leave Benefits*
 - *Other Benefits*
-

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

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	90	86	95	84	79	94	30	17	58
Worker characteristics									
Management, professional, and related	92	87	95	87	82	94	30	17	56
Professional and related	91	87	95	87	82	94	28	16	55
Teachers	91	88	96	89	84	95	24	13	52
Primary, secondary, and special education school teachers	97	94	97	96	94	97	17	7	45
Registered nurses	94	86	92	76	71	93	48	29	60
Service	84	79	95	77	73	95	28	17	60
Protective service	91	86	95	84	80	95	35	22	62
Sales and office	90	87	96	82	77	95	33	21	63
Office and administrative support	91	88	96	83	79	95	33	21	62
Natural resources, construction, and maintenance Production, transportation, and material moving ...	94	91	97	87	83	96	34	18	54
.....	88	85	97	80	78	97	23	15	67
Full time	99	95	96	92	87	95	34	20	59
Part time	41	37	89	38	34	90	10	5	53
Union	97	94	96	96	91	95	26	14	53
Nonunion	84	79	95	74	69	93	33	20	62
Wage percentiles: ³									
Lowest 10 percent	58	54	92	49	45	92	18	11	61
Lowest 25 percent	74	69	94	65	61	94	25	14	58
Second 25 percent	94	89	95	88	82	94	33	19	57
Third 25 percent	95	91	96	89	84	95	32	19	58
Highest 25 percent	97	94	96	94	89	95	31	18	59
Highest 10 percent	97	94	96	92	87	94	33	19	58
Establishment characteristics									
Service-providing industries	90	85	95	84	79	94	30	18	59
Education and health services	91	87	95	86	81	94	28	16	56
Educational services	91	87	96	89	84	95	23	12	53
Elementary and secondary schools	93	90	97	92	89	97	16	7	46
Junior colleges, colleges, and universities	86	79	92	78	66	85	48	29	61
Health care and social assistance	92	83	90	70	62	89	57	37	66
Hospitals	93	83	90	66	59	88	61	41	68
Public administration	89	85	96	83	79	95	34	21	60
1 to 99 workers	78	75	96	66	63	95	26	19	73
1 to 49 workers	72	68	95	58	54	93	25	18	72
50 to 99 workers	88	85	97	78	76	97	28	21	74
100 workers or more	91	87	95	86	82	94	30	17	57
100 to 499 workers	87	83	95	81	76	95	27	15	56
500 workers or more	93	89	95	88	83	94	32	18	57

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	93	87	94	87	78	90	45	26	58
Local government	89	85	96	82	79	96	25	15	59
Geographic areas									
New England	86	83	97	86	83	97	7	6	85
Middle Atlantic	92	86	94	89	82	92	19	12	64
East North Central	85	82	97	80	77	96	36	14	40
West North Central	89	81	91	76	63	83	32	24	74
South Atlantic	91	85	94	88	81	93	49	21	44
East South Central	90	86	96	80	78	98	24	14	59
West South Central	90	88	98	78	77	98	26	18	70
Mountain	89	86	97	84	81	97	22	15	67
Pacific	92	89	97	88	85	97	26	23	89

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

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

³ The percentile groupings are based on the average wage for each occupation

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

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

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.7	0.4	0.9	0.8	1.0	1.5	1.1	2.6
Worker characteristics									
Management, professional, and related	0.6	0.6	0.5	0.9	1.0	1.1	1.7	1.3	3.1
Professional and related	0.6	0.6	0.5	0.9	1.1	1.2	1.7	1.3	3.2
Teachers	0.8	0.8	0.4	1.1	1.1	0.9	1.7	1.3	3.8
Primary, secondary, and special education school teachers	0.4	0.5	0.4	0.5	0.6	0.4	1.7	1.0	4.8
Registered nurses	1.8	2.4	1.5	4.0	4.0	3.9	4.7	3.9	6.0
Service	1.3	1.5	0.6	1.6	1.7	0.7	1.7	1.2	2.6
Protective service	1.0	1.3	0.9	2.0	2.1	1.1	2.7	2.0	3.7
Sales and office	1.4	1.5	0.5	1.9	1.6	1.4	2.1	1.7	3.3
Office and administrative support	1.3	1.4	0.5	1.8	1.5	1.4	2.2	1.8	3.5
Natural resources, construction, and maintenance	1.9	2.0	0.6	2.8	2.7	0.8	3.3	2.2	4.1
Production, transportation, and material moving ...	4.2	4.0	0.8	4.4	4.3	0.8	3.3	2.7	5.6
Full time	0.3	0.5	0.4	0.8	0.9	1.0	1.7	1.2	2.6
Part time	1.8	1.7	1.3	1.8	1.7	1.5	1.0	0.6	4.3
Union	0.3	0.5	0.4	0.4	0.7	0.8	1.8	1.5	3.9
Nonunion	1.0	1.1	0.7	1.5	1.3	1.3	2.0	1.3	3.0
Wage percentiles: ³									
Lowest 10 percent	2.5	2.7	1.6	3.3	3.6	1.7	2.4	1.8	4.6
Lowest 25 percent	1.5	1.6	0.8	1.9	2.0	0.8	2.1	1.4	2.9
Second 25 percent	0.6	0.9	0.6	1.0	1.4	1.6	2.2	1.9	3.6
Third 25 percent	1.0	1.1	0.5	1.4	1.4	1.2	2.0	1.2	2.9
Highest 25 percent	0.3	0.5	0.4	0.8	1.0	0.9	1.6	1.3	2.9
Highest 10 percent	0.4	0.6	0.5	1.5	1.9	1.6	2.4	1.9	3.8
Establishment characteristics									
Service-providing industries	0.6	0.7	0.4	0.9	0.8	1.0	1.5	1.1	2.6
Education and health services	0.5	0.7	0.5	0.9	1.2	1.6	1.8	1.4	3.3
Educational services	0.6	0.7	0.5	0.7	1.2	1.4	1.8	1.3	3.5
Elementary and secondary schools	0.5	0.5	0.3	0.5	0.6	0.3	1.5	0.9	4.3
Junior colleges, colleges, and universities	1.9	2.4	1.7	2.7	3.4	5.7	4.3	3.3	4.4
Health care and social assistance	1.2	1.9	1.8	3.8	3.2	4.1	3.5	3.4	4.3
Hospitals	1.6	2.5	2.3	4.9	4.1	6.8	4.4	4.0	4.3
Public administration	1.2	1.3	0.6	1.5	1.6	0.7	2.3	1.7	3.7
1 to 99 workers	2.1	2.3	1.0	2.9	3.0	1.1	2.7	2.4	3.9
1 to 49 workers	3.5	3.7	1.5	4.2	4.3	1.9	3.1	2.8	5.8
50 to 99 workers	2.2	2.3	0.9	3.3	3.3	0.9	4.1	3.3	5.7
100 workers or more	0.5	0.6	0.4	0.9	0.9	1.1	1.6	1.2	2.8
100 to 499 workers	1.2	1.2	0.5	1.6	1.6	0.5	2.4	1.8	4.0
500 workers or more	0.5	0.7	0.5	0.9	1.2	1.4	1.8	1.3	3.0

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	1.0	1.6	1.1	1.6	2.6	3.2	3.1	2.8	4.8
Local government	0.6	0.7	0.4	0.9	0.9	0.4	1.3	0.9	2.4
Geographic areas									
New England	1.9	2.1	1.6	1.8	2.1	1.7	1.5	1.2	10.4
Middle Atlantic	0.7	1.7	1.5	0.7	2.2	2.7	3.1	1.9	1.9
East North Central	1.8	1.8	0.5	2.2	2.1	0.6	3.7	3.6	7.9
West North Central	2.0	2.7	1.3	6.4	4.9	9.0	7.5	6.8	6.9
South Atlantic	1.2	1.3	1.0	1.2	0.9	1.0	4.0	1.4	3.8
East South Central	3.4	4.2	2.2	4.9	4.5	2.1	5.6	3.0	11.7
West South Central	1.9	1.9	0.4	1.6	1.6	0.2	2.1	1.9	4.2
Mountain	2.0	1.7	1.2	2.9	3.1	0.8	3.9	3.7	6.9
Pacific	1.1	1.4	0.9	1.8	2.0	1.1	3.5	3.4	2.4

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

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

³ The percentile groupings are based on the average wage for each occupation

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

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

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

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

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
All workers	78	72	6.4	6.4	22
Worker characteristics					
Management, professional, and related	79	72	6.5	6.4	21
Professional and related	80	73	6.5	6.4	20
Teachers	81	75	6.8	6.4	19
Primary, secondary, and special education school teachers	80	75	6.8	6.4	20
Registered nurses	73	68	6.3	6.0	27
Service	78	72	6.7	6.5	22
Protective service	75	70	7.1	7.0	25
Sales and office	76	71	6.0	6.0	24
Office and administrative support	76	70	6.0	6.0	24
Natural resources, construction, and maintenance	75	72	5.8	6.0	25
Production, transportation, and material moving ...	80	73	6.2	6.0	20
Full time	77	72	6.4	6.4	23
Part time	87	76	6.8	7.0	13
Union	78	69	6.4	6.5	22
Nonunion	78	75	6.4	6.4	22
Wage percentiles: ²					
Lowest 10 percent	80	77	6.4	6.4	20
Lowest 25 percent	78	74	6.3	6.4	22
Second 25 percent	77	71	6.2	6.0	23
Third 25 percent	74	69	6.3	6.3	26
Highest 25 percent	82	74	6.6	6.4	18
Highest 10 percent	85	75	6.9	7.3	15
Establishment characteristics					
Service-providing industries	78	72	6.4	6.4	22
Education and health services	81	74	6.5	6.4	19
Educational services	82	75	6.6	6.4	18
Elementary and secondary schools	81	76	6.6	6.4	19
Junior colleges, colleges, and universities	84	71	6.4	6.4	16
Health care and social assistance	72	65	6.1	5.5	28
Hospitals	64	60	5.7	5.5	36
Public administration	73	67	6.2	6.0	27
1 to 99 workers	79	73	6.0	6.0	21
1 to 49 workers	85	81	5.9	6.0	15
50 to 99 workers	73	65	6.1	6.0	27
100 workers or more	78	72	6.4	6.4	22
100 to 499 workers	79	73	6.4	6.4	21
500 workers or more	77	71	6.4	6.4	23

See footnotes at end of table.

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

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

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
State government	78	66	5.9	6.0	22
Local government	78	74	6.5	6.4	22
Geographic areas					
New England	99	64	6.2	5.5	1
Middle Atlantic	93	92	5.2	5.5	7
East North Central	67	60	7.9	9.4	33
West North Central	95	95	5.7	4.3	5
South Atlantic	55	54	5.6	6.0	45
East South Central	91	91	6.3	7.3	9
West South Central	—	—	—	—	—
Mountain	—	—	—	—	—
Pacific	77	59	6.7	7.0	23

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

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

Note for more details.

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

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2009

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
All workers	2.0	2.0	0.1	0.0	2.0
Worker characteristics					
Management, professional, and related	2.1	2.1	0.1	0.0	2.1
Professional and related	2.0	2.0	0.1	0.0	2.0
Teachers	2.1	2.2	0.1	0.1	2.1
Primary, secondary, and special education school teachers	2.2	2.2	0.1	0.1	2.2
Registered nurses	4.9	4.9	0.4	0.7	4.9
Service	2.1	2.2	0.1	0.2	2.1
Protective service	2.9	3.1	0.1	0.4	2.9
Sales and office	2.6	2.7	0.1	0.2	2.6
Office and administrative support	2.6	2.7	0.1	0.4	2.6
Natural resources, construction, and maintenance	2.9	3.0	0.2	0.5	2.9
Production, transportation, and material moving	3.0	3.4	0.2	0.3	3.0
Full time	2.0	2.1	0.1	0.0	2.0
Part time	2.2	2.6	0.2	0.1	2.2
Union	2.3	2.3	0.1	0.4	2.3
Nonunion	2.4	2.5	0.1	0.0	2.4
Wage percentiles: ²					
Lowest 10 percent	3.4	3.7	0.2	0.8	3.4
Lowest 25 percent	2.4	2.5	0.1	0.1	2.4
Second 25 percent	2.6	2.6	0.1	0.2	2.6
Third 25 percent	2.6	2.6	0.1	0.3	2.6
Highest 25 percent	1.6	1.7	0.1	0.1	1.6
Highest 10 percent	1.7	1.9	0.1	0.3	1.7
Establishment characteristics					
Service-providing industries	2.0	2.0	0.1	0.0	2.0
Education and health services	1.9	1.9	0.1	0.0	1.9
Educational services	1.9	2.0	0.1	0.0	1.9
Elementary and secondary schools	2.0	2.1	0.1	0.0	2.0
Junior colleges, colleges, and universities	3.3	3.5	0.2	0.4	3.3
Health care and social assistance	4.4	4.4	0.3	0.8	4.4
Hospitals	5.4	5.5	0.3	0.7	5.4
Public administration	3.0	3.0	0.1	0.0	3.0
1 to 99 workers	3.2	3.2	0.3	0.1	3.2
1 to 49 workers	2.9	3.0	0.3	0.3	2.9
50 to 99 workers	4.9	5.0	0.4	0.4	4.9
100 workers or more	2.0	2.0	0.1	0.0	2.0
100 to 499 workers	2.9	3.0	0.1	0.1	2.9
500 workers or more	2.2	2.2	0.1	0.0	2.2

See footnotes at end of table.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
State government	3.6	3.4	0.2	0.0	3.6
Local government	1.7	1.8	0.1	0.0	1.7
Geographic areas					
New England	0.2	4.8	0.2	0.8	0.2
Middle Atlantic	1.4	1.3	0.2	0.0	1.4
East North Central	5.5	5.4	0.2	0.1	5.5
West North Central	2.2	2.2	0.4	0.5	2.2
South Atlantic	6.0	6.1	0.1	0.0	6.0
East South Central	2.4	2.4	0.4	1.8	2.4
West South Central	—	—	—	—	—
Mountain	—	—	—	—	—
Pacific	5.5	5.3	0.2	0.0	5.5

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

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

Note for more details.

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

Table 4. Defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Open plans ¹	Frozen plans ²
All workers	90	10
Worker characteristics		
Management, professional, and related	90	10
Professional and related	90	10
Teachers	90	10
Primary, secondary, and special education school teachers	92	8
Registered nurses	89	11
Service	90	10
Protective service	91	9
Sales and office	90	10
Office and administrative support	91	9
Natural resources, construction, and maintenance Production, transportation, and material moving ...	94	6
Production, transportation, and material moving ...	90	10
Full time	90	10
Part time	90	10
Union	85	15
Nonunion	95	5
Wage percentiles: ³		
Lowest 10 percent	96	4
Lowest 25 percent	93	7
Second 25 percent	90	10
Third 25 percent	92	8
Highest 25 percent	87	13
Highest 10 percent	84	16
Establishment characteristics		
Service-providing industries	90	10
Education and health services	90	10
Educational services	91	9
Elementary and secondary schools	90	10
Junior colleges, colleges, and universities	93	7
Health care and social assistance	87	13
Hospitals	86	14
Public administration	89	11
1 to 99 workers	93	7
1 to 49 workers	95	5
50 to 99 workers	90	10
100 workers or more	90	10
100 to 499 workers	90	10
500 workers or more	90	10

See footnotes at end of table.

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

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

Characteristics	Open plans ¹	Frozen plans ²
State government	90	10
Local government	90	10
Geographic areas		
New England	74	26
Middle Atlantic	76	24
East North Central	91	9
South Atlantic	98	2
East South Central	100	—
West South Central	94	6
Pacific	87	13

¹ Plans open to new participants.

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

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

more details.

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

Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2009

Characteristics	Open plans ¹	Frozen plans ²
All workers	0.9	0.9
Worker characteristics		
Management, professional, and related	1.0	1.0
Professional and related	0.9	0.9
Teachers	0.9	0.9
Primary, secondary, and special education school teachers	0.9	0.9
Registered nurses	2.8	2.8
Service	1.0	1.0
Protective service	1.6	1.6
Sales and office	1.4	1.4
Office and administrative support	1.3	1.3
Natural resources, construction, and maintenance Production, transportation, and material moving ...	0.9	0.9
Production, transportation, and material moving ...	2.3	2.3
Full time	0.9	0.9
Part time	1.5	1.5
Union	1.3	1.3
Nonunion	0.8	0.8
Wage percentiles: ³		
Lowest 10 percent	1.1	1.1
Lowest 25 percent	1.0	1.0
Second 25 percent	1.3	1.3
Third 25 percent	1.0	1.0
Highest 25 percent	1.0	1.0
Highest 10 percent	1.6	1.6
Establishment characteristics		
Service-providing industries	0.9	0.9
Education and health services	0.8	0.8
Educational services	0.8	0.8
Elementary and secondary schools	0.9	0.9
Junior colleges, colleges, and universities	1.7	1.7
Health care and social assistance	2.0	2.0
Hospitals	2.5	2.5
Public administration	1.5	1.5
1 to 99 workers	1.2	1.2
1 to 49 workers	1.4	1.4
50 to 99 workers	1.9	1.9
100 workers or more	0.9	0.9
100 to 499 workers	1.7	1.7
500 workers or more	0.8	0.8

See footnotes at end of table.

Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Open plans ¹	Frozen plans ²
State government	2.0	2.0
Local government	0.7	0.7
Geographic areas		
New England	3.1	3.1
Middle Atlantic	1.0	1.0
East North Central	2.0	2.0
South Atlantic	0.5	0.5
East South Central	0.3	—
West South Central	2.4	2.4
Pacific	3.8	3.8

¹ Plans open to new participants.

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

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

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

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

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Retirement benefit accrual ²	
	All existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	99	1
Worker characteristics		
Management, professional, and related	99	1
Professional and related	99	1
Teachers	100	–
Primary, secondary, and special education school teachers	100	–
Registered nurses	100	–
Protective service	100	–
Sales and office	100	–
Office and administrative support	100	–
Natural resources, construction, and maintenance	100	–
Production, transportation, and material moving ...	100	–
Full time	99	1
Part time	100	–
Union	100	–
Nonunion	97	3
Wage percentiles: ³		
Highest 25 percent	100	–
Highest 10 percent	100	–
Establishment characteristics		
Service-providing industries	99	1
Education and health services	99	1
Educational services	100	–
Elementary and secondary schools	100	–
Junior colleges, colleges, and universities	100	–
Public administration	100	–
1 to 99 workers	100	–
1 to 49 workers	100	–
50 to 99 workers	100	–
100 workers or more	99	1
500 workers or more	100	–

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Retirement benefit accrual ²	
	All existing participants continue to accrue benefits	No existing participants continue to accrue benefits
State government	100	—
Geographic areas		
New England	100	—
Middle Atlantic	100	—
East North Central	100	—
West North Central	100	—
Mountain	100	—
Pacific	100	—

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

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

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

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

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

Table 5. Standard errors for defined benefit frozen retirement plans:¹ Benefits accrual, State and local government workers, National Compensation Survey, March 2009

Characteristics	Retirement benefit accrual ²	
	All existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	0.3	0.3
Worker characteristics		
Management, professional, and related	0.4	0.4
Professional and related	0.5	0.5
Teachers	0.0	—
Primary, secondary, and special education school teachers	0.0	—
Registered nurses	0.0	—
Protective service	0.0	—
Sales and office	0.0	—
Office and administrative support	0.0	—
Natural resources, construction, and maintenance	0.0	—
Production, transportation, and material moving ...	0.0	—
Full time	0.3	0.3
Part time	0.0	—
Union	0.0	—
Nonunion	1.1	1.1
Wage percentiles: ³		
Highest 25 percent	0.1	—
Highest 10 percent	0.0	—
Establishment characteristics		
Service-providing industries	0.3	0.3
Education and health services	0.4	0.4
Educational services	0.0	—
Elementary and secondary schools	0.0	—
Junior colleges, colleges, and universities	0.0	—
Public administration	0.0	—
1 to 99 workers	0.0	—
1 to 49 workers	0.0	—
50 to 99 workers	0.0	—
100 workers or more	0.3	0.3
500 workers or more	0.4	—

See footnotes at end of table.

Table 5. Standard errors for defined benefit frozen retirement plans:¹ Benefits accrual, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Retirement benefit accrual ²	
	All existing participants continue to accrue benefits	No existing participants continue to accrue benefits
State government	0.4	—
Geographic areas		
New England	0.0	—
Middle Atlantic	0.0	—
East North Central	0.0	—
West North Central	0.0	—
Mountain	0.0	—
Pacific	0.0	—

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

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

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

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

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

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	1	5	94
Worker characteristics			
Management, professional, and related	1	5	94
Professional and related	1	4	95
Teachers	—	2	98
Primary, secondary, and special education school teachers	—	3	97
Registered nurses	—	—	73
Service	—	—	94
Protective service	—	—	95
Sales and office	—	—	92
Office and administrative support	—	—	92
Natural resources, construction, and maintenance	—	—	100
Production, transportation, and material moving ...	—	—	99
Full time	1	5	94
Part time	—	—	99
Union	—	3	97
Nonunion	—	—	86
Wage percentiles: ²			
Lowest 10 percent	—	—	77
Lowest 25 percent	—	—	87
Second 25 percent	—	—	94
Third 25 percent	—	—	94
Highest 25 percent	—	3	97
Highest 10 percent	—	—	98
Establishment characteristics			
Service-providing industries	1	5	94
Education and health services	1	4	95
Educational services	—	3	97
Elementary and secondary schools	—	2	98
Junior colleges, colleges, and universities	—	—	89
Health care and social assistance	—	—	84
Hospitals	—	—	83
Public administration	—	—	92
1 to 99 workers	—	—	83
1 to 49 workers	—	—	75
50 to 99 workers	—	—	88
100 workers or more	1	4	95
100 to 499 workers	—	—	92
500 workers or more	—	—	96

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
State government	—	—	85
Local government	—	—	97
Geographic areas			
New England	—	—	97
Middle Atlantic	—	—	99
East North Central	—	—	99
West North Central	—	—	100
South Atlantic	—	—	87
West South Central	—	—	68
Mountain	—	—	100
Pacific	—	—	91

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

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

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

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, State and local government workers, National
Compensation Survey, March 2009**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	0.3	1.6	1.7
Worker characteristics			
Management, professional, and related	0.4	1.6	1.7
Professional and related	0.5	1.0	1.1
Teachers	—	0.9	0.9
Primary, secondary, and special education school teachers	—	1.3	1.3
Registered nurses	—	—	14.0
Service	—	—	2.1
Protective service	—	—	3.7
Sales and office	—	—	3.0
Office and administrative support	—	—	3.4
Natural resources, construction, and maintenance Production, transportation, and material moving ...	—	—	0.0
Full time	0.3	1.7	1.8
Part time	—	—	0.2
Union	—	0.7	0.7
Nonunion	—	—	6.1
Wage percentiles: ²			
Lowest 10 percent	—	—	8.9
Lowest 25 percent	—	—	5.5
Second 25 percent	—	—	2.4
Third 25 percent	—	—	2.5
Highest 25 percent	—	1.0	1.0
Highest 10 percent	—	—	1.0
Establishment characteristics			
Service-providing industries	0.3	1.6	1.7
Education and health services	0.4	1.0	1.1
Educational services	—	0.9	0.9
Elementary and secondary schools	—	0.6	0.6
Junior colleges, colleges, and universities	—	—	4.2
Health care and social assistance	—	—	4.7
Hospitals	—	—	6.2
Public administration	—	—	4.3
1 to 99 workers	—	—	6.4
1 to 49 workers	—	—	15.8
50 to 99 workers	—	—	2.5
100 workers or more	0.3	1.3	1.4
100 to 499 workers	—	—	4.1
500 workers or more	—	—	0.9

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, State and local government workers, National
Compensation Survey, March 2009—Continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
State government	—	—	6.0
Local government	—	—	0.9
Geographic areas			
New England	—	—	0.5
Middle Atlantic	—	—	0.6
East North Central	—	—	1.1
West North Central	—	—	0.1
South Atlantic	—	—	4.4
West South Central	—	—	13.6
Mountain	—	—	0.0
Pacific	—	—	3.7

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

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

2008." See Technical Note for more details.

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

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	100	95	1	–
Worker characteristics				
Management, professional, and related	100	96	1	–
Professional and related	100	96	1	–
Teachers	100	99	–	–
Primary, secondary, and special education school teachers	100	98	–	13
Registered nurses	100	99	–	–
Service	100	93	1	–
Protective service	100	92	–	–
Sales and office	100	91	–	31
Office and administrative support	100	90	–	33
Natural resources, construction, and maintenance	100	96	–	–
Production, transportation, and material moving	100	99	–	–
Full time	100	95	1	–
Part time	100	97	–	–
Union	100	95	–	–
Nonunion	100	92	3	19
Wage percentiles: ³				
Lowest 10 percent	100	83	–	–
Lowest 25 percent	100	93	2	–
Second 25 percent	100	94	–	–
Third 25 percent	100	90	–	–
Highest 25 percent	100	98	–	–
Highest 10 percent	100	99	–	–
Establishment characteristics				
Service-providing industries	100	95	1	–
Education and health services	100	96	1	14
Educational services	100	98	–	13
Elementary and secondary schools	100	98	–	12
Junior colleges, colleges, and universities	100	97	–	–
Health care and social assistance	100	89	–	–
Hospitals	100	94	–	7
Public administration	100	93	–	–
1 to 99 workers	100	89	–	35
1 to 49 workers	100	75	–	–
50 to 99 workers	100	97	–	–
100 workers or more	100	95	1	–
100 to 499 workers	100	92	–	–
500 workers or more	100	96	–	18

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
State government	100	91	—	—
Local government	100	96	1	14
Geographic areas				
New England	100	98	—	—
Middle Atlantic	100	99	—	1
East North Central	100	87	—	—
West North Central	100	90	—	—
South Atlantic	100	71	—	28
West South Central	100	91	—	—
Mountain	100	90	—	—
Pacific	100	99	—	54

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

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

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

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

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

Table 7. Standard errors for defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, National Compensation Survey, March 2009

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	0.0	1.2	0.3	–
Worker characteristics				
Management, professional, and related	0.0	1.2	0.4	–
Professional and related	0.0	1.3	0.5	–
Teachers	0.0	0.9	–	–
Primary, secondary, and special education school teachers	0.0	1.3	–	3.4
Registered nurses	0.0	0.7	–	–
Service	0.0	3.2	0.4	–
Protective service	0.0	5.0	–	–
Sales and office	0.0	3.3	–	9.4
Office and administrative support	0.0	3.4	–	9.6
Natural resources, construction, and maintenance	0.0	3.1	–	–
Production, transportation, and material moving	0.0	1.0	–	–
Full time	0.0	1.3	0.3	–
Part time	0.0	1.5	–	–
Union	0.0	1.2	–	–
Nonunion	0.0	2.5	1.2	5.1
Wage percentiles: ³				
Lowest 10 percent	0.0	8.7	–	–
Lowest 25 percent	0.0	2.6	0.5	–
Second 25 percent	0.0	1.7	–	–
Third 25 percent	0.0	2.4	–	–
Highest 25 percent	0.0	1.3	–	–
Highest 10 percent	0.0	1.2	–	–
Establishment characteristics				
Service-providing industries	0.0	1.2	0.3	–
Education and health services	0.0	1.1	0.5	4.0
Educational services	0.0	1.2	–	3.5
Elementary and secondary schools	0.0	1.3	–	3.0
Junior colleges, colleges, and universities	0.0	2.5	–	–
Health care and social assistance	0.0	3.2	–	–
Hospitals	0.0	4.5	–	1.1
Public administration	0.0	2.3	–	–
1 to 99 workers	0.0	6.5	–	10.1
1 to 49 workers	0.0	15.8	–	–
50 to 99 workers	0.0	1.2	–	–
100 workers or more	0.0	1.1	0.3	–
100 to 499 workers	0.0	3.0	–	–
500 workers or more	0.0	0.9	–	5.2

See footnotes at end of table.

Table 7. Standard errors for defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
State government	0.0	3.3	—	—
Local government	0.0	1.0	0.3	3.5
Geographic areas				
New England	0.0	2.3	—	—
Middle Atlantic	0.0	0.7	—	0.7
East North Central	0.0	5.1	—	—
West North Central	0.0	11.1	—	—
South Atlantic	0.0	7.7	—	6.8
West South Central	0.0	6.3	—	—
Mountain	0.0	2.6	—	—
Pacific	0.0	0.6	—	14.7

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

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

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

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

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

Table 8. Defined contribution retirement plans:¹ Selected attributes, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	58	42	77	23
Worker characteristics				
Management, professional, and related	56	44	74	26
Professional and related	55	45	72	28
Teachers	52	48	71	29
Primary, secondary, and special education school teachers	41	59	70	30
Registered nurses	63	37	77	23
Service	61	39	76	24
Protective service	61	39	74	26
Sales and office	59	41	84	16
Office and administrative support	58	42	84	16
Natural resources, construction, and maintenance Production, transportation, and material moving ...	67 54	33 46	80 -	20 -
Full time	58	42	77	23
Part time	64	36	76	24
Union	45	55	66	34
Nonunion	65	35	82	18
Wage percentiles: ²				
Lowest 10 percent	62	38	82	18
Lowest 25 percent	64	36	84	16
Second 25 percent	58	42	82	18
Third 25 percent	56	44	72	28
Highest 25 percent	55	45	71	29
Highest 10 percent	59	41	68	32
Establishment characteristics				
Service-providing industries	58	42	77	23
Education and health services	56	44	72	28
Educational services	53	47	68	32
Elementary and secondary schools	38	62	61	39
Junior colleges, colleges, and universities	65	35	74	26
Health care and social assistance	61	39	82	18
Hospitals	64	36	79	21
Public administration	58	42	80	20
1 to 99 workers	65	35	-	-
1 to 49 workers	72	28	-	-
50 to 99 workers	55	45	-	-
100 workers or more	57	43	74	26
100 to 499 workers	62	38	90	10
500 workers or more	55	45	70	30

See footnotes at end of table.

Table 8. Defined contribution retirement plans:¹ Selected attributes, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	58	42	75	25
Local government	57	43	78	22
Geographic areas				
Middle Atlantic	59	41	65	35
East North Central	46	54	80	20
South Atlantic	53	47	69	31
East South Central	76	24	—	—
West South Central	84	16	89	11
Mountain	48	52	—	—
Pacific	37	63	69	31

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

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

for more details.

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

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2009

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	3.2	3.2	2.2	2.2
Worker characteristics				
Management, professional, and related	3.9	3.9	2.8	2.8
Professional and related	4.0	4.0	2.9	2.9
Teachers	5.2	5.2	3.5	3.5
Primary, secondary, and special education school teachers	7.2	7.2	6.0	6.0
Registered nurses	6.3	6.3	5.4	5.4
Service	3.7	3.7	3.1	3.1
Protective service	5.9	5.9	5.4	5.4
Sales and office	4.6	4.6	2.6	2.6
Office and administrative support	4.8	4.8	2.6	2.6
Natural resources, construction, and maintenance	5.4	5.4	5.7	5.7
Production, transportation, and material moving	7.5	7.5	–	–
Full time	3.3	3.3	2.3	2.3
Part time	4.5	4.5	4.4	4.4
Union	5.4	5.4	4.0	4.0
Nonunion	2.8	2.8	2.2	2.2
Wage percentiles: ¹				
Lowest 10 percent	5.0	5.0	4.3	4.3
Lowest 25 percent	3.2	3.2	2.6	2.6
Second 25 percent	5.2	5.2	3.0	3.0
Third 25 percent	4.1	4.1	3.8	3.8
Highest 25 percent	3.7	3.7	2.8	2.8
Highest 10 percent	4.5	4.5	3.5	3.5
Establishment characteristics				
Service-providing industries	3.2	3.2	2.3	2.3
Education and health services	4.2	4.2	2.9	2.9
Educational services	5.1	5.1	3.6	3.6
Elementary and secondary schools	5.8	5.8	5.1	5.1
Junior colleges, colleges, and universities	6.3	6.3	4.1	4.1
Health care and social assistance	4.9	4.9	3.5	3.5
Hospitals	5.7	5.7	4.3	4.3
Public administration	4.8	4.8	3.6	3.6
1 to 99 workers	5.6	5.6	–	–
1 to 49 workers	6.9	6.9	–	–
50 to 99 workers	8.2	8.2	–	–
100 workers or more	3.6	3.6	2.5	2.5
100 to 499 workers	5.9	5.9	1.8	1.8
500 workers or more	3.7	3.7	2.9	2.9

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	6.3	6.3	3.7	3.7
Local government	2.7	2.7	2.5	2.5
Geographic areas				
Middle Atlantic	4.7	4.7	6.7	6.7
East North Central	7.6	7.6	2.9	2.9
South Atlantic	5.2	5.2	6.4	6.4
East South Central	6.4	6.4	—	—
West South Central	2.8	2.8	2.8	2.8
Mountain	11.6	11.6	—	—
Pacific	7.5	7.5	6.0	6.0

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

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

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

(All workers = 100 percent)

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	88	73	84	54	47	86	38	30	81
Worker characteristics									
Management, professional, and related	90	74	82	55	47	86	38	30	81
Professional and related	89	73	82	54	46	86	37	30	81
Teachers	89	73	82	53	46	87	34	28	83
Primary, secondary, and special education school teachers	95	77	82	58	50	87	36	30	82
Registered nurses	92	73	79	61	50	83	42	31	74
Service	81	69	85	49	42	85	35	28	81
Protective service	89	77	87	59	52	87	42	34	82
Sales and office	88	75	84	57	50	87	40	33	82
Office and administrative support	89	75	84	57	49	86	40	33	82
Natural resources, construction, and maintenance	95	83	88	62	55	89	41	33	79
Production, transportation, and material moving ...	83	70	84	58	49	85	35	29	82
Full time	99	83	84	61	53	86	42	34	81
Part time	27	19	71	17	14	79	13	11	78
Union	95	80	84	70	61	87	51	43	85
Nonunion	81	68	83	42	35	85	27	20	74
Wage percentiles: ²									
Lowest 10 percent	51	40	78	21	16	76	13	9	71
Lowest 25 percent	68	56	81	34	28	83	22	17	74
Second 25 percent	91	79	86	59	51	86	42	33	79
Third 25 percent	95	79	84	58	51	88	39	33	83
Highest 25 percent	97	80	83	68	58	86	47	39	84
Highest 10 percent	97	80	83	70	60	86	50	44	88
Establishment characteristics									
Service-providing industries	88	73	83	54	47	86	38	30	81
Education and health services	89	73	82	52	45	86	35	28	81
Educational services	88	72	82	51	43	86	34	27	82
Elementary and secondary schools	89	72	81	51	43	85	34	27	80
Junior colleges, colleges, and universities	86	74	86	49	43	88	33	28	87
Health care and social assistance	91	76	83	62	52	84	43	33	78
Hospitals	94	76	81	62	51	84	40	30	75
Public administration	88	76	86	59	51	86	43	35	80
1 to 99 workers	75	64	86	42	36	86	31	25	81
1 to 49 workers	69	59	86	35	31	88	24	19	80
50 to 99 workers	85	73	85	52	45	85	41	34	83
100 workers or more	89	74	83	56	48	86	39	31	81
100 to 499 workers	84	72	86	56	50	89	37	31	85
500 workers or more	91	75	82	56	48	85	39	31	79

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	94	82	87	59	52	88	49	38	78
Local government	86	70	82	53	45	85	34	28	82
Geographic areas									
New England	85	69	81	51	46	89	22	20	88
Middle Atlantic	87	78	90	59	53	89	43	39	92
East North Central	81	63	78	65	54	83	47	37	79
West North Central	83	68	82	53	44	82	12	9	76
South Atlantic	91	75	83	46	38	84	39	25	64
East South Central	93	79	84	23	18	79	12	8	67
West South Central	90	76	84	23	19	83	16	12	78
Mountain	87	69	79	73	64	87	34	28	80
Pacific	90	77	86	84	76	90	72	64	89

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
All workers	86	72	83
Worker characteristics			
Management, professional, and related	89	73	82
Professional and related	88	72	82
Teachers	87	72	82
Primary, secondary, and special education school teachers	93	76	81
Registered nurses	91	72	79
Service	79	67	85
Protective service	87	76	87
Sales and office	87	74	84
Office and administrative support	88	74	84
Natural resources, construction, and maintenance	93	82	88
Production, transportation, and material moving	83	69	83
Full time	97	82	84
Part time	27	19	71
Union	94	79	84
Nonunion	81	67	83
Wage percentiles: ²			
Lowest 10 percent	50	39	78
Lowest 25 percent	67	55	81
Second 25 percent	90	78	86
Third 25 percent	94	78	84
Highest 25 percent	95	79	83
Highest 10 percent	96	80	83
Establishment characteristics			
Service-providing industries	86	72	83
Education and health services	88	72	82
Educational services	87	71	82
Elementary and secondary schools	88	71	81
Junior colleges, colleges, and universities	86	73	85
Health care and social assistance	90	74	83
Hospitals	91	73	80
Public administration	87	75	86
1 to 99 workers	74	63	85
1 to 49 workers	68	58	86
50 to 99 workers	84	71	84
100 workers or more	88	73	83
100 to 499 workers	83	71	86
500 workers or more	90	74	82

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
State government	93	82	87
Local government	84	69	82
Geographic areas			
New England	82	67	81
Middle Atlantic	85	77	91
East North Central	79	62	78
West North Central	82	66	80
South Atlantic	90	74	82
East South Central	93	78	84
West South Central	88	74	84
Mountain	87	68	79
Pacific	89	77	86

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

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

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

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

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.5	0.7	0.6	1.4	1.3	0.6	1.3	1.1	1.3
Worker characteristics									
Management, professional, and related	0.6	0.9	0.8	1.4	1.4	0.6	1.4	1.2	1.5
Professional and related	0.6	1.0	0.8	1.4	1.3	0.7	1.4	1.3	1.6
Teachers	0.7	1.1	0.9	1.8	1.6	0.8	1.6	1.5	1.8
Primary, secondary, and special education school teachers	0.5	1.1	1.1	1.9	1.7	0.9	1.8	1.8	1.9
Registered nurses	1.9	3.5	3.1	4.5	3.8	3.7	4.7	3.9	4.2
Service	1.3	1.3	0.8	1.8	1.7	0.9	1.7	1.4	1.5
Protective service	1.1	1.3	0.9	2.7	2.5	1.1	2.7	2.5	2.4
Sales and office	1.4	1.6	1.0	2.5	2.4	1.1	2.3	1.9	2.1
Office and administrative support	1.3	1.5	1.0	2.5	2.4	1.1	2.2	1.9	2.3
Natural resources, construction, and maintenance	1.8	1.8	1.0	3.7	3.4	1.8	3.3	2.6	2.9
Production, transportation, and material moving ...	4.1	4.2	1.8	3.8	3.5	2.1	3.4	3.1	3.1
Full time	0.2	0.6	0.6	1.5	1.4	0.5	1.4	1.2	1.3
Part time	2.0	1.3	2.6	1.4	1.2	2.2	1.2	1.0	3.0
Union	0.4	0.9	0.9	1.7	1.5	0.7	1.6	1.5	1.0
Nonunion	0.9	1.0	0.9	1.8	1.6	0.8	1.8	1.3	2.7
Wage percentiles: ²									
Lowest 10 percent	2.7	2.4	2.1	2.0	1.6	2.8	1.4	1.0	4.1
Lowest 25 percent	1.4	1.4	1.3	1.7	1.5	1.5	1.6	1.2	2.6
Second 25 percent	0.8	1.0	0.7	2.4	2.2	0.8	1.9	1.6	1.7
Third 25 percent	0.7	1.1	0.9	2.1	1.9	0.7	2.0	1.7	1.5
Highest 25 percent	0.3	0.9	0.8	1.3	1.2	0.7	1.4	1.4	1.4
Highest 10 percent	0.4	1.3	1.3	1.8	1.8	1.1	1.9	2.1	1.6
Establishment characteristics									
Service-providing industries	0.5	0.7	0.6	1.4	1.3	0.5	1.3	1.1	1.3
Education and health services	0.5	0.8	0.8	1.5	1.4	0.7	1.5	1.3	1.8
Educational services	0.6	1.0	0.9	1.8	1.6	0.8	1.6	1.4	1.8
Elementary and secondary schools	0.5	1.0	1.1	1.7	1.5	0.9	1.5	1.4	2.0
Junior colleges, colleges, and universities	1.5	2.4	2.1	4.5	4.0	1.4	4.1	3.8	2.6
Health care and social assistance	1.6	2.2	1.9	3.3	3.0	2.6	3.4	3.3	3.8
Hospitals	1.4	2.6	2.5	4.1	3.5	3.5	4.1	4.0	5.6
Public administration	1.1	1.3	0.8	2.3	2.1	0.9	1.9	1.6	1.9
1 to 99 workers	2.2	2.4	1.5	3.4	3.1	1.7	2.9	2.6	2.2
1 to 49 workers	3.3	3.6	2.5	4.4	4.1	2.9	3.3	2.8	3.4
50 to 99 workers	1.9	2.5	1.8	3.6	3.6	2.2	4.5	4.3	3.0
100 workers or more	0.5	0.7	0.7	1.4	1.3	0.6	1.3	1.1	1.4
100 to 499 workers	1.2	1.3	0.8	2.4	2.2	0.9	2.4	2.2	1.6
500 workers or more	0.5	0.8	0.8	1.7	1.5	0.7	1.5	1.3	1.7

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.7	1.2	0.9	3.3	3.0	1.0	2.9	2.4	2.4
Local government	0.6	0.8	0.8	1.3	1.2	0.7	1.3	1.1	1.3
Geographic areas									
New England	2.2	4.1	3.5	3.7	3.4	1.4	4.1	3.7	2.2
Middle Atlantic	1.2	1.1	0.6	2.3	2.7	1.1	4.2	4.3	1.3
East North Central	1.7	1.9	1.5	2.7	2.5	1.7	3.6	3.1	1.8
West North Central	2.4	0.8	2.2	6.7	5.5	1.2	2.3	1.9	9.3
South Atlantic	1.5	1.6	1.5	4.3	3.9	1.1	3.6	1.8	4.4
East South Central	2.3	4.2	4.0	3.4	2.6	6.0	2.3	1.7	6.6
West South Central	1.6	1.7	1.1	3.2	3.1	2.4	2.3	2.0	3.1
Mountain	1.7	2.1	2.3	4.2	3.7	1.7	9.4	7.9	3.4
Pacific	0.9	2.0	1.5	1.1	1.7	1.0	2.0	2.4	1.1

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
All workers	0.6	0.7	0.6
Worker characteristics			
Management, professional, and related	0.6	0.9	0.8
Professional and related	0.7	1.0	0.8
Teachers	0.8	1.1	0.9
Primary, secondary, and special education school teachers	0.6	1.1	1.1
Registered nurses	2.2	3.7	3.1
Service	1.3	1.3	0.8
Protective service	1.3	1.5	0.9
Sales and office	1.5	1.7	1.0
Office and administrative support	1.4	1.6	1.0
Natural resources, construction, and maintenance	1.6	1.8	1.1
Production, transportation, and material moving	4.2	4.2	1.8
Full time	0.3	0.6	0.6
Part time	2.0	1.3	2.6
Union	0.4	0.8	0.8
Nonunion	0.9	1.0	0.9
Wage percentiles: ²			
Lowest 10 percent	2.8	2.4	2.1
Lowest 25 percent	1.5	1.5	1.3
Second 25 percent	0.9	1.1	0.7
Third 25 percent	0.8	1.1	0.9
Highest 25 percent	0.5	0.8	0.8
Highest 10 percent	0.5	1.3	1.2
Establishment characteristics			
Service-providing industries	0.6	0.7	0.6
Education and health services	0.6	0.8	0.8
Educational services	0.6	1.0	0.9
Elementary and secondary schools	0.6	1.0	1.1
Junior colleges, colleges, and universities	1.5	2.5	2.1
Health care and social assistance	2.2	2.8	1.9
Hospitals	2.5	3.5	2.6
Public administration	1.2	1.3	0.8
1 to 99 workers	2.2	2.3	1.5
1 to 49 workers	3.4	3.6	2.5
50 to 99 workers	2.1	3.1	2.2
100 workers or more	0.5	0.7	0.7
100 to 499 workers	1.4	1.5	0.8
500 workers or more	0.5	0.8	0.8

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
State government	0.7	1.2	0.9
Local government	0.7	0.8	0.8
Geographic areas			
New England	2.5	3.8	3.2
Middle Atlantic	1.6	1.4	0.6
East North Central	1.7	1.8	1.5
West North Central	2.6	1.3	2.0
South Atlantic	1.6	1.7	1.5
East South Central	2.2	4.2	4.0
West South Central	2.0	1.9	1.2
Mountain	1.7	2.0	2.2
Pacific	0.9	1.8	1.5

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

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

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

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

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

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	90	10	73	27
Worker characteristics				
Management, professional, and related	90	10	72	28
Professional and related	89	11	71	29
Teachers	90	10	70	30
Primary, secondary, and special education school teachers	90	10	68	32
Registered nurses	87	13	75	25
Service	90	10	75	25
Protective service	90	10	79	21
Sales and office	90	10	76	24
Office and administrative support	90	10	75	25
Natural resources, construction, and maintenance Production, transportation, and material moving ...	90	10	76	24
.....	91	9	75	25
Full time	90	10	73	27
Part time	88	12	76	24
Union	91	9	81	19
Nonunion	89	11	66	34
Wage percentiles: ¹				
Lowest 10 percent	89	11	61	39
Lowest 25 percent	90	10	67	33
Second 25 percent	90	10	76	24
Third 25 percent	90	10	73	27
Highest 25 percent	90	10	76	24
Highest 10 percent	91	9	81	19
Establishment characteristics				
Service-providing industries	90	10	73	27
Education and health services	90	10	70	30
Educational services	90	10	69	31
Elementary and secondary schools	90	10	68	32
Junior colleges, colleges, and universities	90	10	72	28
Health care and social assistance	87	13	76	24
Hospitals	88	12	75	25
Public administration	90	10	79	21
1 to 99 workers	91	9	72	28
1 to 49 workers	92	8	71	29
50 to 99 workers	91	9	74	26
100 workers or more	90	10	73	27
100 to 499 workers	90	10	74	26
500 workers or more	89	11	73	27

See footnotes at end of table.

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

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	89	11	75	25
Local government	90	10	73	27
Geographic areas				
New England	87	13	83	17
Middle Atlantic	93	7	91	9
East North Central	90	10	85	15
West North Central	91	9	71	29
South Atlantic	88	12	66	34
East South Central	91	9	58	42
West South Central	87	13	54	46
Mountain	92	8	70	30
Pacific	89	11	79	21

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

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2009

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.3	0.3	0.8	0.8
Worker characteristics				
Management, professional, and related	0.4	0.4	0.9	0.9
Professional and related	0.4	0.4	0.9	0.9
Teachers	0.5	0.5	1.0	1.0
Primary, secondary, and special education school teachers	0.5	0.5	1.1	1.1
Registered nurses	1.3	1.3	1.9	1.9
Service	0.4	0.4	1.1	1.1
Protective service	0.6	0.6	1.0	1.0
Sales and office	0.7	0.7	1.1	1.1
Office and administrative support	0.7	0.7	1.1	1.1
Natural resources, construction, and maintenance	0.5	0.5	1.4	1.4
Production, transportation, and material moving	0.7	0.7	1.6	1.6
Full time	0.3	0.3	0.8	0.8
Part time	0.8	0.8	2.1	2.1
Union	0.4	0.4	0.8	0.8
Nonunion	0.5	0.5	1.3	1.3
Wage percentiles: ¹				
Lowest 10 percent	1.0	1.0	2.5	2.5
Lowest 25 percent	0.6	0.6	1.4	1.4
Second 25 percent	0.5	0.5	1.0	1.0
Third 25 percent	0.4	0.4	1.1	1.1
Highest 25 percent	0.4	0.4	0.7	0.7
Highest 10 percent	0.5	0.5	1.0	1.0
Establishment characteristics				
Service-providing industries	0.3	0.3	0.8	0.8
Education and health services	0.4	0.4	1.0	1.0
Educational services	0.5	0.5	1.1	1.1
Elementary and secondary schools	0.5	0.5	1.0	1.0
Junior colleges, colleges, and universities	1.1	1.1	3.3	3.3
Health care and social assistance	1.0	1.0	1.4	1.4
Hospitals	1.4	1.4	1.9	1.9
Public administration	0.4	0.4	0.7	0.7
1 to 99 workers	0.7	0.7	1.5	1.5
1 to 49 workers	1.0	1.0	2.0	2.0
50 to 99 workers	0.9	0.9	2.0	2.0
100 workers or more	0.4	0.4	0.8	0.8
100 to 499 workers	0.6	0.6	1.7	1.7
500 workers or more	0.4	0.4	0.9	0.9

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.7	0.7	1.7	1.7
Local government	0.4	0.4	0.8	0.8
Geographic areas				
New England	1.6	1.6	0.3	0.3
Middle Atlantic	0.8	0.8	0.9	0.9
East North Central	0.6	0.6	1.3	1.3
West North Central	1.6	1.6	1.9	1.9
South Atlantic	0.9	0.9	1.7	1.7
East South Central	1.1	1.1	5.2	5.2
West South Central	1.2	1.2	1.7	1.7
Mountain	1.6	1.6	1.8	1.8
Pacific	0.7	0.7	0.7	0.7

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See

Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$416.36	38	\$441.77	62	\$400.86	\$77.67
Worker characteristics							
Management, professional, and related	100	423.65	38	447.89	62	408.74	81.70
Professional and related	100	423.37	39	451.40	61	405.70	83.64
Teachers	100	433.77	43	454.58	57	418.24	87.51
Primary, secondary, and special education school teachers	100	441.39	42	469.08	58	421.04	91.33
Registered nurses	100	391.26	27	431.87	73	376.35	79.31
Service	100	403.68	37	425.05	63	390.95	73.81
Protective service	100	408.88	35	437.31	65	393.26	69.37
Sales and office	100	409.23	38	443.56	62	388.57	72.47
Office and administrative support	100	411.46	37	448.83	63	389.47	73.12
Natural resources, construction, and maintenance	100	410.03	34	432.37	66	398.27	71.16
Production, transportation, and material moving ...	100	413.37	44	443.83	56	389.25	69.07
Full time	100	415.80	38	440.62	62	400.60	76.79
Part time	100	429.26	36	470.34	64	406.51	97.38
Union	100	452.82	41	485.98	59	429.62	80.98
Nonunion	100	381.83	35	392.22	65	376.29	74.84
Wage percentiles: ¹							
Lowest 10 percent	100	365.90	37	368.75	63	364.22	85.67
Lowest 25 percent	100	389.53	40	409.23	60	376.41	80.31
Second 25 percent	100	409.87	37	441.04	63	391.37	73.00
Third 25 percent	100	412.43	38	427.91	62	403.03	72.77
Highest 25 percent	100	441.16	37	475.11	63	421.13	83.17
Highest 10 percent	100	450.03	39	472.53	61	435.87	79.58
Establishment characteristics							
Service-providing industries	100	417.03	38	441.84	62	401.77	77.78
Education and health services	100	413.92	39	435.11	61	400.40	83.52
Educational services	100	417.35	40	434.95	60	405.40	85.10
Elementary and secondary schools	100	425.44	42	445.76	58	410.47	91.27
Junior colleges, colleges, and universities	100	388.30	34	389.39	66	387.73	68.12
Health care and social assistance	100	391.51	29	436.56	71	372.83	74.80
Hospitals	100	380.17	34	420.27	66	359.77	76.00
Public administration	100	417.62	35	452.03	65	399.24	69.21
1 to 99 workers	100	425.67	45	440.19	55	413.91	72.87
1 to 49 workers	100	410.87	45	421.75	55	402.03	69.41
50 to 99 workers	100	444.07	45	463.26	55	428.62	77.17
100 workers or more	100	415.15	37	442.02	63	399.37	78.21
100 to 499 workers	100	435.68	42	477.80	58	405.21	79.44
500 workers or more	100	408.25	35	427.73	65	397.61	77.84

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	100	\$400.35	27	\$443.65	73	\$384.49	\$69.82
Local government	100	422.53	42	441.31	58	408.85	81.50
Geographic areas							
New England	100	453.76	28	483.06	72	442.53	96.99
Middle Atlantic	100	411.94	52	408.49	48	415.66	68.08
East North Central	100	459.18	26	534.25	74	432.99	64.64
West North Central	100	397.53	47	424.90	53	373.12	85.63
South Atlantic	100	374.06	30	391.50	70	366.47	73.28
East South Central	100	386.66	46	381.11	54	391.45	72.18
West South Central	100	347.19	41	364.42	59	335.01	98.42
Mountain	100	439.86	37	473.69	63	420.28	68.58
Pacific	100	492.74	36	576.83	64	445.35	83.02

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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	\$4.94	1.7	\$8.88	1.7	\$5.02	\$1.74
Worker characteristics						
Management, professional, and related	6.13	1.7	10.47	1.7	6.12	2.28
Professional and related	6.31	1.7	10.87	1.7	6.11	2.49
Teachers	6.81	1.8	10.69	1.8	8.20	3.19
Primary, secondary, and special education school teachers	8.16	2.1	13.60	2.1	9.76	3.55
Registered nurses	13.32	4.8	32.88	4.8	13.14	6.29
Service	5.38	2.2	9.81	2.2	6.30	2.43
Protective service	7.67	3.0	14.67	3.0	8.94	3.14
Sales and office	7.20	2.9	15.91	2.9	5.43	2.49
Office and administrative support	7.39	2.9	16.40	2.9	5.68	2.58
Natural resources, construction, and maintenance	9.50	3.2	16.66	3.2	9.78	3.37
Production, transportation, and material moving ...	8.68	4.0	14.59	4.0	10.70	3.08
Full time	4.96	1.8	8.76	1.8	5.15	1.76
Part time	16.35	3.9	35.07	3.9	13.60	7.38
Union	6.14	1.8	11.89	1.8	5.92	2.35
Nonunion	5.54	2.6	7.21	2.6	6.70	2.28
Wage percentiles: ¹						
Lowest 10 percent	5.87	5.1	5.93	5.1	8.63	6.86
Lowest 25 percent	5.96	3.1	10.10	3.1	6.66	3.32
Second 25 percent	6.53	2.4	13.77	2.4	5.81	2.17
Third 25 percent	5.55	2.0	10.25	2.0	6.61	2.43
Highest 25 percent	6.73	1.5	11.24	1.5	6.58	2.52
Highest 10 percent	9.27	1.7	15.31	1.7	8.09	3.21
Establishment characteristics						
Service-providing industries	4.99	1.7	8.89	1.7	5.07	1.77
Education and health services	5.18	1.9	8.72	1.9	5.70	2.56
Educational services	5.43	1.9	9.19	1.9	6.26	2.97
Elementary and secondary schools	6.60	2.0	11.17	2.0	7.91	3.80
Junior colleges, colleges, and universities	7.30	5.0	13.19	5.0	8.85	4.35
Health care and social assistance	11.21	4.8	23.74	4.8	10.24	2.37
Hospitals	13.60	6.1	22.65	6.1	14.95	3.39
Public administration	7.48	2.2	17.71	2.2	5.51	2.05
1 to 99 workers	14.76	4.0	18.90	4.0	15.47	3.08
1 to 49 workers	9.99	5.6	16.64	5.6	12.63	4.54
50 to 99 workers	28.84	4.5	31.68	4.5	31.20	5.29
100 workers or more	4.65	1.8	8.52	1.8	5.08	1.86
100 to 499 workers	11.37	2.9	19.32	2.9	10.55	3.36
500 workers or more	4.59	1.8	7.51	1.8	5.14	2.13

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Total	Employee contribution not required		Employee contribution required		
	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	\$9.73	3.6	\$30.89	3.6	\$5.47	\$2.36
Local government	5.62	1.7	8.13	1.7	6.70	2.36
Geographic areas						
New England	13.56	6.2	24.82	6.2	10.98	7.01
Middle Atlantic	5.05	4.0	7.77	4.0	12.65	4.05
East North Central	17.32	2.6	36.20	2.6	14.21	3.26
West North Central	15.46	7.7	15.27	7.7	14.12	10.59
South Atlantic	7.83	4.0	12.89	4.0	9.29	3.24
East South Central	21.11	8.0	15.40	8.0	29.97	8.98
West South Central	5.38	6.1	8.59	6.1	6.82	5.35
Mountain	14.76	8.3	26.44	8.3	22.98	10.20
Pacific	17.38	2.9	30.91	2.9	13.90	3.43

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage						
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown
All workers	100	81	(⁴)	12	2	(⁴)	4
Worker characteristics							
Management, professional, and related	100	80	(⁴)	12	3	(⁴)	4
Professional and related	100	81	(⁴)	12	2	—	4
Teachers	100	82	1	11	—	—	5
Primary, secondary, and special education school teachers	100	83	1	9	—	—	5
Registered nurses	100	77	—	15	—	—	5
Service	100	82	—	10	1	—	5
Protective service	100	83	—	9	1	—	5
Sales and office	100	82	—	11	3	—	2
Office and administrative support	100	83	—	12	2	—	3
Natural resources, construction, and maintenance	100	81	—	12	2	—	4
Production, transportation, and material moving ...	100	84	—	10	—	—	5
Full time	100	81	(⁴)	12	2	(⁴)	4
Part time	100	81	—	10	3	—	—
Union	100	78	1	14	2	—	5
Nonunion	100	84	—	10	3	—	3
Wage percentiles: ⁵							
Lowest 10 percent	100	83	—	9	—	—	7
Lowest 25 percent	100	82	1	10	3	(⁴)	4
Second 25 percent	100	84	—	11	2	—	3
Third 25 percent	100	83	—	9	2	—	4
Highest 25 percent	100	77	(⁴)	15	3	—	4
Highest 10 percent	100	73	—	18	3	—	5
Establishment characteristics							
Service-providing industries	100	81	(⁴)	11	2	(⁴)	4
Education and health services	100	81	(⁴)	12	2	(⁴)	4
Educational services	100	82	(⁴)	12	1	(⁴)	4
Elementary and secondary schools	100	83	1	8	2	—	5
Junior colleges, colleges, and universities	100	77	—	21	—	—	—
Health care and social assistance	100	78	—	17	—	—	2
Hospitals	100	82	—	13	—	—	—
Public administration	100	81	—	10	3	—	4
1 to 99 workers	100	74	—	14	7	—	5
1 to 49 workers	100	65	—	19	9	—	—
50 to 99 workers	100	85	—	8	—	—	3
100 workers or more	100	82	(⁴)	11	2	(⁴)	4
100 to 499 workers	100	86	—	9	2	—	3
500 workers or more	100	81	1	12	2	(⁴)	4

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage						
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown
State government	100	74	—	20	4	—	1
Local government	100	85	1	7	1	(⁴)	5
Geographic areas							
New England	100	90	—	—	—	—	—
Middle Atlantic	100	70	—	20	—	1	—
East North Central	100	81	—	15	—	—	4
West North Central	100	77	—	—	—	—	—
South Atlantic	100	95	—	1	—	—	2
East South Central	100	83	—	—	—	—	—
West South Central	100	79	—	—	—	—	6
Mountain	100	79	—	—	7	—	—
Pacific	100	70	—	19	6	—	2
Average monthly employer premium ⁶	\$400.86	\$394.18	\$630.68	\$440.47	\$393.73	\$387.70	\$401.69

¹ A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.5 percent.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the

threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁶ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009

Characteristics	Single coverage						
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown
All workers	0.0	1.3	(⁴)	1.0	0.5	(⁴)	0.6
Worker characteristics							
Management, professional, and related	0.0	1.4	(⁴)	1.2	0.6	(⁴)	0.7
Professional and related	0.0	1.3	(⁴)	1.1	0.5	–	0.8
Teachers	0.0	1.7	0.1	1.2	–	–	1.2
Primary, secondary, and special education school teachers	0.0	2.0	0.1	1.3	–	–	1.5
Registered nurses	0.0	4.3	–	3.9	–	–	1.8
Service	0.0	2.1	–	1.5	0.4	–	1.0
Protective service	0.0	2.9	–	2.2	0.3	–	1.5
Sales and office	0.0	1.9	–	1.4	1.1	–	0.7
Office and administrative support	0.0	1.7	–	1.3	0.7	–	0.7
Natural resources, construction, and maintenance	0.0	2.8	–	2.3	0.4	–	1.2
Production, transportation, and material moving ...	0.0	2.2	–	1.6	–	–	1.0
Full time	0.0	1.3	(⁴)	1.0	0.5	(⁴)	0.6
Part time	0.0	3.8	–	2.2	0.6	–	–
Union	0.0	1.6	0.1	1.1	0.6	–	0.9
Nonunion	0.0	1.7	–	1.5	0.7	–	0.6
Wage percentiles: ⁵							
Lowest 10 percent	0.0	3.1	–	1.9	–	–	2.5
Lowest 25 percent	0.0	2.3	0.3	1.7	1.4	(⁴)	1.1
Second 25 percent	0.0	1.9	–	1.7	0.5	–	0.6
Third 25 percent	0.0	1.6	–	1.0	0.4	–	0.8
Highest 25 percent	0.0	1.4	(⁴)	1.2	0.7	–	0.9
Highest 10 percent	0.0	2.2	–	1.7	0.4	–	1.9
Establishment characteristics							
Service-providing industries	0.0	1.3	(⁴)	1.0	0.4	(⁴)	0.6
Education and health services	0.0	1.4	(⁴)	1.2	0.3	(⁴)	0.7
Educational services	0.0	1.4	(⁴)	1.2	0.3	(⁴)	0.8
Elementary and secondary schools	0.0	1.7	0.2	1.3	0.5	–	1.2
Junior colleges, colleges, and universities	0.0	3.3	–	3.1	–	–	–
Health care and social assistance	0.0	3.4	–	3.2	–	–	0.9
Hospitals	0.0	3.7	–	3.6	–	–	–
Public administration	0.0	2.6	–	1.7	0.9	–	1.2
1 to 99 workers	0.0	3.7	–	3.6	2.1	–	2.3
1 to 49 workers	0.0	5.1	–	5.7	2.3	–	–
50 to 99 workers	0.0	3.1	–	1.9	–	–	0.5
100 workers or more	0.0	1.2	(⁴)	1.0	0.4	(⁴)	0.6
100 to 499 workers	0.0	2.5	–	2.2	0.6	–	1.0
500 workers or more	0.0	1.4	0.2	1.0	0.5	(⁴)	0.8

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Single coverage						
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown
State government	0.0	2.8	—	2.5	1.1	—	0.4
Local government	0.0	1.3	0.2	0.9	0.4	(⁴)	0.9
Geographic areas							
New England	0.0	2.8	—	—	—	—	—
Middle Atlantic	0.0	4.0	—	2.3	—	0.1	—
East North Central	0.0	3.6	—	2.4	—	—	1.7
West North Central	0.0	7.1	—	—	—	—	—
South Atlantic	0.0	1.3	—	0.3	—	—	0.8
East South Central	0.0	5.3	—	—	—	—	—
West South Central	0.0	4.4	—	—	—	—	1.9
Mountain	0.0	6.8	—	—	1.1	—	—
Pacific	0.0	2.6	—	2.2	0.5	—	1.1
Average monthly employer premium ⁶	\$5.02	\$5.27	\$112.26	\$11.73	\$14.99	\$19.52	\$19.55

¹ A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.05.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the

threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁶ Average premium is for all workers.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$836.11	14	\$1,012.97	86	\$808.27	\$342.50
Worker characteristics							
Management, professional, and related	100	826.64	13	1,004.22	87	799.21	365.40
Professional and related	100	820.67	14	1,001.52	86	791.37	375.88
Teachers	100	802.52	16	1,003.34	84	763.02	412.85
Primary, secondary, and special education school teachers	100	795.44	15	1,042.16	85	750.46	433.63
Registered nurses	100	891.86	8	1,066.95	92	876.20	290.96
Service	100	853.29	14	1,037.67	86	822.86	315.66
Protective service	100	906.78	14	1,068.24	86	880.81	268.54
Sales and office	100	845.06	13	996.03	87	821.54	309.24
Office and administrative support	100	846.27	13	1,011.46	87	821.40	308.52
Natural resources, construction, and maintenance	100	837.67	11	1,007.91	89	815.66	307.52
Production, transportation, and material moving	100	846.92	18	1,060.96	82	801.48	329.97
Full time	100	833.13	14	1,016.84	86	804.38	342.36
Part time	100	905.61	15	931.93	85	900.92	346.00
Union	100	966.15	24	1,017.34	76	950.37	316.31
Nonunion	100	713.53	4	989.85	96	701.42	362.20
Wage percentiles: ¹							
Lowest 10 percent	100	654.72	3	949.49	97	646.47	405.43
Lowest 25 percent	100	733.69	8	1,039.53	92	707.44	379.63
Second 25 percent	100	855.01	13	1,011.48	87	831.94	308.10
Third 25 percent	100	834.44	12	995.66	88	812.62	329.54
Highest 25 percent	100	888.24	19	1,014.83	81	858.48	354.01
Highest 10 percent	100	958.27	23	979.46	77	951.87	314.76
Establishment characteristics							
Service-providing industries	100	836.17	14	1,011.89	86	808.35	343.15
Education and health services	100	796.75	14	1,010.60	86	762.70	387.46
Educational services	100	783.27	14	1,013.66	86	744.46	403.30
Elementary and secondary schools	100	777.07	17	1,019.06	83	728.62	433.94
Junior colleges, colleges, and universities	100	801.78	7	968.65	93	788.64	315.96
Health care and social assistance	100	884.18	9	979.94	91	874.33	290.48
Hospitals	100	857.83	10	902.19	90	852.85	287.05
Public administration	100	897.88	12	1,015.34	88	881.24	267.92
1 to 99 workers	100	830.16	9	1,151.79	91	798.13	326.40
1 to 49 workers	100	801.26	8	1,183.69	92	767.56	332.36
50 to 99 workers	100	866.21	10	1,120.34	90	837.18	318.80
100 workers or more	100	836.88	14	1,001.47	86	809.66	344.72
100 to 499 workers	100	875.48	15	1,068.17	85	840.32	337.21
500 workers or more	100	823.94	14	976.42	86	799.59	347.19

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	100	\$860.74	4	\$1,104.02	96	\$849.69	\$278.69
Local government	100	826.53	17	1,004.02	83	789.66	371.17
Geographic areas							
New England	100	1,114.99	18	1,184.91	82	1,099.39	280.07
Middle Atlantic	100	997.80	48	993.42	52	1,001.81	223.07
East North Central	100	1,060.64	16	1,142.84	84	1,045.48	215.08
West North Central	100	866.60	11	1,063.94	89	841.12	383.34
South Atlantic	100	706.50	1	776.43	99	705.74	370.90
East South Central	100	546.05	1	550.75	99	546.01	386.34
West South Central	100	559.69	—	—	—	—	—
Mountain	100	763.76	6	719.26	94	766.39	364.98
Pacific	100	954.12	15	969.98	85	951.27	314.04

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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	\$12.17	0.7	\$16.78	0.7	\$13.02	\$8.81
Worker characteristics						
Management, professional, and related	13.47	0.9	21.63	0.9	14.26	10.68
Professional and related	14.00	1.0	23.86	1.0	14.72	10.83
Teachers	16.29	1.3	29.85	1.3	17.76	15.21
Primary, secondary, and special education school teachers	18.23	1.5	35.42	1.5	19.58	16.29
Registered nurses	46.35	1.6	59.28	1.6	49.84	16.11
Service	16.84	1.1	20.41	1.1	18.64	9.62
Protective service	18.58	1.7	38.82	1.7	20.39	9.60
Sales and office	18.80	1.8	44.36	1.8	18.91	10.10
Office and administrative support	19.13	1.5	44.26	1.5	19.45	10.16
Natural resources, construction, and maintenance	23.12	1.6	46.58	1.6	22.22	16.23
Production, transportation, and material moving ...	27.42	3.1	49.33	3.1	29.42	17.38
Full time	12.24	0.7	15.95	0.7	13.23	9.22
Part time	44.41	2.8	114.67	2.8	40.87	26.95
Union	12.04	1.2	16.39	1.2	14.33	15.07
Nonunion	18.10	0.4	51.79	0.4	18.32	12.16
Wage percentiles: ¹						
Lowest 10 percent	36.42	0.8	96.48	0.8	36.39	21.32
Lowest 25 percent	20.98	0.9	33.31	0.9	21.72	11.43
Second 25 percent	16.73	1.0	30.59	1.0	17.19	11.10
Third 25 percent	17.06	1.0	30.65	1.0	18.26	12.34
Highest 25 percent	12.77	1.1	22.19	1.1	13.53	11.31
Highest 10 percent	16.04	1.4	24.79	1.4	19.24	14.75
Establishment characteristics						
Service-providing industries	12.29	0.7	16.24	0.7	13.19	8.89
Education and health services	14.37	0.8	21.68	0.8	15.29	12.82
Educational services	14.84	1.0	22.10	1.0	15.78	14.21
Elementary and secondary schools	14.73	1.1	22.61	1.1	15.18	15.71
Junior colleges, colleges, and universities	40.50	1.5	79.08	1.5	41.80	30.18
Health care and social assistance	29.68	1.3	42.16	1.3	32.12	11.79
Hospitals	39.27	1.8	52.43	1.8	42.77	13.19
Public administration	13.04	1.0	25.38	1.0	13.93	8.15
1 to 99 workers	28.15	1.7	80.85	1.7	29.31	14.98
1 to 49 workers	30.56	2.1	94.70	2.1	32.21	19.43
50 to 99 workers	38.58	2.2	105.70	2.2	40.05	20.53
100 workers or more	12.69	0.8	15.76	0.8	13.76	9.52
100 to 499 workers	29.74	1.9	32.99	1.9	31.94	14.15
500 workers or more	12.60	0.7	16.59	0.7	13.93	12.17

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Total	Employee contribution not required		Employee contribution required		
	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	\$23.21	1.0	\$66.62	1.0	\$23.95	\$14.71
Local government	12.87	0.9	17.42	0.9	13.61	9.80
Geographic areas						
New England	20.30	2.5	62.60	2.5	19.51	10.85
Middle Atlantic	15.42	4.0	16.25	4.0	26.71	12.18
East North Central	34.37	2.6	51.04	2.6	35.54	14.36
West North Central	34.72	2.7	101.43	2.7	27.54	28.27
South Atlantic	25.44	0.4	163.14	0.4	25.23	24.53
East South Central	51.52	0.1	66.72	0.1	51.57	45.45
West South Central	23.58	—	—	—	—	—
Mountain	39.03	2.2	149.21	2.2	38.08	17.16
Pacific	15.85	1.3	38.69	1.3	13.79	12.79

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage					
	Total with contributory coverage	Flat dollar amount	Varies ¹	Flexible benefits ²	Percent of earnings	Exists, but unknown
All workers	100	85	8	2	(³)	5
Worker characteristics						
Management, professional, and related	100	84	9	2	(³)	4
Professional and related	100	85	9	1	(³)	4
Teachers	100	86	8	1	—	5
Primary, secondary, and special education school teachers	100	86	6	1	—	6
Registered nurses	100	82	11	—	—	5
Service	100	86	8	1	—	5
Protective service	100	86	8	—	—	5
Sales and office	100	86	8	2	—	4
Office and administrative support	100	86	8	2	—	4
Natural resources, construction, and maintenance	100	84	8	2	—	6
Production, transportation, and material moving ...	100	85	7	—	—	6
Full time	100	85	8	2	(³)	5
Part time	100	83	8	1	—	—
Union	100	81	10	—	—	6
Nonunion	100	87	7	2	—	3
Wage percentiles: ⁴						
Lowest 10 percent	100	88	6	—	—	6
Lowest 25 percent	100	87	7	2	(³)	4
Second 25 percent	100	87	8	1	—	4
Third 25 percent	100	86	7	1	—	5
Highest 25 percent	100	81	12	2	—	5
Highest 10 percent	100	78	16	2	—	4
Establishment characteristics						
Service-providing industries	100	85	8	2	(³)	5
Education and health services	100	85	9	1	(³)	4
Educational services	100	85	8	1	(³)	5
Elementary and secondary schools	100	86	6	1	(³)	6
Junior colleges, colleges, and universities	100	84	15	—	—	2
Health care and social assistance	100	82	13	—	—	2
Hospitals	100	87	9	—	—	3
Public administration	100	84	8	3	—	5
1 to 99 workers	100	82	9	4	—	5
1 to 49 workers	100	78	—	6	—	6
50 to 99 workers	100	87	7	—	—	3
100 workers or more	100	85	8	1	(³)	5
100 to 499 workers	100	89	6	1	—	4
500 workers or more	100	84	9	1	(³)	5

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage					
	Total with contributory coverage	Flat dollar amount	Varies ¹	Flexible benefits ²	Percent of earnings	Exists, but unknown
State government	100	79	15	3	—	—
Local government	100	87	5	1	(³)	6
Geographic areas						
New England	100	91	—	—	—	—
Middle Atlantic	100	73	19	—	1	7
East North Central	100	85	11	—	—	3
West North Central	100	81	—	—	—	5
South Atlantic	100	97	1	—	—	2
East South Central	100	89	—	—	—	—
West South Central	100	85	—	—	—	6
Mountain	100	74	—	5	—	—
Pacific	100	75	14	4	—	6
Average monthly employer premium ⁵	\$808.27	\$794.69	\$918.91	\$848.99	\$955.26	\$833.76

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

³ Less than 0.5 percent.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2008." See Technical Note for more details.

⁵ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009

Characteristics	Family coverage					
	Total with contributory coverage	Flat dollar amount	Varies ¹	Flexible benefits ²	Percent of earnings	Exists, but unknown
All workers	0.0	1.0	0.8	0.3	(³)	0.6
Worker characteristics						
Management, professional, and related	0.0	1.3	1.0	0.4	(³)	0.8
Professional and related	0.0	1.2	1.0	0.4	(³)	0.8
Teachers	0.0	1.5	0.9	0.5	—	1.1
Primary, secondary, and special education school teachers	0.0	1.7	1.0	0.7	—	1.4
Registered nurses	0.0	3.7	3.2	—	—	1.5
Service	0.0	1.4	1.2	0.2	—	0.8
Protective service	0.0	2.3	1.9	—	—	1.1
Sales and office	0.0	1.3	0.9	0.8	—	0.8
Office and administrative support	0.0	1.3	0.9	0.5	—	0.8
Natural resources, construction, and maintenance	0.0	2.1	1.9	0.5	—	1.2
Production, transportation, and material moving ...	0.0	2.3	1.4	—	—	1.7
Full time	0.0	1.0	0.8	0.4	(³)	0.6
Part time	0.0	3.6	1.7	0.4	—	—
Union	0.0	1.3	0.9	—	—	1.1
Nonunion	0.0	1.3	1.2	0.5	—	0.5
Wage percentiles: ⁴						
Lowest 10 percent	0.0	2.3	1.3	—	—	1.9
Lowest 25 percent	0.0	1.7	1.2	0.9	(³)	0.9
Second 25 percent	0.0	1.4	1.3	0.3	—	0.5
Third 25 percent	0.0	1.3	0.8	0.3	—	0.9
Highest 25 percent	0.0	1.3	1.0	0.6	—	0.9
Highest 10 percent	0.0	1.7	1.4	0.2	—	0.7
Establishment characteristics						
Service-providing industries	0.0	1.0	0.8	0.3	(³)	0.6
Education and health services	0.0	1.4	1.0	0.3	(³)	1.0
Educational services	0.0	1.5	0.9	0.3	(³)	1.1
Elementary and secondary schools	0.0	1.8	1.0	0.4	(³)	1.5
Junior colleges, colleges, and universities	0.0	2.5	2.3	—	—	0.7
Health care and social assistance	0.0	2.8	2.6	—	—	0.7
Hospitals	0.0	3.0	2.7	—	—	1.2
Public administration	0.0	2.0	1.3	0.7	—	1.0
1 to 99 workers	0.0	2.9	2.5	1.4	—	1.4
1 to 49 workers	0.0	4.1	—	1.5	—	2.4
50 to 99 workers	0.0	2.9	2.2	—	—	1.1
100 workers or more	0.0	0.9	0.7	0.3	(³)	0.8
100 to 499 workers	0.0	1.9	1.6	0.4	—	1.0
500 workers or more	0.0	1.2	0.8	0.4	(³)	0.9

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Family coverage					
	Total with contributory coverage	Flat dollar amount	Varies ¹	Flexible benefits ²	Percent of earnings	Exists, but unknown
State government	0.0	2.5	2.1	0.9	—	—
Local government	0.0	0.9	0.7	0.3	(³)	0.9
Geographic areas						
New England	0.0	3.0	—	—	—	—
Middle Atlantic	0.0	3.3	2.3	—	0.1	1.7
East North Central	0.0	2.7	1.8	—	—	1.6
West North Central	0.0	4.7	—	—	—	1.9
South Atlantic	0.0	0.8	0.2	—	—	0.6
East South Central	0.0	4.3	—	—	—	—
West South Central	0.0	3.4	—	—	—	1.9
Mountain	0.0	4.3	—	0.3	—	—
Pacific	0.0	2.0	2.0	0.4	—	1.5
Average monthly employer premium ⁵	\$13.02	\$15.07	\$26.74	\$43.06	\$8.55	\$52.54

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

³ Less than 0.05.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2008." See Technical Note for more details.

⁵ Average premium is for all workers.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 15. Medical care benefits: Employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2009

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$18.00	\$35.00	\$60.00	\$94.99	\$151.00	\$79.13	\$162.99	\$292.90	\$489.44	\$661.00
Worker characteristics										
Management, professional, and related	18.00	38.66	64.21	104.14	165.74	86.03	176.57	312.85	509.92	725.70
Professional and related	18.00	38.40	67.31	110.10	171.46	85.21	179.49	321.42	517.00	751.59
Teachers	18.00	37.39	71.83	116.15	190.26	79.09	176.57	365.19	563.00	815.04
Primary, secondary, and special education school teachers	19.00	38.66	75.15	125.00	195.00	90.94	187.13	417.00	589.19	852.00
Registered nurses	23.77	41.18	60.56	105.09	146.55	86.66	169.26	235.78	398.60	536.54
Service	19.96	35.49	55.68	87.45	138.16	78.83	158.59	266.99	430.00	584.48
Protective service	22.73	34.71	54.16	80.79	124.00	78.00	143.08	234.00	357.00	514.52
Sales and office	15.75	30.00	52.27	90.00	139.20	78.00	149.90	258.80	453.31	584.26
Office and administrative support	15.94	30.00	52.00	92.15	140.00	78.00	149.90	253.48	453.31	581.00
Natural resources, construction, and maintenance	16.88	29.00	54.07	88.57	141.42	61.10	149.32	239.00	431.80	563.00
Production, transportation, and material moving ...	18.18	33.09	55.56	84.12	143.10	84.58	137.86	255.80	457.30	643.68
Full time	18.00	34.86	60.00	94.02	149.03	80.38	166.10	294.58	489.44	661.00
Part time	24.22	41.00	59.49	114.82	184.00	63.75	132.87	255.80	474.79	696.23
Union	19.85	35.00	57.20	96.63	166.30	60.00	122.97	213.27	402.46	733.26
Nonunion	18.00	35.00	61.29	93.46	143.40	115.89	195.67	343.95	503.53	629.70
Establishment characteristics										
Service-providing industries	18.00	35.00	60.00	95.00	152.93	79.13	163.35	293.46	489.44	661.00
Education and health services	17.87	36.35	65.66	107.03	174.00	86.33	180.00	338.62	537.02	756.00
Educational services	17.36	34.61	67.31	110.98	182.11	80.36	180.00	356.00	559.20	785.50
Elementary and secondary schools	17.70	36.00	72.00	123.50	195.81	87.38	187.79	430.00	589.19	845.57
Junior colleges, colleges, and universities	15.75	30.00	54.07	76.46	121.76	76.42	174.72	258.80	489.44	563.00
Health care and social assistance	22.95	48.40	64.00	98.06	135.90	110.00	175.25	275.33	400.50	517.00
Hospitals	26.00	43.33	59.49	101.53	135.97	93.41	177.28	284.33	393.58	517.00
Public administration	20.10	33.26	52.36	84.72	127.50	78.00	144.00	220.91	352.67	506.00
1 to 99 workers	24.22	41.00	61.10	91.37	146.38	82.00	158.85	294.58	457.00	629.70
1 to 49 workers	16.88	38.47	60.51	90.12	146.38	82.00	166.51	301.66	489.44	595.52
50 to 99 workers	25.73	45.00	63.58	91.37	141.64	82.00	153.98	289.76	425.00	634.00
100 workers or more	18.00	34.66	59.49	96.50	153.00	79.09	163.90	292.76	489.44	661.77
100 to 499 workers	20.00	37.00	64.00	100.00	148.80	74.38	150.00	292.76	489.44	661.00
500 workers or more	17.73	33.47	58.00	94.99	155.02	82.52	167.03	292.90	489.44	662.20
State government	23.30	44.00	55.68	86.85	123.00	89.79	164.92	228.70	363.47	517.00
Local government	17.00	32.46	60.66	103.95	168.74	78.83	162.83	311.48	515.60	736.94

See footnotes at end of table.

Table 15. Medical care benefits: Employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2009—Continued

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas										
New England	\$27.21	\$50.68	\$76.46	\$141.45	\$169.24	\$78.43	\$161.68	\$213.27	\$357.00	\$494.68
Middle Atlantic	21.23	35.17	48.80	72.32	130.57	40.00	95.54	213.27	247.62	406.13
East North Central	20.00	31.00	50.54	79.16	127.86	53.93	78.00	143.08	275.72	431.80
West North Central	17.00	42.00	69.65	110.10	195.00	120.00	192.60	333.72	526.15	785.50
South Atlantic	21.67	43.98	59.45	91.47	129.29	134.19	180.00	294.58	489.44	629.70
East South Central	18.00	23.00	54.07	93.26	171.11	150.00	216.25	473.46	545.35	581.00
West South Central	25.00	47.06	86.00	129.00	208.03	270.90	343.98	438.13	606.16	817.00
Mountain	10.00	20.78	33.47	86.46	207.14	79.09	150.00	273.20	514.52	774.83
Pacific	15.75	27.30	65.81	105.52	161.24	63.75	114.90	243.06	380.69	719.86

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same

logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 15. Standard errors for medical care benefits: Employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2009

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.49	\$2.21	\$2.79	\$3.23	\$7.57	\$3.58	\$7.23	\$11.43	\$9.57	\$24.72
Worker characteristics										
Management, professional, and related	1.15	3.49	4.17	5.16	7.65	7.99	7.27	12.24	17.25	31.96
Professional and related	0.83	3.37	4.97	6.97	6.43	8.70	6.85	13.70	13.91	36.36
Teachers	1.30	3.34	4.41	6.54	10.93	6.61	12.20	45.79	11.43	35.73
Primary, secondary, and special education school teachers	1.86	3.63	3.83	6.96	6.79	6.59	17.11	19.80	20.70	51.13
Registered nurses	7.10	8.38	10.14	15.46	10.06	12.73	25.07	47.06	37.61	40.11
Service	0.98	3.16	3.73	4.59	7.59	3.10	13.98	13.52	25.70	7.65
Protective service	2.14	4.63	4.44	4.43	13.64	2.55	7.87	17.48	16.78	30.26
Sales and office	1.10	0.93	1.62	3.92	6.92	2.44	3.65	17.34	43.63	16.57
Office and administrative support	1.24	0.86	1.54	4.37	7.18	5.63	6.44	18.36	42.22	14.77
Natural resources, construction, and maintenance	1.97	1.80	3.40	4.56	8.45	11.07	11.42	17.11	33.57	22.68
Production, transportation, and material moving	2.64	2.32	5.28	2.81	7.67	14.14	13.87	27.68	51.20	53.78
Full time	0.56	2.24	2.83	2.79	7.52	4.12	7.43	11.03	9.22	27.70
Part time	3.45	3.44	7.12	17.60	26.27	7.53	11.60	49.14	57.87	41.66
Union	1.20	2.15	4.02	4.21	8.51	3.30	8.75	1.09	17.20	49.65
Nonunion	1.51	3.62	3.98	4.46	4.51	15.37	12.51	19.92	22.71	28.52
Establishment characteristics										
Service-providing industries	0.56	2.24	2.78	3.33	7.43	3.62	7.27	11.45	10.07	25.11
Education and health services	1.39	2.97	5.25	5.93	7.45	7.95	6.05	20.27	18.32	38.56
Educational services	1.52	2.97	6.48	7.84	10.09	7.76	9.71	47.98	14.84	38.54
Elementary and secondary schools	1.04	2.61	3.44	6.76	9.08	5.06	12.84	15.82	21.56	58.88
Junior colleges, colleges, and universities	4.43	5.50	7.75	5.53	15.68	11.83	21.15	55.36	93.97	24.38
Health care and social assistance	7.05	4.45	5.16	7.83	8.71	17.23	15.56	34.09	11.95	56.90
Hospitals	9.18	5.17	3.51	9.66	13.96	17.16	22.13	28.81	27.39	53.82
Public administration	1.10	3.16	1.36	4.00	7.21	4.59	5.17	12.54	13.36	18.16
1 to 99 workers	2.72	5.71	4.16	3.98	9.08	8.01	13.34	30.37	30.56	36.75
1 to 49 workers	6.77	9.27	9.50	4.97	15.92	13.05	20.11	69.41	38.65	65.52
50 to 99 workers	3.62	10.44	5.32	7.54	10.77	11.00	11.30	32.23	31.78	53.17
100 workers or more	0.56	2.30	2.85	4.09	7.73	3.70	8.57	12.27	13.68	27.27
100 to 499 workers	2.14	3.21	6.66	5.91	14.12	17.13	17.78	24.11	43.08	34.20
500 workers or more	0.99	2.42	2.79	3.73	9.89	6.15	9.82	14.94	11.94	52.10
State government	7.24	5.80	6.06	7.08	4.25	35.49	15.37	18.71	58.07	36.80
Local government	0.60	1.90	2.13	4.81	6.63	4.38	8.21	13.40	11.30	32.12

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas										
New England	\$2.59	\$4.88	\$2.06	\$23.54	\$9.06	\$18.02	\$9.25	\$19.32	\$23.46	\$37.56
Middle Atlantic	3.74	5.55	0.00	0.66	48.78	9.35	24.90	5.25	20.23	31.75
East North Central	8.01	0.46	3.54	7.83	7.56	5.08	3.43	4.15	56.96	46.73
West North Central	2.27	8.56	9.71	7.81	51.47	32.73	39.87	34.52	59.64	58.56
South Atlantic	2.84	2.11	5.05	5.03	7.72	11.71	3.60	11.79	0.00	59.20
East South Central	0.31	6.66	7.97	13.77	47.77	28.54	59.14	116.26	37.59	14.58
West South Central	6.09	5.33	5.71	7.10	35.14	45.24	7.72	13.57	40.93	87.51
Mountain	0.35	2.79	7.36	5.24	77.00	7.42	4.18	34.64	65.56	54.55
Pacific	1.19	2.90	4.59	6.12	13.38	9.51	11.36	12.29	29.54	87.80

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same

logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	80	78	97	23	23	97	35	34	96
Worker characteristics									
Management, professional, and related	80	78	97	22	21	96	38	36	96
Professional and related	80	77	97	20	19	96	37	36	96
Teachers	79	77	97	18	17	95	37	36	96
Primary, secondary, and special education school teachers	83	81	98	15	14	93	39	38	97
Registered nurses	83	81	97	20	18	92	48	47	97
Service	75	73	97	23	22	97	28	26	95
Protective service	85	83	98	23	22	98	27	26	94
Sales and office	81	79	97	26	25	98	35	34	97
Office and administrative support	81	79	98	26	26	98	35	34	97
Natural resources, construction, and maintenance	90	89	99	30	29	97	41	40	98
Production, transportation, and material moving ...	77	76	98	22	22	99	29	27	96
Full time	90	88	98	25	25	97	39	38	96
Part time	24	22	95	11	11	99	13	12	96
Union	87	85	98	28	27	96	34	33	97
Nonunion	74	71	97	19	19	97	36	34	96
Wage percentiles: ²									
Lowest 10 percent	43	41	95	12	12	97	18	18	98
Lowest 25 percent	61	59	97	18	17	97	27	26	96
Second 25 percent	84	81	97	27	26	97	33	32	96
Third 25 percent	86	84	98	25	24	97	41	40	97
Highest 25 percent	89	87	98	24	23	97	40	38	96
Highest 10 percent	90	87	97	28	28	99	38	37	98
Establishment characteristics									
Service-providing industries	80	77	97	23	22	97	35	34	96
Education and health services	79	77	97	20	19	95	37	35	96
Educational services	79	77	97	19	18	95	36	34	96
Elementary and secondary schools	78	76	98	18	17	95	35	34	97
Junior colleges, colleges, and universities	82	77	94	21	20	97	37	35	93
Health care and social assistance	83	80	97	28	26	93	44	43	98
Hospitals	89	86	96	27	24	91	49	48	98
Public administration	82	80	98	28	27	99	31	30	95
1 to 99 workers	65	63	97	20	20	99	34	33	97
1 to 49 workers	62	61	98	22	22	99	27	27	99
50 to 99 workers	69	66	96	17	17	100	44	42	95
100 workers or more	82	80	97	24	23	97	35	34	96
100 to 499 workers	73	71	98	17	17	97	35	34	98
500 workers or more	85	83	97	26	25	97	35	34	96

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	86	82	95	28	27	98	35	33	94
Local government	78	76	98	22	21	97	35	34	97
Geographic areas									
New England	72	69	96	10	10	100	17	16	96
Middle Atlantic	85	84	99	40	39	100	17	17	98
East North Central	78	75	96	23	23	98	51	50	97
West North Central	77	77	99	11	11	98	55	55	99
South Atlantic	84	81	96	27	24	90	44	41	93
East South Central	79	74	93	—	—	—	20	20	96
West South Central	76	75	99	10	10	99	17	16	94
Mountain	83	82	98	21	21	100	62	59	95
Pacific	77	76	99	34	34	100	31	31	99

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	1.1	1.1	0.4	1.1	1.0	1.5	1.7	1.6	0.7
Worker characteristics									
Management, professional, and related	1.1	1.2	0.4	1.2	1.1	1.7	1.7	1.6	0.8
Professional and related	1.1	1.1	0.4	1.1	1.0	1.8	1.7	1.7	0.9
Teachers	1.2	1.3	0.4	1.4	1.1	3.6	2.1	2.0	1.1
Primary, secondary, and special education school teachers	1.4	1.4	0.2	1.6	1.2	5.5	2.4	2.4	1.0
Registered nurses	2.5	2.6	1.0	3.3	2.9	4.8	4.9	4.8	1.0
Service	1.7	1.6	0.5	1.5	1.4	1.3	1.6	1.6	1.3
Protective service	1.6	1.6	0.5	2.5	2.3	1.3	2.3	2.1	1.5
Sales and office	2.1	2.1	0.6	2.0	2.0	1.1	2.6	2.6	0.6
Office and administrative support	2.1	2.0	0.6	1.9	1.8	1.1	2.6	2.6	0.6
Natural resources, construction, and maintenance	2.2	2.2	0.4	3.3	3.2	2.7	4.0	4.0	0.8
Production, transportation, and material moving ...	4.3	4.2	0.7	2.0	2.0	0.4	3.3	3.2	1.5
Full time	1.1	1.1	0.4	1.2	1.1	1.6	1.9	1.8	0.7
Part time	1.4	1.2	1.7	1.2	1.2	0.3	1.2	1.2	1.5
Union	1.2	1.3	0.3	1.2	1.0	2.6	1.8	1.8	0.9
Nonunion	1.5	1.5	0.7	1.5	1.4	0.8	2.2	2.1	0.7
Wage percentiles: ²									
Lowest 10 percent	2.7	2.5	1.3	1.7	1.6	1.9	2.5	2.5	0.9
Lowest 25 percent	1.9	1.8	0.7	1.5	1.4	1.2	2.3	2.3	1.2
Second 25 percent	1.5	1.5	0.7	1.7	1.7	1.4	2.3	2.3	0.9
Third 25 percent	1.4	1.4	0.4	1.5	1.4	1.5	2.0	2.0	0.6
Highest 25 percent	1.0	1.0	0.3	1.1	1.0	1.8	1.7	1.6	1.0
Highest 10 percent	1.1	1.2	0.6	1.6	1.6	0.2	2.3	2.3	0.5
Establishment characteristics									
Service-providing industries	1.1	1.1	0.4	1.1	1.0	1.5	1.7	1.6	0.7
Education and health services	1.1	1.1	0.6	1.3	1.0	2.7	2.0	2.0	0.9
Educational services	1.2	1.1	0.6	1.4	1.1	3.2	2.0	2.0	1.1
Elementary and secondary schools	1.3	1.3	0.2	1.6	1.2	4.3	2.0	1.9	1.2
Junior colleges, colleges, and universities	2.0	2.0	2.2	2.7	2.6	1.6	5.1	4.8	1.9
Health care and social assistance	2.3	2.4	0.9	3.1	2.7	3.2	4.2	4.2	0.5
Hospitals	1.5	1.9	1.2	4.3	3.7	5.1	5.6	5.5	0.6
Public administration	1.9	1.8	0.5	1.8	1.7	0.5	1.8	1.8	0.9
1 to 99 workers	2.9	3.0	0.8	2.5	2.5	0.4	3.7	3.8	1.0
1 to 49 workers	4.3	4.4	0.9	3.8	3.7	0.6	4.5	4.5	0.7
50 to 99 workers	4.1	4.0	1.1	3.5	3.5	0.0	4.3	4.4	2.0
100 workers or more	1.0	1.0	0.5	1.1	1.0	1.6	1.7	1.7	0.8
100 to 499 workers	2.2	2.3	0.4	1.6	1.5	1.1	2.7	2.7	0.5
500 workers or more	1.0	0.9	0.6	1.3	1.1	2.0	1.8	1.8	1.0

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	2.3	2.2	1.3	2.5	2.5	0.7	3.4	3.3	1.2
Local government	1.2	1.2	0.2	1.0	0.9	2.1	1.6	1.6	0.8
Geographic areas									
New England	2.4	2.4	0.7	1.0	1.0	0.0	3.6	3.2	1.8
Middle Atlantic	1.5	1.6	0.2	2.5	2.5	0.2	1.8	1.7	0.6
East North Central	2.1	2.3	1.4	1.6	1.6	0.6	2.8	2.8	1.3
West North Central	3.9	4.1	0.4	2.9	2.9	3.9	9.1	9.4	0.7
South Atlantic	2.6	2.5	0.9	3.7	3.1	6.1	4.7	4.4	2.1
East South Central	7.1	6.0	3.7	—	—	—	5.9	5.6	3.0
West South Central	3.1	3.3	0.5	1.5	1.5	0.5	2.2	2.2	1.7
Mountain	2.3	3.0	1.2	5.7	5.7	0.0	9.1	9.7	3.1
Pacific	2.7	2.7	0.4	2.0	2.0	0.2	1.7	1.7	0.4

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution not required	Employee contribution required
All workers	89	11
Worker characteristics		
Management, professional, and related	89	11
Professional and related	89	11
Teachers	90	10
Primary, secondary, and special education school teachers	90	10
Service	88	12
Protective service	89	11
Sales and office	90	10
Office and administrative support	90	10
Natural resources, construction, and maintenance	92	8
Production, transportation, and material moving	93	7
Full time	89	11
Part time	92	8
Union	92	8
Nonunion	87	13
Wage percentiles: ¹		
Lowest 25 percent	88	12
Second 25 percent	89	11
Third 25 percent	90	10
Highest 25 percent	90	10
Highest 10 percent	87	13
Establishment characteristics		
Service-providing industries	89	11
Education and health services	89	11
Educational services	90	10
Elementary and secondary schools	91	9
Health care and social assistance	87	13
Hospitals	89	11
Public administration	89	11
1 to 99 workers	91	9
1 to 49 workers	91	9
50 to 99 workers	91	9
100 workers or more	89	11
100 to 499 workers	89	11
500 workers or more	89	11

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution not required	Employee contribution required
State government	83	17
Local government	92	8
Geographic areas		
New England	70	30
Middle Atlantic	93	7
East North Central	86	14
West North Central	95	5
South Atlantic	88	12
West South Central	94	6
Mountain	94	6
Pacific	99	1

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See

Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

Characteristics	Employee contribution not required	Employee contribution required
All workers	1.5	1.5
Worker characteristics		
Management, professional, and related	1.6	1.6
Professional and related	1.5	1.5
Teachers	1.3	1.3
Primary, secondary, and special education school teachers	1.1	1.1
Service	1.7	1.7
Protective service	1.8	1.8
Sales and office	1.8	1.8
Office and administrative support	1.9	1.9
Natural resources, construction, and maintenance	1.8	1.8
Production, transportation, and material moving ...	1.6	1.6
Full time	1.5	1.5
Part time	1.8	1.8
Union	0.7	0.7
Nonunion	2.7	2.7
Wage percentiles: ¹		
Lowest 25 percent	3.0	3.0
Second 25 percent	1.8	1.8
Third 25 percent	1.4	1.4
Highest 25 percent	1.0	1.0
Highest 10 percent	1.7	1.7
Establishment characteristics		
Service-providing industries	1.5	1.5
Education and health services	2.0	2.0
Educational services	2.1	2.1
Elementary and secondary schools	1.4	1.4
Health care and social assistance	2.5	2.5
Hospitals	3.0	3.0
Public administration	1.6	1.6
1 to 99 workers	1.7	1.7
1 to 49 workers	2.0	2.0
50 to 99 workers	2.5	2.5
100 workers or more	1.6	1.6
100 to 499 workers	2.3	2.3
500 workers or more	1.8	1.8

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Employee contribution not required	Employee contribution required
State government	3.9	3.9
Local government	0.9	0.9
Geographic areas		
New England	5.7	5.7
Middle Atlantic	0.8	0.8
East North Central	3.2	3.2
West North Central	1.9	1.9
South Atlantic	2.3	2.3
West South Central	1.9	1.9
Mountain	2.3	2.3
Pacific	0.4	0.4

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See

Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
All workers	38	2	52	6	2
Worker characteristics					
Management, professional, and related	37	2	55	5	2
Professional and related	36	2	56	5	1
Teachers	32	1	60	5	1
Primary, secondary, and special education school teachers	30	1	63	5	1
Registered nurses	53	—	42	—	—
Service	39	2	50	6	2
Protective service	38	3	49	7	3
Sales and office	40	2	50	7	2
Office and administrative support	40	2	50	6	2
Natural resources, construction, and maintenance	42	2	49	6	—
Production, transportation, and material moving ...	35	2	50	—	—
Full time	38	2	52	6	2
Part time	33	2	61	3	2
Union	32	1	58	8	1
Nonunion	45	2	47	4	3
Wage percentiles: ¹					
Lowest 10 percent	46	—	51	2	1
Lowest 25 percent	40	1	53	5	2
Second 25 percent	41	2	48	6	3
Third 25 percent	41	2	47	8	2
Highest 25 percent	33	2	59	5	1
Highest 10 percent	35	2	58	4	1
Establishment characteristics					
Service-providing industries	38	2	53	6	2
Education and health services	37	1	56	5	1
Educational services	34	1	58	5	1
Elementary and secondary schools	30	1	63	5	1
Junior colleges, colleges, and universities	49	3	39	6	3
Health care and social assistance	54	—	42	3	—
Hospitals	55	—	42	—	—
Public administration	39	3	49	7	2
1 to 99 workers	36	1	56	3	4
1 to 49 workers	33	—	54	6	7
50 to 99 workers	40	—	58	—	—
100 workers or more	38	2	52	6	2
100 to 499 workers	41	1	55	2	—
500 workers or more	37	2	51	7	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
State government	47	2	42	5	4
Local government	35	2	56	6	1
Geographic areas					
New England	20	—	68	—	—
Middle Atlantic	37	1	48	13	—
East North Central	44	—	51	4	—
West North Central	44	—	48	7	—
South Atlantic	59	2	25	7	7
East South Central	55	—	—	—	—
West South Central	23	—	74	—	—
Mountain	33	—	62	—	—
Pacific	14	3	79	3	—

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
All workers	2.1	0.3	1.9	0.7	0.3
Worker characteristics					
Management, professional, and related	2.3	0.4	2.1	0.8	0.4
Professional and related	2.3	0.4	2.2	0.8	0.3
Teachers	2.4	0.4	2.4	1.0	0.2
Primary, secondary, and special education school teachers	2.5	0.4	2.6	1.2	0.3
Registered nurses	4.7	–	4.5	–	–
Service	2.4	0.5	2.3	1.0	0.4
Protective service	3.4	0.8	3.3	1.7	0.8
Sales and office	2.6	0.5	2.3	1.4	0.5
Office and administrative support	2.5	0.5	2.3	1.2	0.4
Natural resources, construction, and maintenance	3.6	0.5	3.2	1.8	–
Production, transportation, and material moving	3.7	0.9	4.5	–	–
Full time	2.1	0.3	1.9	0.7	0.3
Part time	4.0	0.8	3.8	0.9	0.7
Union	1.8	0.2	1.6	0.8	0.2
Nonunion	3.2	0.5	2.9	1.1	0.5
Wage percentiles: ¹					
Lowest 10 percent	4.1	–	4.3	0.7	0.5
Lowest 25 percent	3.3	0.3	3.2	1.1	0.6
Second 25 percent	2.6	0.4	2.4	0.8	0.5
Third 25 percent	2.7	0.6	2.3	1.2	0.5
Highest 25 percent	1.7	0.3	1.7	0.7	0.2
Highest 10 percent	2.8	0.3	2.6	0.8	0.1
Establishment characteristics					
Service-providing industries	2.1	0.3	1.9	0.7	0.3
Education and health services	2.4	0.4	2.4	0.9	0.2
Educational services	2.7	0.4	2.6	1.0	0.2
Elementary and secondary schools	2.4	0.3	2.4	1.2	0.3
Junior colleges, colleges, and universities	6.3	1.4	6.1	1.5	0.9
Health care and social assistance	3.7	–	3.6	0.5	–
Hospitals	4.6	–	4.4	–	–
Public administration	2.8	0.6	2.7	0.8	0.6
1 to 99 workers	4.0	0.1	4.4	1.3	1.7
1 to 49 workers	5.1	–	5.9	2.2	3.0
50 to 99 workers	5.0	–	4.9	–	–
100 workers or more	2.2	0.3	1.9	0.7	0.2
100 to 499 workers	3.9	0.3	3.7	0.8	–
500 workers or more	2.3	0.4	2.1	0.9	0.2

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
State government	4.3	0.8	4.0	1.2	0.8
Local government	1.8	0.3	1.7	0.8	0.2
Geographic areas					
New England	4.1	—	5.4	—	—
Middle Atlantic	3.1	0.1	3.4	0.8	—
East North Central	3.8	—	3.5	1.0	—
West North Central	9.3	—	8.5	2.7	—
South Atlantic	5.4	0.7	3.8	2.8	1.3
East South Central	11.7	—	—	—	—
West South Central	3.1	—	3.0	—	—
Mountain	6.2	—	8.3	—	—
Pacific	1.7	0.8	1.8	1.1	—

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 19. Life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2009

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of earnings amounts ¹				Mean multiple of earnings	Median multiple of earnings
	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	46	24	25	6	1.5	1.5
Worker characteristics						
Management, professional, and related	42	—	26	—	1.5	1.5
Professional and related	43	—	26	—	1.5	1.5
Teachers	42	24	30	5	1.5	1.5
Primary, secondary, and special education school teachers	43	25	29	2	1.5	1.5
Registered nurses	49	19	—	—	1.5	—
Service	51	19	23	7	1.5	—
Protective service	53	—	21	—	1.5	—
Sales and office	47	26	—	—	1.4	1.5
Office and administrative support	47	27	—	—	1.4	1.5
Natural resources, construction, and maintenance	56	19	19	5	1.4	1.0
Production, transportation, and material moving ...	41	—	28	—	1.5	1.5
Full time	46	24	25	5	1.5	1.5
Part time	47	23	—	—	1.5	1.5
Union	56	28	10	6	1.4	1.0
Nonunion	39	—	35	—	1.6	1.5
Wage percentiles: ²						
Lowest 10 percent	35	27	—	—	1.6	1.5
Lowest 25 percent	46	24	28	2	1.5	1.5
Second 25 percent	47	25	—	—	1.4	1.5
Third 25 percent	51	20	—	—	1.4	—
Highest 25 percent	39	27	24	9	1.6	1.5
Highest 10 percent	35	26	—	—	1.6	1.5
Establishment characteristics						
Service-providing industries	46	24	25	6	1.5	1.5
Education and health services	43	—	29	—	1.5	1.5
Educational services	40	—	33	—	1.5	1.5
Elementary and secondary schools	40	25	32	2	1.5	1.5
Junior colleges, colleges, and universities	40	—	34	—	1.6	—
Health care and social assistance	56	19	—	—	1.5	—
Hospitals	63	13	—	—	1.5	1.0
Public administration	53	24	17	6	1.4	1.0
1 to 99 workers	47	35	15	4	1.4	—
1 to 49 workers	39	33	—	—	1.5	1.5
50 to 99 workers	57	36	6	—	1.3	1.0
100 workers or more	46	23	26	6	1.5	1.5
100 to 499 workers	43	26	23	9	1.5	1.5
500 workers or more	46	—	27	—	1.5	1.5

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of earnings amounts ¹				Mean multiple of earnings	Median multiple of earnings
	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	41	25	—	—	1.6	1.5
Local government	48	23	25	4	1.4	1.5
Geographic areas						
New England	49	32	—	—	1.5	—
Middle Atlantic	28	50	8	14	1.6	1.5
East North Central	65	11	—	—	1.3	1.0
West North Central	34	—	15	—	1.6	1.5
South Atlantic	45	—	33	—	1.5	1.5
East South Central	—	—	58	—	1.6	2.0
West South Central	43	32	—	—	1.4	1.5
Mountain	64	—	—	—	1.3	1.0
Pacific	69	—	—	2	1.2	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount. Includes multiple of earnings not shown separately.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more

details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 19. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2009

Characteristics	Multiple of earnings amounts ¹				Mean multiple of earnings	Median multiple of earnings
	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	3.3	2.4	3.4	2.3	0.0	0.1
Worker characteristics						
Management, professional, and related	4.0	–	3.5	–	0.1	0.0
Professional and related	4.1	–	3.6	–	0.1	0.0
Teachers	4.8	2.9	4.5	2.1	0.1	0.0
Primary, secondary, and special education school teachers	5.1	3.4	4.8	0.5	0.0	0.1
Registered nurses	9.1	5.0	–	–	0.2	–
Service	4.1	2.3	4.4	1.8	0.1	–
Protective service	5.6	–	5.2	–	0.1	–
Sales and office	3.8	3.5	–	–	0.0	0.4
Office and administrative support	4.0	3.4	–	–	0.0	0.3
Natural resources, construction, and maintenance	5.6	4.0	3.8	2.5	0.1	0.0
Production, transportation, and material moving ...	5.8	–	4.9	–	0.1	0.0
Full time	3.3	2.5	3.4	2.2	0.0	0.1
Part time	7.1	5.8	–	–	0.1	0.4
Union	3.2	2.7	1.7	1.9	0.0	0.0
Nonunion	4.5	–	5.0	–	0.1	0.0
Wage percentiles: ²						
Lowest 10 percent	8.6	7.0	–	–	0.1	0.0
Lowest 25 percent	5.9	4.4	6.0	0.9	0.1	0.3
Second 25 percent	3.6	3.4	–	–	0.1	0.3
Third 25 percent	3.9	2.7	–	–	0.1	–
Highest 25 percent	3.2	2.3	2.8	2.6	0.0	0.0
Highest 10 percent	4.4	3.4	–	–	0.1	0.0
Establishment characteristics						
Service-providing industries	3.3	2.4	3.4	2.3	0.0	0.1
Education and health services	4.8	–	4.9	–	0.1	0.0
Educational services	4.9	–	5.4	–	0.1	0.0
Elementary and secondary schools	4.9	3.2	4.8	0.3	0.0	0.0
Junior colleges, colleges, and universities	8.0	–	10.2	–	0.1	–
Health care and social assistance	7.6	4.3	–	–	0.1	–
Hospitals	10.2	3.7	–	–	0.2	0.0
Public administration	4.3	3.3	2.9	1.9	0.0	0.1
1 to 99 workers	8.0	8.0	4.3	1.4	0.1	–
1 to 49 workers	7.8	7.9	–	–	0.1	0.0
50 to 99 workers	10.7	10.2	1.6	–	0.1	0.3
100 workers or more	3.6	2.3	3.6	2.5	0.1	0.1
100 to 499 workers	4.4	4.1	5.1	2.9	0.1	0.0
500 workers or more	4.5	–	4.4	–	0.1	0.2

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Multiple of earnings amounts ¹				Mean multiple of earnings	Median multiple of earnings
	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	5.9	4.9	—	—	0.1	0.0
Local government	3.1	2.3	2.7	0.9	0.0	0.4
Geographic areas						
New England	8.9	8.0	—	—	0.2	—
Middle Atlantic	5.1	4.7	2.7	3.7	0.1	0.0
East North Central	6.0	2.1	—	—	0.1	0.0
West North Central	7.1	—	4.3	—	0.2	0.0
South Atlantic	5.6	—	5.4	—	0.1	0.3
East South Central	—	—	17.1	—	0.2	0.4
West South Central	5.5	7.7	—	—	0.0	0.1
Mountain	8.7	—	—	—	0.1	0.0
Pacific	5.4	—	—	0.7	0.1	0.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount. Includes multiple of earnings not shown separately.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 20. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2009

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$20,000	\$40,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	45,000	50,000
Professional and related	5,000	10,000	20,000	45,000	50,000
Teachers	5,000	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	10,000	10,000	25,000	50,000	50,000
Registered nurses	5,000	10,000	15,000	30,000	50,000
Service	5,000	10,000	20,000	31,217	50,000
Protective service	5,000	10,000	20,000	30,000	50,000
Sales and office	5,000	10,000	20,000	30,000	50,000
Office and administrative support	5,000	10,000	20,000	30,000	50,000
Natural resources, construction, and maintenance	5,000	10,000	20,000	30,000	50,000
Production, transportation, and material moving ...	5,000	10,000	20,000	25,000	50,000
Full time	5,000	10,000	20,000	40,000	50,000
Part time	5,000	15,000	25,000	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	15,000	25,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	20,000	40,000	50,000
Education and health services	5,000	10,000	20,000	40,000	50,000
Educational services	5,000	10,000	20,000	45,000	50,000
Elementary and secondary schools	6,000	10,000	20,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	5,000	10,000	30,000	50,000
Health care and social assistance	5,000	10,000	20,000	25,000	50,000
Hospitals	5,000	10,000	15,000	25,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000
1 to 99 workers	5,000	10,000	20,000	25,000	50,000
1 to 49 workers	5,000	10,000	20,000	25,000	50,000
50 to 99 workers	5,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
100 to 499 workers	5,000	10,000	20,000	40,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
State government	5,000	5,000	15,000	25,000	50,000
Local government	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 20. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas					
New England	\$5,000	\$5,000	\$5,000	\$20,000	\$50,000
Middle Atlantic	5,000	6,000	40,000	50,000	50,000
East North Central	15,000	20,000	30,000	50,000	50,000
West North Central	10,000	12,500	20,000	40,000	50,000
South Atlantic	5,000	10,000	10,000	25,000	30,000
West South Central	5,000	5,000	10,000	20,000	25,000
Mountain	10,000	15,000	20,000	40,000	50,000
Pacific	5,000	10,000	20,000	49,000	50,000

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile,

one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 20. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2009

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$0.00	\$0.00	\$1,155.82	\$0.00
Worker characteristics					
Management, professional, and related	0.00	0.00	0.00	7,084.55	0.00
Professional and related	0.00	0.00	0.00	6,663.93	0.00
Teachers	4,046.28	0.00	468.61	0.00	0.00
Primary, secondary, and special education school teachers	3,182.14	0.00	3,068.94	0.00	0.00
Registered nurses	765.25	0.00	5,577.63	12,352.48	0.00
Service	0.00	0.00	1,147.87	5,513.28	0.00
Protective service	0.00	3,116.28	6,880.12	5,558.86	0.00
Sales and office	0.00	0.00	1,645.72	6,897.83	0.00
Office and administrative support	0.00	0.00	5,166.58	6,149.80	0.00
Natural resources, construction, and maintenance	1,746.42	0.00	0.00	4,095.73	0.00
Production, transportation, and material moving	1,334.62	0.00	441.81	3,124.10	0.00
Full time	0.00	0.00	0.00	3,481.50	0.00
Part time	2,258.23	5,815.23	4,277.85	0.00	0.00
Union	0.00	0.00	0.00	0.00	0.00
Nonunion	0.00	0.00	0.00	1,104.54	2,060.49
Establishment characteristics					
Service-providing industries	0.00	0.00	0.00	644.05	0.00
Education and health services	0.00	0.00	0.00	6,118.97	0.00
Educational services	156.20	0.00	0.00	7,457.87	0.00
Elementary and secondary schools	3,722.79	0.00	5,099.44	8,026.34	0.00
Junior colleges, colleges, and universities	0.00	2,980.20	1,913.11	8,642.12	0.00
Health care and social assistance	0.00	0.00	7,326.66	2,066.40	0.00
Hospitals	0.00	0.00	4,554.12	10,594.71	0.00
Public administration	0.00	220.91	1,306.90	5,522.68	0.00
1 to 99 workers	0.00	0.00	5,061.62	0.00	3,124.10
1 to 49 workers	0.00	0.00	2,066.40	0.00	14,203.49
50 to 99 workers	0.00	0.00	4,058.32	6,941.90	2,209.07
100 workers or more	0.00	0.00	0.00	0.00	0.00
100 to 499 workers	3,443.60	0.00	0.00	5,250.25	0.00
500 workers or more	0.00	0.00	0.00	0.00	0.00
State government	0.00	0.00	6,832.07	781.02	0.00
Local government	1,352.77	0.00	0.00	3,118.24	0.00

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas					
New England	\$0.00	\$0.00	\$962.91	\$0.00	\$8,175.06
Middle Atlantic	0.00	8,870.05	0.00	0.00	0.00
East North Central	2,375.39	2,816.03	3,829.41	0.00	0.00
West North Central	0.00	4,396.69	1,352.77	12,641.99	0.00
South Atlantic	1,711.14	0.00	3,380.13	7,158.21	0.00
West South Central	0.00	5,896.61	0.00	1,781.01	1,147.87
Mountain	0.00	3,313.61	0.00	7,062.12	0.00
Pacific	0.00	0.00	5,061.62	11,199.37	0.00

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile,

one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 21. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	53	21	8	19
Worker characteristics				
Management, professional, and related	54	19	9	19
Professional and related	51	17	10	22
Teachers	50	18	10	22
Primary, secondary, and special education school teachers	55	25	—	—
Registered nurses	50	26	—	—
Service	53	21	7	19
Protective service	60	24	—	—
Sales and office	52	21	6	21
Office and administrative support	51	22	6	20
Natural resources, construction, and maintenance	50	24	—	—
Production, transportation, and material moving ...	47	33	—	—
Full time	53	22	7	19
Part time	51	7	17	25
Union	48	18	12	23
Nonunion	59	24	3	15
Wage percentiles: ²				
Lowest 10 percent	41	28	4	26
Lowest 25 percent	48	25	4	24
Second 25 percent	59	18	5	18
Third 25 percent	51	23	8	19
Highest 25 percent	53	18	12	17
Highest 10 percent	49	13	15	23
Establishment characteristics				
Service-providing industries	53	21	7	19
Education and health services	53	18	8	21
Educational services	49	19	8	24
Elementary and secondary schools	42	22	6	31
Junior colleges, colleges, and universities	70	—	16	—
Health care and social assistance	68	—	8	—
Hospitals	65	—	—	14
Public administration	53	23	8	16
1 to 99 workers	49	38	—	—
1 to 49 workers	60	—	—	6
50 to 99 workers	—	46	—	—
100 workers or more	53	18	9	20
100 to 499 workers	46	29	10	16
500 workers or more	55	16	8	21

See footnotes at end of table.

Table 21. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	82	6	12	—
Local government	40	27	6	27
Geographic areas				
New England	37	35	—	—
Middle Atlantic	25	10	25	40
East North Central	48	20	—	33
West North Central	—	43	—	—
South Atlantic	66	17	—	—
West South Central	61	36	—	—
Mountain	37	62	—	—
Pacific	77	14	—	—

¹ Employer assumes all risks and expenses of providing the benefit.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more

details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 21. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2009

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	2.2	1.7	0.9	1.9
Worker characteristics				
Management, professional, and related	2.5	1.7	0.9	1.9
Professional and related	3.0	1.9	1.1	2.5
Teachers	4.1	2.6	1.8	3.2
Primary, secondary, and special education school teachers	5.6	3.6	–	–
Registered nurses	8.4	7.5	–	–
Service	3.3	2.9	1.7	2.8
Protective service	6.1	5.2	–	–
Sales and office	3.5	2.9	1.1	4.0
Office and administrative support	3.3	3.0	1.1	3.3
Natural resources, construction, and maintenance	6.5	6.1	–	–
Production, transportation, and material moving ...	6.5	5.9	–	–
Full time	2.3	1.8	0.8	2.0
Part time	5.4	2.0	2.6	4.2
Union	2.6	1.9	1.5	1.5
Nonunion	3.6	2.6	0.3	3.5
Wage percentiles: ²				
Lowest 10 percent	5.8	6.1	1.0	5.8
Lowest 25 percent	4.3	3.6	0.8	4.0
Second 25 percent	2.9	2.4	0.9	2.2
Third 25 percent	3.2	2.4	0.9	3.2
Highest 25 percent	2.1	1.8	1.4	0.9
Highest 10 percent	2.3	2.5	1.9	1.6
Establishment characteristics				
Service-providing industries	2.2	1.7	0.9	1.9
Education and health services	3.0	2.0	0.9	2.6
Educational services	3.5	2.3	1.0	3.0
Elementary and secondary schools	4.2	2.8	1.2	4.0
Junior colleges, colleges, and universities	3.8	–	1.8	–
Health care and social assistance	4.9	–	2.2	–
Hospitals	7.3	–	–	2.5
Public administration	3.8	3.2	1.4	2.1
1 to 99 workers	6.9	8.8	–	–
1 to 49 workers	10.9	–	–	2.6
50 to 99 workers	–	9.4	–	–
100 workers or more	2.3	1.5	1.0	1.8
100 to 499 workers	5.5	4.2	2.3	3.4
500 workers or more	2.3	1.5	0.8	1.9

See footnotes at end of table.

Table 21. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	2.0	1.7	1.2	—
Local government	2.6	2.1	1.0	2.7
Geographic areas				
New England	11.1	10.5	—	—
Middle Atlantic	3.3	1.7	3.0	2.3
East North Central	4.8	5.5	—	6.8
West North Central	—	10.3	—	—
South Atlantic	7.1	3.8	—	—
West South Central	11.2	10.8	—	—
Mountain	4.2	4.8	—	—
Pacific	3.1	2.1	—	—

¹ Employer assumes all risks and expenses of providing the benefit.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more

details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 22. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	12	88
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	8	92
Primary, secondary, and special education school teachers	9	91
Service	15	85
Protective service	16	84
Sales and office	14	86
Office and administrative support	14	86
Natural resources, construction, and maintenance	13	87
Full time	12	88
Part time	10	90
Union	15	85
Nonunion	9	91
Wage percentiles: ¹		
Lowest 25 percent	10	90
Second 25 percent	12	88
Third 25 percent	11	89
Highest 25 percent	15	85
Highest 10 percent	15	85
Establishment characteristics		
Service-providing industries	12	88
Education and health services	11	89
Educational services	8	92
Elementary and secondary schools	9	91
Junior colleges, colleges, and universities	4	96
Health care and social assistance	27	73
Hospitals	30	70
Public administration	15	85
1 to 99 workers	8	92
100 workers or more	13	87
100 to 499 workers	17	83
500 workers or more	12	88

See footnotes at end of table.

Table 22. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government	13	87
Local government	12	88
Geographic areas		
New England	—	100
Middle Atlantic	30	70
East North Central	18	82
West South Central	—	100
Mountain	13	87
Pacific	5	95

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 22. Standard errors for short-term and long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.1	1.1
Worker characteristics		
Management, professional, and related	0.9	0.9
Professional and related	1.0	1.0
Teachers	1.2	1.2
Primary, secondary, and special education school teachers	1.7	1.7
Service	2.3	2.3
Protective service	4.3	4.3
Sales and office	2.5	2.5
Office and administrative support	2.5	2.5
Natural resources, construction, and maintenance	3.0	3.0
Full time	1.2	1.2
Part time	2.2	2.2
Union	1.6	1.6
Nonunion	1.4	1.4
Wage percentiles: ¹		
Lowest 25 percent	2.0	2.0
Second 25 percent	1.7	1.7
Third 25 percent	1.4	1.4
Highest 25 percent	1.1	1.1
Highest 10 percent	1.1	1.1
Establishment characteristics		
Service-providing industries	1.2	1.2
Education and health services	1.4	1.4
Educational services	1.0	1.0
Elementary and secondary schools	1.3	1.3
Junior colleges, colleges, and universities	0.9	0.9
Health care and social assistance	4.7	4.7
Hospitals	5.8	5.8
Public administration	1.9	1.9
1 to 99 workers	3.0	3.0
100 workers or more	1.2	1.2
100 to 499 workers	3.1	3.1
500 workers or more	1.1	1.1

See footnotes at end of table.

Table 22. Standard errors for short-term and long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Employee contribution required	Employee contribution not required
State government	1.9	1.9
Local government	1.3	1.3
Geographic areas		
New England	—	0.0
Middle Atlantic	3.2	3.2
East North Central	3.9	3.9
West South Central	—	0.0
Mountain	3.6	3.6
Pacific	1.5	1.5

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 23. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
All workers	2	1	86	9	2
Worker characteristics					
Management, professional, and related	1	1	87	8	3
Professional and related	2	1	86	8	3
Teachers	3	—	85	8	3
Primary, secondary, and special education school teachers	—	—	82	8	4
Registered nurses	—	—	94	—	—
Service	2	—	86	9	2
Protective service	—	—	83	—	—
Sales and office	1	—	85	10	3
Office and administrative support	2	—	84	11	3
Natural resources, construction, and maintenance	—	—	85	11	—
Production, transportation, and material moving	—	—	78	—	—
Full time	2	1	86	9	2
Part time	3	—	81	11	—
Union	3	1	82	10	3
Nonunion	1	—	89	8	1
Wage percentiles: ¹					
Lowest 10 percent	—	—	90	—	—
Lowest 25 percent	2	—	89	5	3
Second 25 percent	3	—	83	13	2
Third 25 percent	2	—	87	8	2
Highest 25 percent	1	1	85	9	3
Highest 10 percent	—	2	83	11	—
Establishment characteristics					
Service-providing industries	2	1	86	9	2
Education and health services	2	1	86	8	4
Educational services	2	1	86	7	4
Elementary and secondary schools	2	1	86	5	5
Junior colleges, colleges, and universities	—	—	86	12	—
Health care and social assistance	—	—	84	11	—
Hospitals	—	—	92	7	—
Public administration	2	—	86	10	—
1 to 99 workers	—	—	89	—	—
1 to 49 workers	—	—	85	—	—
50 to 99 workers	—	—	97	—	—
100 workers or more	2	1	85	10	2
100 to 499 workers	—	—	84	12	—
500 workers or more	2	—	85	9	3

See footnotes at end of table.

Table 23. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
State government	—	—	82	17	—
Local government	3	1	87	6	4
Geographic areas					
New England	—	—	88	—	—
Middle Atlantic	3	—	90	1	5
East North Central	3	—	77	17	—
West North Central	—	—	85	—	—
South Atlantic	—	—	87	13	—
East South Central	—	—	84	—	—
West South Central	—	—	88	—	—
Mountain	—	—	94	—	—
Pacific	2	2	83	9	3

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 23. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
All workers	0.5	0.1	1.4	1.1	0.5
Worker characteristics					
Management, professional, and related	0.6	0.1	1.5	1.2	0.6
Professional and related	0.7	0.1	1.7	1.2	0.7
Teachers	1.3	–	2.9	1.7	1.1
Primary, secondary, and special education school teachers	–	–	4.1	2.7	1.6
Registered nurses	–	–	2.4	–	–
Service	1.1	–	2.9	2.7	0.3
Protective service	–	–	5.5	–	–
Sales and office	0.5	–	2.4	2.1	1.4
Office and administrative support	0.6	–	2.6	2.1	1.5
Natural resources, construction, and maintenance	–	–	3.9	3.4	–
Production, transportation, and material moving	–	–	5.1	–	–
Full time	0.6	0.1	1.5	1.2	0.6
Part time	1.3	–	3.0	2.8	–
Union	0.8	0.2	1.9	1.2	0.8
Nonunion	0.4	–	2.0	2.0	0.4
Wage percentiles: ¹					
Lowest 10 percent	–	–	2.1	–	–
Lowest 25 percent	1.0	–	1.9	1.3	0.9
Second 25 percent	1.1	–	2.7	2.4	0.7
Third 25 percent	0.6	–	1.3	1.1	0.3
Highest 25 percent	0.6	0.2	2.2	1.6	1.0
Highest 10 percent	–	0.4	3.7	2.7	–
Establishment characteristics					
Service-providing industries	0.5	0.1	1.4	1.1	0.5
Education and health services	0.7	0.2	1.6	1.1	0.8
Educational services	0.8	0.2	1.9	1.3	1.0
Elementary and secondary schools	1.1	0.3	2.4	1.4	1.4
Junior colleges, colleges, and universities	–	–	3.3	3.2	–
Health care and social assistance	–	–	1.9	1.4	–
Hospitals	–	–	1.5	1.4	–
Public administration	0.9	–	2.3	2.0	–
1 to 99 workers	–	–	3.7	–	–
1 to 49 workers	–	–	4.9	–	–
50 to 99 workers	–	–	3.5	–	–
100 workers or more	0.5	0.1	1.5	1.2	0.5
100 to 499 workers	–	–	2.6	1.9	–
500 workers or more	0.5	–	1.7	1.4	0.7

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
State government	—	—	2.6	2.6	—
Local government	0.8	0.2	1.6	1.1	0.7
Geographic areas					
New England	—	—	8.1	—	—
Middle Atlantic	1.1	—	1.8	0.1	1.1
East North Central	1.1	—	2.9	2.2	—
West North Central	—	—	9.8	—	—
South Atlantic	—	—	3.8	3.8	—
East South Central	—	—	21.3	—	—
West South Central	—	—	5.9	—	—
Mountain	—	—	4.4	—	—
Pacific	1.0	0.4	3.4	2.2	1.5

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 24. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	85	18	24	26	26	52	15
Worker characteristics							
Management, professional, and related	87	20	24	26	26	52	13
Professional and related	85	20	25	26	26	52	15
Teachers	86	20	25	26	52	52	14
Primary, secondary, and special education school teachers	84	20	22	26	52	52	16
Service	86	18	25	26	26	52	14
Protective service	89	12	25	26	26	52	11
Sales and office	82	13	24	26	26	52	18
Office and administrative support	82	12	25	26	26	52	18
Natural resources, construction, and maintenance	85	20	26	26	52	52	15
Production, transportation, and material moving ...	72	20	22	26	26	52	28
Full time	85	15	24	26	26	52	15
Part time	82	21	26	26	26	26	18
Union	81	20	26	26	26	52	19
Nonunion	90	13	22	26	52	52	10
Establishment characteristics							
Service-providing industries	85	18	24	26	26	52	15
Education and health services	84	20	24	26	26	52	16
Educational services	82	21	24	26	52	52	18
Elementary and secondary schools	79	20	22	26	52	52	21
Junior colleges, colleges, and universities	89	25	26	26	26	52	11
Health care and social assistance	94	13	20	26	26	26	6
Public administration	88	12	24	26	26	52	12
1 to 99 workers:							
1 to 49 workers	97	21	26	26	52	52	3
100 workers or more	85	18	24	26	26	52	15
100 to 499 workers	84	12	20	26	26	52	16
500 workers or more	85	20	25	26	26	52	15
State government	95	20	25	26	26	52	5
Local government	81	15	24	26	26	52	19

See footnotes at end of table.

Table 24. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
Middle Atlantic	87	26	26	26	26	26	13
East North Central	54	13	20	26	52	52	46
South Atlantic	97	22	25	48	52	52	3

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less

than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 24. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2009

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.8	7.0	1.4	0.0	0.0	0.0	1.8
Worker characteristics							
Management, professional, and related	1.9	7.7	1.7	0.0	5.8	0.0	1.9
Professional and related	2.1	1.8	1.3	0.0	9.2	0.0	2.1
Teachers	3.1	1.4	1.7	0.0	4.8	0.0	3.1
Primary, secondary, and special education school teachers	4.2	0.6	0.3	0.0	0.0	0.0	4.2
Service	2.9	7.3	1.4	0.0	0.0	0.0	2.9
Protective service	3.2	6.7	1.3	0.0	0.0	5.6	3.2
Sales and office	2.4	5.9	2.3	0.0	0.0	0.2	2.4
Office and administrative support	2.5	6.3	2.3	0.0	0.0	0.4	2.5
Natural resources, construction, and maintenance	3.1	5.5	1.7	0.0	20.2	0.0	3.1
Production, transportation, and material moving	6.4	4.7	4.8	0.0	19.9	0.0	6.4
Full time	1.7	6.2	1.6	0.0	3.5	0.0	1.7
Part time	4.2	1.4	0.0	0.0	0.0	18.9	4.2
Union	2.3	4.6	0.2	0.0	0.0	0.0	2.3
Nonunion	2.0	2.3	1.4	0.0	8.7	0.0	2.0
Establishment characteristics							
Service-providing industries	1.8	7.1	1.4	0.0	0.0	0.0	1.8
Education and health services	2.5	0.4	2.0	0.0	30.4	0.0	2.5
Educational services	2.9	1.1	1.5	0.0	9.8	0.0	2.9
Elementary and secondary schools	3.7	1.1	1.7	0.0	0.0	0.0	3.7
Junior colleges, colleges, and universities	1.9	0.6	0.0	0.0	4.1	0.0	1.9
Health care and social assistance	2.0	2.3	0.0	0.0	0.0	26.9	2.0
Public administration	1.7	8.7	2.4	0.0	0.0	6.5	1.7
1 to 99 workers:							
1 to 49 workers	1.7	1.1	2.1	0.0	10.9	0.0	1.7
100 workers or more	1.8	6.7	1.3	0.0	0.0	0.0	1.8
100 to 499 workers	3.2	2.0	2.8	0.0	0.0	5.0	3.2
500 workers or more	1.9	1.0	1.3	0.0	1.6	0.0	1.9
State government	0.9	22.6	1.2	0.0	0.0	0.0	0.9
Local government	2.4	4.8	1.9	0.0	5.2	0.0	2.4

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
Middle Atlantic	2.6	0.0	0.0	0.0	0.0	0.0	2.6
East North Central	7.2	8.1	1.0	0.0	0.6	0.0	7.2
South Atlantic	1.5	0.3	0.9	26.5	0.0	0.0	1.5

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less

than the benefit shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 25. Short-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009

(All workers with fixed percent of earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	31	7	29	20	13	61.2	60.0
Worker characteristics							
Management, professional, and related	31	9	25	19	15	61.6	60.0
Professional and related	30	10	21	21	18	62.6	60.0
Teachers	33	7	16	22	22	64.2	60.0
Primary, secondary, and special education school teachers	43	5	17	9	25	62.6	60.0
Registered nurses	24	—	30	—	—	59.0	60.0
Service	32	4	32	23	9	60.6	60.0
Protective service	34	—	37	17	12	60.5	60.0
Sales and office	25	8	36	23	8	60.7	60.0
Office and administrative support	25	8	36	22	9	60.7	60.0
Natural resources, construction, and maintenance	33	—	31	—	—	62.3	60.0
Production, transportation, and material moving ...	38	—	29	17	—	59.6	60.0
Full time	30	6	31	20	13	61.5	60.0
Part time	46	19	—	23	—	57.8	55.0
Union	18	8	32	31	11	62.4	60.0
Nonunion	45	6	25	9	15	59.9	58.0
Wage percentiles: ¹							
Lowest 10 percent	43	7	22	—	—	59.7	58.0
Lowest 25 percent	39	5	28	16	12	60.0	60.0
Second 25 percent	28	7	35	20	10	61.0	60.0
Third 25 percent	35	6	31	18	10	59.7	60.0
Highest 25 percent	24	10	23	26	17	63.4	60.0
Highest 10 percent	22	11	15	32	21	64.8	67.0
Establishment characteristics							
Service-providing industries	30	7	29	20	13	61.3	60.0
Education and health services	34	11	20	18	17	62.1	60.0
Educational services	37	11	15	16	20	62.5	60.0
Elementary and secondary schools	44	5	14	19	18	61.2	60.0
Junior colleges, colleges, and universities	21	31	15	—	—	66.3	58.0
Health care and social assistance	14	—	47	25	—	60.0	60.0
Hospitals	—	—	45	22	—	59.2	60.0
Public administration	26	3	36	26	8	60.7	60.0
1 to 99 workers	41	—	40	—	2	57.2	60.0
1 to 49 workers	49	—	39	—	—	55.9	60.0
50 to 99 workers	—	—	43	25	5	59.5	60.0
100 workers or more	30	8	27	21	14	61.8	60.0
100 to 499 workers	30	—	40	17	—	60.6	60.0
500 workers or more	30	9	24	22	15	62.0	60.0

See footnotes at end of table.

Table 25. Short-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with fixed percent of earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	19	16	42	—	—	62.1	60.0
Local government	36	4	23	24	13	60.8	60.0
Geographic areas							
New England	—	—	—	19	67	80.4	—
Middle Atlantic	16	3	17	60	4	63.1	67.0
East North Central	48	—	30	—	11	58.8	60.0
West North Central	—	—	—	—	—	64.2	66.0
South Atlantic	63	—	20	3	14	57.9	50.0
West South Central	—	—	55	—	—	61.5	60.0
Mountain	—	—	50	—	31	67.6	60.0
Pacific	20	28	44	—	—	57.5	60.0

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 25. Standard errors for short-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	2.5	0.6	2.4	1.5	1.6	0.6	0.0
Worker characteristics							
Management, professional, and related	2.6	0.9	2.8	1.4	1.9	0.7	0.0
Professional and related	2.7	0.9	2.6	1.7	2.3	0.8	0.0
Teachers	3.5	0.8	2.7	2.1	2.9	1.2	0.0
Primary, secondary, and special education school teachers	4.9	1.2	2.9	2.7	3.6	1.3	2.9
Registered nurses	5.7	–	8.2	–	–	1.1	0.7
Service	3.4	0.7	3.5	2.7	1.5	0.7	0.0
Protective service	6.0	–	6.0	4.5	2.9	1.2	0.0
Sales and office	3.7	1.5	4.0	3.2	1.9	0.7	0.0
Office and administrative support	3.8	1.6	3.8	2.7	1.9	0.7	0.0
Natural resources, construction, and maintenance	6.6	–	5.1	–	–	2.4	0.0
Production, transportation, and material moving	6.7	–	7.4	4.9	–	1.3	0.0
Full time	2.6	0.5	2.5	1.5	1.6	0.6	0.0
Part time	5.9	3.4	–	3.5	–	1.2	1.9
Union	1.9	0.9	3.3	2.6	2.0	0.5	0.0
Nonunion	4.0	0.9	3.4	1.4	2.7	1.1	4.5
Wage percentiles: ¹							
Lowest 10 percent	6.1	2.4	5.7	–	–	1.7	3.9
Lowest 25 percent	4.9	1.0	4.4	3.2	3.6	1.5	0.0
Second 25 percent	3.9	0.8	3.9	2.1	1.7	0.8	0.0
Third 25 percent	3.5	0.7	3.3	2.0	1.6	0.6	0.0
Highest 25 percent	1.7	1.3	2.1	1.7	2.1	0.6	0.0
Highest 10 percent	2.3	1.6	2.4	2.1	2.5	0.9	2.9
Establishment characteristics							
Service-providing industries	2.6	0.6	2.4	1.5	1.6	0.6	0.0
Education and health services	3.3	1.0	2.2	1.8	2.6	1.1	0.0
Educational services	3.6	1.0	2.0	1.9	3.1	1.3	2.4
Elementary and secondary schools	4.0	0.8	2.3	2.4	2.8	1.0	1.5
Junior colleges, colleges, and universities	5.0	3.9	3.5	–	–	4.0	3.4
Health care and social assistance	3.2	–	5.4	4.9	–	0.6	0.0
Hospitals	–	–	6.4	6.5	–	0.8	0.0
Public administration	3.6	0.7	4.4	2.9	1.7	0.7	0.0
1 to 99 workers	9.0	–	6.6	–	0.9	1.3	0.0
1 to 49 workers	10.6	–	8.3	–	–	1.7	11.3
50 to 99 workers	–	–	10.5	7.5	2.3	1.5	0.0
100 workers or more	2.3	0.7	2.6	1.4	1.8	0.7	0.0
100 to 499 workers	4.7	–	6.5	3.5	–	1.1	0.0
500 workers or more	2.4	0.7	2.2	1.2	2.0	0.8	0.0

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	2.9	1.9	5.7	—	—	1.6	0.0
Local government	2.9	0.5	1.9	1.9	1.6	0.6	0.0
Geographic areas							
New England	—	—	—	3.1	10.3	6.5	—
Middle Atlantic	3.6	0.7	1.7	4.3	1.1	0.7	0.0
East North Central	7.3	—	6.1	—	3.2	1.3	11.0
West North Central	—	—	—	—	—	2.6	6.1
South Atlantic	5.3	—	3.9	1.2	2.1	1.1	0.0
West South Central	—	—	10.0	—	—	2.3	0.0
Mountain	—	—	7.5	—	8.8	1.7	6.4
Pacific	2.9	3.6	6.2	—	—	0.5	2.0

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 26. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	19	81
Professional and related	19	81
Teachers	21	79
Primary, secondary, and special education school teachers	22	78
Registered nurses	15	85
Service	19	81
Protective service	18	82
Sales and office	15	85
Office and administrative support	16	84
Full time	18	82
Part time	21	79
Union	19	81
Nonunion	17	83
Wage percentiles: ¹		
Lowest 25 percent	19	81
Second 25 percent	16	84
Third 25 percent	16	84
Highest 25 percent	20	80
Highest 10 percent	22	78
Establishment characteristics		
Service-providing industries	18	82
Education and health services	19	81
Educational services	21	79
Elementary and secondary schools	22	78
Junior colleges, colleges, and universities	17	83
Health care and social assistance	12	88
Public administration	17	83
100 workers or more	18	82
100 to 499 workers	15	85
500 workers or more	19	81

See footnotes at end of table.

Table 26. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government	19	81
Local government	18	82
Geographic areas		
Middle Atlantic	7	93
East North Central	36	64
West North Central	9	91
South Atlantic	6	94
Mountain	51	49

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for

more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 26. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

Characteristics	Employee contribution required	Employee contribution not required
All workers	2.2	2.2
Worker characteristics		
Management, professional, and related	1.9	1.9
Professional and related	1.9	1.9
Teachers	2.6	2.6
Primary, secondary, and special education school teachers	3.1	3.1
Registered nurses	4.5	4.5
Service	2.5	2.5
Protective service	3.4	3.4
Sales and office	2.8	2.8
Office and administrative support	2.9	2.9
Full time	2.2	2.2
Part time	4.0	4.0
Union	2.5	2.5
Nonunion	2.5	2.5
Wage percentiles: ¹		
Lowest 25 percent	4.8	4.8
Second 25 percent	2.3	2.3
Third 25 percent	2.9	2.9
Highest 25 percent	1.9	1.9
Highest 10 percent	3.2	3.2
Establishment characteristics		
Service-providing industries	2.2	2.2
Education and health services	2.4	2.4
Educational services	2.6	2.6
Elementary and secondary schools	3.3	3.3
Junior colleges, colleges, and universities	4.4	4.4
Health care and social assistance	3.7	3.7
Public administration	2.8	2.8
100 workers or more	1.9	1.9
100 to 499 workers	3.1	3.1
500 workers or more	2.2	2.2

See footnotes at end of table.

Table 26. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Employee contribution required	Employee contribution not required
State government	4.1	4.1
Local government	2.6	2.6
Geographic areas		
Middle Atlantic	1.7	1.7
East North Central	3.4	3.4
West North Central	3.0	3.0
South Atlantic	1.3	1.3
Mountain	11.4	11.4

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for

more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 27. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
All workers	93	6	1	1
Worker characteristics				
Management, professional, and related	93	—	1	—
Professional and related	93	—	1	—
Teachers	95	—	—	—
Primary, secondary, and special education school teachers	96	—	—	—
Registered nurses	93	—	—	—
Service	92	7	—	—
Protective service	93	6	—	—
Sales and office	92	—	—	—
Office and administrative support	91	—	—	—
Natural resources, construction, and maintenance	96	—	—	—
Production, transportation, and material moving	94	—	—	—
Full time	93	6	(¹)	1
Part time	92	5	—	—
Union	93	—	1	—
Nonunion	93	7	—	—
Wage percentiles: ²				
Lowest 10 percent	97	—	—	—
Lowest 25 percent	93	7	—	—
Second 25 percent	90	—	—	—
Third 25 percent	94	6	—	—
Highest 25 percent	95	—	1	—
Highest 10 percent	94	—	—	—
Establishment characteristics				
Service-providing industries	93	6	1	1
Education and health services	92	—	1	—
Educational services	93	—	1	—
Elementary and secondary schools	96	1	—	—
Junior colleges, colleges, and universities	84	—	—	—
Health care and social assistance	88	—	—	—
Hospitals	86	—	—	—
Public administration	93	7	—	—
1 to 99 workers	93	7	—	—
1 to 49 workers	91	—	—	—
50 to 99 workers	95	—	—	—
100 workers or more	93	—	1	—
100 to 499 workers	97	2	—	—
500 workers or more	92	—	—	1

See footnotes at end of table.

Table 27. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
State government	82	—	—	—
Local government	97	2	1	1
Geographic areas				
New England	98	—	—	—
Middle Atlantic	93	3	—	—
East North Central	87	—	—	—
West North Central	86	—	—	—
South Atlantic	98	—	—	—
East South Central	87	—	—	—
West South Central	98	—	—	—
Mountain	99	—	—	—
Pacific	95	—	—	—

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 27. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
All workers	2.5	2.6	0.2	0.4
Worker characteristics				
Management, professional, and related	2.6	—	0.3	—
Professional and related	2.6	—	0.4	—
Teachers	1.7	—	—	—
Primary, secondary, and special education school teachers	1.5	—	—	—
Registered nurses	7.4	—	—	—
Service	2.3	2.3	—	—
Protective service	2.0	2.0	—	—
Sales and office	3.9	—	—	—
Office and administrative support	4.1	—	—	—
Natural resources, construction, and maintenance	2.0	—	—	—
Production, transportation, and material moving ...	2.4	—	—	—
Full time	2.5	2.6	(¹)	0.4
Part time	3.0	2.7	—	—
Union	2.6	—	0.5	—
Nonunion	2.6	2.6	—	—
Wage percentiles: ²				
Lowest 10 percent	1.5	—	—	—
Lowest 25 percent	2.1	2.1	—	—
Second 25 percent	4.9	—	—	—
Third 25 percent	2.7	2.7	—	—
Highest 25 percent	1.7	—	0.4	—
Highest 10 percent	3.6	—	—	—
Establishment characteristics				
Service-providing industries	2.6	2.6	0.2	0.4
Education and health services	3.6	—	0.4	—
Educational services	2.9	—	0.4	—
Elementary and secondary schools	1.2	0.6	—	—
Junior colleges, colleges, and universities	10.5	—	—	—
Health care and social assistance	8.2	—	—	—
Hospitals	10.5	—	—	—
Public administration	2.1	2.1	—	—
1 to 99 workers	2.3	2.3	—	—
1 to 49 workers	3.1	—	—	—
50 to 99 workers	3.2	—	—	—
100 workers or more	2.9	—	0.3	—
100 to 499 workers	1.2	0.8	—	—
500 workers or more	3.9	—	—	0.6

See footnotes at end of table.

Table 27. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
State government	9.1	—	—	—
Local government	0.7	0.4	0.3	0.5
Geographic areas				
New England	1.7	—	—	—
Middle Atlantic	2.3	0.7	—	—
East North Central	4.4	—	—	—
West North Central	13.3	—	—	—
South Atlantic	1.1	—	—	—
East South Central	9.0	—	—	—
West South Central	2.2	—	—	—
Mountain	1.2	—	—	—
Pacific	2.3	—	—	—

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See

Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 28. Long-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009

(All workers with a fixed percent of earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	19	41	23	12	5	60.7	60.0
Worker characteristics							
Management, professional, and related	17	37	27	12	6	61.0	60.0
Professional and related	18	36	28	12	7	61.1	60.0
Teachers	17	32	29	13	10	61.7	62.0
Primary, secondary, and special education school teachers	18	29	29	14	10	61.8	62.0
Registered nurses	25	52	16	—	—	57.9	60.0
Service	24	44	18	11	4	60.1	60.0
Protective service	23	46	18	—	—	60.1	60.0
Sales and office	19	48	18	13	2	60.2	60.0
Office and administrative support	20	47	18	14	2	60.1	60.0
Natural resources, construction, and maintenance	19	46	22	—	—	60.0	60.0
Production, transportation, and material moving ...	22	46	14	—	—	60.4	60.0
Full time	18	42	24	12	4	60.8	60.0
Part time	37	25	15	—	—	59.1	60.0
Union	23	38	16	15	8	61.0	60.0
Nonunion	16	43	29	10	2	60.4	60.0
Wage percentiles: ¹							
Lowest 10 percent	22	46	19	—	—	59.7	60.0
Lowest 25 percent	19	41	25	12	3	60.5	60.0
Second 25 percent	20	42	22	12	4	60.5	60.0
Third 25 percent	17	42	26	12	3	61.0	60.0
Highest 25 percent	20	40	21	12	7	60.6	60.0
Highest 10 percent	24	41	19	12	4	59.3	60.0
Establishment characteristics							
Service-providing industries	19	41	23	12	5	60.7	60.0
Education and health services	19	38	25	12	6	60.9	60.0
Educational services	18	33	28	14	7	61.6	60.0
Elementary and secondary schools	19	29	29	15	8	61.7	62.0
Junior colleges, colleges, and universities	13	49	24	—	—	61.1	60.0
Health care and social assistance	24	63	—	—	—	57.1	60.0
Hospitals	30	57	—	—	—	56.3	60.0
Public administration	21	46	21	10	—	59.9	60.0
1 to 99 workers	14	45	22	13	6	61.8	60.0
1 to 49 workers	—	40	28	14	—	62.3	60.0
50 to 99 workers	—	51	—	—	6	61.4	60.0
100 workers or more	20	40	24	12	4	60.5	60.0
100 to 499 workers	23	39	15	16	7	60.7	60.0
500 workers or more	18	41	27	11	3	60.4	60.0

See footnotes at end of table.

Table 28. Long-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with a fixed percent of earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	12	50	28	9	—	60.9	60.0
Local government	21	38	22	13	5	60.6	60.0
Geographic areas							
New England	—	46	—	—	—	65.6	66.0
Middle Atlantic	11	53	—	23	—	61.8	60.0
East North Central	49	21	7	11	12	57.7	60.0
West North Central	—	48	—	—	—	61.6	60.0
South Atlantic	8	38	52	2	—	61.3	62.0
East South Central	—	63	13	—	—	58.6	60.0
West South Central	—	77	—	—	—	58.9	60.0
Mountain	—	38	23	35	—	63.5	66.0
Pacific	19	42	27	12	—	60.8	60.0

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 28. Standard errors for long-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.9	2.3	2.1	1.8	1.1	0.4	0.0
Worker characteristics							
Management, professional, and related	1.9	2.5	2.4	1.7	1.5	0.5	0.3
Professional and related	2.0	2.7	2.6	1.8	1.8	0.6	0.7
Teachers	2.3	3.0	2.9	2.0	2.5	0.7	3.0
Primary, secondary, and special education school teachers	2.6	3.5	3.3	2.5	2.4	0.8	3.8
Registered nurses	4.7	6.8	4.3	–	–	0.8	0.0
Service	3.3	3.6	2.2	1.8	1.4	0.5	0.0
Protective service	4.5	5.5	3.5	–	–	0.7	0.0
Sales and office	2.9	3.3	3.4	2.5	0.5	0.5	0.0
Office and administrative support	2.9	3.3	3.5	2.6	0.5	0.5	0.0
Natural resources, construction, and maintenance	3.0	6.0	5.6	–	–	0.7	0.0
Production, transportation, and material moving	5.3	6.3	4.3	–	–	1.1	0.0
Full time	1.8	2.4	2.2	1.8	1.0	0.4	0.0
Part time	6.2	5.5	3.2	–	–	1.2	0.0
Union	2.7	2.0	1.9	2.8	1.8	0.7	0.0
Nonunion	1.9	3.4	3.3	1.9	0.8	0.3	0.0
Wage percentiles: ¹							
Lowest 10 percent	4.4	6.4	4.2	–	–	0.7	0.0
Lowest 25 percent	3.0	4.3	3.8	3.1	1.2	0.6	0.0
Second 25 percent	2.9	3.0	2.9	2.2	1.0	0.5	0.0
Third 25 percent	2.2	3.1	2.6	2.4	1.2	0.5	0.0
Highest 25 percent	2.0	2.5	2.5	1.4	2.0	0.6	0.0
Highest 10 percent	2.6	3.8	2.6	1.5	1.6	0.5	0.0
Establishment characteristics							
Service-providing industries	1.9	2.3	2.2	1.8	1.1	0.4	0.0
Education and health services	2.1	2.5	2.3	1.8	1.5	0.5	0.0
Educational services	2.4	2.5	2.6	2.0	1.7	0.6	2.6
Elementary and secondary schools	2.9	2.7	3.1	2.2	1.9	0.7	3.4
Junior colleges, colleges, and universities	2.9	4.5	2.8	–	–	0.5	0.0
Health care and social assistance	4.9	6.1	–	–	–	0.8	0.0
Hospitals	6.7	7.4	–	–	–	1.2	0.0
Public administration	3.0	3.5	3.1	2.4	–	0.5	0.0
1 to 99 workers	4.0	6.2	5.7	3.7	2.4	0.7	0.5
1 to 49 workers	–	7.7	8.2	3.7	–	1.3	5.3
50 to 99 workers	–	7.5	–	–	2.6	0.8	0.0
100 workers or more	1.8	2.2	2.1	1.8	1.1	0.4	0.0
100 to 499 workers	3.3	3.9	2.7	3.0	1.8	0.7	0.0
500 workers or more	1.8	2.5	2.5	2.0	1.2	0.5	0.0

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	3.1	4.5	3.5	2.4	—	0.4	0.0
Local government	2.1	2.2	2.2	1.9	1.2	0.5	0.0
Geographic areas							
New England	—	6.4	—	—	—	1.9	7.4
Middle Atlantic	1.3	5.1	—	2.7	—	0.6	0.0
East North Central	5.8	3.1	3.0	1.8	3.5	1.6	12.9
West North Central	—	8.0	—	—	—	1.1	0.0
South Atlantic	2.0	5.3	5.7	0.6	—	0.4	1.2
East South Central	—	10.3	2.0	—	—	1.4	0.0
West South Central	—	5.7	—	—	—	0.6	0.0
Mountain	—	7.5	5.6	7.8	—	0.9	0.0
Pacific	2.6	3.8	3.5	2.9	—	0.5	0.0

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 29. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2009

(All workers participating in fixed percent of earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	65	\$2,000	\$3,900	\$5,000	\$6,000	\$9,000	35
Worker characteristics							
Management, professional, and related	67	1,500	3,900	5,000	6,000	9,000	33
Professional and related	67	1,500	3,900	5,000	6,000	8,750	33
Teachers	66	1,500	3,900	5,000	6,500	10,000	34
Primary, secondary, and special education school teachers	63	1,500	3,333	4,500	6,000	8,000	37
Registered nurses	76	2,000	4,500	5,000	7,500	8,500	24
Service	61	2,000	3,900	5,000	7,500	10,000	39
Protective service	61	2,000	3,000	5,000	7,500	10,000	39
Sales and office	62	1,500	3,000	5,000	6,000	8,000	38
Office and administrative support	63	1,500	3,000	5,000	6,000	8,000	37
Natural resources, construction, and maintenance	66	1,500	3,900	5,000	6,000	7,500	34
Production, transportation, and material moving ...	66	3,000	3,000	5,000	6,500	10,000	34
Full time	66	1,500	3,900	5,000	6,000	9,000	34
Part time	54	2,500	4,500	5,000	7,000	10,000	46
Union	61	2,000	3,000	5,000	6,667	10,000	39
Nonunion	69	1,000	3,900	5,000	6,000	8,000	31
Establishment characteristics							
Service-providing industries	65	1,800	3,900	5,000	6,000	9,000	35
Education and health services	67	1,500	3,900	5,000	6,000	8,500	33
Educational services	66	1,500	3,900	5,000	6,000	9,100	34
Elementary and secondary schools	63	1,500	3,000	4,500	6,000	8,000	37
Junior colleges, colleges, and universities	76	2,500	3,900	5,500	7,500	10,000	24
Health care and social assistance	70	3,000	4,500	5,000	7,000	8,000	30
Hospitals	79	3,000	4,500	5,000	7,000	8,000	21
Public administration	60	2,000	3,000	5,000	6,000	9,000	40
1 to 99 workers	65	3,000	3,750	4,000	5,000	7,000	35
1 to 49 workers	72	3,000	3,900	3,900	5,000	7,000	28
50 to 99 workers	58	3,000	3,500	4,500	5,000	6,000	42
100 workers or more	65	1,500	3,900	5,000	6,500	10,000	35
100 to 499 workers	61	3,000	4,000	5,000	6,000	9,000	39
500 workers or more	67	1,500	3,500	5,000	7,000	10,000	33
State government	65	800	3,900	5,000	6,000	8,000	35
Local government	65	2,000	3,900	5,000	6,000	9,000	35

See footnotes at end of table.

Table 29. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers participating in fixed percent of earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
Middle Atlantic	77	\$1,500	\$3,750	\$5,000	\$6,500	\$8,000	23
East North Central	45	3,000	4,000	5,000	7,500	10,000	55
West North Central	60	3,000	4,000	5,000	5,000	6,000	40
South Atlantic	83	800	3,000	3,900	5,000	8,000	17
Mountain	45	2,500	5,000	5,500	7,500	10,000	55
Pacific	60	3,000	4,500	5,000	8,000	10,000	40

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 29. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2009

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	2.5	\$845.44	\$495.50	\$0.00	\$366.14	\$567.74	2.5
Worker characteristics							
Management, professional, and related	2.6	1,026.88	122.50	0.00	207.75	762.85	2.6
Professional and related	2.8	786.75	293.09	0.00	626.08	633.55	2.8
Teachers	3.1	644.15	462.81	0.00	892.66	1,239.74	3.1
Primary, secondary, and special education school teachers	3.6	632.99	690.30	664.98	414.73	313.58	3.6
Registered nurses	4.9	1,607.01	624.82	0.00	1,185.99	619.92	4.9
Service	3.4	454.39	657.06	0.00	807.90	534.76	3.4
Protective service	5.5	859.13	769.31	0.00	1,181.91	349.28	5.5
Sales and office	3.3	1,019.89	540.41	156.20	0.00	541.11	3.3
Office and administrative support	3.4	1,022.07	653.12	135.28	0.00	648.77	3.4
Natural resources, construction, and maintenance	5.5	1,336.90	855.14	206.64	924.12	344.36	5.5
Production, transportation, and material moving ...	6.2	1,208.14	269.44	1,105.09	1,162.34	1,028.11	6.2
Full time	2.5	922.84	634.53	0.00	301.26	547.83	2.5
Part time	5.5	642.07	702.92	0.00	994.85	774.91	5.5
Union	2.7	293.13	279.15	0.00	919.20	872.23	2.7
Nonunion	3.0	2,127.60	141.92	312.41	276.79	856.46	3.0
Establishment characteristics							
Service-providing industries	2.5	774.51	508.30	0.00	482.06	657.50	2.5
Education and health services	2.9	716.85	182.83	0.00	696.96	800.31	2.9
Educational services	3.2	585.82	548.33	0.00	511.28	1,202.80	3.2
Elementary and secondary schools	3.6	726.56	974.63	634.32	180.40	622.28	3.6
Junior colleges, colleges, and universities	4.8	628.91	943.46	773.18	698.57	0.00	4.8
Health care and social assistance	4.3	1,822.38	475.08	0.00	1,348.26	462.06	4.3
Hospitals	4.6	1,170.50	390.51	0.00	1,123.70	761.25	4.6
Public administration	3.4	1,211.70	388.65	0.00	0.00	796.49	3.4
1 to 99 workers	5.3	78.10	706.96	960.88	0.00	1,299.88	5.3
1 to 49 workers	6.5	0.00	1,176.21	1,250.91	156.20	680.88	6.5
50 to 99 workers	7.3	756.44	512.47	579.22	312.41	1,461.16	7.3
100 workers or more	2.4	721.68	514.55	0.00	789.89	1,137.75	2.4
100 to 499 workers	4.4	639.75	238.75	0.00	398.25	340.35	4.4
500 workers or more	2.5	676.14	712.44	0.00	938.02	462.06	2.5
State government	4.1	2,338.96	1,006.99	0.00	800.31	573.93	4.1
Local government	2.7	702.77	419.87	0.00	404.37	852.93	2.7

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
Middle Atlantic	5.9	\$1,554.71	\$900.72	\$0.00	\$809.79	\$481.46	5.9
East North Central	6.0	653.45	452.35	89.36	855.06	659.40	6.0
West North Central	11.0	156.20	534.02	0.00	224.33	309.96	11.0
South Atlantic	2.9	31.24	2,409.53	0.00	234.31	0.00	2.9
Mountain	9.0	732.67	0.00	777.11	667.31	1,787.85	9.0
Pacific	4.2	604.58	683.03	78.10	2,495.62	0.00	4.2

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 30. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid jury duty leave
All workers	68	89	60	91
Worker characteristics				
Management, professional, and related	56	90	44	92
Professional and related	51	90	37	92
Teachers	32	88	12	91
Primary, secondary, and special education school teachers	28	93	9	95
Registered nurses	81	92	79	93
Service	77	85	75	88
Protective service	86	89	87	92
Sales and office	87	90	85	91
Office and administrative support	87	91	86	92
Natural resources, construction, and maintenance	95	94	95	91
Production, transportation, and material moving ...	76	88	64	87
Full time	75	98	67	97
Part time	31	42	20	58
Union	70	97	57	98
Nonunion	66	83	62	85
Wage percentiles: ¹				
Lowest 10 percent	46	60	39	67
Lowest 25 percent	63	75	55	79
Second 25 percent	87	92	84	93
Third 25 percent	77	94	72	94
Highest 25 percent	51	96	37	97
Highest 10 percent	47	98	35	97
Establishment characteristics				
Service-providing industries	68	89	60	91
Education and health services	56	90	43	92
Educational services	51	90	36	92
Elementary and secondary schools	43	90	27	93
Junior colleges, colleges, and universities	78	88	66	89
Health care and social assistance	91	91	91	91
Hospitals	93	92	94	91
Public administration	87	89	88	90
1 to 99 workers	70	79	66	81
1 to 49 workers	69	73	69	76
50 to 99 workers	71	88	63	87
100 workers or more	67	91	59	92
100 to 499 workers	63	87	59	87
500 workers or more	69	92	59	94

See footnotes at end of table.

Table 30. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid jury duty leave
State government	91	94	86	94
Local government	60	88	51	90
Geographic areas				
New England	55	87	49	89
Middle Atlantic	63	90	58	92
East North Central	65	85	53	88
West North Central	68	88	55	87
South Atlantic	78	93	67	91
East South Central	75	92	69	89
West South Central	53	86	52	88
Mountain	59	84	55	93
Pacific	76	93	67	96

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 30. Standard errors for leave benefits: Access, State and local government workers, National Compensation Survey, March 2009

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid jury duty leave
All workers	0.9	0.6	0.8	0.6
Worker characteristics				
Management, professional, and related	1.3	0.7	1.1	0.8
Professional and related	1.5	0.8	1.1	0.8
Teachers	1.8	0.9	1.2	0.7
Primary, secondary, and special education school teachers	1.8	1.0	1.3	0.7
Registered nurses	3.2	1.9	3.2	3.6
Service	1.3	1.2	1.3	1.1
Protective service	1.5	1.0	1.2	1.0
Sales and office	1.3	1.2	1.4	1.3
Office and administrative support	1.4	1.1	1.3	1.2
Natural resources, construction, and maintenance	1.6	1.8	1.7	1.9
Production, transportation, and material moving ...	2.8	2.9	3.7	4.2
Full time	1.0	0.3	0.8	0.6
Part time	1.6	1.7	1.8	2.0
Union	1.1	0.4	1.2	0.5
Nonunion	1.4	0.9	1.2	1.0
Wage percentiles: ¹				
Lowest 10 percent	2.2	2.6	2.2	2.2
Lowest 25 percent	1.4	1.4	1.6	1.5
Second 25 percent	1.0	0.9	1.1	0.8
Third 25 percent	1.9	1.1	2.0	1.3
Highest 25 percent	1.6	0.6	1.2	0.4
Highest 10 percent	2.3	0.4	1.9	0.7
Establishment characteristics				
Service-providing industries	0.9	0.6	0.8	0.6
Education and health services	1.2	0.6	1.2	0.8
Educational services	1.3	0.6	1.4	0.6
Elementary and secondary schools	1.4	0.8	1.1	0.7
Junior colleges, colleges, and universities	1.8	1.7	2.6	1.5
Health care and social assistance	1.7	1.7	1.6	4.3
Hospitals	1.5	1.7	1.3	6.1
Public administration	1.2	1.2	1.2	1.2
1 to 99 workers	2.3	2.1	2.4	2.3
1 to 49 workers	3.7	3.4	3.6	3.6
50 to 99 workers	2.4	1.8	2.9	2.6
100 workers or more	1.0	0.5	0.9	0.6
100 to 499 workers	1.9	1.1	1.8	1.3
500 workers or more	1.0	0.5	1.0	0.8

See footnotes at end of table.

Table 30. Standard errors for leave benefits: Access, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid jury duty leave
State government	1.0	0.9	1.1	1.5
Local government	0.9	0.7	0.9	0.7
Geographic areas				
New England	4.8	3.2	3.6	2.5
Middle Atlantic	1.5	0.7	1.8	0.9
East North Central	2.0	2.0	1.8	1.4
West North Central	3.1	2.1	3.2	2.8
South Atlantic	2.4	1.1	2.0	1.6
East South Central	4.5	1.7	3.3	3.7
West South Central	3.6	2.0	2.5	2.1
Mountain	3.4	2.9	3.4	2.6
Pacific	1.4	1.0	2.1	0.8

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 31. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2009

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	4	5	3	3	8	15	17	18	13	5	9	11	11
Worker characteristics													
Management, professional, and related	6	7	3	4	9	14	16	16	12	5	9	11	11
Professional and related	7	9	3	4	8	14	14	16	11	5	9	11	11
Teachers	14	16	5	3	9	11	13	10	5	5	10	10	10
Primary, secondary, and special education school teachers	16	22	—	—	5	12	11	6	—	—	11	10	10
Registered nurses	5	11	4	—	6	—	—	17	8	6	4	10	10
Service	2	3	3	3	7	16	18	17	16	6	9	11	11
Protective service	1	—	1	2	8	17	24	18	20	5	5	11	11
Sales and office	1	2	3	3	8	15	18	22	14	6	8	11	12
Office and administrative support	1	2	2	3	8	15	18	22	14	6	8	12	12
Natural resources, construction, and maintenance	—	2	1	—	7	20	25	21	12	3	6	11	11
Production, transportation, and material moving ...	8	4	—	4	7	15	20	17	11	—	5	11	11
Full time	3	5	3	3	8	15	18	18	13	5	8	11	11
Part time	8	—	5	—	9	15	12	10	8	6	11	11	10
Union	3	6	2	1	6	12	17	20	18	6	8	11	12
Nonunion	4	4	3	5	9	18	18	16	9	5	9	11	11
Wage percentiles: ¹													
Lowest 10 percent	7	9	5	9	8	17	15	12	5	—	—	10	10
Lowest 25 percent	5	6	4	6	9	17	16	15	8	4	10	11	11
Second 25 percent	1	2	2	2	9	18	18	20	13	5	9	11	11
Third 25 percent	2	7	2	2	6	15	20	18	14	7	7	11	11
Highest 25 percent	7	5	3	3	7	11	15	17	18	5	9	11	11
Highest 10 percent	5	1	4	4	11	10	13	16	19	7	10	11	12
Establishment characteristics													
Service-providing industries	4	5	3	3	8	15	17	18	13	5	9	11	11
Education and health services	7	9	4	5	7	13	12	13	11	7	13	11	11
Educational services	7	8	3	4	7	13	12	10	11	7	16	11	11
Elementary and secondary schools	10	12	4	2	7	13	12	9	10	7	14	11	11
Junior colleges, colleges, and universities	2	1	—	—	8	—	—	13	13	8	18	12	12
Health care and social assistance	4	12	6	8	6	13	—	23	11	5	—	10	11
Hospitals	—	16	9	11	5	7	—	22	9	4	3	10	10
Public administration	(²)	—	—	1	9	16	22	24	18	4	4	11	12
1 to 99 workers	3	2	5	4	10	22	23	14	11	4	4	11	11
1 to 49 workers	—	—	—	6	5	26	25	16	11	4	4	11	11
50 to 99 workers	6	—	9	—	16	15	19	11	12	4	4	10	10
100 workers or more	4	5	2	3	7	14	17	18	13	6	9	11	11
100 to 499 workers	6	4	5	3	9	18	19	17	10	5	5	11	11
500 workers or more	3	6	2	3	7	13	16	19	15	6	11	11	11

See footnotes at end of table.

Table 31. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
State government	1	(²)	—	—	11	16	16	22	15	5	10	12	12
Local government	5	7	4	3	6	15	18	16	12	6	8	11	11
Geographic areas													
New England	—	—	4	—	—	16	14	27	29	2	4	12	12
Middle Atlantic	1	—	1	—	4	—	14	29	17	7	15	13	12
East North Central	7	2	4	3	16	23	10	17	6	7	3	10	10
West North Central	5	6	—	—	—	21	—	—	4	1	—	10	10
South Atlantic	2	12	2	2	—	14	23	22	9	3	—	10	11
East South Central	13	5	—	—	4	—	11	—	5	2	—	11	11
West South Central	3	4	4	6	7	13	18	7	6	8	24	12	11
Mountain	—	—	—	—	4	29	34	9	—	—	—	11	11
Pacific	2	—	2	—	—	10	15	13	30	10	8	12	12

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 31. Standard errors for paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2009

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	0.4	0.6	0.6	0.7	1.2	1.1	1.6	1.1	0.8	0.5	0.8	0.1	0.0
Worker characteristics													
Management, professional, and related	0.7	1.2	0.8	0.7	1.5	1.3	2.1	1.2	1.1	0.6	0.6	0.1	0.0
Professional and related	0.8	1.3	1.0	0.8	1.3	1.4	2.3	1.2	1.3	0.8	0.6	0.1	0.0
Teachers	1.9	3.2	2.2	1.2	1.8	2.0	2.7	1.5	1.9	2.1	1.8	0.3	0.2
Primary, secondary, and special education school teachers	2.5	4.6	–	–	1.0	2.7	2.8	1.5	–	–	1.4	0.4	1.3
Registered nurses	2.5	2.4	2.0	–	2.1	–	–	4.1	2.3	1.3	1.2	0.3	1.1
Service	0.3	0.8	0.6	0.6	1.2	1.3	1.5	1.6	1.3	0.7	1.4	0.1	0.3
Protective service	0.2	–	0.4	0.6	2.1	2.3	2.3	2.8	1.9	1.1	0.9	0.1	0.3
Sales and office	0.5	0.5	0.6	0.9	1.6	1.5	2.1	2.0	1.2	0.7	1.8	0.1	0.8
Office and administrative support	0.5	0.5	0.6	0.9	1.7	1.5	2.1	2.0	1.2	0.7	1.8	0.1	1.0
Natural resources, construction, and maintenance	–	0.5	0.4	–	1.9	2.6	3.7	2.5	1.6	0.7	1.3	0.1	0.0
Production, transportation, and material moving	2.4	1.2	–	1.9	2.0	3.3	4.2	2.5	1.9	–	1.7	0.2	0.0
Full time	0.4	0.6	0.5	0.6	1.2	1.1	1.7	1.2	0.8	0.5	0.8	0.1	0.0
Part time	2.0	–	2.0	–	1.8	2.6	2.6	1.9	2.1	0.8	1.5	0.3	1.0
Union	0.6	1.1	0.7	0.4	1.3	1.0	1.7	1.5	1.1	0.6	0.7	0.1	0.3
Nonunion	0.6	0.7	0.7	1.3	1.6	1.8	2.0	1.4	1.1	0.7	1.3	0.1	0.0
Wage percentiles: ¹													
Lowest 10 percent	1.2	1.8	1.7	2.5	1.8	3.0	2.3	2.5	1.3	–	–	0.3	0.3
Lowest 25 percent	0.9	0.9	0.9	1.8	1.5	1.7	1.8	1.8	1.0	0.5	1.8	0.2	0.2
Second 25 percent	0.3	0.4	0.5	0.6	1.7	1.3	2.5	1.8	1.2	0.5	1.8	0.1	0.1
Third 25 percent	0.6	1.3	0.4	0.5	1.2	1.6	2.0	1.4	1.4	1.1	0.6	0.1	0.0
Highest 25 percent	1.1	1.2	1.3	0.7	1.1	1.3	1.8	1.3	1.1	0.8	1.3	0.2	0.6
Highest 10 percent	1.6	0.5	1.1	1.3	1.8	2.7	3.1	1.5	1.5	1.4	1.3	0.2	1.0
Establishment characteristics													
Service-providing industries	0.4	0.6	0.6	0.7	1.2	1.1	1.6	1.1	0.8	0.5	0.8	0.1	0.0
Education and health services	0.8	1.1	1.0	1.3	0.9	1.6	2.7	1.0	0.9	0.8	1.4	0.2	0.0
Educational services	1.0	1.2	1.2	1.5	1.0	1.8	2.4	1.0	1.0	1.0	1.7	0.2	0.0
Elementary and secondary schools	1.3	1.8	1.2	0.7	1.0	1.6	1.6	1.0	1.3	1.3	1.2	0.2	1.0
Junior colleges, colleges, and universities	1.0	0.2	–	–	2.5	–	–	2.5	1.7	1.4	4.1	0.3	0.9
Health care and social assistance	1.7	2.4	1.8	1.8	1.2	2.6	–	2.4	1.6	0.9	–	0.2	0.4
Hospitals	–	3.3	2.6	2.7	1.2	0.8	–	3.0	2.0	1.0	1.1	0.3	1.1
Public administration	(²)	–	–	0.3	2.4	1.8	1.7	2.1	1.3	0.5	0.6	0.1	0.7
1 to 99 workers	0.8	0.8	1.2	1.5	2.4	3.0	3.2	2.4	1.8	0.9	0.8	0.1	0.1
1 to 49 workers	–	–	–	2.3	1.9	4.0	4.1	3.5	2.2	0.8	1.3	0.1	0.0
50 to 99 workers	1.8	–	2.6	–	4.9	2.7	4.0	2.8	2.5	1.7	0.7	0.2	0.8
100 workers or more	0.5	0.7	0.6	0.8	1.2	1.2	1.7	1.2	0.8	0.5	0.8	0.1	0.0
100 to 499 workers	1.1	0.9	1.5	0.8	1.6	2.5	2.2	2.0	1.6	0.7	0.9	0.2	0.0
500 workers or more	0.5	0.9	0.5	1.0	1.3	1.3	2.2	1.3	0.9	0.6	1.1	0.1	0.7

See footnotes at end of table.

Table 31. Standard errors for paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
State government	0.2	(²)	—	—	2.9	2.5	4.2	2.7	1.3	0.6	2.0	0.1	0.8
Local government	0.6	0.9	0.8	0.6	0.7	1.2	1.2	0.9	0.8	0.6	0.5	0.1	0.0
Geographic areas													
New England	—	—	1.5	—	—	3.7	2.7	6.6	5.4	0.9	1.2	0.1	0.0
Middle Atlantic	0.2	—	0.6	—	0.3	—	2.3	2.0	1.6	0.5	0.9	0.2	0.0
East North Central	1.7	1.0	0.9	0.7	3.0	3.1	1.6	3.5	1.2	1.1	0.9	0.2	0.0
West North Central	1.1	1.2	—	—	—	2.8	—	—	1.3	0.2	—	0.3	0.9
South Atlantic	0.5	1.9	0.6	0.7	—	1.7	3.5	2.9	1.6	1.5	—	0.2	0.0
East South Central	3.4	2.7	—	—	1.5	—	2.2	—	2.1	0.9	—	0.6	1.1
West South Central	0.7	1.9	1.5	1.5	0.9	3.3	3.5	2.4	1.4	1.7	3.7	0.3	0.2
Mountain	—	—	—	—	1.5	6.3	5.3	2.0	—	—	—	0.4	0.0
Pacific	0.8	—	0.7	—	—	1.7	1.8	1.4	2.2	1.1	0.9	0.2	0.2

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

² Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 32. Paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2009

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	Other basis ³
All workers	81	4	15
Worker characteristics			
Management, professional, and related	81	4	15
Professional and related	81	4	15
Teachers	83	3	14
Primary, secondary, and special education school teachers	83	2	14
Registered nurses	72	—	—
Service	80	4	16
Protective service	79	7	14
Sales and office	82	4	15
Office and administrative support	82	4	15
Natural resources, construction, and maintenance	79	4	17
Production, transportation, and material moving ...	78	4	18
Full time	81	4	15
Part time	77	6	18
Union	82	4	13
Nonunion	79	4	17
Wage percentiles: ⁴			
Lowest 10 percent	81	2	17
Lowest 25 percent	81	3	17
Second 25 percent	82	4	15
Third 25 percent	78	4	18
Highest 25 percent	82	5	13
Highest 10 percent	86	5	9
Establishment characteristics			
Service-providing industries	81	4	15
Education and health services	82	3	15
Educational services	84	2	14
Elementary and secondary schools	83	2	15
Junior colleges, colleges, and universities	85	4	11
Health care and social assistance	68	8	24
Hospitals	68	4	28
Public administration	80	5	15
1 to 99 workers	78	6	16
1 to 49 workers	79	7	14
50 to 99 workers	77	—	—
100 workers or more	81	4	15
100 to 499 workers	82	5	14
500 workers or more	81	3	16

See footnotes at end of table.

Table 32. Paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	Other basis ³
State government	85	5	10
Local government	79	3	17
Geographic areas			
New England	86	—	—
Middle Atlantic	89	3	9
East North Central	81	6	13
West North Central	82	3	15
South Atlantic	70	3	27
East South Central	82	—	17
West South Central	81	4	15
Mountain	86	—	—
Pacific	83	5	12

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² Plan does not specify maximum number of days.

³ Includes sick leave plans, such as those available as part of consolidated leave plans, which may also provide vacations, personal leave, etc.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 32. Standard errors for paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2009

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	Other basis ³
All workers	1.1	0.5	1.0
Worker characteristics			
Management, professional, and related	1.3	0.6	1.1
Professional and related	1.4	0.7	1.2
Teachers	1.6	0.6	1.5
Primary, secondary, and special education school teachers	1.9	0.7	1.8
Registered nurses	4.7	–	–
Service	1.4	0.5	1.3
Protective service	2.1	0.9	1.9
Sales and office	1.6	0.8	1.3
Office and administrative support	1.6	0.8	1.4
Natural resources, construction, and maintenance	2.6	0.7	2.5
Production, transportation, and material moving	3.6	1.5	3.8
Full time	1.1	0.4	1.0
Part time	2.9	1.7	2.6
Union	1.3	0.6	1.3
Nonunion	1.7	0.7	1.5
Wage percentiles: ⁴			
Lowest 10 percent	2.2	0.7	2.2
Lowest 25 percent	1.7	0.5	1.7
Second 25 percent	1.4	0.7	1.3
Third 25 percent	1.6	0.6	1.4
Highest 25 percent	1.2	0.8	1.0
Highest 10 percent	1.7	1.4	1.0
Establishment characteristics			
Service-providing industries	1.1	0.5	1.0
Education and health services	1.5	0.6	1.3
Educational services	1.6	0.5	1.5
Elementary and secondary schools	1.8	0.6	1.7
Junior colleges, colleges, and universities	2.6	0.8	2.3
Health care and social assistance	3.5	2.9	3.2
Hospitals	4.8	1.7	4.9
Public administration	1.4	0.8	1.3
1 to 99 workers	3.0	1.7	2.8
1 to 49 workers	4.0	2.0	3.9
50 to 99 workers	4.3	–	–
100 workers or more	1.2	0.5	1.1
100 to 499 workers	1.8	1.2	1.6
500 workers or more	1.4	0.5	1.3

See footnotes at end of table.

Table 32. Standard errors for paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	Other basis ³
State government	1.7	1.1	1.3
Local government	1.3	0.5	1.2
Geographic areas			
New England	4.4	—	—
Middle Atlantic	1.1	0.9	0.9
East North Central	3.0	2.0	2.9
West North Central	3.9	1.3	3.0
South Atlantic	4.0	0.9	3.4
East South Central	3.2	—	3.7
West South Central	3.0	0.9	2.9
Mountain	4.3	—	—
Pacific	1.3	1.5	0.9

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² Plan does not specify maximum number of days.

³ Includes sick leave plans, such as those available as part of consolidated leave plans, which may also provide vacations, personal leave, etc.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the

threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 33. Paid sick leave: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2009

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	10	15	59	15	(³)	11	12
Full time	10	15	60	16	(³)	11	12
Part time	14	19	53	14	–	10	11
Union	8	10	63	18	(³)	11	12
Nonunion	12	20	55	13	–	10	12
1 to 99 workers	8	18	56	18	–	11	12
1 to 49 workers	6	21	55	17	–	11	12
50 to 99 workers	11	13	56	19	–	11	12
100 workers or more	10	15	60	15	(³)	11	12
100 to 499 workers	8	13	61	18	–	11	12
500 workers or more	11	15	59	14	(³)	11	12
After 5 years							
All workers	10	15	58	17	(³)	11	12
Full time	10	14	58	18	(³)	11	12
Part time	14	19	54	14	–	10	11
Union	8	9	62	21	(³)	12	12
Nonunion	12	20	54	14	–	10	12
1 to 99 workers	8	16	54	21	–	11	12
1 to 49 workers	–	19	54	21	–	11	12
50 to 99 workers	11	13	54	22	–	11	12
100 workers or more	10	14	58	17	(³)	11	12
100 to 499 workers	8	13	59	20	–	11	12
500 workers or more	11	15	58	16	(³)	11	12

See footnotes at end of table.

Table 33. Paid sick leave: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	10	15	57	18	(³)	11	12
Full time	10	15	57	18	(³)	11	12
Part time	13	19	54	14	—	10	11
Union	8	9	61	21	(³)	12	12
Nonunion	12	21	52	15	—	10	12
1 to 99 workers	8	17	53	22	—	11	12
1 to 49 workers	—	19	52	22	—	12	12
50 to 99 workers	11	13	53	23	—	11	12
100 workers or more	10	15	57	18	(³)	11	12
100 to 499 workers	8	12	59	21	—	12	12
500 workers or more	11	16	57	16	(³)	11	12
After 20 years							
All workers	10	15	57	18	1	11	12
Full time	9	15	57	18	1	11	12
Part time	13	19	54	14	—	10	11
Union	7	9	62	21	1	12	12
Nonunion	12	21	52	15	—	10	12
1 to 99 workers	8	17	52	23	—	11	12
1 to 49 workers	—	20	52	22	—	12	12
50 to 99 workers	11	13	52	24	—	11	12
100 workers or more	10	15	57	18	1	11	12
100 to 499 workers	8	12	59	20	2	12	12
500 workers or more	10	16	57	17	—	11	12

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression.

² Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table. 33 Standard errors for paid sick leave: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2009

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	1.8	1.0	1.6	1.1	(³)	0.2	0.0
Full time	1.8	1.0	1.7	1.1	(³)	0.2	0.0
Part time	2.3	1.6	3.1	2.9	–	0.3	0.7
Union	2.0	0.9	1.9	1.5	(³)	0.2	0.0
Nonunion	2.1	1.5	2.2	1.3	–	0.2	0.0
1 to 99 workers	1.9	2.4	3.0	2.7	–	0.3	0.0
1 to 49 workers	2.8	3.9	4.3	3.6	–	0.5	0.0
50 to 99 workers	2.6	3.1	4.1	3.6	–	0.4	0.0
100 workers or more	1.9	1.1	1.8	1.2	(³)	0.2	0.0
100 to 499 workers	1.7	1.9	2.3	2.1	–	0.3	0.0
500 workers or more	2.3	1.3	2.1	1.3	(³)	0.3	0.0
After 5 years							
All workers	1.8	1.0	1.7	1.3	(³)	0.2	0.0
Full time	1.8	1.0	1.8	1.3	(³)	0.2	0.0
Part time	2.2	1.7	3.0	2.8	–	0.3	0.6
Union	2.0	0.9	1.8	1.7	(³)	0.2	0.0
Nonunion	2.1	1.6	2.5	1.4	–	0.2	0.0
1 to 99 workers	1.9	2.3	3.6	3.1	–	0.3	0.0
1 to 49 workers	–	3.8	4.6	3.7	–	0.5	0.0
50 to 99 workers	2.6	3.1	4.7	4.6	–	0.4	0.0
100 workers or more	2.0	1.1	1.9	1.3	(³)	0.2	0.0
100 to 499 workers	1.7	2.0	2.7	2.7	–	0.3	0.0
500 workers or more	2.3	1.3	2.1	1.5	(³)	0.3	0.0

See footnotes at end of table.

Table. 33 Standard errors for paid sick leave: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	1.8	1.6	2.0	1.3	(³)	0.2	0.0
Full time	1.8	1.7	2.0	1.2	(³)	0.2	0.0
Part time	2.2	1.7	3.1	2.7	—	0.3	0.4
Union	2.0	0.9	1.9	1.6	(³)	0.3	0.0
Nonunion	2.1	3.0	2.7	1.4	—	0.2	0.0
1 to 99 workers	1.9	2.2	3.3	2.9	—	0.3	0.0
1 to 49 workers	—	3.7	4.8	3.6	—	0.5	0.0
50 to 99 workers	2.6	3.1	4.5	4.4	—	0.4	0.0
100 workers or more	2.0	1.8	2.0	1.3	(³)	0.2	0.0
100 to 499 workers	1.7	2.0	2.6	2.6	—	0.3	0.0
500 workers or more	2.3	2.2	2.3	1.4	(³)	0.3	0.0
After 20 years							
All workers	1.8	1.6	2.0	1.2	0.2	0.2	0.0
Full time	1.8	1.7	2.0	1.2	0.2	0.2	0.0
Part time	2.2	1.7	3.1	2.7	—	0.3	0.5
Union	2.0	0.9	1.9	1.5	0.4	0.3	0.0
Nonunion	2.1	3.0	2.7	1.4	—	0.2	0.0
1 to 99 workers	1.9	2.2	3.3	3.0	—	0.3	0.0
1 to 49 workers	—	3.7	4.8	3.8	—	0.5	0.0
50 to 99 workers	2.6	3.1	4.5	4.4	—	0.4	0.0
100 workers or more	2.0	1.8	2.0	1.3	0.3	0.2	0.0
100 to 499 workers	1.7	2.0	2.7	2.5	0.7	0.3	0.0
500 workers or more	2.3	2.2	2.2	1.3	—	0.3	0.0

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression.

² Employees eligible for paid sick leave but who have not fulfilled the

minimum service requirement are included as receiving 0 days.

³ Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 34. Paid vacations: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2009

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacations days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	5	12	57	16	8	2	12	12
Full time	5	11	58	16	8	2	12	12
Part time	7	29	41	12	–	–	11	10
Union	3	14	59	14	6	4	12	11
Nonunion	6	10	56	17	10	1	12	12
1 to 99 workers	6	18	60	11	4	–	11	10
1 to 49 workers	–	23	58	9	4	–	11	10
50 to 99 workers	8	10	64	14	4	–	11	11
100 workers or more	5	11	57	17	9	3	12	12
100 to 499 workers	5	14	59	14	7	–	12	11
500 workers or more	5	9	56	17	9	3	13	12
After 5 years								
All workers	2	4	27	49	13	5	15	15
Full time	2	4	26	50	13	5	15	15
Part time	–	10	46	27	–	6	13	12
Union	1	6	24	53	9	7	15	15
Nonunion	3	2	30	46	15	4	15	15
1 to 99 workers	–	4	34	53	6	–	14	15
1 to 49 workers	–	4	36	48	7	–	14	15
50 to 99 workers	–	–	31	60	4	–	14	15
100 workers or more	2	4	26	49	14	6	16	15
100 to 499 workers	1	3	33	49	10	3	15	15
500 workers or more	2	4	24	49	15	6	16	15

See footnotes at end of table.

Table 34. Paid vacations: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacations days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	2	8	52	27	8	18	18
Full time	2	2	8	53	28	8	18	18
Part time	4	7	15	48	19	6	16	16
Union	1	3	7	52	28	9	18	18
Nonunion	2	1	9	53	27	7	18	18
1 to 99 workers	—	—	11	56	24	4	17	18
1 to 49 workers	—	—	12	52	24	5	17	18
50 to 99 workers	—	—	9	62	23	3	17	18
100 workers or more	2	2	8	52	28	9	18	18
100 to 499 workers	1	2	10	54	27	7	18	18
500 workers or more	2	2	7	51	28	10	18	18
After 20 years								
All workers	2	1	5	13	48	30	22	22
Full time	1	1	5	13	48	31	22	22
Part time	4	4	10	17	49	15	19	20
Union	(³)	2	4	11	48	34	22	22
Nonunion	2	1	6	15	49	27	22	22
1 to 99 workers	—	—	10	12	47	27	21	21
1 to 49 workers	—	4	12	12	45	26	20	21
50 to 99 workers	—	—	7	13	52	28	22	22
100 workers or more	2	1	4	13	49	31	22	22
100 to 499 workers	—	1	8	16	46	29	22	21
500 workers or more	2	1	3	12	50	31	22	22

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression. Fractional vacation amounts were rounded to the nearest full number of days.

² Employees eligible for paid vacations but who have not fulfilled the minimum

service requirement are included as receiving 0 days.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 34. Standard errors for paid vacations: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2009

Characteristics	Paid vacations days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	1.0	0.8	1.4	1.7	0.9	0.2	0.2	0.0
Full time	1.0	0.8	1.4	1.8	0.9	0.2	0.2	0.0
Part time	2.2	3.4	4.8	1.8	–	–	0.5	0.0
Union	0.6	1.1	1.6	1.0	0.6	0.2	0.1	0.3
Nonunion	1.7	0.9	2.2	2.8	1.6	0.3	0.3	0.0
1 to 99 workers	1.8	2.7	3.3	1.7	0.9	–	0.3	0.2
1 to 49 workers	–	4.0	4.9	2.5	1.3	–	0.4	0.1
50 to 99 workers	1.8	3.0	4.4	2.3	1.2	–	0.3	0.9
100 workers or more	1.0	0.9	1.5	1.8	1.1	0.2	0.2	0.0
100 to 499 workers	1.1	2.0	2.6	2.3	1.5	–	0.3	1.4
500 workers or more	1.2	0.9	1.6	2.1	1.2	0.3	0.3	0.0
After 5 years								
All workers	0.5	0.5	1.3	1.2	1.8	0.4	0.2	0.0
Full time	0.5	0.5	1.4	1.3	1.8	0.4	0.2	0.0
Part time	–	2.1	4.7	3.6	–	2.2	0.5	0.8
Union	0.3	1.0	1.3	1.5	0.7	0.6	0.1	0.0
Nonunion	0.9	0.4	2.0	1.8	2.9	0.6	0.3	0.0
1 to 99 workers	–	1.3	2.9	3.6	1.1	–	0.3	0.0
1 to 49 workers	–	1.3	3.7	4.5	1.6	–	0.4	0.0
50 to 99 workers	–	–	4.6	5.1	1.2	–	0.3	0.0
100 workers or more	0.6	0.5	1.4	1.3	2.0	0.5	0.2	0.0
100 to 499 workers	0.5	0.7	2.3	2.3	1.9	0.8	0.2	0.0
500 workers or more	0.7	0.6	1.6	1.5	2.4	0.7	0.2	0.0

See footnotes at end of table.

Table 34. Standard errors for paid vacations: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Paid vacations days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.5	0.3	0.8	1.6	1.6	0.7	0.2	0.0
Full time	0.5	0.3	0.8	1.7	1.6	0.7	0.2	0.0
Part time	1.8	1.6	2.1	4.7	3.6	2.2	0.5	1.1
Union	0.3	0.8	0.8	1.7	1.3	0.9	0.2	0.0
Nonunion	0.9	0.2	1.3	2.4	2.6	0.9	0.3	0.0
1 to 99 workers	—	—	2.0	3.0	2.7	0.9	0.3	1.2
1 to 49 workers	—	—	2.8	4.3	3.8	1.3	0.5	1.2
50 to 99 workers	—	—	2.7	4.8	3.6	1.0	0.3	1.8
100 workers or more	0.6	0.3	0.8	1.7	1.6	0.8	0.2	0.0
100 to 499 workers	0.5	0.4	2.0	3.1	2.1	1.2	0.2	0.1
500 workers or more	0.7	0.5	0.9	2.0	2.0	1.0	0.2	0.0
After 20 years								
All workers	0.5	0.3	0.7	0.9	1.7	1.6	0.2	0.0
Full time	0.5	0.3	0.7	0.9	1.7	1.6	0.2	0.1
Part time	1.8	1.2	2.0	2.9	5.2	2.7	0.5	0.0
Union	(³)	0.7	0.8	0.8	2.2	1.9	0.2	0.8
Nonunion	0.9	0.2	1.1	1.5	2.6	2.4	0.3	0.6
1 to 99 workers	—	—	2.1	2.1	2.8	3.0	0.4	0.1
1 to 49 workers	—	1.5	2.9	2.8	3.8	3.4	0.6	1.1
50 to 99 workers	—	—	2.4	3.7	4.2	4.7	0.5	0.6
100 workers or more	0.6	0.4	0.7	1.0	1.9	1.7	0.2	0.2
100 to 499 workers	—	0.3	1.6	2.1	2.7	2.3	0.3	0.7
500 workers or more	0.7	0.5	0.6	1.2	2.3	2.0	0.2	0.8

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression. Fractional vacation amounts were rounded to the nearest full number of days.

² Employees eligible for paid vacations but who have not fulfilled the minimum

service requirement are included as receiving 0 days.

³ Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 35. Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	13	4	11	52	73
Worker characteristics					
Management, professional, and related	14	5	9	53	74
Professional and related	13	4	8	53	74
Teachers	11	2	4	49	70
Primary, secondary, and special education school teachers	7	1	2	47	69
Registered nurses	16	—	13	66	87
Service	12	4	10	50	72
Protective service	12	4	13	56	77
Sales and office	15	5	15	52	73
Office and administrative support	15	5	15	53	74
Natural resources, construction, and maintenance	12	2	13	55	75
Production, transportation, and material moving ...	6	—	13	42	66
Full time	14	5	11	54	77
Part time	8	1	6	40	54
Union	16	2	13	54	83
Nonunion	11	6	9	51	65
Wage percentiles: ²					
Lowest 10 percent	9	—	4	41	52
Lowest 25 percent	10	4	5	45	60
Second 25 percent	17	7	14	52	76
Third 25 percent	15	4	14	56	79
Highest 25 percent	13	3	11	56	78
Highest 10 percent	16	4	10	58	80
Establishment characteristics					
Service-providing industries	13	4	10	52	73
Education and health services	13	4	7	51	73
Educational services	12	—	6	49	71
Elementary and secondary schools	8	1	3	44	69
Junior colleges, colleges, and universities	25	—	—	64	75
Health care and social assistance	17	—	15	66	85
Hospitals	19	—	—	69	86
Public administration	17	6	16	54	75
1 to 99 workers	7	4	5	35	48
1 to 49 workers	7	6	6	39	44
50 to 99 workers	6	2	2	29	53
100 workers or more	14	4	11	55	77
100 to 499 workers	9	2	6	42	55
500 workers or more	16	5	13	59	85

See footnotes at end of table.

Table 35. Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	27	—	21	70	86
Local government	9	2	7	46	69
Geographic areas					
New England	16	—	—	34	75
Middle Atlantic	20	—	4	44	79
East North Central	9	1	13	49	66
West North Central	—	—	—	45	66
South Atlantic	8	—	7	58	83
East South Central	—	—	2	43	48
West South Central	10	3	4	48	57
Mountain	19	4	21	65	88
Pacific	14	3	25	67	84

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 35. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2009

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	1.3	1.1	1.0	1.7	1.4
Worker characteristics					
Management, professional, and related	1.3	1.1	1.0	1.7	1.4
Professional and related	1.2	0.9	1.0	1.6	1.5
Teachers	1.3	0.7	0.8	1.9	1.5
Primary, secondary, and special education school teachers	0.9	0.3	0.5	1.9	1.5
Registered nurses	2.6	–	3.6	4.2	3.2
Service	1.3	1.2	0.9	2.0	1.7
Protective service	1.5	1.0	1.3	2.7	2.5
Sales and office	2.0	1.7	1.8	2.6	2.4
Office and administrative support	2.1	1.8	1.8	2.5	2.4
Natural resources, construction, and maintenance	2.5	0.8	1.8	3.9	2.4
Production, transportation, and material moving ...	1.5	–	2.3	3.7	4.7
Full time	1.4	1.3	1.0	1.7	1.5
Part time	1.4	0.6	1.2	2.3	2.3
Union	1.1	0.5	1.0	1.6	1.2
Nonunion	2.0	1.9	1.1	2.4	2.2
Wage percentiles: ²					
Lowest 10 percent	2.4	–	1.0	2.7	3.5
Lowest 25 percent	1.9	1.4	0.8	2.4	2.4
Second 25 percent	2.0	2.0	1.8	2.2	2.0
Third 25 percent	1.4	0.8	1.3	2.0	1.7
Highest 25 percent	1.0	0.7	0.8	1.7	1.4
Highest 10 percent	1.6	1.5	1.5	2.5	1.6
Establishment characteristics					
Service-providing industries	1.3	1.1	1.0	1.7	1.4
Education and health services	1.8	1.5	1.5	2.0	1.9
Educational services	2.0	–	1.2	2.1	1.9
Elementary and secondary schools	0.9	0.2	0.5	1.8	1.5
Junior colleges, colleges, and universities	7.3	–	–	6.6	6.7
Health care and social assistance	2.7	–	3.8	2.7	2.9
Hospitals	4.0	–	–	3.1	2.9
Public administration	1.7	1.7	1.1	2.1	1.8
1 to 99 workers	1.2	1.2	1.1	3.0	3.6
1 to 49 workers	1.3	1.6	1.8	4.6	4.5
50 to 99 workers	2.3	0.8	0.4	4.4	5.2
100 workers or more	1.4	1.2	1.0	1.8	1.4
100 to 499 workers	1.2	0.6	1.1	2.4	2.5
500 workers or more	1.6	1.6	1.4	2.0	1.6

See footnotes at end of table.

Table 35. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	4.2	—	3.5	4.4	3.9
Local government	0.6	0.3	0.5	1.5	1.4
Geographic areas					
New England	3.0	—	—	4.4	4.1
Middle Atlantic	0.9	—	0.7	3.2	2.5
East North Central	0.8	0.5	2.1	2.4	2.0
West North Central	—	—	—	4.7	6.4
South Atlantic	2.3	—	1.1	4.2	2.1
East South Central	—	—	1.0	10.6	10.0
West South Central	1.9	1.0	0.4	4.3	4.1
Mountain	3.0	1.7	2.4	9.9	3.6
Pacific	2.8	0.8	1.2	2.5	1.8

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 36. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
All workers	21	34	53	60	55	25
Worker characteristics						
Management, professional, and related	21	35	56	63	57	26
Professional and related	21	35	55	63	57	25
Teachers	20	34	51	61	55	21
Primary, secondary, and special education school teachers	18	35	53	60	53	21
Registered nurses	24	43	66	69	58	28
Service	18	30	48	53	51	24
Protective service	19	30	53	56	54	27
Sales and office	20	36	53	60	56	25
Office and administrative support	20	35	54	61	57	26
Natural resources, construction, and maintenance	23	39	52	58	55	22
Production, transportation, and material moving ...	23	34	41	43	50	16
Full time	22	37	57	64	59	27
Part time	13	18	31	35	31	13
Union	17	31	55	62	60	29
Nonunion	23	37	52	57	51	21
Wage percentiles: ¹						
Lowest 10 percent	16	25	35	39	37	14
Lowest 25 percent	18	31	43	49	43	19
Second 25 percent	20	34	57	60	57	27
Third 25 percent	22	39	58	64	58	29
Highest 25 percent	21	34	57	65	62	25
Highest 10 percent	19	28	52	64	63	26
Establishment characteristics						
Service-providing industries	20	34	53	60	55	24
Education and health services	22	36	55	63	56	22
Educational services	21	35	54	63	56	21
Elementary and secondary schools	18	35	51	60	52	20
Junior colleges, colleges, and universities	29	36	61	71	71	23
Health care and social assistance	25	42	61	66	52	30
Hospitals	27	50	63	66	53	30
Public administration	19	32	53	56	54	31
1 to 99 workers	17	23	33	38	40	19
1 to 49 workers	17	22	31	36	37	19
50 to 99 workers	18	26	35	41	45	20
100 workers or more	21	36	56	63	57	25
100 to 499 workers	14	29	40	42	46	20
500 workers or more	23	38	62	70	61	27

See footnotes at end of table.

Table 36. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
State government	28	34	69	74	74	39
Local government	18	34	48	55	49	20
Geographic areas						
New England	12	7	31	34	51	23
Middle Atlantic	3	14	36	47	75	27
East North Central	23	19	39	46	58	24
West North Central	18	35	61	66	45	34
South Atlantic	28	47	68	73	49	22
East South Central	35	51	36	48	44	—
West South Central	16	36	60	64	61	19
Mountain	24	38	67	71	56	31
Pacific	24	48	65	70	51	28

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 36. Standard errors for financial benefits: Access, State and local government workers, National Compensation Survey, March 2009

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
All workers	1.3	1.5	1.5	1.5	1.3	1.3
Worker characteristics						
Management, professional, and related	1.4	1.5	1.7	1.6	1.3	1.5
Professional and related	1.5	1.6	1.7	1.5	1.4	1.5
Teachers	1.6	1.9	2.0	1.8	1.7	1.4
Primary, secondary, and special education school teachers	1.6	2.2	2.3	1.9	2.0	1.8
Registered nurses	3.6	4.3	3.5	3.4	4.0	4.7
Service	1.4	1.5	1.7	1.9	2.0	1.4
Protective service	2.2	2.5	2.9	2.8	2.8	2.7
Sales and office	1.7	2.2	2.3	2.6	2.2	2.2
Office and administrative support	1.8	2.2	2.4	2.6	2.1	2.3
Natural resources, construction, and maintenance	3.2	3.0	3.0	3.5	3.9	2.3
Production, transportation, and material moving ...	3.4	3.2	3.6	3.4	4.2	2.4
Full time	1.4	1.6	1.6	1.7	1.4	1.4
Part time	1.9	1.8	1.7	2.3	2.0	1.4
Union	1.2	1.8	1.8	1.7	1.7	1.4
Nonunion	2.0	2.1	1.9	2.3	1.8	1.6
Wage percentiles: ¹						
Lowest 10 percent	2.3	1.7	2.3	2.9	2.8	1.8
Lowest 25 percent	1.8	2.1	1.8	2.4	2.0	1.3
Second 25 percent	1.8	1.8	2.1	2.3	2.2	2.1
Third 25 percent	1.6	2.0	2.3	2.1	1.8	2.0
Highest 25 percent	1.4	1.7	1.6	1.4	1.5	1.1
Highest 10 percent	1.6	1.9	2.0	2.0	2.5	1.5
Establishment characteristics						
Service-providing industries	1.3	1.5	1.5	1.5	1.3	1.3
Education and health services	1.8	1.7	1.9	1.8	1.4	1.6
Educational services	1.8	1.8	2.1	2.0	1.6	1.5
Elementary and secondary schools	1.5	1.9	2.3	1.9	1.7	1.5
Junior colleges, colleges, and universities	5.8	4.2	6.6	6.2	3.4	4.0
Health care and social assistance	3.1	2.8	3.3	3.1	3.0	4.4
Hospitals	3.7	4.4	4.5	3.8	4.2	5.8
Public administration	1.5	1.9	2.1	2.1	1.9	2.0
1 to 99 workers	2.1	2.5	2.7	2.7	3.5	1.8
1 to 49 workers	2.6	3.0	3.5	3.7	4.5	2.7
50 to 99 workers	3.4	3.9	4.7	4.9	3.8	3.1
100 workers or more	1.3	1.6	1.6	1.6	1.2	1.3
100 to 499 workers	1.7	2.4	2.3	2.5	2.1	2.2
500 workers or more	1.5	1.8	1.8	1.7	1.6	1.4

See footnotes at end of table.

Table 36. Standard errors for financial benefits: Access, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
State government	3.7	2.9	3.5	3.6	2.3	3.6
Local government	1.0	1.4	1.6	1.5	1.4	1.0
Geographic areas						
New England	2.6	2.8	4.0	4.8	4.2	4.4
Middle Atlantic	0.8	4.2	3.5	3.3	3.5	0.8
East North Central	3.4	2.1	2.6	2.3	2.3	2.3
West North Central	5.0	5.7	5.4	3.8	5.7	7.5
South Atlantic	3.3	3.7	2.9	2.2	3.1	2.9
East South Central	10.5	7.4	7.1	10.9	6.5	—
West South Central	2.8	4.1	2.9	2.6	2.5	3.6
Mountain	3.9	10.2	10.1	10.8	7.5	2.7
Pacific	1.8	3.0	3.4	3.2	3.3	3.4

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical

Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 38. Nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	30	4	1	1	11	6	1	12
Worker characteristics								
Management, professional, and related	29	5	1	1	11	4	1	12
Professional and related	27	4	(³)	1	11	4	1	11
Teachers	24	3	–	–	12	2	–	10
Primary, secondary, and special education school teachers	27	3	–	–	14	3	–	12
Registered nurses	34	4	–	4	8	8	–	12
Service	32	5	–	2	10	8	–	12
Protective service	42	7	–	2	11	13	–	16
Sales and office	32	5	2	2	12	6	1	12
Office and administrative support	32	5	1	2	12	6	1	12
Natural resources, construction, and maintenance	33	3	2	–	11	9	–	11
Production, transportation, and material moving ...	29	2	–	–	11	4	–	11
Full time	34	5	1	1	12	6	1	13
Part time	11	1	1	1	4	2	–	3
Union	35	5	–	–	19	5	–	12
Nonunion	26	4	1	2	5	6	1	11
Wage percentiles: ⁴								
Lowest 10 percent	17	(³)	–	3	4	4	–	6
Lowest 25 percent	23	2	1	2	6	5	(³)	9
Second 25 percent	33	6	1	1	11	7	1	12
Third 25 percent	34	5	1	1	12	7	1	15
Highest 25 percent	31	6	(³)	(³)	15	4	1	11
Highest 10 percent	30	5	–	–	16	3	(³)	10
Establishment characteristics								
Service-providing industries	30	5	1	1	11	6	1	12
Education and health services	25	4	1	1	11	3	1	10
Educational services	22	3	–	–	11	3	–	9
Elementary and secondary schools	23	2	–	–	12	3	–	9
Junior colleges, colleges, and universities	19	6	–	–	5	3	–	7
Health care and social assistance	44	8	3	7	10	5	4	15
Hospitals	40	4	–	7	9	4	4	13
Public administration	40	7	–	1	13	9	1	16
1 to 99 workers	30	2	5	5	9	9	–	8
1 to 49 workers	29	1	5	7	7	7	–	9
50 to 99 workers	33	2	–	–	12	11	–	7
100 workers or more	30	5	(³)	1	11	5	1	12
100 to 499 workers	32	2	1	2	13	7	1	12
500 workers or more	30	6	–	–	11	5	1	12

See footnotes at end of table.

Table 38. Nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
State government	41	12	—	—	12	7	2	19
Local government	27	2	1	2	11	5	(³)	9
Geographic areas								
New England	36	—	—	—	17	10	—	19
Middle Atlantic	29	—	(³)	—	13	3	—	15
East North Central	29	1	—	—	19	8	—	5
West North Central	20	—	1	—	5	—	—	7
South Atlantic	35	6	—	3	3	6	3	20
West South Central	33	3	—	2	8	7	—	16
Mountain	23	—	—	—	—	5	—	—
Pacific	36	15	—	—	23	1	—	6

¹ The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

² Includes all other bonuses provided to employees and not published separately.

³ Less than 0.5 percent.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 38. Standard errors for nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2009

Characteristics	All nonproduction bonuses ¹	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	1.3	0.4	0.3	0.3	0.8	0.5	0.2	0.8
Worker characteristics								
Management, professional, and related	1.3	0.5	0.2	0.2	0.9	0.5	0.1	1.0
Professional and related	1.3	0.5	(³)	0.3	0.9	0.6	0.1	0.9
Teachers	1.4	0.7	–	–	1.2	0.5	–	1.0
Primary, secondary, and special education school teachers	1.8	0.8	–	–	1.4	0.7	–	1.3
Registered nurses	4.3	1.2	–	1.7	2.7	1.8	–	2.2
Service	1.9	0.9	–	0.6	1.1	0.9	–	1.3
Protective service	2.9	1.8	–	1.0	1.7	1.7	–	2.5
Sales and office	1.8	0.5	0.5	0.6	1.2	0.9	0.2	1.1
Office and administrative support	1.8	0.5	0.6	0.5	1.2	0.9	0.2	1.2
Natural resources, construction, and maintenance	3.0	0.9	1.0	–	1.5	1.6	–	1.6
Production, transportation, and material moving ...	3.3	0.7	–	–	2.0	1.0	–	1.6
Full time	1.4	0.4	0.3	0.3	0.9	0.6	0.2	1.0
Part time	1.1	0.2	0.4	0.5	0.8	0.4	–	0.7
Union	1.5	0.5	–	–	1.4	0.5	–	0.8
Nonunion	1.7	0.5	0.5	0.5	0.5	0.8	0.4	1.2
Wage percentiles: ⁴								
Lowest 10 percent	2.1	(³)	–	0.9	0.8	0.9	–	1.0
Lowest 25 percent	1.7	0.2	0.6	0.6	0.7	0.8	(³)	0.9
Second 25 percent	2.0	0.8	0.5	0.3	1.1	1.0	0.7	1.4
Third 25 percent	1.8	0.6	0.3	0.5	1.2	0.9	0.2	1.3
Highest 25 percent	1.3	0.6	(³)	(³)	1.1	0.4	0.2	0.9
Highest 10 percent	1.5	0.6	–	–	1.1	0.6	(³)	1.0
Establishment characteristics								
Service-providing industries	1.3	0.4	0.3	0.3	0.8	0.5	0.2	0.8
Education and health services	1.3	0.4	0.2	0.3	1.0	0.5	0.1	0.8
Educational services	1.3	0.4	–	–	1.1	0.6	–	0.8
Elementary and secondary schools	1.6	0.5	–	–	1.3	0.6	–	1.0
Junior colleges, colleges, and universities	2.7	0.7	–	–	1.3	1.2	–	1.7
Health care and social assistance	4.1	0.9	1.0	1.7	1.9	0.9	0.9	1.8
Hospitals	5.3	0.6	–	2.6	2.7	1.0	1.3	1.9
Public administration	2.1	0.9	–	0.5	1.4	1.1	0.6	2.0
1 to 99 workers	3.0	0.3	2.0	1.3	1.2	1.9	–	1.5
1 to 49 workers	3.7	0.2	2.3	2.1	1.5	2.3	–	2.3
50 to 99 workers	3.9	0.6	–	–	2.2	2.4	–	1.5
100 workers or more	1.3	0.4	(³)	0.2	0.9	0.5	0.2	0.9
100 to 499 workers	2.5	0.3	0.5	0.8	1.5	1.2	0.2	1.3
500 workers or more	1.4	0.5	–	–	1.0	0.5	0.3	1.0

See footnotes at end of table.

Table 38. Standard errors for nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	All nonproduction bonuses ¹	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
State government	3.2	1.1	—	—	2.1	1.5	0.8	2.7
Local government	1.3	0.3	0.4	0.4	0.9	0.5	(³)	0.7
Geographic areas								
New England	3.4	—	—	—	2.0	2.6	—	4.5
Middle Atlantic	2.5	—	(³)	—	1.4	0.9	—	1.1
East North Central	3.6	0.4	—	—	2.4	1.6	—	1.1
West North Central	4.3	—	0.4	—	2.2	—	—	2.1
South Atlantic	2.2	1.4	—	1.0	1.2	1.1	1.1	2.9
West South Central	3.2	0.7	—	1.2	1.7	1.0	—	2.4
Mountain	6.1	—	—	—	—	1.2	—	—
Pacific	2.5	0.8	—	—	3.1	0.5	—	1.3

¹ The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

² Includes all other bonuses provided to employees and not published separately.

³ Less than 0.05.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 37. Health-related benefits: Access, State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	27	70	64
Worker characteristics			
Management, professional, and related	29	74	68
Professional and related	28	74	68
Teachers	26	74	68
Primary, secondary, and special education school teachers	23	74	66
Registered nurses	31	70	56
Service	24	63	57
Protective service	27	68	61
Sales and office	28	69	65
Office and administrative support	29	71	66
Natural resources, construction, and maintenance	27	65	57
Production, transportation, and material moving ...	16	68	62
Full time	30	74	68
Part time	13	49	47
Union	27	77	71
Nonunion	27	65	59
Wage percentiles: ³			
Lowest 10 percent	15	44	40
Lowest 25 percent	19	57	52
Second 25 percent	30	72	66
Third 25 percent	32	76	70
Highest 25 percent	28	78	71
Highest 10 percent	31	81	75
Establishment characteristics			
Service-providing industries	27	70	64
Education and health services	29	73	66
Educational services	29	73	67
Elementary and secondary schools	21	73	66
Junior colleges, colleges, and universities	52	73	71
Health care and social assistance	32	71	61
Hospitals	33	68	55
Public administration	25	70	65
1 to 99 workers	15	47	38
1 to 49 workers	14	45	38
50 to 99 workers	16	51	39
100 workers or more	29	74	68
100 to 499 workers	17	63	56
500 workers or more	33	78	73

See footnotes at end of table.

Table 37. Health-related benefits: Access, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
State government	43	82	79
Local government	22	66	59
Geographic areas			
New England	—	80	73
Middle Atlantic	16	85	82
East North Central	15	56	51
West North Central	—	55	40
South Atlantic	44	76	70
East South Central	—	57	51
West South Central	19	71	63
Mountain	24	69	71
Pacific	41	76	71

¹ A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care.

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 37. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2009

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	1.4	1.4	1.4
Worker characteristics			
Management, professional, and related	1.4	1.4	1.4
Professional and related	1.5	1.4	1.4
Teachers	1.5	1.5	1.5
Primary, secondary, and special education school teachers	1.7	1.6	1.8
Registered nurses	4.2	3.3	4.2
Service	1.6	1.8	1.8
Protective service	2.5	2.8	3.0
Sales and office	2.4	2.8	2.7
Office and administrative support	2.4	2.8	2.7
Natural resources, construction, and maintenance	2.4	3.2	3.3
Production, transportation, and material moving	2.8	3.8	3.9
Full time	1.5	1.5	1.5
Part time	1.4	2.3	2.3
Union	1.4	1.4	1.5
Nonunion	2.1	2.2	2.2
Wage percentiles: ³			
Lowest 10 percent	2.4	3.2	2.9
Lowest 25 percent	1.9	2.5	2.3
Second 25 percent	2.2	2.2	2.2
Third 25 percent	1.5	1.6	1.7
Highest 25 percent	1.5	1.3	1.3
Highest 10 percent	2.1	1.8	1.6
Establishment characteristics			
Service-providing industries	1.4	1.5	1.4
Education and health services	2.0	1.6	1.6
Educational services	2.0	1.6	1.6
Elementary and secondary schools	1.6	1.5	1.5
Junior colleges, colleges, and universities	6.1	4.2	4.2
Health care and social assistance	4.3	3.6	4.4
Hospitals	5.7	4.9	5.9
Public administration	1.5	2.0	1.9
1 to 99 workers	2.0	3.3	3.1
1 to 49 workers	2.3	3.9	3.8
50 to 99 workers	3.5	5.1	4.9
100 workers or more	1.5	1.4	1.4
100 to 499 workers	1.7	2.7	2.5
500 workers or more	1.9	1.4	1.5

See footnotes at end of table.

Table 37. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
State government	4.4	2.8	2.8
Local government	1.0	1.5	1.4
Geographic areas			
New England	—	2.7	2.2
Middle Atlantic	0.6	1.1	1.6
East North Central	2.7	3.0	2.9
West North Central	—	5.4	6.7
South Atlantic	3.0	2.2	2.6
East South Central	—	11.2	10.6
West South Central	2.1	2.7	2.6
Mountain	2.7	5.7	4.6
Pacific	2.2	3.9	3.4

¹ A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care.

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 39. Benefit combinations: Access, State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
All workers	86	2	4	9	78	9	1	11
Worker characteristics								
Management, professional, and related	88	2	3	7	80	10	1	9
Professional and related	88	1	4	7	79	10	1	10
Teachers	88	1	3	8	78	11	1	11
Primary, secondary, and special education school teachers	95	—	—	3	82	13	(¹)	5
Registered nurses	91	—	—	5	82	10	—	—
Service	79	1	4	15	73	8	2	17
Protective service	89	—	—	9	84	5	1	10
Sales and office	87	1	3	8	80	9	1	11
Office and administrative support	88	—	—	7	80	9	1	10
Natural resources, construction, and maintenance	93	2	1	4	89	—	—	5
Production, transportation, and material moving	82	—	6	—	74	9	3	14
Full time	98	1	1	1	90	9	(¹)	1
Part time	22	6	19	53	18	9	5	67
Union	95	1	3	2	86	10	1	3
Nonunion	79	2	5	14	73	9	1	18
Wage percentiles: ²								
Lowest 10 percent	48	3	11	38	41	10	2	47
Lowest 25 percent	66	3	8	24	58	10	3	29
Second 25 percent	90	1	3	5	83	9	1	8
Third 25 percent	93	2	2	3	85	10	—	—
Highest 25 percent	96	1	1	2	89	8	1	3
Highest 10 percent	96	1	2	2	89	8	1	2
Establishment characteristics								
Service-providing industries	86	2	4	9	78	9	1	11
Education and health services	87	2	4	7	78	11	1	10
Educational services	87	2	4	7	77	11	1	10
Elementary and secondary schools	88	1	5	6	76	13	1	10
Junior colleges, colleges, and universities	83	3	3	11	81	5	1	13
Health care and social assistance	90	2	3	6	82	9	—	—
Hospitals	92	3	1	4	88	6	—	—
Public administration	87	1	3	9	81	7	1	11
1 to 99 workers	71	4	7	18	63	13	2	23
1 to 49 workers	64	5	8	23	60	—	—	29
50 to 99 workers	82	3	5	9	67	18	2	13
100 workers or more	88	1	3	7	81	9	1	10
100 to 499 workers	83	1	4	12	72	13	1	14
500 workers or more	90	1	3	6	84	7	1	8

See footnotes at end of table.

Table 39. Benefit combinations: Access, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
State government	92	—	—	6	86	8	(1)	6
Local government	84	1	5	10	76	10	1	13
Geographic areas								
New England	82	3	4	11	71	—	—	14
Middle Atlantic	86	—	—	8	82	5	3	11
East North Central	78	—	—	13	76	4	2	18
West North Central	82	—	—	10	75	—	—	15
South Atlantic	90	1	1	8	84	—	—	9
East South Central	89	—	—	5	78	—	—	6
West South Central	88	2	2	8	76	15	(1)	9
Mountain	86	—	—	10	82	—	—	13
Pacific	89	1	3	7	76	14	—	—

See footnotes at end of table.

Table 39. Benefit combinations: Access, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
All workers	80	3	7	9	29	1	58	12
Worker characteristics								
Management, professional, and related	84	3	6	7	29	1	60	10
Professional and related	84	3	5	8	28	1	61	10
Teachers	86	3	3	8	24	(¹)	65	11
Primary, secondary, and special education school teachers	94	—	—	3	16	—	78	—
Registered nurses	75	—	17	—	46	—	46	—
Service	72	4	8	15	27	1	53	18
Protective service	82	2	7	9	34	1	54	10
Sales and office	80	2	9	10	32	2	57	10
Office and administrative support	81	2	8	9	31	2	58	9
Natural resources, construction, and maintenance	86	1	9	4	33	—	62	—
Production, transportation, and material moving	75	—	8	—	21	—	62	—
Full time	91	1	7	1	33	(¹)	65	1
Part time	21	17	7	55	6	4	22	69
Union	93	2	2	2	26	(¹)	69	4
Nonunion	70	4	11	15	32	1	50	17
Wage percentiles: ²								
Lowest 10 percent	40	9	11	40	16	3	35	46
Lowest 25 percent	59	7	10	25	23	2	45	30
Second 25 percent	84	3	7	5	32	(¹)	59	8
Third 25 percent	87	1	7	4	32	1	63	5
Highest 25 percent	92	1	4	2	31	(¹)	66	3
Highest 10 percent	91	2	6	2	32	—	64	—
Establishment characteristics								
Service-providing industries	80	3	7	9	29	1	58	12
Education and health services	82	4	6	7	27	1	62	11
Educational services	84	4	4	8	23	(¹)	65	11
Elementary and secondary schools	87	4	2	7	16	(¹)	73	11
Junior colleges, colleges, and universities	75	3	11	11	47	—	39	—
Health care and social assistance	68	—	24	—	56	1	35	8
Hospitals	66	—	28	—	59	1	35	5
Public administration	81	2	7	10	33	1	55	11
1 to 99 workers	61	5	14	20	24	2	51	23
1 to 49 workers	53	5	16	27	22	3	47	28
50 to 99 workers	73	5	12	9	28	—	57	—
100 workers or more	83	3	6	8	30	1	60	10
100 to 499 workers	77	4	8	12	26	1	59	15
500 workers or more	86	3	5	6	31	1	60	8

See footnotes at end of table.

Table 39. Benefit combinations: Access, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
State government	87	—	7	—	45	—	49	—
Local government	78	4	7	10	24	1	62	13
Geographic areas								
New England	82	4	3	11	—	—	79	15
Middle Atlantic	84	5	3	9	18	—	68	—
East North Central	74	6	7	13	34	1	46	18
West North Central	71	—	—	11	31	—	53	—
South Atlantic	87	1	4	9	48	(¹)	42	9
East South Central	78	—	—	5	24	—	70	—
West South Central	77	1	14	8	25	1	65	9
Mountain	81	3	6	10	20	1	66	12
Pacific	85	3	5	7	25	1	65	9

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 39. Standard errors for benefit combinations: Access, State and local government workers, National Compensation Survey, March 2009

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
All workers	0.6	0.3	0.3	0.5	1.1	1.0	0.2	0.5
Worker characteristics								
Management, professional, and related	0.6	0.4	0.3	0.5	1.2	1.1	0.2	0.5
Professional and related	0.6	0.2	0.4	0.5	1.1	1.1	0.2	0.6
Teachers	0.8	0.2	0.4	0.7	1.3	1.1	0.2	0.7
Primary, secondary, and special education school teachers	0.6	–	–	0.4	1.4	1.4	(¹)	0.5
Registered nurses	1.9	–	–	1.7	2.7	2.0	–	–
Service	1.4	0.4	0.5	1.2	1.7	1.0	0.3	1.3
Protective service	1.1	–	–	1.0	1.7	1.1	0.3	1.0
Sales and office	1.6	0.7	0.6	1.2	2.2	1.6	0.4	1.3
Office and administrative support	1.5	–	–	1.1	2.2	1.6	0.4	1.3
Natural resources, construction, and maintenance	2.0	1.0	0.5	1.6	2.2	–	–	1.9
Production, transportation, and material moving ...	4.2	–	1.7	–	4.2	1.9	1.3	4.2
Full time	0.3	0.2	0.2	0.1	1.1	1.0	(¹)	0.2
Part time	1.6	1.4	1.4	1.9	1.3	1.6	0.8	2.0
Union	0.4	0.1	0.3	0.3	1.2	1.2	0.3	0.3
Nonunion	1.0	0.5	0.4	0.8	1.6	1.3	0.2	0.8
Wage percentiles: ²								
Lowest 10 percent	2.8	1.0	1.2	2.3	2.7	1.7	0.5	2.7
Lowest 25 percent	1.6	0.6	0.7	1.3	1.9	1.4	0.4	1.4
Second 25 percent	0.9	0.3	0.6	0.6	1.5	1.3	0.2	0.8
Third 25 percent	1.2	0.8	0.4	0.5	1.5	1.3	–	–
Highest 25 percent	0.4	0.2	0.2	0.3	1.0	0.9	0.2	0.3
Highest 10 percent	0.4	0.4	0.3	0.3	1.1	1.0	0.3	0.5
Establishment characteristics								
Service-providing industries	0.6	0.3	0.3	0.5	1.1	1.0	0.2	0.5
Education and health services	0.5	0.3	0.4	0.4	1.1	1.1	0.2	0.5
Educational services	0.6	0.4	0.4	0.5	1.2	1.2	0.2	0.5
Elementary and secondary schools	0.6	0.2	0.4	0.4	1.3	1.3	0.2	0.5
Junior colleges, colleges, and universities	1.8	1.5	0.6	1.3	2.0	1.5	0.4	1.5
Health care and social assistance	1.7	0.8	1.2	1.0	2.4	2.2	–	–
Hospitals	1.7	1.2	0.4	1.2	1.7	1.6	–	–
Public administration	1.3	0.6	0.5	1.0	1.9	1.5	0.2	1.1
1 to 99 workers	2.5	1.4	1.5	1.6	2.9	2.1	0.9	2.1
1 to 49 workers	3.9	2.2	2.3	2.8	4.2	–	–	3.3
50 to 99 workers	2.4	1.3	1.2	1.7	3.9	3.2	0.8	2.0
100 workers or more	0.5	0.2	0.2	0.4	1.1	1.0	0.1	0.4
100 to 499 workers	1.2	0.4	0.4	1.1	2.2	1.8	0.2	1.1
500 workers or more	0.5	0.3	0.3	0.4	0.9	0.9	0.2	0.5

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
State government	0.9	—	—	0.7	2.3	2.3	(1)	0.7
Local government	0.7	0.3	0.3	0.5	1.2	0.9	0.2	0.6
Geographic areas								
New England	2.5	0.7	1.7	1.6	2.4	—	—	2.3
Middle Atlantic	1.3	—	—	0.6	1.9	0.9	1.0	0.8
East North Central	2.0	—	—	1.3	2.1	1.5	0.6	1.6
West North Central	2.4	—	—	1.6	4.1	—	—	2.0
South Atlantic	1.4	0.2	0.2	1.4	2.7	—	—	1.5
East South Central	3.8	—	—	1.7	7.0	—	—	2.3
West South Central	1.9	0.6	0.5	1.6	3.1	2.5	(1)	1.6
Mountain	1.8	—	—	1.8	2.6	—	—	1.5
Pacific	0.8	0.2	0.6	1.2	2.8	2.9	—	—

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
All workers	0.9	0.2	0.7	0.5	1.5	0.1	1.4	0.5
Worker characteristics								
Management, professional, and related	0.9	0.3	0.7	0.5	1.7	0.1	1.7	0.5
Professional and related	0.9	0.4	0.7	0.5	1.6	0.1	1.7	0.6
Teachers	1.1	0.4	0.8	0.7	1.7	(¹)	1.7	0.7
Primary, secondary, and special education school teachers	0.6	—	—	0.4	1.7	—	1.7	—
Registered nurses	4.1	—	3.1	—	4.6	—	4.8	—
Service	1.7	0.5	1.1	1.2	1.7	0.2	1.9	1.3
Protective service	2.1	0.4	1.7	1.0	2.7	0.3	2.7	1.0
Sales and office	2.0	0.3	1.3	1.3	2.2	0.5	2.0	1.2
Office and administrative support	1.8	0.3	1.2	1.3	2.2	0.6	2.0	1.2
Natural resources, construction, and maintenance	2.8	0.3	1.9	1.8	3.2	—	3.8	—
Production, transportation, and material moving ...	4.3	—	2.4	—	3.2	—	4.0	—
Full time	0.8	0.1	0.8	0.2	1.7	(¹)	1.7	0.2
Part time	1.5	1.4	1.5	1.8	0.9	0.6	1.8	2.0
Union	0.5	0.3	0.3	0.3	1.8	(¹)	1.8	0.4
Nonunion	1.5	0.3	1.3	0.8	2.0	0.3	1.9	0.8
Wage percentiles: ²								
Lowest 10 percent	3.2	1.2	2.1	2.4	2.1	0.6	3.4	2.6
Lowest 25 percent	1.9	0.7	1.3	1.3	2.0	0.4	2.2	1.4
Second 25 percent	1.2	0.6	0.9	0.5	2.2	(¹)	2.1	0.9
Third 25 percent	1.4	0.4	1.2	0.6	2.0	0.2	1.9	0.7
Highest 25 percent	0.8	0.2	0.7	0.3	1.5	(¹)	1.5	0.3
Highest 10 percent	1.5	0.3	1.5	0.3	2.3	—	2.3	—
Establishment characteristics								
Service-providing industries	0.9	0.2	0.7	0.5	1.5	0.1	1.4	0.5
Education and health services	0.8	0.4	0.8	0.4	1.8	0.1	1.9	0.5
Educational services	0.7	0.4	0.6	0.5	1.8	(¹)	1.8	0.6
Elementary and secondary schools	0.6	0.4	0.3	0.4	1.5	(¹)	1.5	0.5
Junior colleges, colleges, and universities	2.4	0.7	2.6	1.3	4.3	—	4.5	—
Health care and social assistance	3.8	—	3.3	—	3.4	0.3	3.6	1.5
Hospitals	4.8	—	4.8	—	4.4	0.4	4.5	1.2
Public administration	1.5	0.4	0.9	1.0	2.2	0.3	2.2	1.1
1 to 99 workers	3.0	1.2	2.2	2.0	2.4	0.9	3.1	1.9
1 to 49 workers	4.2	1.7	2.8	3.1	2.6	1.5	4.0	3.0
50 to 99 workers	3.4	1.2	3.0	1.7	4.1	—	3.9	—
100 workers or more	0.8	0.2	0.8	0.4	1.6	0.1	1.5	0.5
100 to 499 workers	1.6	0.4	1.1	1.1	2.3	0.2	2.4	1.1
500 workers or more	0.8	0.3	0.9	0.4	1.8	0.1	1.9	0.5

See footnotes at end of table.

Table 39. Standard errors for benefit combinations: Access, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
State government	1.5	—	1.5	—	3.1	—	3.3	—
Local government	0.9	0.3	0.7	0.5	1.3	0.2	1.2	0.6
Geographic areas								
New England	2.4	1.8	0.6	1.6	—	—	2.3	2.2
Middle Atlantic	0.9	0.5	0.4	0.9	3.9	—	3.1	—
East North Central	2.0	0.9	2.0	1.2	3.6	0.4	2.7	1.8
West North Central	6.0	—	—	1.9	7.0	—	7.7	—
South Atlantic	1.3	0.2	0.6	1.4	4.1	(¹)	3.8	1.5
East South Central	5.1	—	—	1.7	5.6	—	4.8	—
West South Central	1.7	0.4	1.0	1.6	2.0	0.3	1.6	1.7
Mountain	2.9	0.8	2.5	1.8	3.9	0.5	4.6	1.8
Pacific	1.7	0.5	1.4	1.0	3.5	0.2	3.2	1.0

¹ Less than 0.05.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Technical note

Data in this release are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). This release contains March 2009 data on civilian, private industry, and State and local government workers in the United States. Under the NCS program, information on the incidence and provision of benefits is published in several stages. In July 2009, a news release provided data on the incidence of (access to and participation in) selected benefits and share of premiums paid by employers and employees for medical care. Those estimates are also included in these tables. Included are an extensive number of tables on the incidence of selected benefits. Data on detailed provisions of retirement and health insurance benefits in private industry will be published in 2010. Previous publications containing information on employee benefits for private industry and State and local government workers are available on the BLS Web site <http://www.bls.gov/ncs/ebs>.

Calculation details

Averages for occupations within an establishment were used to produce estimates for worker groups averaging hourly pay within the six earnings percentiles: Lowest 10 percent, lowest 25 percent, second 25 percent, third 25 percent, highest 25 percent, and highest 10 percent. Percentiles are computed using earnings reported for individual workers in sampled establishment jobs and their scheduled hours of work. Establishments in the survey may report only individual worker earnings for each sampled job. For the calculation of percentile estimates, the individual worker hourly earnings are appropriately weighted and then arrayed from lowest to highest.

Published 10th, 25th, 50th, 75th, and 90th percentiles designate position in the earnings distribution within each published occupation. At the 50th percentile, the median, half of the hours are paid the same as or more than the rate shown in the data tables, and half are paid the same as or less than the rate shown. At the 25th percentile, one-fourth of the hours are paid the same as or less than the rate shown. At the 75th percentile, one-fourth are paid the same as or more than the rate shown. The 10th and 90th percentiles follow the same logic. The percentile values are based on wages published in the bulletin *National Compensation Survey: Occupational Earnings in the United States, 2008*. Values corresponding to the percentiles used in the tables are:

Characteristic of workers	Hourly wage percentile				
	10	25	50 (median)	75	90
Civilian	\$ 8.24	\$11.00	\$16.25	\$25.48	\$37.86
Private industry	8.00	10.50	15.50	24.22	36.43
State and local government	11.35	14.98	21.43	31.55	43.23

The tables on employer and employee medical premiums include participants in all medical plans, with calculations for both single and family coverage. Calculations are not based on actual decisions regarding medical coverage made by employees within the occupations. Rather, the premium calculations are based on the assumption that all employees in the occupation have identical coverage.

Take-up rates

Take-up rates are the percentage of workers with access to a plan who participate in the plan. They are computed by using the number of workers participating in a plan divided by the number of workers with access to the plan, multiplied by 100, and rounded to the nearest one percent. Since the computation of take-up rates is based on the number of workers collected rather than rounded percentage estimates, take-up rates in the tables may not equal the ratio of participation to access estimates.

Survey scope and method

Information on the survey scope, sample design, data collection, survey estimation, and reliability of estimates are available in the news release, “Employee Benefits in the United States, March 2009 (USDLE 09-0872) available at the BLS Web site <http://www.bls.gov/news.release/pdf/ebs2.pdf>. For additional technical information, see the *BLS Handbook of Methods*, available online at <http://www.bls.gov/opub/hom/home.htm>.

Survey definitions

For definitions of major plan types, key provisions, and related terms used in these tables, see the “Glossary of Employee Benefit Terms” at the BLS Web site <http://www.bls.gov/ncs/ebs/glossary20082009.htm>.

Obtaining additional information

For research articles on employee benefits, see the *Monthly Labor Review* or *Compensation and Working Conditions Online* at the BLS Web sites <http://www.bls.gov/opub/mlr/home.htm> and <http://www.bls.gov/opub/cwc/home.htm>. For more detailed information on the industry and occupational classification systems, North American Industry Classification System (NAICS), and Standard Occupational Classification (SOC), including background information, see the BLS Web sites <http://www.bls.gov/bls/naics.htm> and <http://www.bls.gov/soc/home.htm>.

Appendix Tables

Appendix table 1. Survey establishment response, National Compensation Survey, March 2009

Establishments	Total	Private industry	State and local governments
Total in sampling frame ¹	5,389,642	5,174,044	215,598
Total in sample	18,287	16,265	2,022
Responding	10,570	8,782	1,788
Refused or unable to provide data	4,979	4,766	213
Out of business or not in survey scope	2,738	2,717	21

¹ The list of establishments from which the survey sample was selected (sampling frame) was developed from State unemployment insurance reports and is based on the 2007 North American Industry Classification System (NAICS). For private

industries, an establishment is usually a single physical location. For State and local governments, an establishment is defined as all locations of a government entity.

Appendix table 2. Number of workers¹ represented, National Compensation Survey, March 2009

Occupational group ²	Civilian workers	Private industry workers	State and local government workers
All workers	121,695,200	102,319,600	19,375,600
Management, professional, and related	34,980,300	24,291,000	10,689,200
Management, business, and financial ...	9,414,900	7,783,200	1,631,600
Professional and related	25,565,400	16,507,800	9,057,600
Teachers	6,301,600	—	4,964,500
Primary, secondary, and special education school teachers	4,294,000	—	3,695,200
Registered nurses	2,679,700	2,316,200	363,500
Service	25,667,100	21,548,200	4,118,900
Protective service	3,225,000	1,363,700	1,861,300
Sales and office	32,157,100	29,352,100	2,805,000
Sales and related	12,016,500	11,867,400	149,100
Office and administrative support	20,140,600	17,484,700	2,655,800
Natural resources, construction, and maintenance	10,660,700	9,679,400	981,300
Construction, extraction, farming, fishing, and forestry	5,575,200	5,023,700	551,500
Installation, maintenance, and repair	5,085,500	4,655,700	429,900
Production, transportation, and material moving	18,230,000	17,448,800	781,200
Production	8,981,800	8,851,900	129,900
Transportation and material moving	9,248,200	8,596,900	651,300

¹ The number of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure

employment trends or levels.

² The 2000 Standard Occupational Classification system is used to classify workers.

NOTE: Dashes indicate that no data were reported or that data did not meet publication criteria.