
U.S. Department of Labor
Hilda L. Solis, Secretary

U.S. Bureau of Labor Statistics
Keith Hall, Commissioner
September 2011

Bulletin 2771

Contents

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Tables organized by ownership
- Civilian (includes private industry and state and local government establishments)
- Private industry (excludes agricultural establishments, private households, and the self-employed)
- State and local government (excludes Federal employees)

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Overview

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

- Retirement Benefits
- Health Care Benefits
- Life, Short-term Disability, and Long-term Disability Insurance Benefits
- Holiday, Vacation, Sick, and Other Leave Benefits
- Other Benefits
- Benefit Combinations
Table 2. Retirement benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) National Compensation Survey, March 2011

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All retirement benefits(^3)</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers</td>
<td>68</td>
<td>55</td>
<td>80</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>83</td>
<td>74</td>
<td>88</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>86</td>
<td>78</td>
<td>91</td>
</tr>
<tr>
<td>Professional and related</td>
<td>82</td>
<td>72</td>
<td>88</td>
</tr>
<tr>
<td>Teachers</td>
<td>86</td>
<td>81</td>
<td>94</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>95</td>
<td>90</td>
<td>96</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>83</td>
<td>69</td>
<td>83</td>
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<tr>
<td>Service</td>
<td>47</td>
<td>31</td>
<td>66</td>
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<tr>
<td>Protective service</td>
<td>74</td>
<td>62</td>
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<td>Sales and office</td>
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<td>55</td>
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<td>Sales and related</td>
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<td>Office and administrative support</td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>Production, transportation, and material moving...</td>
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<td>52</td>
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<tr>
<td>Production</td>
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<tr>
<td>Transportation and material moving</td>
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<td>51</td>
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<tr>
<td>Full time</td>
<td>78</td>
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</tr>
<tr>
<td>Nonunion</td>
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<tr>
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<td>23</td>
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<td>Establishment characteristics</td>
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<tr>
<td>Goods-producing industries</td>
<td>73</td>
<td>61</td>
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<td>Service-providing industries</td>
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<td>Education and health services</td>
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<td>Educational services</td>
<td>87</td>
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<td>93</td>
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<tr>
<td>Elementary and secondary schools</td>
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<td>86</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
<td>88</td>
<td>80</td>
<td>91</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>73</td>
<td>56</td>
<td>77</td>
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<td>Hospitals</td>
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<tr>
<td>Public administration</td>
<td>90</td>
<td>86</td>
<td>95</td>
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</tbody>
</table>

See footnotes at end of table.
Table 2. Retirement benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All retirement benefits(^3)</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
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<td>1 to 99 workers</td>
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<td>36</td>
<td>71</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>46</td>
<td>33</td>
<td>72</td>
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<tr>
<td>50 to 99 workers</td>
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<td>69</td>
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<tr>
<td>100 workers or more</td>
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<td>85</td>
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<tr>
<td>100 to 499 workers</td>
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</tr>
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<td>South Atlantic</td>
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<td>East South Central</td>
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<td>Mountain</td>
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</tr>
<tr>
<td>Pacific</td>
<td>65</td>
<td>53</td>
<td>82</td>
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</tbody>
</table>

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

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

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

\(^4\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011

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<th>Characteristics</th>
<th>All retirement benefits³</th>
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<th>Defined contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
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<td>0.8</td>
<td>0.5</td>
</tr>
<tr>
<td>Management, business, and financial</td>
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<td>1.2</td>
<td>0.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.8</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.3</td>
<td>1.2</td>
<td>0.5</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
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<td>1.4</td>
<td>0.5</td>
</tr>
<tr>
<td>school teachers</td>
<td>1.6</td>
<td>1.8</td>
<td>1.3</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>1.1</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.0</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Construction, extraction, farming, and forestry</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>2.0</td>
<td>1.7</td>
<td>1.4</td>
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<tr>
<td>Part time</td>
<td>1.9</td>
<td>1.8</td>
<td>1.2</td>
</tr>
<tr>
<td>Union</td>
<td>1.3</td>
<td>1.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.6</td>
<td>1.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Average wage within the following categories:⁴</td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
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<td>0.7</td>
<td>1.3</td>
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<tr>
<td>Lowest 10 percent</td>
<td>1.5</td>
<td>0.8</td>
<td>2.1</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.9</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.6</td>
<td>0.7</td>
<td>0.4</td>
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<td>Highest 10 percent</td>
<td>0.7</td>
<td>0.8</td>
<td>0.6</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.2</td>
<td>1.1</td>
<td>0.7</td>
</tr>
<tr>
<td>Service-providing industries</td>
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<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Education and health services</td>
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<td>1.0</td>
<td>0.8</td>
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<tr>
<td>Educational services</td>
<td>0.8</td>
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<td>0.5</td>
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<td>Elementary and secondary schools</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>1.0</td>
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<td>Hospitals</td>
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<td>1.0</td>
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<tr>
<td>Public administration</td>
<td>1.2</td>
<td>1.3</td>
<td>0.7</td>
</tr>
</tbody>
</table>

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 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All retirement benefits³</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
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<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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<td>0.8</td>
<td>0.9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.1</td>
<td>0.9</td>
<td>1.1</td>
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<td>50 to 99 workers</td>
<td>1.7</td>
<td>1.5</td>
<td>1.5</td>
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<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>0.6</td>
<td>0.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.0</td>
<td>1.0</td>
<td>0.8</td>
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<td>500 workers or more</td>
<td>0.9</td>
<td>1.0</td>
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#### Geographic areas

<table>
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<tr>
<th>Region</th>
<th>All retirement benefits³</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
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<tbody>
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<td>Participation</td>
<td>Take-up rate</td>
</tr>
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<td>3.2</td>
<td>1.0</td>
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<td>1.2</td>
<td>1.3</td>
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<tr>
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<td>2.0</td>
<td>2.1</td>
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<tr>
<td>South Atlantic</td>
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<td>1.2</td>
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<tr>
<td>Pacific</td>
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<td>1.3</td>
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¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
³ Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

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**NOTE:** For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.
Table 4. Defined benefit retirement plans: Open and frozen plans, civilian workers,\(^1\) National Compensation Survey, March 2011

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

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<th>Characteristics</th>
<th>Open plans(^2)</th>
<th>Frozen plans(^3)</th>
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<td><strong>Worker characteristics</strong></td>
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<td>Management, professional, and related .........................................................</td>
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<td>Management, business, and financial ...............................................................</td>
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<tr>
<td>Professional and related ...................................................................................</td>
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<td>18</td>
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<tr>
<td>Teachers ..................................................................................................................</td>
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<tr>
<td>Primary, secondary, and special education school teachers ................................</td>
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</tr>
<tr>
<td>Registered nurses .................................................................................................</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Service ...................................................................................................................</td>
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<td>Protective service .................................................................................................</td>
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<td>Office and administrative support ......................................................................</td>
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<td>Natural resources, construction, and maintenance ..........................................</td>
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<td>Production ..............................................................................................................</td>
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<td>Part time ...............................................................................................................</td>
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<td>Union ......................................................................................................................</td>
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<td>Nonunion ...............................................................................................................</td>
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<tr>
<td>Lowest 25 percent .................................................................................................</td>
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</tr>
<tr>
<td>Highest 25 percent .............................................................................................</td>
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<tr>
<td>Highest 10 percent .............................................................................................</td>
<td>76</td>
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<tr>
<td><strong>Establishment characteristics</strong> ........................................................................</td>
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</tr>
<tr>
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<td>75</td>
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<tr>
<td>Service-providing industries .............................................................................</td>
<td>82</td>
<td>18</td>
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<tr>
<td>Education and health services ...........................................................................</td>
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<tr>
<td>Educational services .........................................................................................</td>
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<td>10</td>
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<td>Elementary and secondary schools ....................................................................</td>
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<td>10</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ....................................................</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Health care and social assistance ....................................................................</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Hospitals ..............................................................................................................</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Public administration .........................................................................................</td>
<td>88</td>
<td>12</td>
</tr>
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See footnotes at end of table.
Table 4. Defined benefit retirement plans: Open and frozen plans, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

<table>
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<tr>
<th>Characteristics</th>
<th>Open plans²</th>
<th>Frozen plans³</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>84</td>
<td>16</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>81</td>
<td>19</td>
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<tr>
<td>100 to 499 workers</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>72</td>
<td>28</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>East North Central</td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td>West North Central</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>86</td>
<td>14</td>
</tr>
<tr>
<td>East South Central</td>
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<td>14</td>
</tr>
<tr>
<td>West South Central</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Mountain</td>
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<td>17</td>
</tr>
<tr>
<td>Pacific</td>
<td>86</td>
<td>14</td>
</tr>
</tbody>
</table>

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
² Plans open to new participants.
³ Plans closed to new workers or plans that cease accruals for some or all plan participants.
⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, civilian workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans²</th>
<th>Frozen plans³</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.7</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans²</th>
<th>Frozen plans³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Teachers</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>school teachers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Service</td>
<td>1.3</td>
<td>1.3</td>
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<tr>
<td>Protective service</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Production</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Part time</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Union</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.9</td>
<td>0.9</td>
</tr>
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</table>

Average wage within the following categories:¹

<table>
<thead>
<tr>
<th>Category</th>
<th>Open plans²</th>
<th>Frozen plans³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>6.8</td>
<td>6.8</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.4</td>
<td>1.4</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Category</th>
<th>Open plans²</th>
<th>Frozen plans³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.5</td>
<td>1.5</td>
</tr>
</tbody>
</table>

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 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans(^2)</th>
<th>Frozen plans(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.6</td>
<td>1.6</td>
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<tr>
<td>50 to 99 workers</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.9</td>
<td>0.9</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Open plans(^2)</th>
<th>Frozen plans(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>3.1</td>
<td>3.1</td>
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<tr>
<td>Middle Atlantic</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.2</td>
<td>3.2</td>
</tr>
<tr>
<td>West South Central</td>
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<td>2.1</td>
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<td>Mountain</td>
<td>4.4</td>
<td>4.4</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.6</td>
<td>1.6</td>
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</tbody>
</table>

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

\(^2\) Plans open to new participants.

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

\(^4\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).
Table 5. Defined benefit frozen retirement plans: Benefits accrual, civilian workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Retirement benefit accrual</th>
<th>All existing participants continue to accrue benefits</th>
<th>Some existing participants continue to accrue benefits</th>
<th>No existing participants continue to accrue benefits</th>
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<tbody>
<tr>
<td></td>
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<tr>
<td>Management, professional, and related</td>
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<td>Management, business, and financial</td>
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<td>Professional and related</td>
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<td>Teachers</td>
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<td>Primary, secondary, and special education school teachers</td>
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</tr>
<tr>
<td>Registered nurses</td>
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<td>Service</td>
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<td>-</td>
</tr>
<tr>
<td>Protective service</td>
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<td>Sales and office</td>
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<td>5</td>
<td>31</td>
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<td>Office and administrative support</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>Production</td>
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<td>Nonunion</td>
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<tr>
<td>Average wage within the following categories:</td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
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<td>Second 25 percent</td>
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<td>26</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td></td>
<td>72</td>
<td>6</td>
<td>22</td>
</tr>
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<td>17</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td></td>
<td>76</td>
<td>6</td>
<td>18</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td></td>
<td>72</td>
<td>10</td>
<td>19</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td></td>
<td>75</td>
<td>4</td>
<td>21</td>
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<td>Education and health services</td>
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<td>5</td>
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<tr>
<td>Educational services</td>
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<td>-</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Health care and social assistance</td>
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<td>9</td>
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<td>Hospitals</td>
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<td>Public administration</td>
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</tr>
</tbody>
</table>

See footnotes at end of table.
Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, civilian workers,² National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Retirement benefit accrual³</th>
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<tbody>
<tr>
<td></td>
<td>All existing participants continue to accrue benefits</td>
</tr>
<tr>
<td>1 to 99 workers ..........</td>
<td>58</td>
</tr>
<tr>
<td>1 to 49 workers ..........</td>
<td>49</td>
</tr>
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<td>50 to 99 workers ..........</td>
<td>69</td>
</tr>
<tr>
<td>100 workers or more ......</td>
<td>77</td>
</tr>
<tr>
<td>100 to 499 workers ......</td>
<td>77</td>
</tr>
<tr>
<td>500 workers or more ......</td>
<td>77</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>73</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>80</td>
</tr>
<tr>
<td>East North Central</td>
<td>74</td>
</tr>
<tr>
<td>West North Central</td>
<td>70</td>
</tr>
<tr>
<td>South Atlantic</td>
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<tr>
<td>East South Central</td>
<td>70</td>
</tr>
<tr>
<td>West South Central</td>
<td>78</td>
</tr>
<tr>
<td>Mountain</td>
<td>59</td>
</tr>
<tr>
<td>Pacific</td>
<td>82</td>
</tr>
</tbody>
</table>

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.
² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
³ Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.
⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 5. Standard errors for defined benefit frozen retirement plans:¹
Benefits accrual, civilian workers,² National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Retirement benefit accrual³</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All existing participants continue to accrue benefits</td>
</tr>
<tr>
<td>All workers</td>
<td>1.4</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
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</tr>
<tr>
<td>Management, business, and financial</td>
<td>2.7</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.3</td>
</tr>
<tr>
<td>Teachers</td>
<td>0.2</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>0.2</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>3.2</td>
</tr>
<tr>
<td>Service</td>
<td>4.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.4</td>
</tr>
<tr>
<td>Sales and office</td>
<td>2.6</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.9</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>4.4</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>3.9</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>3.8</td>
</tr>
<tr>
<td>Production</td>
<td>4.2</td>
</tr>
<tr>
<td>Transportation and material moving</td>
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</tr>
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<td>Full time</td>
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</tr>
<tr>
<td>Part time</td>
<td>3.5</td>
</tr>
<tr>
<td>Union</td>
<td>1.7</td>
</tr>
<tr>
<td>Nonunion</td>
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<tr>
<td>Average wage within the following categories:⁴</td>
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<tr>
<td>Lowest 25 percent</td>
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</tr>
<tr>
<td>Lowest 10 percent</td>
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</tr>
<tr>
<td>Second 25 percent</td>
<td>2.9</td>
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<tr>
<td>Third 25 percent</td>
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<tr>
<td>Highest 25 percent</td>
<td>1.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>3.0</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.5</td>
</tr>
<tr>
<td>Education and health services</td>
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</tr>
<tr>
<td>Educational services</td>
<td>0.6</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>0.0</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
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</tr>
<tr>
<td>Health care and social assistance</td>
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<tr>
<td>Hospitals</td>
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</tr>
<tr>
<td>Public administration</td>
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See footnotes at end of table.
Table 5. Standard errors for defined benefit frozen retirement plans: 1

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<tr>
<th>Characteristics</th>
<th>Retirement benefit accrual 3</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
<tr>
<td>1 to 99 workers</td>
<td>4.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>5.8</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>7.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.0</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>6.4</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.5</td>
</tr>
<tr>
<td>East North Central</td>
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<td>West North Central</td>
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<td>South Atlantic</td>
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<tr>
<td>East South Central</td>
<td>7.9</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.7</td>
</tr>
<tr>
<td>Mountain</td>
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</tr>
<tr>
<td>Pacific</td>
<td>4.2</td>
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</tbody>
</table>

1 Plans closed to new workers or plans that cease accruals for some or all plan participants.
2 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
3 Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.
4 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 6. Defined benefit frozen retirement plans: Selected attributes, civilian workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 year</td>
</tr>
<tr>
<td>All workers</td>
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</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>8</td>
</tr>
<tr>
<td>Management, business, and financial</td>
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<tr>
<td>Professional and related</td>
<td>10</td>
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<tr>
<td>Teachers</td>
<td>14</td>
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<tr>
<td>Registered nurses</td>
<td>11</td>
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<tr>
<td>Service</td>
<td>11</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>5</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>8</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>13</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>5</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>3</td>
</tr>
<tr>
<td>Production</td>
<td>4</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2</td>
</tr>
<tr>
<td>Full time</td>
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</tr>
<tr>
<td>Part time</td>
<td>9</td>
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<tr>
<td>Union</td>
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<tr>
<td>Nonunion</td>
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<tr>
<td>Lowest 25 percent</td>
<td>4</td>
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<tr>
<td>Second 25 percent</td>
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<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
<td>7</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>8</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
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</tr>
<tr>
<td>Service-providing industries</td>
<td>8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>16</td>
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<td>Educational services:</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>13</td>
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<tr>
<td>Hospitals</td>
<td>16</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 6. Defined benefit frozen retirement plans:\textsuperscript{1} Selected attributes, civilian workers,\textsuperscript{2} National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 year</td>
</tr>
<tr>
<td>1 to 99 workers .............................................</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers .............................................</td>
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<tr>
<td>50 to 99 workers ...........................................</td>
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</tr>
<tr>
<td>100 to 499 workers ...........................................</td>
<td>8</td>
</tr>
<tr>
<td>500 workers or more .......................................</td>
<td>5</td>
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</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Time since plan closed to new workers or stopped accruing benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>14</td>
</tr>
<tr>
<td>East North Central</td>
<td>13</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
</tr>
</tbody>
</table>

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

\textsuperscript{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.

\textsuperscript{3} The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, civilian workers,² National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 year</td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
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<tr>
<td><strong>Worker characteristics</strong></td>
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</tr>
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<td>Management, professional, and related</td>
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</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.3</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.2</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.4</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.5</td>
</tr>
<tr>
<td>Service</td>
<td>1.7</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.0</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.9</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>3.6</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.1</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.9</td>
</tr>
<tr>
<td>Production</td>
<td>1.6</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>0.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
</tr>
<tr>
<td>Part time</td>
<td>2.1</td>
</tr>
<tr>
<td>Union</td>
<td>1.4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.8</td>
</tr>
<tr>
<td>Average wage within the following categories:³</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.1</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.4</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.1</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.8</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.0</td>
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<tr>
<td>Educational services:</td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3.0</td>
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<tr>
<td>Hospitals</td>
<td>3.8</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
</tr>
</tbody>
</table>

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 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 year</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
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Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>1 year</th>
<th>2 to 5 years</th>
<th>Greater than 5 years</th>
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<td>6.3</td>
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<tr>
<td>Middle Atlantic</td>
<td>1.2</td>
<td>2.7</td>
<td>3.2</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.0</td>
<td>3.8</td>
<td>3.6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td></td>
<td>4.8</td>
<td></td>
</tr>
<tr>
<td>East South Central</td>
<td></td>
<td>8.3</td>
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<tr>
<td>West South Central</td>
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<td>Pacific</td>
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<td>6.0</td>
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</tbody>
</table>

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.
² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans available</th>
<th>New defined benefit plan</th>
<th>Enhanced existing defined contribution plan</th>
<th>New defined contribution plan</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>9</td>
<td>91</td>
<td>35</td>
<td>26</td>
<td>36</td>
<td>1</td>
</tr>
</tbody>
</table>

**Worker characteristics**

| Management, professional, and related | 6 | 94 | 41 | 27 | 33 | 1 |
| Management, business, and financial | 8 | 92 | 30 | 36 | 31 | – |
| Professional and related | 5 | 95 | 47 | 23 | 35 | 1 |
| Teachers: Primary, secondary, and special education school teachers | – | 100 | 100 | – | 23 | – |
| Service | 5 | 95 | 52 | 19 | 33 | – |
| Protective service | 4 | 96 | 75 | 7 | 18 | – |
| Sales and office | 16 | 84 | 23 | 31 | 35 | (4) |
| Office and administrative support | 18 | 82 | 29 | 26 | 34 | (4) |
| Production, transportation, and material moving | 10 | 90 | 24 | 19 | 51 | – |
| Production | 8 | 92 | 23 | 21 | 50 | – |
| Transportation and material moving | 12 | 88 | 25 | – | 52 | – |

| Full time | 8 | 92 | 36 | 27 | 36 | 1 |
| Part time | 20 | 80 | 29 | 19 | 41 | – |
| Union | 3 | 97 | 67 | 9 | 34 | – |
| Nonunion | 11 | 89 | 21 | 34 | 37 | 1 |

**Average wage within the following categories:**

| Lowest 25 percent | 23 | 77 | 15 | 27 | 39 | – |
| Second 25 percent | 12 | 88 | 31 | 21 | 44 | (4) |
| Third 25 percent | 8 | 92 | 35 | 25 | 39 | – |
| Highest 25 percent | 5 | 95 | 41 | 28 | 31 | – |
| Highest 10 percent | 5 | 95 | 40 | 33 | 28 | – |

**Establishment characteristics**

| Goods-producing industries | 5 | 95 | 22 | 27 | 49 | – |
| Service-providing industries | 10 | 90 | 39 | 26 | 33 | 1 |
| Education and health services | 4 | 96 | 60 | 12 | 40 | – |
| Educational services | 2 | 98 | 93 | 2 | 23 | – |
| Elementary and secondary schools | – | 100 | 98 | – | 26 | – |
| Health care and social assistance | 6 | 94 | 20 | 23 | 61 | – |
| Hospitals | 8 | 92 | 20 | 28 | 56 | – |
| Public administration | – | 100 | 82 | 10 | – | – |

See footnotes at end of table.

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans available</th>
<th>Alternatives for employees in frozen plans³</th>
</tr>
</thead>
<tbody>
<tr>
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<td>Alternatives</td>
<td>New defined benefit plan</td>
<td>Enhanced existing defined contribution plan</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>5</td>
<td>95</td>
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<tr>
<td>1 to 49 workers</td>
<td>6</td>
<td>94</td>
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<tr>
<td>100 workers or more</td>
<td>9</td>
<td>91</td>
<td>37</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>15</td>
<td>85</td>
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<tr>
<td>500 workers or more</td>
<td>7</td>
<td>93</td>
<td>41</td>
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Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Alternatives</th>
<th>New defined benefit plan</th>
<th>Enhanced existing defined contribution plan</th>
<th>New defined contribution plan</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
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<td>91</td>
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<td>East North Central</td>
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<td>91</td>
<td>37</td>
<td>14</td>
<td>52</td>
</tr>
<tr>
<td>South Atlantic</td>
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<td>Pacific</td>
<td>4</td>
<td>96</td>
<td>52</td>
<td>26</td>
<td>39</td>
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</tbody>
</table>

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 Less than 0.5 percent.
⁵ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 7. Standard errors for frozen defined benefit retirement plans: Plan alternatives, civilian workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans available</th>
<th>Alternatives for employees in frozen plans</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>New defined benefit plan</td>
<td>Enhanced existing defined benefit plan</td>
</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.9</td>
<td>0.9</td>
<td>2.5</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.2</td>
<td>1.2</td>
<td>2.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.2</td>
<td>1.2</td>
<td>2.8</td>
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<tr>
<td>Teachers: Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>0.0</td>
<td>0.3</td>
</tr>
<tr>
<td>Service</td>
<td>1.1</td>
<td>1.1</td>
<td>4.6</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.8</td>
<td>1.8</td>
<td>5.3</td>
</tr>
<tr>
<td>Sales and office</td>
<td>2.0</td>
<td>2.0</td>
<td>2.3</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2.1</td>
<td>2.1</td>
<td>2.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.2</td>
<td>2.2</td>
<td>2.7</td>
</tr>
<tr>
<td>Production</td>
<td>2.5</td>
<td>2.5</td>
<td>3.3</td>
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<tr>
<td>Transportation and material moving</td>
<td>3.3</td>
<td>3.3</td>
<td>4.5</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
<td>0.8</td>
<td>1.9</td>
</tr>
<tr>
<td>Part time</td>
<td>4.2</td>
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</tr>
<tr>
<td>Union</td>
<td>1.0</td>
<td>1.0</td>
<td>3.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.1</td>
<td>1.1</td>
<td>1.7</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>4.4</td>
<td>4.4</td>
<td>4.0</td>
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<tr>
<td>Second 25 percent</td>
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<td>1.9</td>
<td>3.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.4</td>
<td>1.4</td>
<td>2.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.8</td>
<td>0.8</td>
<td>2.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.9</td>
<td>0.9</td>
<td>3.0</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.4</td>
<td>1.4</td>
<td>2.7</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.1</td>
<td>1.1</td>
<td>2.2</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.2</td>
<td>1.2</td>
<td>3.8</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.6</td>
<td>0.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>0.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.2</td>
<td>2.2</td>
<td>3.3</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.8</td>
<td>2.8</td>
<td>2.7</td>
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<tr>
<td>Public administration</td>
<td>–</td>
<td>0.0</td>
<td>3.1</td>
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</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans available</th>
<th>Alternatives for employees in frozen plans</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>New defined benefit plan</td>
<td>Enhanced existing defined contribution plan</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
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<td>4.3</td>
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<td>1 to 49 workers</td>
<td>1.6</td>
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<td>100 workers or more</td>
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</tr>
<tr>
<td>500 workers or more</td>
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<td>1.0</td>
<td>2.4</td>
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<table>
<thead>
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<th>Alternatives to frozen plans available</th>
<th>Alternatives for employees in frozen plans</th>
</tr>
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<td>Middle Atlantic</td>
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<td>1.9</td>
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<tr>
<td>East North Central</td>
<td>1.9</td>
<td>1.9</td>
<td>3.8</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.4</td>
<td>2.4</td>
<td>2.7</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.1</td>
<td>1.1</td>
<td>7.2</td>
</tr>
</tbody>
</table>

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 Less than 0.05.
4 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution option</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
</tr>
<tr>
<td>All workers</td>
<td>62</td>
<td>38</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Required</th>
<th>Not required</th>
<th>Pretax</th>
<th>Not pretax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>66</td>
<td>34</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>69</td>
<td>31</td>
<td>85</td>
<td>15</td>
</tr>
<tr>
<td>Professional and related</td>
<td>65</td>
<td>35</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Teachers</td>
<td>56</td>
<td>44</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>47</td>
<td>53</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>65</td>
<td>35</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Service</td>
<td>62</td>
<td>38</td>
<td>83</td>
<td>17</td>
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<tr>
<td>Protective service</td>
<td>68</td>
<td>32</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Sales and office</td>
<td>55</td>
<td>45</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Sales and related</td>
<td>46</td>
<td>54</td>
<td>55</td>
<td>45</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>60</td>
<td>40</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>63</td>
<td>37</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>55</td>
<td>45</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>69</td>
<td>31</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>66</td>
<td>34</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Production</td>
<td>67</td>
<td>33</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>65</td>
<td>35</td>
<td>80</td>
<td>20</td>
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<tr>
<td>Full time</td>
<td>63</td>
<td>37</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Part time</td>
<td>55</td>
<td>45</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Union</td>
<td>57</td>
<td>43</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Nonunion</td>
<td>62</td>
<td>38</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>56</td>
<td>44</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>63</td>
<td>37</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>57</td>
<td>43</td>
<td>72</td>
<td>28</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>65</td>
<td>35</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>66</td>
<td>34</td>
<td>84</td>
<td>16</td>
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<tr>
<td>Highest 10 percent</td>
<td>66</td>
<td>34</td>
<td>84</td>
<td>16</td>
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**Establishment characteristics**

<table>
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<th>Pretax</th>
<th>Not pretax</th>
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</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>66</td>
<td>34</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>61</td>
<td>39</td>
<td>77</td>
<td>23</td>
</tr>
<tr>
<td>Education and health services</td>
<td>58</td>
<td>42</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Educational services</td>
<td>55</td>
<td>45</td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>46</td>
<td>54</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>59</td>
<td>41</td>
<td>77</td>
<td>23</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>60</td>
<td>40</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Hospitals</td>
<td>66</td>
<td>34</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Public administration</td>
<td>57</td>
<td>43</td>
<td>81</td>
<td>19</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution</th>
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<th>Employee contribution option</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
<td>Pretax</td>
<td>Not pretax</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>64</td>
<td>36</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>63</td>
<td>37</td>
<td>84</td>
<td>16</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>65</td>
<td>35</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>61</td>
<td>39</td>
<td>76</td>
<td>24</td>
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<tr>
<td>100 to 499 workers</td>
<td>58</td>
<td>42</td>
<td>71</td>
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<tr>
<td>500 workers or more</td>
<td>64</td>
<td>36</td>
<td>81</td>
<td>19</td>
</tr>
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</table>

**Geographic areas**

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<th>Area</th>
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<th>Not pretax</th>
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<td>New England</td>
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<td>35</td>
<td>81</td>
<td>19</td>
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<tr>
<td>Middle Atlantic</td>
<td>60</td>
<td>40</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>East North Central</td>
<td>58</td>
<td>42</td>
<td>76</td>
<td>24</td>
</tr>
<tr>
<td>West North Central</td>
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<td>21</td>
</tr>
<tr>
<td>South Atlantic</td>
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<td>40</td>
<td>76</td>
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<tr>
<td>East South Central</td>
<td>64</td>
<td>36</td>
<td>75</td>
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<tr>
<td>West South Central</td>
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<td>Mountain</td>
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<td>Pacific</td>
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<td>35</td>
<td>81</td>
<td>19</td>
</tr>
</tbody>
</table>

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,\(^1\) National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>Not required</td>
</tr>
<tr>
<td>All workers ...........................................</td>
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</tr>
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</tr>
<tr>
<td>Management, professional, and related ............</td>
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<td>1.1</td>
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<tr>
<td>Management, business, and financial ...............</td>
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</tr>
<tr>
<td>Professional and related ................................</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Teachers ............................................</td>
<td>3.2</td>
<td>3.2</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>5.2</td>
<td>5.2</td>
</tr>
<tr>
<td>Registered nurses ..................................</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Service .............................................</td>
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<td>2.0</td>
</tr>
<tr>
<td>Protective service ..................................</td>
<td>4.0</td>
<td>4.0</td>
</tr>
<tr>
<td>Sales and office ...................................</td>
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<td>Sales and related ..................................</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Office and administrative support ...................</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Installation, maintenance, and repair .............</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
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<td>1.8</td>
</tr>
<tr>
<td>Production ...........................................</td>
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<td>1.3</td>
</tr>
<tr>
<td>Transportation and material moving ..................</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Full time ............................................</td>
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<td>0.8</td>
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<tr>
<td>Part time ............................................</td>
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<tr>
<td>Union ..................................................</td>
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<tr>
<td>Nonunion .............................................</td>
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<td>0.8</td>
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<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ..................................</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Lowest 10 percent ..................................</td>
<td>3.4</td>
<td>3.4</td>
</tr>
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Geographic areas

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011

(All workers = 100 percent)

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Table 9. Health care benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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**Geographic areas**

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Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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<th>Outpatient prescription drug coverage</th>
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Geographic areas

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<th>Participation</th>
<th>Take-up rate</th>
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<tr>
<td>Pacific</td>
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<td>47</td>
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</tr>
</tbody>
</table>

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
³ Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.
⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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<thead>
<tr>
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<td>Access Participation Take-up rate</td>
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<td>Management, professional, and related</td>
<td>0.7              0.8 0.5</td>
<td>0.7 0.7 0.5</td>
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<tr>
<td>Management, business, and financial</td>
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<td>0.7 1.1 0.9</td>
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<tr>
<td>Professional and related</td>
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<td>0.9 0.8 0.6</td>
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<tr>
<td>Teachers</td>
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<td>1.4 1.3 0.8</td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>1.4 1.3 0.8</td>
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<tr>
<td>Registered nurses</td>
<td>1.4              1.5 1.5</td>
<td>1.4 1.6 1.6</td>
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<td>Service</td>
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<tr>
<td>Protective service</td>
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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 2011—Continued

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Geographic areas

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

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

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

\(^4\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

(In percent)

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(In percent)

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**Geographic areas**

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

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

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

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<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>All workers</td>
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</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Management, professional, and related</td>
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<tr>
<td>Management, business, and financial</td>
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<td>Professional and related</td>
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<tr>
<td>Teachers</td>
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<td>0.5</td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
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<tr>
<td>Registered nurses</td>
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<tr>
<td>Service</td>
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<td>0.6</td>
</tr>
<tr>
<td>Protective service</td>
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<td>Sales and office</td>
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<td>0.6</td>
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<tr>
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<tr>
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<tr>
<td>Lowest 25 percent</td>
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<td>0.7</td>
</tr>
<tr>
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<td>1.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
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<td>0.3</td>
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<tr>
<td>Third 25 percent</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<td>0.4</td>
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<tr>
<td>Service-providing industries</td>
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</tr>
<tr>
<td>Education and health services</td>
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<tr>
<td>Educational services</td>
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<tr>
<td>Elementary and secondary schools</td>
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</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
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<tr>
<td>Health care and social assistance</td>
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<td>0.7</td>
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<td>Hospitals</td>
<td>0.8</td>
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<tr>
<td>Public administration</td>
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See footnotes at end of table.
Table 10. Standard errors for health care benefits: \(^1\) Share of premiums paid by employer and employee, civilian workers, \(^2\) National Compensation Survey, March 2011—Continued

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<th>Characteristics</th>
<th>Single coverage</th>
<th>Family coverage</th>
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<td></td>
<td>Employer share</td>
<td>Employee share</td>
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<tr>
<td>1 to 99 workers</td>
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<td>0.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
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<td>0.5</td>
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<td>50 to 99 workers</td>
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<td>0.6</td>
</tr>
<tr>
<td>100 workers or more</td>
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<td>100 to 499 workers</td>
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<td>0.4</td>
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<tr>
<td>500 workers or more</td>
<td>0.4</td>
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Geographic areas

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<th>Region</th>
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<th>Family coverage</th>
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<td>0.7</td>
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<tr>
<td>Middle Atlantic</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>West North Central</td>
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</tr>
<tr>
<td>South Atlantic</td>
<td>0.4</td>
<td>0.4</td>
</tr>
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<td>East South Central</td>
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<tr>
<td>West South Central</td>
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<td>0.6</td>
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<tr>
<td>Mountain</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.6</td>
<td>0.6</td>
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</tbody>
</table>

\(^1\) Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

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

\(^3\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 11. Medical care benefits: Share of premiums paid by employer and employee, civilian workers, National Compensation Survey, March 2011

(In percent)

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<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Family coverage</th>
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<tbody>
<tr>
<td></td>
<td>Employer share</td>
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</tr>
<tr>
<td>All workers</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Worker characteristics</td>
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<tr>
<td>Management, professional, and related</td>
<td>83</td>
<td>17</td>
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<tr>
<td>Management, business, and financial</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Professional and related</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>Teachers</td>
<td>87</td>
<td>13</td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
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<tr>
<td>Registered nurses</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Service</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Protective service</td>
<td>85</td>
<td>15</td>
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<td>18</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>17</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<td>19</td>
</tr>
<tr>
<td>Production</td>
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<td>Transportation and material moving</td>
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<tr>
<td>Nonunion</td>
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<td>Average wage within the following categories:</td>
<td></td>
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<tr>
<td>Lowest 25 percent</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
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<td>75</td>
<td>25</td>
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<tr>
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<td>20</td>
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<td>16</td>
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<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>82</td>
<td>18</td>
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<tr>
<td>Service-providing industries</td>
<td>81</td>
<td>19</td>
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<tr>
<td>Education and health services</td>
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<td>16</td>
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<tr>
<td>Elementary and secondary schools</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>Health care and social assistance</td>
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<tr>
<td>Public administration</td>
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<td>11</td>
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</table>

See footnotes at end of table.
Table 11. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,\(^1\) National Compensation Survey, March 2011—Continued

(In percent)

<table>
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<tr>
<th>Characteristics</th>
<th>Single coverage</th>
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<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>1 to 49 workers</td>
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</tr>
<tr>
<td>50 to 99 workers</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>84</td>
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Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Single coverage</th>
<th>Family coverage</th>
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<tbody>
<tr>
<td></td>
<td>Employer share</td>
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</tr>
<tr>
<td>New England</td>
<td>79</td>
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</tr>
<tr>
<td>Middle Atlantic</td>
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<tr>
<td>East North Central</td>
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<td>18</td>
</tr>
<tr>
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<td>South Atlantic</td>
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<td>Mountain</td>
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<td>19</td>
</tr>
<tr>
<td>Pacific</td>
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<td>17</td>
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</tbody>
</table>

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

\(^2\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
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<th>Family coverage</th>
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<tbody>
<tr>
<td></td>
<td>Employer share</td>
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<td>All workers</td>
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</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<tr>
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<tr>
<td>Management, business, and financial</td>
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<td>0.4</td>
</tr>
<tr>
<td>Professional and related</td>
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<tr>
<td>Teachers</td>
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<td>0.5</td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
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<tr>
<td>Registered nurses</td>
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<td>Service</td>
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<td>0.6</td>
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<tr>
<td>Protective service</td>
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</tr>
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<td>Lowest 25 percent</td>
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<td>Second 25 percent</td>
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<td><strong>Establishment characteristics</strong></td>
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<tr>
<td>Goods-producing industries</td>
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<tr>
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<tr>
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<td>Junior colleges, colleges, and universities</td>
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<tr>
<td>Health care and social assistance</td>
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<tr>
<td>Hospitals</td>
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See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
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<th>Family coverage</th>
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<tr>
<td></td>
<td>Employer share</td>
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<tr>
<td>1 to 99 workers</td>
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<td>1 to 49 workers</td>
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<td>500 workers or more</td>
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Geographic areas

<table>
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<th>Geographic areas</th>
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<th>Family coverage</th>
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<td>West North Central</td>
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<tr>
<td>South Atlantic</td>
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<td>Pacific</td>
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¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,\(^1\) National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employee contribution</th>
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<td>All workers</td>
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<td>101.74</td>
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<td>346.32</td>
<td>108.76</td>
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See footnotes at end of table.
### Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
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<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
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<tr>
<td>1 to 99 workers</td>
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<tr>
<td>1 to 49 workers</td>
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<td>19</td>
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<td>100 to 499 workers</td>
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<td>West North Central</td>
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</tr>
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<td>South Atlantic</td>
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<td>17</td>
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<td>Mountain</td>
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<td>Pacific</td>
<td>100</td>
<td>385.87</td>
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¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
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<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
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<td>All workers</td>
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<td>6.76 0.9</td>
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<td>10.58 1.7</td>
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<td>15.19 2.4</td>
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<td>Percent of participating employees</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3.72 1.0 $6.89 1.0 $3.16 $1.78</td>
<td>1 to 49 workers 4.15 1.2 8.22 1.2 4.09 2.47</td>
<td>50 to 99 workers 5.77 1.7 12.97 1.7 5.04 2.47</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>6.26 1.1 18.32 1.1 7.22 4.92</td>
<td>Middle Atlantic 7.16 2.0 12.82 2.0 4.98 1.77</td>
<td>East North Central 6.08 1.1 14.18 1.1 5.74 2.05</td>
</tr>
</tbody>
</table>

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2011

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate²</th>
<th>Varies³</th>
<th>Flexible benefits⁴</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>100</td>
<td>75</td>
<td>1</td>
<td>12</td>
<td>1</td>
<td>(5)</td>
<td>10</td>
<td>(5)</td>
</tr>
</tbody>
</table>

Worker characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate²</th>
<th>Varies³</th>
<th>Flexible benefits⁴</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>100</td>
<td>74</td>
<td>1</td>
<td>13</td>
<td>2</td>
<td>1</td>
<td>9</td>
<td>(5)</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>100</td>
<td>76</td>
<td>-</td>
<td>12</td>
<td>2</td>
<td>1</td>
<td>9</td>
<td>-</td>
</tr>
<tr>
<td>Professional and related</td>
<td>100</td>
<td>73</td>
<td>1</td>
<td>14</td>
<td>1</td>
<td>1</td>
<td>10</td>
<td>(5)</td>
</tr>
<tr>
<td>Teachers</td>
<td>100</td>
<td>75</td>
<td>-</td>
<td>14</td>
<td>2</td>
<td>1</td>
<td>6</td>
<td>-</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>100</td>
<td>76</td>
<td>1</td>
<td>12</td>
<td>2</td>
<td>-</td>
<td>7</td>
<td>-</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>100</td>
<td>71</td>
<td>-</td>
<td>16</td>
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<td>1</td>
<td>11</td>
<td>-</td>
</tr>
<tr>
<td>Service</td>
<td>100</td>
<td>75</td>
<td>1</td>
<td>10</td>
<td>1</td>
<td>1</td>
<td>12</td>
<td>(5)</td>
</tr>
<tr>
<td>Protective service</td>
<td>100</td>
<td>72</td>
<td>-</td>
<td>14</td>
<td>2</td>
<td>1</td>
<td>10</td>
<td>-</td>
</tr>
<tr>
<td>Sales and office</td>
<td>100</td>
<td>71</td>
<td>(5)</td>
<td>17</td>
<td>1</td>
<td>(5)</td>
<td>10</td>
<td>(5)</td>
</tr>
<tr>
<td>Sales and related</td>
<td>100</td>
<td>66</td>
<td>-</td>
<td>22</td>
<td>-</td>
<td>-</td>
<td>12</td>
<td>(5)</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>100</td>
<td>73</td>
<td>(5)</td>
<td>15</td>
<td>1</td>
<td>(5)</td>
<td>10</td>
<td>(5)</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>100</td>
<td>80</td>
<td>-</td>
<td>8</td>
<td>(5)</td>
<td>-</td>
<td>10</td>
<td>1</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>100</td>
<td>80</td>
<td>-</td>
<td>8</td>
<td>-</td>
<td>-</td>
<td>9</td>
<td>-</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>100</td>
<td>81</td>
<td>-</td>
<td>8</td>
<td>-</td>
<td>-</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>100</td>
<td>81</td>
<td>1</td>
<td>7</td>
<td>(5)</td>
<td>-</td>
<td>10</td>
<td>-</td>
</tr>
<tr>
<td>Production</td>
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<td>80</td>
<td>-</td>
<td>7</td>
<td>(5)</td>
<td>-</td>
<td>11</td>
<td>-</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>100</td>
<td>82</td>
<td>-</td>
<td>7</td>
<td>(5)</td>
<td>(5)</td>
<td>10</td>
<td>-</td>
</tr>
<tr>
<td>Full time</td>
<td>100</td>
<td>75</td>
<td>1</td>
<td>12</td>
<td>1</td>
<td>1</td>
<td>10</td>
<td>(5)</td>
</tr>
<tr>
<td>Part time</td>
<td>100</td>
<td>72</td>
<td>(5)</td>
<td>18</td>
<td>1</td>
<td>-</td>
<td>8</td>
<td>-</td>
</tr>
<tr>
<td>Union</td>
<td>100</td>
<td>74</td>
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<td>11</td>
<td>2</td>
<td>2</td>
<td>10</td>
<td>1</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>75</td>
<td>(5)</td>
<td>13</td>
<td>1</td>
<td>(5)</td>
<td>10</td>
<td>(5)</td>
</tr>
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</table>

Average wage within the following categories:⁶

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate²</th>
<th>Varies³</th>
<th>Flexible benefits⁴</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>100</td>
<td>75</td>
<td>-</td>
<td>14</td>
<td>-</td>
<td>-</td>
<td>11</td>
<td>-</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>100</td>
<td>81</td>
<td>-</td>
<td>8</td>
<td>-</td>
<td>-</td>
<td>10</td>
<td>-</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>100</td>
<td>73</td>
<td>(5)</td>
<td>15</td>
<td>1</td>
<td>(5)</td>
<td>11</td>
<td>(5)</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>100</td>
<td>78</td>
<td>1</td>
<td>10</td>
<td>1</td>
<td>1</td>
<td>9</td>
<td>-</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>100</td>
<td>74</td>
<td>1</td>
<td>12</td>
<td>2</td>
<td>1</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>100</td>
<td>74</td>
<td>1</td>
<td>11</td>
<td>2</td>
<td>1</td>
<td>11</td>
<td>1</td>
</tr>
</tbody>
</table>

Establishment characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate²</th>
<th>Varies³</th>
<th>Flexible benefits⁴</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>100</td>
<td>80</td>
<td>-</td>
<td>7</td>
<td>(5)</td>
<td>-</td>
<td>11</td>
<td>(5)</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>100</td>
<td>74</td>
<td>(5)</td>
<td>14</td>
<td>1</td>
<td>1</td>
<td>10</td>
<td>(5)</td>
</tr>
<tr>
<td>Education and health services</td>
<td>100</td>
<td>73</td>
<td>(5)</td>
<td>15</td>
<td>1</td>
<td>1</td>
<td>9</td>
<td>(5)</td>
</tr>
<tr>
<td>Educational services</td>
<td>100</td>
<td>74</td>
<td>-</td>
<td>16</td>
<td>2</td>
<td>1</td>
<td>6</td>
<td>-</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>100</td>
<td>75</td>
<td>-</td>
<td>13</td>
<td>2</td>
<td>1</td>
<td>7</td>
<td>-</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>100</td>
<td>72</td>
<td>-</td>
<td>22</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>-</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>100</td>
<td>73</td>
<td>-</td>
<td>14</td>
<td>1</td>
<td>1</td>
<td>11</td>
<td>-</td>
</tr>
<tr>
<td>Hospitals</td>
<td>100</td>
<td>70</td>
<td>-</td>
<td>17</td>
<td>1</td>
<td>1</td>
<td>11</td>
<td>-</td>
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<tr>
<td>Public administration</td>
<td>100</td>
<td>71</td>
<td>-</td>
<td>18</td>
<td>5</td>
<td>3</td>
<td>3</td>
<td>-</td>
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</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total with contributory coverage</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>100 79</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>100 78</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>100 80</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>100 73</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>100 75</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>100 71</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>100 79</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>100 76</td>
</tr>
<tr>
<td>East North Central</td>
<td>100 73</td>
</tr>
<tr>
<td>West North Central</td>
<td>100 75</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>100 76</td>
</tr>
<tr>
<td>East South Central</td>
<td>100 76</td>
</tr>
<tr>
<td>West South Central</td>
<td>100 75</td>
</tr>
<tr>
<td>Mountain</td>
<td>100 73</td>
</tr>
<tr>
<td>Pacific</td>
<td>100 73</td>
</tr>
</tbody>
</table>

1 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.  
2 A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.  
3 Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.  
4 Amount varies by options selected under a “cafeteria plan” or employer-sponsored reimbursement account.  
5 Less than 0.5 percent.  
6 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate2</th>
<th>Varies3</th>
<th>Flexible benefits4</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers ..........................................................................................</td>
<td>0.0</td>
<td>0.8</td>
<td>0.1</td>
<td>0.7</td>
<td>0.1</td>
<td>(5)</td>
<td>0.5</td>
<td>(5)</td>
</tr>
</tbody>
</table>

Worker characteristics

Management, professional, and related ............................................... 0.0 1.2 0.2 1.2 0.2 0.1 0.7 (5)
Management, business, and financial ............................................. 0.0 1.3 – 1.0 0.4 0.1 0.7 –
Professional and related .............................................................. 0.0 1.5 0.2 1.5 0.2 0.1 0.9 (5)
Teachers ............................................................................................... 0.0 1.9 – 1.6 0.6 0.5 1.1 –
Primary, secondary, and special education school teachers ............... 0.0 2.2 0.2 1.7 0.7 – 1.5 –
Registered nurses .................................................................................. 0.0 4.3 – 4.8 0.3 0.2 1.6 –
Service .................................................................................................. 0.0 1.6 0.3 1.0 0.3 0.2 1.4 (5)
Protective service .................................................................................. 0.0 3.1 – 2.4 0.9 0.7 2.5 –
Sales and office ..................................................................................... 0.0 1.1 (5) 0.9 0.2 (5) 0.7 (5)
Sales and related .................................................................................... 0.0 1.8 – 1.4 – – 1.1 (5)
Office and administrative support ....................................................... 0.0 1.2 (5) 1.0 0.2 (5) 0.8 (5)
Natural resources, construction, and maintenance construction, extraction, farming, fishing, and forestry .......................... 0.0 2.6 – 1.6 0.1 – 2.2 –
Installation, maintenance, and repair ................................................ 0.0 1.9 – 1.3 – – 1.6 0.3
Production, transportation, and material moving .................................. 0.0 1.1 0.3 0.7 (5) – 0.9 –
Production ........................................................................................... 0.0 1.5 – 0.9 (5) – 1.3 –
Transportation and material moving ..................................................... 0.0 1.4 – 1.0 (5) (5) 1.1 –
Full time .................................................................................................. 0.0 0.8 0.1 0.6 0.1 0.1 0.5 (5)
Part time .................................................................................................. 0.0 2.2 (5) 1.8 0.2 – 1.2 –
Union ..................................................................................................... 0.0 1.5 0.3 1.2 0.5 0.2 0.8 0.2
Nonunion ................................................................................................. 0.0 0.8 (5) 0.7 0.1 (5) 0.6 (5)

Average wage within the following categories:6

Lowest 25 percent ................................................................................... 0.0 1.5 – 1.1 – – 1.2 –
Lowest 10 percent ................................................................................. 0.0 3.4 – 1.4 – – 2.9 –
Second 25 percent .................................................................................. 0.0 1.1 (5) 1.0 0.2 (5) 0.8 (5)
Third 25 percent ..................................................................................... 0.0 0.9 0.1 0.8 0.1 0.1 0.6 (5)
Highest 25 percent ................................................................................... 0.0 0.9 0.3 0.8 0.2 0.1 0.7 0.2
Highest 10 percent ................................................................................... 0.0 1.3 0.3 0.9 0.3 0.2 0.9 0.3

Establishment characteristics

Goods-producing industries .................................................................... 0.0 1.1 – 0.7 (5) – 1.1 (5)
Service-providing industries ................................................................ 0.0 0.9 (5) 0.8 0.1 0.1 0.6 (5)
Education and health services ............................................................. 0.0 1.8 (5) 1.7 0.2 0.1 1.0 (5)
Educational services .............................................................................. 0.0 2.0 – 1.7 0.3 0.2 0.9 –
Elementary and secondary schools ..................................................... 0.0 2.2 – 1.8 0.5 0.3 1.3 –
Junior colleges, colleges, and universities ......................................... 0.0 3.0 – 2.8 0.4 0.2 0.6 –
Health care and social assistance ....................................................... 0.0 2.7 – 2.7 0.2 0.2 1.6 –
Hospitals ................................................................................................ 0.0 3.7 – 4.4 0.4 0.3 1.6 –
Public administration ............................................................................ 0.0 2.7 – 2.6 1.1 0.6 0.9 –

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate(^2)</th>
<th>Varies(^3)</th>
<th>Flexible benefits(^4)</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>0.0</td>
<td>1.3</td>
<td>–</td>
<td>0.9</td>
<td>0.2</td>
<td>–</td>
<td>1.0</td>
<td>(5)</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.0</td>
<td>1.6</td>
<td>–</td>
<td>1.2</td>
<td>0.2</td>
<td>–</td>
<td>1.3</td>
<td>(5)</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.0</td>
<td>1.9</td>
<td>–</td>
<td>1.3</td>
<td>–</td>
<td>(5)</td>
<td>1.5</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.0</td>
<td>1.0</td>
<td>0.2</td>
<td>0.8</td>
<td>0.2</td>
<td>(5)</td>
<td>0.1</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.0</td>
<td>1.1</td>
<td>0.3</td>
<td>0.8</td>
<td>0.2</td>
<td>(5)</td>
<td>0.9</td>
<td>(5)</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.0</td>
<td>1.4</td>
<td>–</td>
<td>1.3</td>
<td>0.2</td>
<td>0.1</td>
<td>0.8</td>
<td>–</td>
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</table>

Geographic areas

<table>
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<tr>
<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate(^2)</th>
<th>Varies(^3)</th>
<th>Flexible benefits(^4)</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
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<td>2.5</td>
<td>–</td>
<td>0.8</td>
<td>–</td>
<td>–</td>
<td>2.5</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.0</td>
<td>2.1</td>
<td>–</td>
<td>1.7</td>
<td>(5)</td>
<td>0.4</td>
<td>1.0</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.0</td>
<td>2.4</td>
<td>(5)</td>
<td>2.4</td>
<td>(5)</td>
<td>–</td>
<td>1.1</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>0.0</td>
<td>2.0</td>
<td>–</td>
<td>1.6</td>
<td>–</td>
<td>–</td>
<td>1.1</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.0</td>
<td>1.4</td>
<td>–</td>
<td>1.1</td>
<td>–</td>
<td>–</td>
<td>1.5</td>
<td>(5)</td>
</tr>
<tr>
<td>East South Central</td>
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<td>4.0</td>
<td>–</td>
<td>3.1</td>
<td>–</td>
<td>–</td>
<td>2.6</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.0</td>
<td>1.9</td>
<td>–</td>
<td>1.5</td>
<td>0.5</td>
<td>–</td>
<td>1.4</td>
<td>–</td>
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<tr>
<td>Mountain</td>
<td>0.0</td>
<td>2.0</td>
<td>–</td>
<td>1.3</td>
<td>0.1</td>
<td>–</td>
<td>1.9</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.0</td>
<td>1.9</td>
<td>0.4</td>
<td>1.9</td>
<td>0.5</td>
<td>–</td>
<td>1.6</td>
<td>–</td>
</tr>
</tbody>
</table>

---

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

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

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

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

5 Less than 0.05.

6 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of</td>
<td>Average flat monthly employer</td>
<td>Average flat monthly employer</td>
</tr>
<tr>
<td></td>
<td>participating</td>
<td>premium</td>
<td>premium</td>
</tr>
<tr>
<td>All workers</td>
<td>100</td>
<td>$853.41</td>
<td>10 $1,115.64</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>100</td>
<td>903.87</td>
<td>10 1,177.47</td>
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<tr>
<td>Management, business, and financial</td>
<td>100</td>
<td>903.03</td>
<td>8  1,133.85</td>
</tr>
<tr>
<td>Professional and related</td>
<td>100</td>
<td>904.20</td>
<td>10 1,191.46</td>
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<tr>
<td>Teachers</td>
<td>100</td>
<td>884.57</td>
<td>12 1,272.58</td>
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<td>Primary, secondary, and special education school teachers</td>
<td>100</td>
<td>874.21</td>
<td>14 1,277.50</td>
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<tr>
<td>Registered nurses</td>
<td>100</td>
<td>925.04</td>
<td>6  1,014.98</td>
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<tr>
<td>Service</td>
<td>100</td>
<td>802.31</td>
<td>9  1,145.96</td>
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<tr>
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<td>100</td>
<td>949.43</td>
<td>10 1,210.27</td>
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<td>Sales and office</td>
<td>100</td>
<td>816.77</td>
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<tr>
<td>Sales and related</td>
<td>100</td>
<td>745.26</td>
<td>7   936.88</td>
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<tr>
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<td>100</td>
<td>846.70</td>
<td>8   1,058.03</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
<td>100</td>
<td>817.63</td>
<td>17 1,117.53</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>100</td>
<td>774.23</td>
<td>22 1,078.09</td>
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<tr>
<td>Installation, maintenance, and repair</td>
<td>100</td>
<td>858.46</td>
<td>12 1,183.49</td>
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<tr>
<td>Production, transportation, and material moving</td>
<td>100</td>
<td>855.16</td>
<td>13 1,074.99</td>
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<tr>
<td>Production</td>
<td>100</td>
<td>856.78</td>
<td>12 1,104.06</td>
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<td>Transportation and material moving</td>
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<td>850.94</td>
<td>13 1,044.04</td>
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<tr>
<td>Full time</td>
<td>100</td>
<td>855.42</td>
<td>10 1,153.64</td>
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<tr>
<td>Part time</td>
<td>100</td>
<td>822.23</td>
<td>14  705.35</td>
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<tr>
<td>Union</td>
<td>100</td>
<td>1,044.85</td>
<td>28 1,130.09</td>
</tr>
<tr>
<td>Nonunion</td>
<td>100</td>
<td>801.86</td>
<td>5  1,095.93</td>
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<tr>
<td>Average wage within the following categories:²</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>100</td>
<td>714.08</td>
<td>7   925.68</td>
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<tr>
<td>Lowest 10 percent</td>
<td>100</td>
<td>662.54</td>
<td>8   624.73</td>
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<tr>
<td>Second 25 percent</td>
<td>100</td>
<td>789.03</td>
<td>7   1,036.33</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>100</td>
<td>869.97</td>
<td>10  1,091.99</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>100</td>
<td>944.59</td>
<td>14  1,198.74</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>100</td>
<td>988.56</td>
<td>15  1,190.27</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>100</td>
<td>842.40</td>
<td>14 1,076.15</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>100</td>
<td>855.83</td>
<td>9   1,128.96</td>
</tr>
<tr>
<td>Education and health services</td>
<td>100</td>
<td>857.63</td>
<td>9   1,120.97</td>
</tr>
<tr>
<td>Educational services</td>
<td>100</td>
<td>855.28</td>
<td>11  1,249.08</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>100</td>
<td>848.53</td>
<td>14  1,256.83</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>100</td>
<td>888.43</td>
<td>4   1,199.23</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>100</td>
<td>859.83</td>
<td>7   921.84</td>
</tr>
<tr>
<td>Hospitals</td>
<td>100</td>
<td>972.09</td>
<td>4   1,207.34</td>
</tr>
<tr>
<td>Public administration</td>
<td>100</td>
<td>1,002.02</td>
<td>11  1,142.14</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>100</td>
<td>$763.36</td>
<td>12 $1,110.61</td>
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<tr>
<td>1 to 49 workers</td>
<td>100</td>
<td>759.48</td>
<td>12 1,152.81</td>
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<tr>
<td>50 to 99 workers</td>
<td>100</td>
<td>772.01</td>
<td>12 1,015.23</td>
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<tr>
<td>100 workers or more</td>
<td>100</td>
<td>902.80</td>
<td>9 1,119.22</td>
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<tr>
<td>100 to 499 workers</td>
<td>100</td>
<td>862.02</td>
<td>8 1,054.82</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>100</td>
<td>936.21</td>
<td>10 1,157.99</td>
</tr>
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</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Total</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employer contribution</th>
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<tbody>
<tr>
<td>New England</td>
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<td>989.23</td>
<td>8 1,087.05</td>
<td>92 980.64</td>
<td>377.55</td>
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<tr>
<td>Middle Atlantic</td>
<td>100</td>
<td>980.30</td>
<td>19 1,146.40</td>
<td>81 940.85</td>
<td>390.04</td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td>100</td>
<td>929.86</td>
<td>13 1,135.64</td>
<td>87 899.90</td>
<td>337.74</td>
<td></td>
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<tr>
<td>West North Central</td>
<td>100</td>
<td>850.45</td>
<td>11 1,030.77</td>
<td>89 827.46</td>
<td>379.27</td>
<td></td>
</tr>
<tr>
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<td>100</td>
<td>771.66</td>
<td>3 1,197.68</td>
<td>97 757.21</td>
<td>417.14</td>
<td></td>
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<tr>
<td>East South Central</td>
<td>100</td>
<td>712.79</td>
<td>5 1,072.74</td>
<td>95 693.68</td>
<td>449.84</td>
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<tr>
<td>West South Central</td>
<td>100</td>
<td>742.36</td>
<td>5 1,179.64</td>
<td>95 718.72</td>
<td>449.66</td>
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<tr>
<td>Mountain</td>
<td>100</td>
<td>790.38</td>
<td>9 1,107.19</td>
<td>91 757.62</td>
<td>417.80</td>
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<tr>
<td>Pacific</td>
<td>100</td>
<td>859.03</td>
<td>13 1,061.01</td>
<td>87 829.39</td>
<td>422.18</td>
<td></td>
</tr>
</tbody>
</table>

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution required</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employee contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>$6.37</td>
<td>0.4</td>
<td>$18.79</td>
<td>0.4</td>
<td>$5.76</td>
<td>$3.40</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>8.63</td>
<td>0.7</td>
<td>34.91</td>
<td>0.7</td>
<td>8.14</td>
<td>4.72</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>13.18</td>
<td>0.6</td>
<td>33.88</td>
<td>0.6</td>
<td>12.95</td>
<td>6.92</td>
</tr>
<tr>
<td>Professional and related</td>
<td>9.60</td>
<td>0.8</td>
<td>43.73</td>
<td>0.8</td>
<td>9.28</td>
<td>5.65</td>
</tr>
<tr>
<td>Teachers</td>
<td>15.36</td>
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<td>24.85</td>
<td>0.9</td>
<td>15.35</td>
<td>10.11</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>17.66</td>
<td>1.1</td>
<td>27.75</td>
<td>1.1</td>
<td>17.67</td>
<td>11.92</td>
</tr>
<tr>
<td>Registered nurses</td>
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<td>2.1</td>
<td>143.59</td>
<td>2.1</td>
<td>21.64</td>
<td>10.70</td>
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<tr>
<td>Service</td>
<td>14.76</td>
<td>1.0</td>
<td>42.00</td>
<td>1.0</td>
<td>13.20</td>
<td>8.78</td>
</tr>
<tr>
<td>Protective service</td>
<td>22.54</td>
<td>1.3</td>
<td>37.99</td>
<td>1.3</td>
<td>23.11</td>
<td>18.33</td>
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<td>0.5</td>
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<td>100.26</td>
<td>1.2</td>
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<td>8.80</td>
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<td>0.6</td>
<td>31.78</td>
<td>0.6</td>
<td>9.44</td>
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<td>1.2</td>
<td>11.99</td>
<td>8.83</td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
<td>21.74</td>
<td>1.9</td>
<td>45.74</td>
<td>1.9</td>
<td>22.94</td>
<td>16.30</td>
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<td>Installation, maintenance, and repair</td>
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<td>68.16</td>
<td>1.4</td>
<td>14.51</td>
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<tr>
<td>Production, transportation, and material moving</td>
<td>10.41</td>
<td>0.7</td>
<td>20.90</td>
<td>0.7</td>
<td>10.94</td>
<td>6.89</td>
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<td>29.39</td>
<td>1.1</td>
<td>18.76</td>
<td>11.52</td>
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<tr>
<td>Full time</td>
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<td>17.33</td>
<td>0.4</td>
<td>5.83</td>
<td>3.50</td>
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<tr>
<td>Part time</td>
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<td>1.5</td>
<td>48.95</td>
<td>1.5</td>
<td>21.43</td>
<td>15.90</td>
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<td>Union</td>
<td>10.60</td>
<td>1.2</td>
<td>21.40</td>
<td>1.2</td>
<td>9.96</td>
<td>7.15</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>31.41</td>
<td>0.4</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>13.92</td>
<td>1.0</td>
<td>78.16</td>
<td>1.0</td>
<td>11.20</td>
<td>9.61</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>28.30</td>
<td>1.6</td>
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<td>29.48</td>
<td>19.67</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>7.70</td>
<td>0.4</td>
<td>29.13</td>
<td>0.4</td>
<td>7.49</td>
<td>5.31</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>10.34</td>
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<td>18.65</td>
<td>0.6</td>
<td>9.68</td>
<td>4.87</td>
</tr>
<tr>
<td>Highest 25 percent</td>
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<td>29.91</td>
<td>0.7</td>
<td>6.45</td>
<td>4.45</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>10.28</td>
<td>1.2</td>
<td>46.94</td>
<td>1.2</td>
<td>8.89</td>
<td>6.37</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>9.36</td>
<td>0.8</td>
<td>18.16</td>
<td>0.8</td>
<td>10.11</td>
<td>6.71</td>
</tr>
<tr>
<td>Service-providing industries</td>
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<td>0.5</td>
<td>23.62</td>
<td>0.5</td>
<td>6.41</td>
<td>3.75</td>
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<td>Education and health services</td>
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<td>42.34</td>
<td>0.7</td>
<td>11.82</td>
<td>7.55</td>
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<tr>
<td>Educational services</td>
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<td>23.60</td>
<td>0.7</td>
<td>14.13</td>
<td>9.67</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
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<td>26.16</td>
<td>1.0</td>
<td>14.91</td>
<td>9.31</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>29.58</td>
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<td>44.29</td>
<td>0.7</td>
<td>29.98</td>
<td>21.88</td>
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<tr>
<td>Health care and social assistance</td>
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<td>1.3</td>
<td>75.02</td>
<td>1.3</td>
<td>17.53</td>
<td>11.61</td>
</tr>
<tr>
<td>Hospitals</td>
<td>13.05</td>
<td>0.6</td>
<td>52.23</td>
<td>0.6</td>
<td>13.12</td>
<td>8.53</td>
</tr>
<tr>
<td>Public administration</td>
<td>17.25</td>
<td>0.8</td>
<td>23.36</td>
<td>0.8</td>
<td>18.76</td>
<td>9.05</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>$11.71</td>
<td>0.7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>12.85</td>
<td>0.9</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>16.26</td>
<td>1.3</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>6.15</td>
<td>0.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>9.74</td>
<td>0.5</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>7.61</td>
<td>0.5</td>
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</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employee contribution</th>
</tr>
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<tbody>
<tr>
<td>New England</td>
<td>15.90</td>
<td>0.8</td>
<td>89.82</td>
<td>0.8</td>
<td>20.43</td>
<td>13.96</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>23.68</td>
<td>1.7</td>
<td>37.45</td>
<td>1.7</td>
<td>19.77</td>
<td>7.03</td>
</tr>
<tr>
<td>East North Central</td>
<td>16.63</td>
<td>0.9</td>
<td>35.51</td>
<td>0.9</td>
<td>15.79</td>
<td>6.81</td>
</tr>
<tr>
<td>West North Central</td>
<td>17.12</td>
<td>0.9</td>
<td>38.07</td>
<td>0.9</td>
<td>19.53</td>
<td>13.27</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>9.85</td>
<td>0.6</td>
<td>65.28</td>
<td>0.6</td>
<td>8.65</td>
<td>6.55</td>
</tr>
<tr>
<td>East South Central</td>
<td>20.73</td>
<td>1.2</td>
<td>62.31</td>
<td>1.2</td>
<td>21.76</td>
<td>24.51</td>
</tr>
<tr>
<td>West South Central</td>
<td>21.79</td>
<td>0.9</td>
<td>122.70</td>
<td>0.9</td>
<td>18.24</td>
<td>10.27</td>
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<td>Mountain</td>
<td>23.19</td>
<td>1.9</td>
<td>78.17</td>
<td>1.9</td>
<td>22.07</td>
<td>15.89</td>
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<td>Pacific</td>
<td>11.52</td>
<td>1.2</td>
<td>41.21</td>
<td>1.2</td>
<td>12.10</td>
<td>7.92</td>
</tr>
</tbody>
</table>

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

\(^2\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
## Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2011

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate²</th>
<th>Varies³</th>
<th>Flexible benefits⁴</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>100</td>
<td>77 (5)</td>
<td>11</td>
<td>1</td>
<td>(5)</td>
<td>10 (5)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>100</td>
<td>76 (5)</td>
<td>12</td>
<td>1</td>
<td>1</td>
<td>9 (5)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>100</td>
<td>77</td>
<td>11</td>
<td>2</td>
<td>1</td>
<td>9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and related</td>
<td>100</td>
<td>76 (5)</td>
<td>12</td>
<td>1</td>
<td>1</td>
<td>10 (5)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teachers</td>
<td>100</td>
<td>79</td>
<td>11</td>
<td>1</td>
<td>1</td>
<td>7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>100</td>
<td>80</td>
<td>9</td>
<td>1</td>
<td>1</td>
<td>7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Registered nurses</td>
<td>100</td>
<td>72</td>
<td>16</td>
<td>1</td>
<td>1</td>
<td>10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>100</td>
<td>77</td>
<td>9</td>
<td>1</td>
<td>1</td>
<td>11</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td>100</td>
<td>77</td>
<td>11</td>
<td>2</td>
<td>1</td>
<td>9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td>100</td>
<td>73 (5)</td>
<td>15</td>
<td>1 (5)</td>
<td>11 (5)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales and related</td>
<td>100</td>
<td>67</td>
<td>20</td>
<td>–</td>
<td>–</td>
<td>12</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>100</td>
<td>75 (5)</td>
<td>13</td>
<td>1 (5)</td>
<td>10 (5)</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
<td>100</td>
<td>80</td>
<td>6 (5)</td>
<td>–</td>
<td>12 (5)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>100</td>
<td>80</td>
<td>6</td>
<td>1</td>
<td>–</td>
<td>11</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>100</td>
<td>81</td>
<td>6 (5)</td>
<td>–</td>
<td>12 (5)</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>100</td>
<td>83</td>
<td>1</td>
<td>6 (5)</td>
<td>–</td>
<td>9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production</td>
<td>100</td>
<td>82</td>
<td>7 (5)</td>
<td>–</td>
<td>10</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>100</td>
<td>84</td>
<td>5</td>
<td>– (5)</td>
<td>9</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>100</td>
<td>77 (5)</td>
<td>11</td>
<td>1 (5)</td>
<td>10 (5)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td>100</td>
<td>75 (5)</td>
<td>16</td>
<td>1</td>
<td>–</td>
<td>8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>100</td>
<td>77 (5)</td>
<td>1</td>
<td>9</td>
<td>1</td>
<td>2 (5)</td>
<td></td>
<td></td>
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<tr>
<td>Nonunion</td>
<td>100</td>
<td>77 (5)</td>
<td>11</td>
<td>1 (5)</td>
<td>10 (5)</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Average wage within the following categories:⁶</td>
<td>100</td>
<td>77</td>
<td>12</td>
<td>–</td>
<td>–</td>
<td>11</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>100</td>
<td>85</td>
<td>–</td>
<td>5</td>
<td>–</td>
<td>9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>100</td>
<td>75 (5)</td>
<td>13</td>
<td>1 (5)</td>
<td>11 (5)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>100</td>
<td>80 (5)</td>
<td>9</td>
<td>1 (5)</td>
<td>9 (5)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>100</td>
<td>76</td>
<td>10</td>
<td>1</td>
<td>1</td>
<td>10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>100</td>
<td>76</td>
<td>10</td>
<td>2</td>
<td>1</td>
<td>10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td>100</td>
<td>81</td>
<td>6 (5)</td>
<td>–</td>
<td>11</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>100</td>
<td>76 (5)</td>
<td>12</td>
<td>1</td>
<td>1</td>
<td>10 (5)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>100</td>
<td>78</td>
<td>–</td>
<td>13</td>
<td>1</td>
<td>1</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
<td>100</td>
<td>79</td>
<td>–</td>
<td>13</td>
<td>1</td>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational services</td>
<td>100</td>
<td>79</td>
<td>–</td>
<td>11</td>
<td>1</td>
<td>7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>100</td>
<td>76</td>
<td>–</td>
<td>19</td>
<td>1</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>100</td>
<td>75</td>
<td>–</td>
<td>12</td>
<td>1</td>
<td>11</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>100</td>
<td>72</td>
<td>–</td>
<td>16</td>
<td>1</td>
<td>10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospitals</td>
<td>100</td>
<td>76</td>
<td>–</td>
<td>13</td>
<td>4</td>
<td>2</td>
<td></td>
<td></td>
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</tbody>
</table>

See footnotes at end of table.
**Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2011—Continued**

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate ²</th>
<th>Varies³</th>
<th>Flexible benefits ⁴</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>100</td>
<td>80</td>
<td>—</td>
<td>7</td>
<td>(⁵)</td>
<td>—</td>
<td>12</td>
<td>(⁵)</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>100</td>
<td>79</td>
<td>—</td>
<td>7</td>
<td>(⁵)</td>
<td>—</td>
<td>13</td>
<td>(⁵)</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>100</td>
<td>81</td>
<td>—</td>
<td>8</td>
<td>—</td>
<td>(⁵)</td>
<td>10</td>
<td>—</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>100</td>
<td>75</td>
<td>1</td>
<td>13</td>
<td>1</td>
<td>1</td>
<td>9</td>
<td>(⁵)</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>100</td>
<td>77</td>
<td>1</td>
<td>11</td>
<td>1</td>
<td>(⁵)</td>
<td>10</td>
<td>(⁵)</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>100</td>
<td>74</td>
<td>—</td>
<td>14</td>
<td>1</td>
<td>1</td>
<td>9</td>
<td>—</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate ²</th>
<th>Varies³</th>
<th>Flexible benefits ⁴</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>100</td>
<td>79</td>
<td>—</td>
<td>9</td>
<td>—</td>
<td>—</td>
<td>10</td>
<td>—</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>100</td>
<td>78</td>
<td>—</td>
<td>8</td>
<td>(⁵)</td>
<td>3</td>
<td>10</td>
<td>—</td>
</tr>
<tr>
<td>East North Central</td>
<td>100</td>
<td>74</td>
<td>(⁵)</td>
<td>14</td>
<td>(⁵)</td>
<td>—</td>
<td>10</td>
<td>—</td>
</tr>
<tr>
<td>West North Central</td>
<td>100</td>
<td>76</td>
<td>—</td>
<td>12</td>
<td>—</td>
<td>—</td>
<td>11</td>
<td>—</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>100</td>
<td>80</td>
<td>—</td>
<td>11</td>
<td>(⁵)</td>
<td>—</td>
<td>9</td>
<td>—</td>
</tr>
<tr>
<td>East South Central</td>
<td>100</td>
<td>81</td>
<td>—</td>
<td>13</td>
<td>—</td>
<td>—</td>
<td>6</td>
<td>—</td>
</tr>
<tr>
<td>West South Central</td>
<td>100</td>
<td>78</td>
<td>—</td>
<td>11</td>
<td>1</td>
<td>—</td>
<td>10</td>
<td>—</td>
</tr>
<tr>
<td>Mountain</td>
<td>100</td>
<td>72</td>
<td>—</td>
<td>11</td>
<td>1</td>
<td>—</td>
<td>16</td>
<td>—</td>
</tr>
<tr>
<td>Pacific</td>
<td>100</td>
<td>74</td>
<td>1</td>
<td>11</td>
<td>2</td>
<td>—</td>
<td>12</td>
<td>—</td>
</tr>
</tbody>
</table>

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.

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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/glossary20102011.htm.

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6 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” See Technical Note for more details.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate(^2)</th>
<th>Varies(^3)</th>
<th>Flexible benefits(^4)</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td></td>
<td>0.0</td>
<td>0.7 ((^5))</td>
<td>0.6</td>
<td>0.1 ((^5))</td>
<td>0.4 ((^5))</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate(^2)</th>
<th>Varies(^3)</th>
<th>Flexible benefits(^4)</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>0.0</td>
<td>1.1 ((^5))</td>
<td>1.0</td>
<td>0.2</td>
<td>0.1</td>
<td>0.6 ((^5))</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.0</td>
<td>1.2</td>
<td>–</td>
<td>0.9</td>
<td>0.4</td>
<td>0.1</td>
<td>0.7</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.0</td>
<td>1.3 ((^5))</td>
<td>1.3</td>
<td>0.2</td>
<td>0.1</td>
<td>0.7 ((^5))</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teachers</td>
<td>0.0</td>
<td>1.6</td>
<td>–</td>
<td>1.2</td>
<td>0.4</td>
<td>0.4</td>
<td>1.0</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>0.2</td>
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<td>0.2</td>
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<td>0.6 ((^5))</td>
<td>0.7 ((^5))</td>
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<td>–</td>
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<td>((^5))</td>
<td>–</td>
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<td>0.1</td>
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<td>Production, transportation, and material moving</td>
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<td>1.7 ((^5))</td>
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<tr>
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<td>–</td>
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<td>0.9 ((^5))</td>
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<td>((^5))</td>
<td>0.5 ((^5))</td>
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<td>–</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
<td>0.9</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
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<td>–</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
<td>1.5</td>
<td>–</td>
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<tr>
<td>Second 25 percent</td>
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<td>1.0 ((^5))</td>
<td>–</td>
<td>0.8</td>
<td>0.2</td>
<td>((^5))</td>
<td>0.6 ((^5))</td>
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<td>Third 25 percent</td>
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<td>–</td>
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<td>0.1 ((^5))</td>
<td>0.6 ((^5))</td>
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<tr>
<td>Highest 25 percent</td>
<td>0.0</td>
<td>0.9</td>
<td>–</td>
<td>0.7</td>
<td>0.2</td>
<td>0.1</td>
<td>0.6</td>
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<td>Highest 10 percent</td>
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<td>1.2</td>
<td>–</td>
<td>0.9</td>
<td>0.2</td>
<td>0.1</td>
<td>0.8</td>
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**Establishment characteristics**

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<tr>
<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate(^2)</th>
<th>Varies(^3)</th>
<th>Flexible benefits(^4)</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
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<tbody>
<tr>
<td>Goods-producing industries</td>
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<td>1.1</td>
<td>–</td>
<td>0.7 ((^5))</td>
<td>–</td>
<td>1.0</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.0</td>
<td>0.8 ((^5))</td>
<td>–</td>
<td>0.7</td>
<td>0.1</td>
<td>0.1</td>
<td>0.5 ((^5))</td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.0</td>
<td>1.5</td>
<td>–</td>
<td>1.5</td>
<td>0.1</td>
<td>0.1</td>
<td>0.8</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
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<td>1.6</td>
<td>–</td>
<td>1.2</td>
<td>0.2</td>
<td>0.2</td>
<td>0.9</td>
<td>–</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
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<td>–</td>
<td>1.3</td>
<td>0.4</td>
<td>0.2</td>
<td>1.4</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.0</td>
<td>2.5</td>
<td>–</td>
<td>2.3</td>
<td>0.1</td>
<td>0.2</td>
<td>0.6</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
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<td>–</td>
<td>2.5</td>
<td>0.2</td>
<td>0.2</td>
<td>1.3</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
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<td>–</td>
<td>4.2</td>
<td>0.3</td>
<td>0.3</td>
<td>1.4</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>0.0</td>
<td>2.6</td>
<td>–</td>
<td>2.1</td>
<td>0.9</td>
<td>0.4</td>
<td>1.7</td>
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See footnotes at end of table.
### Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2011—Continued

<table>
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<tr>
<th>Characteristics</th>
<th>Family coverage</th>
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<td>Total with contributory coverage</td>
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<td>1 to 99 workers</td>
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<td>1 to 49 workers</td>
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<td>50 to 99 workers</td>
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</tr>
<tr>
<td>500 workers or more</td>
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**Geographic areas**

<table>
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<tr>
<th>Geographic areas</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate²</th>
<th>Varies³</th>
<th>Flexible benefits⁴</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
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<td>2.3</td>
<td>–</td>
<td>0.8</td>
<td>–</td>
<td>–</td>
<td>2.4</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.0</td>
<td>2.0</td>
<td>–</td>
<td>1.6</td>
<td>0.4 (⁵)</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.0</td>
<td>2.3 (⁵)</td>
<td>2.3 (⁵)</td>
<td>–</td>
<td>–</td>
<td>0.9 (⁵)</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>0.0</td>
<td>2.4</td>
<td>1.4</td>
<td>–</td>
<td>–</td>
<td>1.5 (⁵)</td>
<td>1.5</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.0</td>
<td>1.2</td>
<td>–</td>
<td>1.0 (⁵)</td>
<td>–</td>
<td>1.3 (⁵)</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>0.0</td>
<td>2.8</td>
<td>–</td>
<td>2.3</td>
<td>–</td>
<td>1.7 (⁵)</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.0</td>
<td>1.5</td>
<td>–</td>
<td>1.1</td>
<td>0.4 (⁵)</td>
<td>–</td>
<td>1.0</td>
<td>–</td>
</tr>
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<td>Mountain</td>
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<td>–</td>
<td>1.2</td>
<td>0.1</td>
<td>–</td>
<td>2.4</td>
<td>–</td>
</tr>
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<td>Pacific</td>
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<td>0.3</td>
<td>1.6</td>
<td>0.4</td>
<td>–</td>
<td>0.9 (⁵)</td>
<td>–</td>
</tr>
</tbody>
</table>

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

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

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

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

⁵ Less than 0.05.

⁶ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/els/glossary20102011.htm.

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage2</th>
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<td>25th percentile</td>
</tr>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
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<tr>
<td>All workers</td>
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<td>Full time</td>
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<tr>
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<td>57.20</td>
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<tr>
<td>Installation, maintenance, and repair</td>
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(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

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<td>(median)</td>
<td>75th percentile</td>
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¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.
³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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#### Worker characteristics

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<tr>
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<td>Average wage within the following categories:&lt;sup&gt;3&lt;/sup&gt;</td>
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<td>Health care and social assistance</td>
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<td>Public administration</td>
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See footnotes at end of table.

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<th>Characteristics</th>
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<th>Family coverage²</th>
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<td>10th percentile</td>
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<td>1 to 99 workers</td>
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**Geographic areas**

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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. The remaining percentiles follow the same logic.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 17. Insurance benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) National Compensation Survey, March 2011

(All workers = 100 percent)

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<th>Characteristics</th>
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<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
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See footnotes at end of table.
Table 17. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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<th>Characteristics</th>
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<th>Long-term disability</th>
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<td>97</td>
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<tr>
<td>100 to 499 workers</td>
<td>70</td>
<td>68</td>
<td>96</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>85</td>
<td>84</td>
<td>98</td>
</tr>
</tbody>
</table>

Geographic areas

| New England | 60 | 58 | 97 | 35 | 35 | 99 | 35 | 34 | 96 |
| Middle Atlantic | 60 | 59 | 99 | 67 | 67 | 99 | 30 | 29 | 97 |
| East North Central | 66 | 63 | 96 | 39 | 38 | 96 | 37 | 36 | 96 |
| West North Central | 63 | 61 | 97 | 27 | 27 | 98 | 35 | 34 | 97 |
| South Atlantic | 61 | 59 | 97 | 31 | 30 | 96 | 33 | 32 | 95 |
| East South Central | 69 | 66 | 96 | 29 | 28 | 96 | 33 | 32 | 97 |
| West South Central | 61 | 58 | 95 | 25 | 24 | 96 | 30 | 29 | 95 |
| Mountain | 61 | 58 | 95 | 25 | 24 | 98 | 33 | 32 | 95 |
| Pacific | 55 | 53 | 97 | 26 | 26 | 99 | 29 | 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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th>Short-term disability</th>
<th>Long-term disability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers ........................................................................</td>
<td>0.6</td>
<td>0.6</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related .........................</td>
<td>0.7</td>
<td>0.7</td>
<td>0.2</td>
</tr>
<tr>
<td>Management, business, and financial .............................</td>
<td>1.0</td>
<td>1.0</td>
<td>0.3</td>
</tr>
<tr>
<td>Professional and related ...........................................</td>
<td>0.8</td>
<td>0.8</td>
<td>0.2</td>
</tr>
<tr>
<td>Teachers ...........................................................................</td>
<td>1.5</td>
<td>1.5</td>
<td>0.4</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers ...</td>
<td>2.0</td>
<td>2.0</td>
<td>0.3</td>
</tr>
<tr>
<td>Registered nurses ......................................................</td>
<td>1.8</td>
<td>1.8</td>
<td>0.3</td>
</tr>
<tr>
<td>Service ...........................................................................</td>
<td>1.2</td>
<td>1.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Protective service ......................................................</td>
<td>2.6</td>
<td>2.4</td>
<td>1.1</td>
</tr>
<tr>
<td>Sales and office ......................................................</td>
<td>1.0</td>
<td>0.9</td>
<td>0.3</td>
</tr>
<tr>
<td>Sales and related ......................................................</td>
<td>1.2</td>
<td>1.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Office and administrative support ................................</td>
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<td>1.2</td>
<td>0.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry ........................................</td>
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<td>1.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Installation, maintenance, and repair .........................</td>
<td>1.6</td>
<td>1.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving ............</td>
<td>1.4</td>
<td>1.3</td>
<td>0.3</td>
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<tr>
<td>Production ..............................................................</td>
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<td>1.5</td>
<td>0.4</td>
</tr>
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<td>Transportation and material moving .............................</td>
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<td>1.8</td>
<td>0.4</td>
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<tr>
<td>Full time .......................................................................</td>
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<td>0.2</td>
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<tr>
<td>Part time .....................................................................</td>
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<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Union .........................................................................</td>
<td>1.1</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>Nonunion ....................................................................</td>
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<td>0.7</td>
<td>0.2</td>
</tr>
<tr>
<td>Average wage within the following categories:(^3)</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ..................................................</td>
<td>1.1</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Lowest 10 percent ..................................................</td>
<td>1.6</td>
<td>1.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Second 25 percent ..................................................</td>
<td>1.1</td>
<td>1.0</td>
<td>0.2</td>
</tr>
<tr>
<td>Third 25 percent ...................................................</td>
<td>0.7</td>
<td>0.7</td>
<td>0.2</td>
</tr>
<tr>
<td>Highest 25 percent ................................................</td>
<td>0.7</td>
<td>0.7</td>
<td>0.1</td>
</tr>
<tr>
<td>Highest 10 percent ................................................</td>
<td>0.9</td>
<td>0.9</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries .......................................</td>
<td>1.0</td>
<td>1.0</td>
<td>0.3</td>
</tr>
<tr>
<td>Service-providing industries ....................................</td>
<td>0.7</td>
<td>0.7</td>
<td>0.2</td>
</tr>
<tr>
<td>Education and health services ..................................</td>
<td>1.0</td>
<td>1.0</td>
<td>0.3</td>
</tr>
<tr>
<td>Educational services ...............................................</td>
<td>0.9</td>
<td>0.9</td>
<td>0.5</td>
</tr>
<tr>
<td>Elementary and secondary schools ................................</td>
<td>1.4</td>
<td>1.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ................</td>
<td>1.3</td>
<td>1.5</td>
<td>1.3</td>
</tr>
<tr>
<td>Health care and social assistance ................................</td>
<td>1.5</td>
<td>1.5</td>
<td>0.4</td>
</tr>
<tr>
<td>Hospitals ...................................................................</td>
<td>0.9</td>
<td>0.9</td>
<td>0.3</td>
</tr>
<tr>
<td>Public administration .............................................</td>
<td>1.9</td>
<td>1.8</td>
<td>0.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
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<th>Short-term disability</th>
<th></th>
<th>Long-term disability</th>
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<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>--------------------------</td>
<td>--------</td>
<td>---------------</td>
<td>--------------</td>
<td>--------</td>
<td>---------------</td>
<td>--------------</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.8</td>
<td>0.8</td>
<td>0.4</td>
<td>0.9</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>0.9</td>
<td>0.5</td>
<td>0.8</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.7</td>
<td>1.7</td>
<td>0.4</td>
<td>2.0</td>
<td>2.0</td>
<td>0.5</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>0.7</td>
<td>0.2</td>
<td>1.0</td>
<td>0.9</td>
<td>0.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.1</td>
<td>1.2</td>
<td>0.3</td>
<td>1.1</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>500 workers or more</td>
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<td>0.7</td>
<td>0.2</td>
<td>1.2</td>
<td>1.2</td>
<td>0.3</td>
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</table>

**Geographic areas**

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<thead>
<tr>
<th>Region</th>
<th>Life insurance</th>
<th></th>
<th>Short-term disability</th>
<th></th>
<th>Long-term disability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
</tr>
<tr>
<td>New England</td>
<td>1.9</td>
<td>1.6</td>
<td>0.5</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.5</td>
<td>2.5</td>
<td>0.2</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.1</td>
<td>1.0</td>
<td>0.5</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.8</td>
<td>1.9</td>
<td>0.6</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.6</td>
<td>1.6</td>
<td>0.3</td>
<td>1.5</td>
<td>1.3</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.1</td>
<td>3.0</td>
<td>1.1</td>
<td>3.4</td>
<td>3.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.1</td>
<td>1.3</td>
<td>0.8</td>
<td>1.4</td>
<td>1.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.1</td>
<td>2.0</td>
<td>0.8</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.3</td>
<td>1.2</td>
<td>0.3</td>
<td>1.1</td>
<td>1.1</td>
</tr>
</tbody>
</table>

\(^1\) 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:** For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.
Table 18. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011

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

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

See footnotes at end of table.
Table 18. Life insurance plans: Employee contribution requirement, civilian workers,\(^1\) National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>6</td>
<td>94</td>
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<tr>
<td>100 to 499 workers</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>6</td>
<td>94</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>East North Central</td>
<td>7</td>
<td>93</td>
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<tr>
<td>West North Central</td>
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<td>95</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>7</td>
<td>93</td>
</tr>
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<td>East South Central</td>
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<td>West South Central</td>
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<td>94</td>
</tr>
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<td>Mountain</td>
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<td>93</td>
</tr>
<tr>
<td>Pacific</td>
<td>4</td>
<td>96</td>
</tr>
</tbody>
</table>

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

\(^2\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.4</td>
<td>0.4</td>
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</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Worker characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Service</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.7</td>
<td>1.7</td>
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<tr>
<td>Sales and office</td>
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<td>0.6</td>
</tr>
<tr>
<td>Sales and related</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Production</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Full time</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Part time</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Union</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.5</td>
<td>0.5</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:**

<table>
<thead>
<tr>
<th>Average wage within the following categories:2</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.5</td>
<td>0.5</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Establishment characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Hospitals</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.7</td>
<td>1.7</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.8</td>
<td>0.8</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>West North Central</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>East South Central</td>
<td>4.1</td>
<td>4.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.0</td>
<td>1.0</td>
</tr>
</tbody>
</table>

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 19. Life insurance plans: Method of benefit payment, civilian workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Basic life insurance method of payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed multiple of annual earnings</td>
</tr>
<tr>
<td>All workers</td>
<td>55</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>61</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>68</td>
</tr>
<tr>
<td>Professional and related</td>
<td>57</td>
</tr>
<tr>
<td>Teachers</td>
<td>38</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>31</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>70</td>
</tr>
<tr>
<td>Service</td>
<td>44</td>
</tr>
<tr>
<td>Protective service</td>
<td>39</td>
</tr>
<tr>
<td>Sales and office</td>
<td>62</td>
</tr>
<tr>
<td>Sales and related</td>
<td>62</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>63</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>38</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>21</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>51</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>45</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>46</td>
</tr>
<tr>
<td>Full time</td>
<td>55</td>
</tr>
<tr>
<td>Part time</td>
<td>51</td>
</tr>
<tr>
<td>Union</td>
<td>37</td>
</tr>
<tr>
<td>Nonunion</td>
<td>59</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>46</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>38</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>54</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>54</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>59</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>61</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>44</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>57</td>
</tr>
<tr>
<td>Education and health services</td>
<td>51</td>
</tr>
<tr>
<td>Educational services</td>
<td>40</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>31</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>59</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>61</td>
</tr>
<tr>
<td>Hospitals</td>
<td>78</td>
</tr>
<tr>
<td>Public administration</td>
<td>40</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 19. Life insurance plans: Method of benefit payment, civilian workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>45</td>
<td>2</td>
<td>51</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>45</td>
<td>2</td>
<td>51</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>46</td>
<td>-</td>
<td>50</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>59</td>
<td>2</td>
<td>34</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>59</td>
<td>1</td>
<td>37</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>59</td>
<td>3</td>
<td>32</td>
<td>4</td>
<td>1</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>60</td>
<td>3</td>
<td>33</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>56</td>
<td>2</td>
<td>36</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>East North Central</td>
<td>52</td>
<td>2</td>
<td>42</td>
<td>4</td>
<td>(3)</td>
</tr>
<tr>
<td>West North Central</td>
<td>55</td>
<td>2</td>
<td>40</td>
<td>3</td>
<td>(3)</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>62</td>
<td>2</td>
<td>31</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>East South Central</td>
<td>56</td>
<td>-</td>
<td>36</td>
<td>4</td>
<td>-</td>
</tr>
<tr>
<td>West South Central</td>
<td>54</td>
<td>1</td>
<td>41</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Mountain</td>
<td>49</td>
<td>1</td>
<td>48</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Pacific</td>
<td>46</td>
<td>3</td>
<td>47</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

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

2. The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
### Table 19. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.2</td>
<td>0.7</td>
<td>0.2</td>
<td>0.1</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.1</td>
<td>0.3</td>
<td>1.0</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.1</td>
<td>0.3</td>
<td>1.1</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.3</td>
<td>0.3</td>
<td>1.3</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.9</td>
<td>0.5</td>
<td>1.9</td>
<td>0.8</td>
<td>0.1</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>School teachers</td>
<td>2.1</td>
<td>0.4</td>
<td>2.2</td>
<td>1.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>3.1</td>
<td>0.6</td>
<td>3.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>1.7</td>
<td>0.3</td>
<td>1.9</td>
<td>0.6</td>
<td>0.2</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.9</td>
<td>0.6</td>
<td>3.2</td>
<td>1.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.0</td>
<td>0.3</td>
<td>0.9</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.6</td>
<td>0.6</td>
<td>1.4</td>
<td>0.4</td>
<td>0.3</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.2</td>
<td>0.3</td>
<td>1.1</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.5</td>
<td>0.2</td>
<td>1.5</td>
<td>0.6</td>
<td>0.3</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.6</td>
<td>0.3</td>
<td>1.9</td>
<td>1.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.1</td>
<td>0.2</td>
<td>2.1</td>
<td>0.6</td>
<td>0.2</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.6</td>
<td>0.2</td>
<td>1.6</td>
<td>0.5</td>
<td>0.3</td>
</tr>
<tr>
<td>Production</td>
<td>2.0</td>
<td>0.2</td>
<td>1.9</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.1</td>
<td>0.3</td>
<td>2.1</td>
<td>0.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.2</td>
<td>0.7</td>
<td>0.2</td>
<td>0.1</td>
</tr>
<tr>
<td>Part time</td>
<td>2.1</td>
<td>0.4</td>
<td>2.1</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Union</td>
<td>1.3</td>
<td>0.2</td>
<td>1.2</td>
<td>0.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.9</td>
<td>0.2</td>
<td>0.8</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>**Average wage within the following categories:**²</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.9</td>
<td>0.3</td>
<td>2.1</td>
<td>0.6</td>
<td>(³)</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>4.6</td>
<td>–</td>
<td>5.3</td>
<td>1.8</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.1</td>
<td>0.3</td>
<td>1.1</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.1</td>
<td>0.2</td>
<td>1.0</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.0</td>
<td>0.3</td>
<td>0.9</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.4</td>
<td>0.4</td>
<td>1.2</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.6</td>
<td>0.3</td>
<td>1.5</td>
<td>0.5</td>
<td>0.3</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>0.2</td>
<td>0.8</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.5</td>
<td>0.4</td>
<td>1.5</td>
<td>0.4</td>
<td>0.2</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.0</td>
<td>0.5</td>
<td>2.0</td>
<td>0.8</td>
<td>0.2</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>2.1</td>
<td>0.3</td>
<td>2.2</td>
<td>1.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.8</td>
<td>1.2</td>
<td>3.5</td>
<td>0.9</td>
<td>0.5</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.3</td>
<td>0.7</td>
<td>2.3</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.0</td>
<td>0.7</td>
<td>1.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.9</td>
<td>0.5</td>
<td>2.7</td>
<td>0.6</td>
<td>0.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>1.3</td>
<td>0.2</td>
<td>1.3</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.7</td>
<td>0.3</td>
<td>1.7</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.1</td>
<td>–</td>
<td>2.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.8</td>
<td>0.2</td>
<td>0.8</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.3</td>
<td>0.2</td>
<td>1.3</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
<td>0.4</td>
<td>1.0</td>
<td>0.4</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>1.7</td>
<td>1.1</td>
<td>2.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.0</td>
<td>0.3</td>
<td>1.8</td>
<td>0.2</td>
<td>0.5</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.8</td>
<td>0.3</td>
<td>1.8</td>
<td>0.5</td>
<td>(3)</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.2</td>
<td>0.7</td>
<td>3.0</td>
<td>0.6</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.8</td>
<td>0.3</td>
<td>1.6</td>
<td>0.6</td>
<td>0.3</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.7</td>
<td>–</td>
<td>4.2</td>
<td>1.0</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.4</td>
<td>0.2</td>
<td>2.4</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.3</td>
<td>0.4</td>
<td>2.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.9</td>
<td>0.8</td>
<td>1.8</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

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

\(^2\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
## Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,\(^1\)
National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Multiple of annual earnings amounts(^2)</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
<td>Over 1.0 and under 2.0 times earnings</td>
</tr>
<tr>
<td>All workers</td>
<td>1</td>
<td>58</td>
<td>15</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1</td>
<td>54</td>
<td>15</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1</td>
<td>54</td>
<td>15</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1</td>
<td>55</td>
<td>15</td>
</tr>
<tr>
<td>Teachers</td>
<td>1</td>
<td>47</td>
<td>25</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1</td>
<td>47</td>
<td>28</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>1</td>
<td>69</td>
<td>11</td>
</tr>
<tr>
<td>Service</td>
<td>1</td>
<td>56</td>
<td>20</td>
</tr>
<tr>
<td>Protective service</td>
<td>1</td>
<td>54</td>
<td>20</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1</td>
<td>63</td>
<td>12</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1</td>
<td>73</td>
<td>10</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1</td>
<td>59</td>
<td>12</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2</td>
<td>59</td>
<td>14</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1</td>
<td>55</td>
<td>12</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2</td>
<td>61</td>
<td>14</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1</td>
<td>58</td>
<td>17</td>
</tr>
<tr>
<td>Production</td>
<td>1</td>
<td>53</td>
<td>16</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1</td>
<td>64</td>
<td>19</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>57</td>
<td>15</td>
</tr>
<tr>
<td>Part time</td>
<td>1</td>
<td>66</td>
<td>12</td>
</tr>
<tr>
<td>Union</td>
<td>1</td>
<td>62</td>
<td>17</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1</td>
<td>57</td>
<td>14</td>
</tr>
<tr>
<td>Average wage within the following categories:(^4)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>64</td>
<td>15</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>59</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1</td>
<td>61</td>
<td>15</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1</td>
<td>58</td>
<td>15</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1</td>
<td>54</td>
<td>14</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1</td>
<td>50</td>
<td>15</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1</td>
<td>49</td>
<td>15</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1</td>
<td>59</td>
<td>15</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1</td>
<td>60</td>
<td>17</td>
</tr>
<tr>
<td>Educational services</td>
<td>1</td>
<td>47</td>
<td>23</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>43</td>
<td>29</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3</td>
<td>51</td>
<td>15</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1</td>
<td>67</td>
<td>13</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1</td>
<td>72</td>
<td>12</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
<td>54</td>
<td>24</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,\(^1\)
National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1</td>
<td>56</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1</td>
<td>56</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>(3)</td>
<td>59</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>(3)</td>
<td>57</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>1</td>
<td>64</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2</td>
<td>52</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>57</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>51</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>59</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>50</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>59</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>71</td>
</tr>
<tr>
<td>Pacific</td>
<td>1</td>
<td>60</td>
</tr>
</tbody>
</table>

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

\(^2\) Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

\(^3\) Less than 0.5 percent.

\(^4\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers, \(^1\) National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Multiple of annual earnings amounts(^2)</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
<td>Over 1.0 and under 2.0 times earnings</td>
</tr>
<tr>
<td>All workers</td>
<td>0.1</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.2</td>
<td>1.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.1</td>
<td>1.7</td>
<td>1.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.3</td>
<td>1.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>3.7</td>
<td>2.4</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td>–</td>
<td>4.3</td>
<td>3.0</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>–</td>
<td>3.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Service</td>
<td>0.3</td>
<td>2.4</td>
<td>2.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>4.9</td>
<td>4.2</td>
</tr>
<tr>
<td>Sales and office</td>
<td>((^3))</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
<td>1.9</td>
<td>1.4</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>((^3))</td>
<td>1.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.6</td>
<td>2.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Installation, extraction, farming, fishing, and forestry</td>
<td>–</td>
<td>4.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Production, transportation, and repair</td>
<td>0.5</td>
<td>3.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Production</td>
<td>–</td>
<td>2.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>0.3</td>
<td>2.5</td>
<td>2.0</td>
</tr>
<tr>
<td>Full time</td>
<td>0.1</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Part time</td>
<td>0.2</td>
<td>3.2</td>
<td>2.0</td>
</tr>
<tr>
<td>Union</td>
<td>0.2</td>
<td>2.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.1</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Average wage within the following categories:(^4)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>2.9</td>
<td>2.4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>7.1</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.2</td>
<td>1.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.3</td>
<td>1.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.1</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.1</td>
<td>1.6</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.3</td>
<td>2.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.1</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.4</td>
<td>2.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.3</td>
<td>3.6</td>
<td>2.4</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>3.5</td>
<td>2.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.6</td>
<td>5.9</td>
<td>2.5</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>0.5</td>
<td>2.8</td>
<td>2.1</td>
</tr>
<tr>
<td>Hospitals</td>
<td>0.5</td>
<td>2.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
<td>4.2</td>
<td>3.3</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean multiple of annual earnings amounts²</th>
<th>Mean multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.2</td>
<td>2.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.3</td>
<td>2.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3</td>
<td>3.3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.2</td>
<td>1.1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.2</td>
<td>1.8</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>0.3</td>
<td>1.9</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.6</td>
<td>2.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>2.7</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>3.6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>1.8</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>5.5</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>2.7</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>3.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.4</td>
<td>1.7</td>
</tr>
</tbody>
</table>

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
² Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.
³ Less than 0.05.
⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 21. Life insurance plans: Maximum benefit amount, civilian workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>69</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>69</td>
<td>50,000</td>
<td>100,000</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>73</td>
<td>50,000</td>
<td>100,000</td>
</tr>
<tr>
<td>Professional and related</td>
<td>67</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Teachers</td>
<td>58</td>
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</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>48</td>
<td>–</td>
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</tr>
<tr>
<td>Registered nurses</td>
<td>67</td>
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<td>50,000</td>
</tr>
<tr>
<td>Service</td>
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<td>Protective service</td>
<td>47</td>
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<td>Sales and office</td>
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<td>50,000</td>
</tr>
<tr>
<td>Sales and related</td>
<td>81</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>71</td>
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<td>50,000</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>66</td>
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<td>70,000</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>60</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Installation, maintenance, and repair</td>
<td>68</td>
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<td>70,000</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>62</td>
<td>50,000</td>
<td>70,000</td>
</tr>
<tr>
<td>Production</td>
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<td>Full time</td>
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<td>Union</td>
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<tr>
<td>Nonunion</td>
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<td>Average wage within the following categories</td>
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<tr>
<td>Lowest 25 percent</td>
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<td>50,000</td>
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<tr>
<td>Lowest 10 percent</td>
<td>59</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
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</tr>
<tr>
<td>Third 25 percent</td>
<td>69</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>68</td>
<td>50,000</td>
<td>100,000</td>
</tr>
<tr>
<td>Highest 10 percent</td>
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<td>Establishment characteristics</td>
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</tr>
<tr>
<td>Goods-producing industries</td>
<td>63</td>
<td>50,000</td>
<td>100,000</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>70</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Education and health services</td>
<td>65</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Educational services</td>
<td>60</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>47</td>
<td>40,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>75</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>69</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Hospitals</td>
<td>69</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>43</td>
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</table>

See footnotes at end of table.
Table 21. Life insurance plans: Maximum benefit amount, civilian workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>73</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>73</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>71</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>67</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>71</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>64</td>
<td>50,000</td>
<td>70,000</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>74</td>
<td>50,000</td>
<td>50,000</td>
<td>200,000</td>
<td>500,000</td>
<td>750,000</td>
<td>26</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>67</td>
<td>50,000</td>
<td>50,000</td>
<td>200,000</td>
<td>500,000</td>
<td>1,000,000</td>
<td>33</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td>60</td>
<td>50,000</td>
<td>75,000</td>
<td>200,000</td>
<td>600,000</td>
<td>1,000,000</td>
<td>40</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West North Central</td>
<td>67</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>33</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Atlantic</td>
<td>66</td>
<td>50,000</td>
<td>50,000</td>
<td>250,000</td>
<td>500,000</td>
<td>1,500,000</td>
<td>34</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East South Central</td>
<td>81</td>
<td>50,000</td>
<td>50,000</td>
<td>100,000</td>
<td>500,000</td>
<td>1,000,000</td>
<td>19</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>75</td>
<td>50,000</td>
<td>50,000</td>
<td>250,000</td>
<td>750,000</td>
<td>1,000,000</td>
<td>25</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Mountain</td>
<td>72</td>
<td>50,000</td>
<td>50,000</td>
<td>200,000</td>
<td>750,000</td>
<td>1,000,000</td>
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<tr>
<td>Pacific</td>
<td>73</td>
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<td>200,000</td>
<td>500,000</td>
<td>1,000,000</td>
<td>27</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

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

3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/ebi/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount&lt;sup&gt;2&lt;/sup&gt;</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>1.0</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.5</td>
<td>0.00</td>
<td>15,795.25</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.8</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.9</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Teachers</td>
<td>3.0</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>4.7</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>5.0</td>
<td>0.00</td>
<td>1,562.05</td>
</tr>
<tr>
<td>Service</td>
<td>2.5</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Protective service</td>
<td>4.7</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.3</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and related</td>
<td>2.0</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.5</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry</td>
<td>4.5</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>3.0</td>
<td>0.00</td>
<td>11,896.22</td>
</tr>
<tr>
<td>Production, transportation, and material moving Production</td>
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<td>0.00</td>
<td>19,115.18</td>
</tr>
<tr>
<td>Transportation and material moving</td>
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<td>0.00</td>
<td>7,810.25</td>
</tr>
<tr>
<td>Full time</td>
<td>1.0</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Part time</td>
<td>3.4</td>
<td>0.00</td>
<td>27,338.55</td>
</tr>
<tr>
<td>Union</td>
<td>1.8</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Average wage within the following categories:&lt;sup&gt;3&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>3.1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>6.9</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.5</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.3</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.2</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.5</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>2.0</td>
<td>0.00</td>
<td>5,522.68</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.4</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Educational services</td>
<td>3.1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>4.4</td>
<td>13,537.67</td>
<td>0.00</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.9</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3.2</td>
<td>0.00</td>
<td>1,562.05</td>
</tr>
<tr>
<td>Hospitals</td>
<td>4.2</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Public administration</td>
<td>3.6</td>
<td>1,746.42</td>
<td>0.00</td>
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</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount²</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.9</td>
<td>$0.00</td>
<td>$19,147.06</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.1</td>
<td>0.00</td>
<td>6,100.00</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.7</td>
<td>–</td>
<td>12,149.90</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.2</td>
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<tr>
<td>100 to 499 workers</td>
<td>1.3</td>
<td>0.00</td>
<td>19,131.13</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.8</td>
<td>0.00</td>
<td>12,868.68</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>4.0</td>
<td>0.00</td>
<td>15,737.22</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.4</td>
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<td>0.00</td>
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<td>South Atlantic</td>
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<td>Pacific</td>
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<td>12,174.97</td>
</tr>
</tbody>
</table>

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

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

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 22. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts³</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
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<td><strong>Worker characteristics</strong></td>
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<td>Management, professional, and related</td>
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<tr>
<td>Management, business, and financial</td>
<td>10,000</td>
</tr>
<tr>
<td>Professional and related</td>
<td>5,000</td>
</tr>
<tr>
<td>Teachers: Primary, secondary, and special education school teachers</td>
<td>10,000</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>5,000</td>
</tr>
<tr>
<td>Service</td>
<td>5,000</td>
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<tr>
<td>Sales and office</td>
<td>6,000</td>
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<tr>
<td>Sales and related</td>
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</tr>
<tr>
<td>Office and administrative support</td>
<td>9,000</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance construction, extraction, farming, fishing, and forestry</td>
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<tr>
<td>Installation, maintenance, and repair</td>
<td>10,000</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<tr>
<td>Production</td>
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<tr>
<td>Transportation and material moving</td>
<td>10,000</td>
</tr>
<tr>
<td>Full time</td>
<td>10,000</td>
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<tr>
<td>Part time</td>
<td>5,000</td>
</tr>
<tr>
<td>Union</td>
<td>5,000</td>
</tr>
<tr>
<td>Nonunion</td>
<td>10,000</td>
</tr>
<tr>
<td>Average wage within the following categories:⁴</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
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</tr>
<tr>
<td>Lowest 10 percent</td>
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</tr>
<tr>
<td>Second 25 percent</td>
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</tr>
<tr>
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</tr>
<tr>
<td>Highest 10 percent</td>
<td>6,000</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<tr>
<td>Goods-producing industries</td>
<td>10,000</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>5,000</td>
</tr>
<tr>
<td>Education and health services</td>
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</tr>
<tr>
<td>Educational services</td>
<td>5,000</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>5,000</td>
</tr>
<tr>
<td>Hospitals</td>
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<tr>
<td>Public administration</td>
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See footnotes at end of table.
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<tr>
<th>Characteristics</th>
<th>Flat dollar amounts³</th>
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<td></td>
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<tr>
<td>1 to 49 workers</td>
<td>10,000</td>
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<td>50 to 99 workers</td>
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<td>7,000</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>5,000</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>5,000</td>
</tr>
<tr>
<td>East North Central</td>
<td>10,000</td>
</tr>
<tr>
<td>West North Central</td>
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<tr>
<td>South Atlantic</td>
<td>10,000</td>
</tr>
<tr>
<td>East South Central</td>
<td>10,000</td>
</tr>
<tr>
<td>West South Central</td>
<td>5,000</td>
</tr>
<tr>
<td>Mountain</td>
<td>10,000</td>
</tr>
<tr>
<td>Pacific</td>
<td>5,000</td>
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</tbody>
</table>

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

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

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

4 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 22. Standard errors for life insurance plans: Flat-dollar amount benefit formulas, \(^1\) civilian workers, \(^2\) National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
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<tr>
<td>All workers</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1,642.01</td>
<td>0.00</td>
<td>781.02</td>
<td>0.00</td>
<td>0.00</td>
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<td>Management, business, and financial</td>
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<td>1,194.74</td>
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<td>2,209.07</td>
<td>0.00</td>
</tr>
<tr>
<td>Professional and related</td>
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<td>0.00</td>
<td>781.02</td>
<td>781.02</td>
<td>0.00</td>
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<td>Teachers:</td>
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<td></td>
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<td>Primary, secondary, and special education school teachers</td>
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<td>880.17</td>
<td>781.02</td>
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<td>0.00</td>
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<td>0.00</td>
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<tr>
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<td>0.00</td>
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<td>0.00</td>
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<tr>
<td>Office and administrative support</td>
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<td>0.00</td>
<td>1,760.34</td>
<td>0.00</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>6,749.77</td>
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<td>0.00</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>0.00</td>
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<td>Installation, maintenance, and repair</td>
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<td>0.00</td>
<td>0.00</td>
<td>6,440.50</td>
<td>0.00</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>0.00</td>
<td>4,396.00</td>
<td>883.63</td>
<td>1,288.10</td>
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<tr>
<td>Production</td>
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<td>0.00</td>
<td>2,217.68</td>
<td>0.00</td>
<td>2,972.00</td>
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<tr>
<td>Full time</td>
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<td>0.00</td>
<td>1,823.32</td>
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<tr>
<td>Part time</td>
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<td>0.00</td>
<td>2,102.97</td>
<td>1,913.11</td>
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<tr>
<td>Union</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.00</td>
<td>0.00</td>
<td>1,288.10</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Average wage within the following categories: (^4)</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
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<td>5,566.14</td>
<td>0.00</td>
<td>5,966.54</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1,583.38</td>
<td>500.10</td>
<td>781.02</td>
<td>5,467.17</td>
<td>5,948.11</td>
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<tr>
<td>Second 25 percent</td>
<td>800.31</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>781.02</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1,608.23</td>
<td>1,199.83</td>
<td>1,269.02</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>Highest 10 percent</td>
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<td>781.02</td>
<td>5,192.60</td>
<td>0.00</td>
<td>11,100.45</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
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<td>0.00</td>
<td>841.19</td>
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<tr>
<td>Service-providing industries</td>
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<tr>
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</tr>
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<td>Educational services</td>
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<td>855.57</td>
<td>6,527.52</td>
<td>0.00</td>
</tr>
<tr>
<td>Health care and social assistance</td>
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<td>0.00</td>
<td>5,844.66</td>
<td>0.00</td>
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<tr>
<td>Hospitals</td>
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<td>6,763.87</td>
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<tr>
<td>Public administration</td>
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<td>0.00</td>
<td>3,124.10</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 22. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹
civilian workers,² National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$1,209.96</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.00</td>
<td>0.00</td>
<td>1,104.54</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>50 to 99 workers</td>
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<td>6,449.96</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>100 workers or more</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>2,696.61</td>
<td>0.00</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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<td>4,067.33</td>
<td>5,126.29</td>
<td>0.00</td>
</tr>
<tr>
<td>500 workers or more</td>
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<td>0.00</td>
<td>0.00</td>
<td>1,838.34</td>
<td>0.00</td>
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**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Middle Atlantic</td>
<td>715.82</td>
<td>0.00</td>
<td>4,103.91</td>
<td>11,203.29</td>
<td>0.00</td>
</tr>
<tr>
<td>East North Central</td>
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<td>0.00</td>
<td>5,259.03</td>
<td>0.00</td>
</tr>
<tr>
<td>West North Central</td>
<td>4,822.16</td>
<td>0.00</td>
<td>1,746.42</td>
<td>6,115.48</td>
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<tr>
<td>South Atlantic</td>
<td>1,481.89</td>
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<td>0.00</td>
<td>493.96</td>
<td>0.00</td>
</tr>
<tr>
<td>East South Central</td>
<td>0.00</td>
<td>0.00</td>
<td>2,209.07</td>
<td>156.20</td>
<td>5,535.92</td>
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<td>0.00</td>
<td>0.00</td>
<td>3,857.98</td>
<td>13,131.44</td>
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<tr>
<td>Mountain</td>
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<td>2,816.03</td>
<td>6,980.46</td>
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<tr>
<td>Pacific</td>
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<td>0.00</td>
<td>4,971.64</td>
<td>4,701.59</td>
<td>0.00</td>
</tr>
</tbody>
</table>

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee’s earnings or length of service.
² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
³ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.
⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 23. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured²</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
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<tr>
<td>All workers ..........................................................................................</td>
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<td>34</td>
<td>16</td>
<td>4</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ......................................</td>
<td>50</td>
<td>33</td>
<td>13</td>
<td>4</td>
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<td>Management, business, and financial .....................................</td>
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<td>37</td>
<td>11</td>
<td>2</td>
</tr>
<tr>
<td>Professional and related ..................................................................</td>
<td>49</td>
<td>31</td>
<td>14</td>
<td>5</td>
</tr>
<tr>
<td>Registered nurses ...........................................................................</td>
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<td>32</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service .........................................................................................</td>
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<td>29</td>
<td>32</td>
<td>5</td>
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<td>Protective service .........................................................................</td>
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<td>17</td>
<td>6</td>
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<td>Sales and related ...........................................................................</td>
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<td>2</td>
</tr>
<tr>
<td>Office and administrative support ...........................................</td>
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<tr>
<td>Natural resources, construction, and maintenance ................................</td>
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<td>14</td>
<td>8</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry ..................</td>
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<td>18</td>
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<tr>
<td>Installation, maintenance, and repair .......................................</td>
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<td>3</td>
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<tr>
<td>Production, transportation, and material moving ............................</td>
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<td>Production ......................................................................................</td>
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<td>3</td>
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<tr>
<td>Transportation and material moving ..........................................</td>
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<td>4</td>
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<td>13</td>
<td>4</td>
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<td>Part time ..........................................................................................</td>
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<td>Nonunion .........................................................................................</td>
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<td>16</td>
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<td>Average wage within the following categories:³ ................................</td>
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<tr>
<td>Lowest 25 percent ...........................................................................</td>
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<td>32</td>
<td>34</td>
<td>2</td>
</tr>
<tr>
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<td>50</td>
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<td>Second 25 percent ..........................................................................</td>
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<td>3</td>
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<tr>
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<td>36</td>
<td>14</td>
<td>5</td>
</tr>
<tr>
<td>Highest 25 percent .........................................................................</td>
<td>51</td>
<td>31</td>
<td>13</td>
<td>4</td>
</tr>
<tr>
<td>Highest 10 percent .........................................................................</td>
<td>52</td>
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<td>13</td>
<td>5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ........................................................</td>
<td>47</td>
<td>39</td>
<td>10</td>
<td>4</td>
</tr>
<tr>
<td>Service-providing industries ......................................................</td>
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<td>32</td>
<td>18</td>
<td>4</td>
</tr>
<tr>
<td>Education and health services .....................................................</td>
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<td>8</td>
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<tr>
<td>Educational services ........................................................................</td>
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<td>12</td>
<td>16</td>
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<td>Elementary and secondary schools ...............................................</td>
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<td>29</td>
<td>11</td>
<td>26</td>
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<td>Junior colleges, colleges, and universities ...................................</td>
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<td>13</td>
<td>2</td>
</tr>
<tr>
<td>Health care and social assistance ..............................................</td>
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<td>36</td>
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<td>Hospitals .........................................................................................</td>
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<td>Public administration ......................................................................</td>
<td>53</td>
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</table>

See footnotes at end of table.
Table 23. Short-term disability plans: Method of funding, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured²</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
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</thead>
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<tr>
<td>1 to 99 workers</td>
<td>33</td>
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<td>28</td>
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<tr>
<td>1 to 49 workers</td>
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<tr>
<td>100 workers or more</td>
<td>53</td>
<td>32</td>
<td>10</td>
<td>5</td>
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<tr>
<td>100 to 499 workers</td>
<td>46</td>
<td>39</td>
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<td>500 workers or more</td>
<td>59</td>
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<td>8</td>
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**Geographic areas**

<table>
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<tr>
<th>Geographic areas</th>
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<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
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<td>Middle Atlantic</td>
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<td>5</td>
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<tr>
<td>East North Central</td>
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<td>–</td>
<td>5</td>
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<td>East South Central</td>
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<td>43</td>
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<td>West South Central</td>
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<td>Mountain</td>
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<td>Pacific</td>
<td>51</td>
<td>37</td>
<td>10</td>
<td>3</td>
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</table>

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

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

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
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<tr>
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<td>0.9</td>
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<td>1.6</td>
<td>0.8</td>
<td>0.4</td>
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<tr>
<td>Management, business, and financial</td>
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<td>0.9</td>
<td>0.5</td>
</tr>
<tr>
<td>Professional and related</td>
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<td>1.9</td>
<td>1.1</td>
<td>0.5</td>
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<td>Registered nurses</td>
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<td>4.7</td>
<td>–</td>
<td>–</td>
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<td>Service</td>
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<td>3.7</td>
<td>0.8</td>
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<tr>
<td>Protective service</td>
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<td>2.1</td>
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<td>0.4</td>
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<td>1.3</td>
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<td>1.0</td>
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<tr>
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<td>1.8</td>
<td>0.4</td>
</tr>
<tr>
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<td>0.8</td>
<td>0.4</td>
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<tr>
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<td>0.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
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<td>1.7</td>
<td>0.8</td>
<td>0.5</td>
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<td><strong>Establishment characteristics</strong></td>
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<td></td>
<td></td>
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<td>1.6</td>
<td>1.2</td>
<td>0.5</td>
</tr>
<tr>
<td>Service-providing industries</td>
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<td>1.1</td>
<td>1.1</td>
<td>0.3</td>
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<td>0.8</td>
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<td>Educational services</td>
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<td>1.5</td>
<td>1.8</td>
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<td>Elementary and secondary schools</td>
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<td>3.0</td>
<td>1.5</td>
<td>2.1</td>
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See footnotes at end of table.

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<th>Characteristics</th>
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<th>Commercially insured</th>
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<th>Other</th>
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<td>1.7</td>
<td>2.1</td>
<td>0.4</td>
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<tr>
<td>1 to 49 workers</td>
<td>1.6</td>
<td>1.8</td>
<td>1.4</td>
<td>0.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.4</td>
<td>3.2</td>
<td>5.1</td>
<td>0.6</td>
</tr>
<tr>
<td>100 workers or more</td>
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<td>1.1</td>
<td>0.9</td>
<td>0.3</td>
</tr>
<tr>
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<td>1.3</td>
<td>1.2</td>
<td>0.5</td>
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**Geographic areas**

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<th>Legally required</th>
<th>Other</th>
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<td>1.7</td>
<td>0.5</td>
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<td>–</td>
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</tr>
<tr>
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<td>2.7</td>
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<td>South Atlantic</td>
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<td>2.5</td>
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</tr>
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<td>Pacific</td>
<td>2.9</td>
<td>2.8</td>
<td>1.1</td>
<td>0.4</td>
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</tbody>
</table>

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

\(^2\) Employer assumes all risks and expenses of providing the benefit.

\(^3\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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

<table>
<thead>
<tr>
<th>Characteristics</th>
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<tr>
<td>Registered nurses</td>
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<td>Service</td>
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<td>Protective service</td>
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<tr>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>83</td>
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<td>81</td>
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<tr>
<td>Third 25 percent</td>
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<td>84</td>
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<td>Highest 25 percent</td>
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<tr>
<td>Goods-producing industries</td>
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<td>87</td>
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<td>Service-providing industries</td>
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<td>Educational services</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>91</td>
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<td>Health care and social assistance</td>
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<td>Hospitals</td>
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<td>81</td>
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<tr>
<td>Public administration</td>
<td>17</td>
<td>83</td>
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</table>

See footnotes at end of table.

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
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<tbody>
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<td>100 to 499 workers</td>
<td>16</td>
<td>84</td>
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<td>500 workers or more</td>
<td>12</td>
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¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” See Technical Note for more details.

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<th>Characteristics</th>
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<td>Professional and related ......................................................................</td>
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<td>1.7</td>
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<tr>
<td>Registered nurses ..............................................................................</td>
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<tr>
<td>Service ..........................................................................................</td>
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<td>Protective service ...........................................................................</td>
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<td>Elementary and secondary schools ......................................................</td>
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<td>Health care and social assistance .....................................................</td>
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See footnotes at end of table.

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<tr>
<td>50 to 99 workers</td>
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**Geographic areas**

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<td>0.9</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>South Atlantic</td>
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<td>1.3</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.7</td>
<td>1.7</td>
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<td>Mountain</td>
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<td>0.8</td>
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<tr>
<td>Pacific</td>
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</table>

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 25. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
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<tbody>
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**Worker characteristics**

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<th>Percent varies by annual earnings</th>
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<tbody>
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<td>25</td>
<td>4</td>
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<td>-</td>
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<td>15</td>
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<td>27</td>
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<td>68</td>
<td>27</td>
<td>1</td>
</tr>
<tr>
<td>Office and administrative support</td>
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<td>1</td>
<td>66</td>
<td>27</td>
<td>3</td>
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<td>63</td>
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<tr>
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<tr>
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<td>69</td>
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<td>67</td>
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<tr>
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<td>81</td>
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<td>-</td>
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<td>71</td>
<td>17</td>
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<td>67</td>
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<td>1</td>
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**Establishment characteristics**

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See footnotes at end of table.
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<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
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<td>–</td>
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<tr>
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<td>65</td>
<td>24</td>
<td>3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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**Geographic areas**

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<td>1</td>
<td>67</td>
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1 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

2 Less than 0.5 percent.

3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
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<th>Characteristics</th>
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<td>3.4</td>
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<td>1.2</td>
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</tr>
<tr>
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<td>0.4</td>
<td>1.1</td>
<td>0.9</td>
<td>0.3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
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<td>0.3</td>
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<td>Goods-producing industries</td>
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<td>1.7</td>
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</tr>
<tr>
<td>Service-providing industries</td>
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<td>0.1</td>
<td>0.9</td>
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<td>0.3</td>
</tr>
<tr>
<td>Education and health services</td>
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<td>2.0</td>
<td>1.8</td>
<td>1.2</td>
</tr>
<tr>
<td>Educational services</td>
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<td>–</td>
<td>1.6</td>
<td>1.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>2.3</td>
<td>–</td>
<td>2.3</td>
<td>–</td>
<td>1.1</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>2.5</td>
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</tr>
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<td>Health care and social assistance</td>
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<td>1.8</td>
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<td>Hospitals</td>
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<td>–</td>
<td>2.6</td>
<td>2.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Public administration</td>
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<td>–</td>
<td>2.4</td>
<td>2.0</td>
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See footnotes at end of table.

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<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>0.7</td>
<td>0.3</td>
<td>1.4</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
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<td>0.4</td>
<td>1.4</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
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<td>2.6</td>
<td>1.7</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
<td>0.3</td>
<td>1.2</td>
<td>1.0</td>
<td>0.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.8</td>
<td>0.4</td>
<td>1.4</td>
<td>1.1</td>
<td>0.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.7</td>
<td>0.3</td>
<td>1.6</td>
<td>1.5</td>
<td>0.7</td>
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</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
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<td>(2)</td>
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<td>1.0</td>
<td>0.4</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.3</td>
<td>0.5</td>
<td>2.4</td>
<td>1.5</td>
<td>0.3</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.8</td>
<td>–</td>
<td>3.7</td>
<td>2.8</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.9</td>
<td>0.4</td>
<td>1.7</td>
<td>1.8</td>
<td>0.6</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.9</td>
<td>–</td>
<td>4.5</td>
<td>2.8</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.5</td>
<td>0.6</td>
<td>2.6</td>
<td>3.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.3</td>
<td>–</td>
<td>2.4</td>
<td>2.2</td>
<td>–</td>
</tr>
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<td>Pacific</td>
<td>0.9</td>
<td>0.2</td>
<td>2.8</td>
<td>1.9</td>
<td>1.5</td>
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</tbody>
</table>

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

2 Less than 0.05.

3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>Duration varies</th>
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<tbody>
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<td>All workers</td>
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<td>13</td>
<td>24</td>
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<td>26</td>
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<td>10</td>
</tr>
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<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
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<td>Management, professional, and related</td>
<td>89</td>
<td>13</td>
<td>22</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>11</td>
</tr>
<tr>
<td>Management, business, and financial</td>
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<td>13</td>
<td>21</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>88</td>
<td>13</td>
<td>23</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>12</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>92</td>
<td>12</td>
<td>21</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>8</td>
</tr>
<tr>
<td>Service</td>
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<td>26</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>6</td>
</tr>
<tr>
<td>Protective service</td>
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<td>26</td>
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<td>26</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
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<td>26</td>
<td>26</td>
<td>11</td>
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<td>15</td>
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<td>Production, transportation, and material moving</td>
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<td>26</td>
<td>26</td>
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<td>Transportation and material moving</td>
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<td>25</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>9</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
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<td>26</td>
<td>26</td>
<td>26</td>
<td>6</td>
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</tr>
<tr>
<td>Second 25 percent</td>
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<td>21</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>8</td>
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<tr>
<td>Third 25 percent</td>
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<td>23</td>
<td>26</td>
<td>26</td>
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<td>8</td>
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<tr>
<td>Highest 25 percent</td>
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<td>25</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>13</td>
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<tr>
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<td>26</td>
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<td>26</td>
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<td></td>
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</tr>
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<td>Goods-producing industries</td>
<td>92</td>
<td>13</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>8</td>
</tr>
<tr>
<td>Service-providing industries</td>
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<td>22</td>
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<td>26</td>
<td>26</td>
<td>10</td>
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<tr>
<td>Education and health services</td>
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<td>26</td>
<td>10</td>
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<td>26</td>
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<td>24</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>9</td>
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</tr>
<tr>
<td>Health care and social assistance</td>
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<td>26</td>
<td>26</td>
<td>6</td>
</tr>
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<td>Hospitals</td>
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<td>20</td>
<td>26</td>
<td>26</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Public administration</td>
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</tbody>
</table>

See footnotes at end of table.
Table 26. Short-term disability plans: Duration of benefits, civilian workers, \(^1\) National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Number of weeks</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>92</td>
<td>12</td>
<td>20</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>91</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>50 to 99 workers</td>
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<td>100 workers or more</td>
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<tr>
<td>500 workers or more</td>
<td>88</td>
<td>13</td>
<td>26</td>
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</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>Number of weeks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Middle Atlantic</td>
<td>93</td>
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<tr>
<td>East North Central</td>
<td>86</td>
</tr>
<tr>
<td>West North Central</td>
<td>89</td>
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<tr>
<td>South Atlantic</td>
<td>93</td>
</tr>
<tr>
<td>East South Central</td>
<td>92</td>
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<tr>
<td>West South Central</td>
<td>90</td>
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<tr>
<td>Mountain</td>
<td>82</td>
</tr>
<tr>
<td>Pacific</td>
<td>89</td>
</tr>
</tbody>
</table>

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

\(^2\) The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

\(^3\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Number of weeks²</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.0</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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</tr>
<tr>
<td>Management, professional, and related</td>
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<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
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<td>1.2</td>
<td>1.9</td>
</tr>
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<td>Professional and related</td>
<td>1.0</td>
<td>1.2</td>
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<tr>
<td>Registered nurses</td>
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<td>Service</td>
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<td>Protective service</td>
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<td>Sales and office</td>
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<td>Sales and related</td>
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<tr>
<td>Office and administrative support</td>
<td>0.7</td>
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<td>0.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.3</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
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<td>0.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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</tr>
<tr>
<td>Production</td>
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<td>0.9</td>
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</tr>
<tr>
<td>Union</td>
<td>0.9</td>
<td>4.9</td>
<td>0.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.5</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Average wage within the following categories:³</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.2</td>
<td>0.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.5</td>
<td></td>
<td>-</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.9</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.5</td>
<td>1.4</td>
<td>2.0</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.9</td>
<td>0.0</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.2</td>
<td>0.0</td>
<td>1.2</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.8</td>
<td>0.0</td>
<td>0.2</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.5</td>
<td>1.4</td>
<td>2.1</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.9</td>
<td>0.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.8</td>
<td>4.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>3.0</td>
<td>3.5</td>
<td>0.3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.3</td>
<td>5.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.0</td>
<td>1.3</td>
<td>2.0</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.8</td>
<td>0.5</td>
<td>2.3</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.6</td>
<td></td>
<td>-</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed duration</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.8</td>
<td>0.0</td>
<td>1.5</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>0.5</td>
<td>2.7</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.3</td>
<td>0.0</td>
<td>5.7</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.6</td>
<td>0.0</td>
<td>1.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.8</td>
<td>0.3</td>
<td>2.2</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.8</td>
<td>1.6</td>
<td>1.1</td>
<td>0.0</td>
<td>0.0</td>
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</table>

#### Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Middle Atlantic</td>
<td>0.7</td>
<td>1.3</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.2</td>
<td>0.0</td>
<td>1.4</td>
<td>0.0</td>
<td>0.0</td>
<td>8.3</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.6</td>
<td>1.0</td>
<td>2.2</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.8</td>
<td>0.0</td>
<td>2.7</td>
<td>0.0</td>
<td>0.0</td>
<td>8.7</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.4</td>
<td>0.0</td>
<td>0.8</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.5</td>
<td>1.1</td>
<td>4.5</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.6</td>
<td>0.0</td>
<td>1.9</td>
<td>0.0</td>
<td>0.0</td>
<td>2.8</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.9</td>
<td>0.5</td>
<td>3.1</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
</tbody>
</table>

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

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

3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 27. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>All workers .............................................................</td>
<td>1</td>
<td>22</td>
<td>2</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ................</td>
<td>1</td>
<td>20</td>
<td>3</td>
</tr>
<tr>
<td>Management, business, and financial ...................</td>
<td>–</td>
<td>20</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related .....................................</td>
<td>1</td>
<td>21</td>
<td>3</td>
</tr>
<tr>
<td>Registered nurses ..................................................</td>
<td>2</td>
<td>18</td>
<td>3</td>
</tr>
<tr>
<td>Service .................................................................</td>
<td>1</td>
<td>35</td>
<td>2</td>
</tr>
<tr>
<td>Protective service ……………………………………………….</td>
<td>–</td>
<td>36</td>
<td>1</td>
</tr>
<tr>
<td>Sales and office …………………………………………………….</td>
<td>1</td>
<td>21</td>
<td>2</td>
</tr>
<tr>
<td>Sales and related …………………………………………………….</td>
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<td>21</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support ………………………….</td>
<td>1</td>
<td>21</td>
<td>2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance …….</td>
<td>–</td>
<td>22</td>
<td>–</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry ……………………………………………….</td>
<td>–</td>
<td>20</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving …….</td>
<td>1</td>
<td>18</td>
<td>1</td>
</tr>
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<td>Production .................................................................</td>
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<td>17</td>
<td>1</td>
</tr>
<tr>
<td>Transportation and material moving …………………………</td>
<td>–</td>
<td>18</td>
<td>–</td>
</tr>
<tr>
<td>Full time ........................................................................</td>
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<td>20</td>
<td>2</td>
</tr>
<tr>
<td>Part time …………………………………………………………...</td>
<td>–</td>
<td>39</td>
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<td>Union ..........................................................................</td>
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<td>5</td>
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<tr>
<td>Nonunion .......................................................................</td>
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<td>23</td>
<td>1</td>
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<td>Average wage within the following categories:² …………</td>
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<td>33</td>
<td>–</td>
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<tr>
<td>Lowest 25 percent ....................................................</td>
<td>–</td>
<td>46</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent ....................................................</td>
<td>1</td>
<td>21</td>
<td>2</td>
</tr>
<tr>
<td>Second 25 percent .....................................................</td>
<td>1</td>
<td>21</td>
<td>2</td>
</tr>
<tr>
<td>Third 25 percent .......................................................</td>
<td>1</td>
<td>20</td>
<td>2</td>
</tr>
<tr>
<td>Highest 25 percent .....................................................</td>
<td>1</td>
<td>20</td>
<td>2</td>
</tr>
<tr>
<td>Highest 10 percent .....................................................</td>
<td>–</td>
<td>19</td>
<td>–</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong> ……………………………….</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries .......................................</td>
<td>2</td>
<td>15</td>
<td>1</td>
</tr>
<tr>
<td>Service-providing industries ....................................</td>
<td>1</td>
<td>24</td>
<td>2</td>
</tr>
<tr>
<td>Education and health services …………………………………</td>
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<td>27</td>
<td>5</td>
</tr>
<tr>
<td>Educational services ..................................................</td>
<td>–</td>
<td>33</td>
<td>8</td>
</tr>
<tr>
<td>Elementary and secondary schools ……………………………….</td>
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<td>42</td>
<td>4</td>
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<td>Junior colleges, colleges, and universities ……………….</td>
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<td>23</td>
<td>15</td>
</tr>
<tr>
<td>Health care and social assistance …………………………….</td>
<td>2</td>
<td>24</td>
<td>2</td>
</tr>
<tr>
<td>Hospitals ......................................................................</td>
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<td>20</td>
<td>3</td>
</tr>
<tr>
<td>Public administration …………………………………………..</td>
<td>–</td>
<td>26</td>
<td>4</td>
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</tbody>
</table>

See footnotes at end of table.
Table 27. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 50 percent</th>
<th>50 percent</th>
<th>51 to 59 percent</th>
<th>60 percent</th>
<th>61 to 69 percent</th>
<th>Greater than 69 percent</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>1</td>
<td>27</td>
<td>1</td>
<td>30</td>
<td>31</td>
<td>11</td>
<td>62.1</td>
<td>60.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>27</td>
<td>–</td>
<td>28</td>
<td>33</td>
<td>10</td>
<td>62.0</td>
<td>60.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1</td>
<td>27</td>
<td>–</td>
<td>33</td>
<td>26</td>
<td>13</td>
<td>62.1</td>
<td>60.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1</td>
<td>20</td>
<td>3</td>
<td>35</td>
<td>23</td>
<td>18</td>
<td>64.2</td>
<td>60.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2</td>
<td>16</td>
<td>1</td>
<td>39</td>
<td>26</td>
<td>17</td>
<td>64.3</td>
<td>60.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1</td>
<td>24</td>
<td>4</td>
<td>32</td>
<td>20</td>
<td>19</td>
<td>64.1</td>
<td>60.0</td>
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</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Less than 50 percent</th>
<th>50 percent</th>
<th>51 to 59 percent</th>
<th>60 percent</th>
<th>61 to 69 percent</th>
<th>Greater than 69 percent</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>38</td>
<td>–</td>
<td>10</td>
<td>44</td>
<td>6</td>
<td>60.9</td>
<td>66.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>1</td>
<td>13</td>
<td>1</td>
<td>46</td>
<td>21</td>
<td>19</td>
<td>64.6</td>
<td>60.0</td>
</tr>
<tr>
<td>West North Central</td>
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<td>66.5</td>
<td>60.0</td>
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<tr>
<td>South Atlantic</td>
<td>–</td>
<td>21</td>
<td>–</td>
<td>48</td>
<td>11</td>
<td>19</td>
<td>63.7</td>
<td>60.0</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>50</td>
<td>5</td>
<td>–</td>
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<td>60.0</td>
</tr>
<tr>
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<td>–</td>
<td>9</td>
<td>–</td>
<td>51</td>
<td>16</td>
<td>22</td>
<td>66.0</td>
<td>60.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>7</td>
<td>–</td>
<td>49</td>
<td>15</td>
<td>24</td>
<td>66.1</td>
<td>60.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>12</td>
<td>–</td>
<td>35</td>
<td>23</td>
<td>16</td>
<td>64.0</td>
<td>60.0</td>
</tr>
</tbody>
</table>

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 27. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,¹
National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>0.2</td>
<td>1.6</td>
<td>0.1</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.2</td>
<td>1.9</td>
<td>0.2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>–</td>
<td>1.8</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.2</td>
<td>2.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>0.8</td>
<td>2.7</td>
<td>1.1</td>
</tr>
<tr>
<td>Service</td>
<td>0.7</td>
<td>4.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>6.8</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>–</td>
<td>1.4</td>
<td>0.3</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
<td>2.0</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.3</td>
<td>1.5</td>
<td>0.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>2.2</td>
<td>–</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>–</td>
<td>2.9</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>–</td>
<td>2.9</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.4</td>
<td>1.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Production</td>
<td>0.6</td>
<td>1.9</td>
<td>0.5</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>–</td>
<td>1.5</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>0.3</td>
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<td>0.2</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>4.9</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>0.4</td>
<td>1.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.3</td>
<td>1.7</td>
<td>0.1</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
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<td>Junior colleges, colleges, and universities</td>
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<td>0.6</td>
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<th>Median fixed percent of annual earnings</th>
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<td>1.3</td>
<td>0.3</td>
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Geographic areas

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<tr>
<td>East South Central</td>
<td>–</td>
<td>–</td>
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<td>Mountain</td>
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<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>1.6</td>
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¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
## Table 28. Short-term disability plans: Maximum benefit amounts, civilian workers,1 National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount²</th>
<th>With no maximum benefit amount</th>
</tr>
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<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers .............................................................</td>
<td>71</td>
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<td>$250</td>
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<td>170</td>
<td>381</td>
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<td>170</td>
<td>476</td>
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<td>Professional and related ..............................</td>
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<td>170</td>
<td>350</td>
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<td>Registered nurses ...........................................</td>
<td>63</td>
<td>170</td>
<td>300</td>
</tr>
<tr>
<td>Service ..........................................................</td>
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<td>170</td>
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<td>170</td>
<td>201</td>
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<td>300</td>
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<td>Part time ..........................................................</td>
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<td>Nonunion ...........................................................</td>
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<td>300</td>
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<td>Goods-producing industries ................................</td>
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<td>300</td>
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<td>Service-providing industries ......................</td>
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<td>250</td>
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<td>Education and health services .....................</td>
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<td>Public administration ......................................</td>
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See footnotes at end of table.
Table 28. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

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<thead>
<tr>
<th>Characteristics</th>
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<th>Maximum weekly benefit amount²</th>
<th>With no maximum benefit amount</th>
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<td>80 $170 $170 $546 $750 $1,500</td>
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<tr>
<td>50 to 99 workers</td>
<td>72 170  170  524  1,000  1,662</td>
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<td>100 workers or more</td>
<td>68 170  315  559  1,167  2,308</td>
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<td>100 to 499 workers</td>
<td>71 170  350  524  1,167  2,308</td>
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<td></td>
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<tr>
<td>500 workers or more</td>
<td>65 170  249  559  1,155  2,308</td>
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<td>48 245  350  560  1,039  2,000</td>
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<td>Pacific</td>
<td>74 135  201  546  1,662  2,326</td>
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¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.
³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 28. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,\(^1\)
National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount(^2)</th>
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<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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<td>Highest 10 percent</td>
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<td>0.00</td>
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<td>Public administration</td>
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See footnotes at end of table.
Table 28. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,¹
National Compensation Survey, March 2011—Continued

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<th>Maximum weekly benefit amount²</th>
<th>With no maximum benefit amount</th>
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<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
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<tr>
<td>1 to 99 workers</td>
<td>1.5</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.6</td>
<td>$0.00</td>
</tr>
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<td>50 to 99 workers</td>
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<td>0.00</td>
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<td>0.00</td>
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</tbody>
</table>

**Geographic areas**

- Middle Atlantic: 0.7, 0.00, 62.71, 0.00, 128.46, 0.7
- East North Central: 4.0, 58.36, 42.84, 70.91, 131.49, 420.68, 4.0
- West North Central: 4.8, 0.00, 57.31, 225.73, 105.87, 446.58, 4.8
- South Atlantic: 2.3, 20.31, 83.85, 176.14, 0.00, 80.68, 2.3
- East South Central: 7.9, –, –, –, –, –, 7.9
- West South Central: 4.2, 52.69, 3.49, 230.73, 496.63, 428.84, 4.2
- Mountain: 4.8, 77.57, 205.36, 77.75, 743.90, 568.23, 4.8
- Pacific: 2.3, 0.00, 99.81, 152.25, 239.98, 50.61, 2.3

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.
³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 29. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Professional and related</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Teachers</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>20</td>
<td>80</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Service</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Protective service</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Sales and office</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Sales and related</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Production</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>7</td>
<td>93</td>
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<td>Full time</td>
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<tr>
<td>Union</td>
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<td>87</td>
</tr>
<tr>
<td>Nonunion</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>10</td>
<td>90</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
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<tr>
<td>Goods-producing industries</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Education and health services</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Educational services</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>20</td>
<td>80</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>9</td>
<td>91</td>
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<tr>
<td>Hospitals</td>
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<td>91</td>
</tr>
<tr>
<td>Public administration</td>
<td>16</td>
<td>84</td>
</tr>
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</table>

See footnotes at end of table.
Table 29. Long-term disability plans: Employee contribution requirement, civilian workers,\(^1\) National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>12</td>
<td>88</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>5</td>
<td>95</td>
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<tr>
<td>Middle Atlantic</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>East North Central</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>West North Central</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>East South Central</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>West South Central</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Pacific</td>
<td>8</td>
<td>92</td>
</tr>
</tbody>
</table>

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

\(^2\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Service</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.5</td>
<td>3.5</td>
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<tr>
<td>Sales and office</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Production</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Full time</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Union</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.3</td>
<td>1.3</td>
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<tr>
<td>Educational services</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.5</td>
<td>2.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.0</td>
<td>1.0</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.5</td>
<td>1.5</td>
</tr>
</tbody>
</table>

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 30. Long-term disability plans: Method of benefit payment, civilian workers,\(^1\) National Compensation Survey, March 2011

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

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

See footnotes at end of table.
Table 30. Long-term disability plans: Method of benefit payment, civilian workers,\(^1\) National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>93</td>
<td>5</td>
<td>1</td>
<td>(2)</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>92</td>
<td>6</td>
<td>1</td>
<td>(2)</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>94</td>
<td>4</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>93</td>
<td>5</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>94</td>
<td>5</td>
<td>1</td>
<td>(2)</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>93</td>
<td>5</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Area</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>95</td>
<td>4</td>
<td>1</td>
<td>(2)</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>95</td>
<td>3</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td>88</td>
<td>7</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>West North Central</td>
<td>94</td>
<td>4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>96</td>
<td>3</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>East South Central</td>
<td>91</td>
<td>7</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>West South Central</td>
<td>92</td>
<td>6</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Mountain</td>
<td>95</td>
<td>4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Pacific</td>
<td>93</td>
<td>5</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

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

\(^2\) Less than 0.5 percent.

\(^3\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm](www.bls.gov/ncs/ebs/glossary20102011.htm).
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.4</td>
<td>0.4</td>
<td>0.2</td>
<td>0.1</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>0.6</td>
<td>0.5</td>
<td>0.1</td>
<td>(2)</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.8</td>
<td>0.7</td>
<td>0.3</td>
<td>(2)</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.7</td>
<td>0.6</td>
<td>(2)</td>
<td>(2)</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.1</td>
<td>0.8</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.2</td>
<td>-</td>
<td>-</td>
<td>0.8</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>0.8</td>
<td>0.8</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Service</td>
<td>0.8</td>
<td>0.8</td>
<td>0.3</td>
<td>(2)</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.6</td>
<td>1.6</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.5</td>
<td>0.4</td>
<td>0.2</td>
<td>(2)</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.0</td>
<td>1.0</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.5</td>
<td>0.5</td>
<td>0.1</td>
<td>(2)</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.1</td>
<td>0.9</td>
<td>0.6</td>
<td>0.3</td>
</tr>
<tr>
<td>Construction, extraction, farming, and forestry</td>
<td>1.9</td>
<td>1.5</td>
<td>1.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.3</td>
<td>1.2</td>
<td>0.5</td>
<td>0.3</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.2</td>
<td>0.7</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Production</td>
<td>1.9</td>
<td>1.1</td>
<td>1.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.3</td>
<td>0.8</td>
<td>0.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Full time</td>
<td>0.4</td>
<td>0.3</td>
<td>0.2</td>
<td>0.1</td>
</tr>
<tr>
<td>Union</td>
<td>1.3</td>
<td>1.0</td>
<td>0.8</td>
<td>0.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.4</td>
<td>0.3</td>
<td>(2)</td>
<td>(2)</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.0</td>
<td>0.8</td>
<td>0.4</td>
<td>0.3</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3.5</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.5</td>
<td>0.5</td>
<td>0.2</td>
<td>(2)</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.6</td>
<td>0.5</td>
<td>0.4</td>
<td>0.1</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.6</td>
<td>0.5</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.7</td>
<td>0.6</td>
<td>0.2</td>
<td>(2)</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>1.0</td>
<td>0.7</td>
<td>0.8</td>
<td>0.4</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.4</td>
<td>0.4</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.8</td>
<td>0.7</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.1</td>
<td>0.9</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.1</td>
<td>-</td>
<td>-</td>
<td>0.8</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.3</td>
<td>2.3</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.0</td>
<td>0.9</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Hospitals</td>
<td>0.8</td>
<td>0.8</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.2</td>
<td>2.1</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>0.6</td>
<td>0.5</td>
<td>0.2</td>
<td>(2)</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>0.8</td>
<td>0.3</td>
<td>(2)</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.0</td>
<td>0.7</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
<td>0.5</td>
<td>0.2</td>
<td>0.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.8</td>
<td>0.7</td>
<td>0.3</td>
<td>(2)</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.7</td>
<td>0.6</td>
<td>0.3</td>
<td>0.2</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>1.0</td>
<td>0.9</td>
<td>0.2</td>
<td>(2)</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.4</td>
<td>0.3</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.4</td>
<td>1.3</td>
<td>0.6</td>
<td>0.3</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.5</td>
<td>1.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.6</td>
<td>0.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.4</td>
<td>2.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.5</td>
<td>1.3</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.4</td>
<td>1.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.2</td>
<td>1.1</td>
<td>0.3</td>
<td>0.5</td>
</tr>
</tbody>
</table>

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

2 Less than 0.05.

3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>All workers ..................................................</td>
<td>21</td>
<td>60</td>
<td>9</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ...............</td>
<td>21</td>
<td>58</td>
<td>11</td>
</tr>
<tr>
<td>Management, business, and financial ..................</td>
<td>19</td>
<td>63</td>
<td>9</td>
</tr>
<tr>
<td>Professional and related ................................</td>
<td>21</td>
<td>55</td>
<td>12</td>
</tr>
<tr>
<td>Teachers ........................................................</td>
<td>14</td>
<td>42</td>
<td>22</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>15</td>
<td>37</td>
<td>24</td>
</tr>
<tr>
<td>Registered nurses ...........................................</td>
<td>40</td>
<td>49</td>
<td>7</td>
</tr>
<tr>
<td>Service ........................................................</td>
<td>31</td>
<td>52</td>
<td>8</td>
</tr>
<tr>
<td>Protective service .........................................</td>
<td>20</td>
<td>50</td>
<td>18</td>
</tr>
<tr>
<td>Sales and office ............................................</td>
<td>19</td>
<td>64</td>
<td>8</td>
</tr>
<tr>
<td>Sales and related ..........................................</td>
<td>18</td>
<td>65</td>
<td>8</td>
</tr>
<tr>
<td>Office and administrative support .....................</td>
<td>19</td>
<td>63</td>
<td>8</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry</td>
<td>19</td>
<td>67</td>
<td>8</td>
</tr>
<tr>
<td>Installation, maintenance, and repair ...............</td>
<td>20</td>
<td>62</td>
<td>9</td>
</tr>
<tr>
<td>Production, transportation, and material moving Production ...........................................</td>
<td>17</td>
<td>69</td>
<td>6</td>
</tr>
<tr>
<td>Transportation and material moving ....................</td>
<td>21</td>
<td>70</td>
<td>4</td>
</tr>
<tr>
<td>Full time .....................................................</td>
<td>21</td>
<td>61</td>
<td>9</td>
</tr>
<tr>
<td>Union ...........................................................</td>
<td>26</td>
<td>47</td>
<td>9</td>
</tr>
<tr>
<td>Nonunion ........................................................</td>
<td>20</td>
<td>63</td>
<td>9</td>
</tr>
<tr>
<td>Average wage within the following categories: Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ..........................................</td>
<td>25</td>
<td>59</td>
<td>6</td>
</tr>
<tr>
<td>Second 25 percent .........................................</td>
<td>21</td>
<td>62</td>
<td>9</td>
</tr>
<tr>
<td>Third 25 percent ..........................................</td>
<td>20</td>
<td>62</td>
<td>9</td>
</tr>
<tr>
<td>Highest 25 percent .......................................</td>
<td>21</td>
<td>59</td>
<td>10</td>
</tr>
<tr>
<td>Highest 10 percent ........................................</td>
<td>21</td>
<td>58</td>
<td>11</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ................................</td>
<td>19</td>
<td>68</td>
<td>6</td>
</tr>
<tr>
<td>Service-providing industries ............................</td>
<td>21</td>
<td>59</td>
<td>10</td>
</tr>
<tr>
<td>Education and health services ..........................</td>
<td>23</td>
<td>53</td>
<td>12</td>
</tr>
<tr>
<td>Educational services ......................................</td>
<td>13</td>
<td>47</td>
<td>21</td>
</tr>
<tr>
<td>Elementary and secondary schools ......................</td>
<td>15</td>
<td>36</td>
<td>26</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..........</td>
<td>11</td>
<td>63</td>
<td>14</td>
</tr>
<tr>
<td>Health care and social assistance .....................</td>
<td>31</td>
<td>59</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals ....................................................</td>
<td>40</td>
<td>54</td>
<td>3</td>
</tr>
<tr>
<td>Public administration ......................................</td>
<td>19</td>
<td>46</td>
<td>22</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 31. Long-term disability plans: Fixed percent of annual earnings, civilian workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 60 percent</th>
<th>60 percent</th>
<th>61 to 66 percent</th>
<th>67 percent</th>
<th>Greater than 67 percent</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>16</td>
<td>66</td>
<td>7</td>
<td>9</td>
<td>3</td>
<td>59.8</td>
<td>60.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>16</td>
<td>67</td>
<td>7</td>
<td>8</td>
<td>2</td>
<td>59.6</td>
<td>60.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>16</td>
<td>65</td>
<td>5</td>
<td>11</td>
<td>3</td>
<td>60.0</td>
<td>60.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>23</td>
<td>58</td>
<td>11</td>
<td>6</td>
<td>2</td>
<td>58.7</td>
<td>60.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>16</td>
<td>65</td>
<td>9</td>
<td>7</td>
<td>2</td>
<td>59.4</td>
<td>60.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>28</td>
<td>53</td>
<td>12</td>
<td>–</td>
<td>–</td>
<td>58.2</td>
<td>60.0</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Less than 60 percent</th>
<th>60 percent</th>
<th>61 to 66 percent</th>
<th>67 percent</th>
<th>Greater than 67 percent</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>12</td>
<td>67</td>
<td>7</td>
<td>11</td>
<td>2</td>
<td>60.4</td>
<td>60.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>18</td>
<td>67</td>
<td>5</td>
<td>8</td>
<td>2</td>
<td>59.4</td>
<td>60.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>27</td>
<td>58</td>
<td>5</td>
<td>6</td>
<td>3</td>
<td>58.4</td>
<td>60.0</td>
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<td>West North Central</td>
<td>17</td>
<td>59</td>
<td>11</td>
<td>–</td>
<td>–</td>
<td>60.1</td>
<td>60.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>18</td>
<td>61</td>
<td>16</td>
<td>3</td>
<td>1</td>
<td>58.9</td>
<td>60.0</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
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<td>6</td>
<td>4</td>
<td>–</td>
<td>57.4</td>
<td>60.0</td>
</tr>
<tr>
<td>West South Central</td>
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<td>6</td>
<td>2</td>
<td>58.7</td>
<td>60.0</td>
</tr>
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<td>14</td>
<td>12</td>
<td>1</td>
<td>59.6</td>
<td>60.0</td>
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<td>53</td>
<td>12</td>
<td>9</td>
<td>1</td>
<td>59.1</td>
<td>60.0</td>
</tr>
</tbody>
</table>

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>1.1</td>
<td>1.2</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.3</td>
<td>1.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.3</td>
<td>1.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.5</td>
<td>1.9</td>
<td>1.0</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.7</td>
<td>3.1</td>
<td>2.3</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.3</td>
<td>3.8</td>
<td>3.0</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>4.8</td>
<td>4.3</td>
<td>2.4</td>
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<tr>
<td>Service</td>
<td>5.1</td>
<td>4.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.9</td>
<td>4.7</td>
<td>3.0</td>
</tr>
<tr>
<td>Sales and office</td>
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<td>1.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Sales and related</td>
<td>2.0</td>
<td>2.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Office and administrative support</td>
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<td>1.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Natural resources, construction, extraction, farming, and forestry</td>
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<td>2.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.8</td>
<td>3.9</td>
<td>2.9</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
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<td>3.1</td>
<td>1.9</td>
</tr>
<tr>
<td>Production</td>
<td>1.6</td>
<td>1.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.7</td>
<td>2.3</td>
<td>1.2</td>
</tr>
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<td>Full time</td>
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<td>1.2</td>
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<td>0.7</td>
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<tr>
<td>Lowest 25 percent</td>
<td>5.5</td>
<td>4.7</td>
<td>1.2</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.7</td>
<td>1.6</td>
<td>0.9</td>
</tr>
<tr>
<td>Third 25 percent</td>
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</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.2</td>
<td>1.4</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.5</td>
<td>1.9</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.7</td>
<td>2.1</td>
<td>1.0</td>
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<tr>
<td>Service-providing industries</td>
<td>1.2</td>
<td>1.4</td>
<td>0.7</td>
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<tr>
<td>Education and health services</td>
<td>2.1</td>
<td>2.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.6</td>
<td>2.8</td>
<td>2.0</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>2.3</td>
<td>3.1</td>
<td>2.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.6</td>
<td>5.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3.4</td>
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</tr>
<tr>
<td>Hospitals</td>
<td>4.1</td>
<td>3.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.8</td>
<td>3.5</td>
<td>3.4</td>
</tr>
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</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 60 percent</th>
<th>60 percent</th>
<th>61 to 66 percent</th>
<th>67 percent</th>
<th>Greater than 67 percent</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>1.3</td>
<td>1.8</td>
<td>0.8</td>
<td>1.2</td>
<td>0.4</td>
<td>0.2</td>
<td>0.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.8</td>
<td>2.5</td>
<td>1.1</td>
<td>1.6</td>
<td>0.4</td>
<td>0.3</td>
<td>0.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.1</td>
<td>2.8</td>
<td>1.0</td>
<td>2.4</td>
<td>0.9</td>
<td>0.5</td>
<td>0.0</td>
</tr>
<tr>
<td>100 workers or more</td>
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<td>1.4</td>
<td>0.7</td>
<td>0.6</td>
<td>0.9</td>
<td>0.2</td>
<td>0.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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<td>1.7</td>
<td>1.0</td>
<td>0.8</td>
<td>0.4</td>
<td>0.2</td>
<td>0.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.0</td>
<td>1.9</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
<td>0.3</td>
<td>0.0</td>
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</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
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<td>New England</td>
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<td>Middle Atlantic</td>
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<td>0.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>3.2</td>
<td>0.8</td>
<td>0.0</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.7</td>
<td>0.9</td>
<td>0.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.4</td>
<td>0.6</td>
<td>0.0</td>
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<tr>
<td>East South Central</td>
<td>–</td>
<td>–</td>
<td>1.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.5</td>
<td>0.7</td>
<td>0.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.9</td>
<td>0.3</td>
<td>0.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.9</td>
<td>0.4</td>
<td>0.0</td>
</tr>
</tbody>
</table>

1 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
### Table 32. Long-term disability plans: Maximum benefit amounts, civilian workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>80 $3,000</td>
<td>$5,000</td>
<td>$7,500</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>81 3,250</td>
<td>5,000</td>
<td>7,500</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>84 4,000</td>
<td>5,000</td>
<td>10,000</td>
</tr>
<tr>
<td>Professional and related</td>
<td>79 3,000</td>
<td>5,000</td>
<td>7,000</td>
</tr>
<tr>
<td>Teachers</td>
<td>70 2,000</td>
<td>3,900</td>
<td>5,000</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>65 1,500</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>85 3,000</td>
<td>5,000</td>
<td>7,000</td>
</tr>
<tr>
<td>Service</td>
<td>76 3,000</td>
<td>5,000</td>
<td>7,000</td>
</tr>
<tr>
<td>Protective service</td>
<td>69 3,000</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td>Sales and office</td>
<td>83 3,000</td>
<td>5,000</td>
<td>8,000</td>
</tr>
<tr>
<td>Sales and related</td>
<td>87 3,000</td>
<td>5,000</td>
<td>7,500</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>82 3,000</td>
<td>5,000</td>
<td>8,000</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>81 3,000</td>
<td>4,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>78 2,500</td>
<td>5,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>82 3,000</td>
<td>4,000</td>
<td>6,000</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>76 2,500</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td>Production</td>
<td>80 2,500</td>
<td>5,000</td>
<td>7,000</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>71 2,500</td>
<td>5,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Full time</td>
<td>81 3,000</td>
<td>5,000</td>
<td>7,500</td>
</tr>
<tr>
<td>Union</td>
<td>66 2,500</td>
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<tr>
<td>Nonunion</td>
<td>83 3,000</td>
<td>5,000</td>
<td>7,500</td>
</tr>
<tr>
<td>Average wage within the following categories:3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>80 3,000</td>
<td>5,000</td>
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<tr>
<td>Second 25 percent</td>
<td>80 3,000</td>
<td>5,000</td>
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<tr>
<td>Third 25 percent</td>
<td>82 3,000</td>
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<tr>
<td>Highest 25 percent</td>
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<td>5,000</td>
<td>8,000</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>81 3,900</td>
<td>5,000</td>
<td>9,100</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
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<td>Goods-producing industries</td>
<td>82 2,917</td>
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<td>7,000</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>80 3,000</td>
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<td>7,500</td>
</tr>
<tr>
<td>Education and health services</td>
<td>78 2,500</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td>Educational services</td>
<td>71 2,000</td>
<td>3,900</td>
<td>5,000</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>67 –</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>80 3,600</td>
<td>5,000</td>
<td>7,000</td>
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<td>Health care and social assistance</td>
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<td>6,000</td>
</tr>
<tr>
<td>Hospitals</td>
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<td>7,000</td>
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<tr>
<td>Public administration</td>
<td>62 –</td>
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See footnotes at end of table.
Table 32. Long-term disability plans: Maximum benefit amounts, civilian workers,\(^1\) National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount(^2)</th>
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<tr>
<td></td>
<td>10th percentile</td>
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<td>50th percentile (median)</td>
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<td>1 to 49 workers</td>
<td>83</td>
<td>3,000</td>
<td>5,000</td>
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<tr>
<td>50 to 99 workers</td>
<td>82</td>
<td>3,000</td>
<td>5,000</td>
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<tr>
<td>100 workers or more</td>
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<tr>
<td>100 to 499 workers</td>
<td>83</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>76</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
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<tr>
<td>New England</td>
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<td>West North Central</td>
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<tr>
<td>South Atlantic</td>
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<td>4,000</td>
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<tr>
<td>East South Central</td>
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<td>Mountain</td>
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<tr>
<td>Pacific</td>
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<td>4,000</td>
<td>5,000</td>
</tr>
</tbody>
</table>

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

\(^2\) The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

\(^3\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 32. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount²</th>
<th>With no maximum benefit amount</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers ........................................................................................................</td>
<td>0.8</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
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<tr>
<td>Management, professional, and related .........................................................</td>
<td>1.1</td>
<td>644.84</td>
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<td>Management, business, and financial ..................................................................</td>
<td>1.3</td>
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</tr>
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</tr>
<tr>
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<td>0.00</td>
</tr>
<tr>
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<td>2.6</td>
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<td>0.00</td>
</tr>
<tr>
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<tr>
<td>Installation, maintenance, and repair ............................................................</td>
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<tr>
<td>Production .........................................................................................................</td>
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<td>0.00</td>
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<td>Full time ...........................................................................................................</td>
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<td>0.00</td>
</tr>
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<td>Union ...............................................................................................................</td>
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<tr>
<td>Nonunion ..........................................................................................................</td>
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</tr>
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<td>Average wage within the following categories:³ .............................................</td>
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<td>0.00</td>
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<td>Lowest 25 percent .........................................................................................</td>
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<tr>
<td>Second 25 percent .........................................................................................</td>
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<td>Highest 10 percent .........................................................................................</td>
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<td>Goods-producing industries ..............................................................................</td>
<td>1.7</td>
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</tr>
<tr>
<td>Service-providing industries .........................................................................</td>
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<td>78.55</td>
<td>0.00</td>
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<tr>
<td>Education and health services ...........................................................................</td>
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<td>Elementary and secondary schools ...................................................................</td>
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<td>–</td>
</tr>
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<td>Junior colleges, colleges, and universities ....................................................</td>
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<td>722.93</td>
<td>0.00</td>
</tr>
<tr>
<td>Health care and social assistance ...................................................................</td>
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<td>0.00</td>
<td>0.00</td>
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<td>Hospitals ..........................................................................................................</td>
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<tr>
<td>Public administration .......................................................................................</td>
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See footnotes at end of table.
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<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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<td>1 to 49 workers</td>
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<td>50 to 99 workers</td>
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<td>100 workers or more</td>
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</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.6</td>
<td>1.6</td>
<td>1.6</td>
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</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
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<td>2.3</td>
<td>2.3</td>
<td>2.3</td>
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<tr>
<td>Middle Atlantic</td>
<td>2.8</td>
<td>2.8</td>
<td>2.8</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.2</td>
<td>2.2</td>
<td>2.2</td>
<td>2.2</td>
<td>2.2</td>
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<tr>
<td>West North Central</td>
<td>4.4</td>
<td>4.4</td>
<td>4.4</td>
<td>4.4</td>
<td>4.4</td>
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<td>South Atlantic</td>
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<td>1.9</td>
<td>1.9</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.4</td>
<td>3.4</td>
<td>3.4</td>
<td>3.4</td>
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<td>1.3</td>
<td>1.3</td>
<td>1.3</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Mountain</td>
<td>3.5</td>
<td>3.5</td>
<td>3.5</td>
<td>3.5</td>
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</tr>
<tr>
<td>Pacific</td>
<td>1.7</td>
<td>1.7</td>
<td>1.7</td>
<td>1.7</td>
<td>1.7</td>
</tr>
</tbody>
</table>

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

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

3. The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 33. Leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2011

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Paid</td>
<td>Unpaid</td>
<td>Paid</td>
<td>Unpaid</td>
<td>Paid</td>
<td>Unpaid</td>
<td>Paid</td>
<td>Unpaid</td>
</tr>
<tr>
<td>All workers</td>
<td>76</td>
<td>67</td>
<td>74</td>
<td>42</td>
<td>67</td>
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<td>44</td>
<td>12</td>
</tr>
<tr>
<td>Worker characteristics</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>79</td>
<td>87</td>
<td>74</td>
<td>59</td>
<td>83</td>
<td>86</td>
<td>59</td>
<td>18</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>95</td>
<td>91</td>
<td>94</td>
<td>59</td>
<td>87</td>
<td>88</td>
<td>60</td>
<td>21</td>
</tr>
<tr>
<td>Professional and related</td>
<td>73</td>
<td>85</td>
<td>67</td>
<td>59</td>
<td>82</td>
<td>85</td>
<td>59</td>
<td>17</td>
</tr>
<tr>
<td>Teachers</td>
<td>34</td>
<td>84</td>
<td>17</td>
<td>64</td>
<td>82</td>
<td>89</td>
<td>67</td>
<td>16</td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>30</td>
<td>94</td>
<td>12</td>
<td>75</td>
<td>88</td>
<td>96</td>
<td>71</td>
<td>17</td>
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<tr>
<td>Registered nurses</td>
<td>83</td>
<td>81</td>
<td>82</td>
<td>63</td>
<td>82</td>
<td>82</td>
<td>53</td>
<td>22</td>
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<tr>
<td>Service</td>
<td>57</td>
<td>50</td>
<td>61</td>
<td>28</td>
<td>47</td>
<td>53</td>
<td>31</td>
<td>9</td>
</tr>
<tr>
<td>Protective service</td>
<td>76</td>
<td>69</td>
<td>77</td>
<td>42</td>
<td>70</td>
<td>78</td>
<td>62</td>
<td>13</td>
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<tr>
<td>Sales and office</td>
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<td>69</td>
<td>33</td>
<td>59</td>
<td>63</td>
<td>37</td>
<td>7</td>
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<td>48</td>
<td>73</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
<td>80</td>
<td>56</td>
<td>81</td>
<td>28</td>
<td>56</td>
<td>58</td>
<td>35</td>
<td>8</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>71</td>
<td>44</td>
<td>72</td>
<td>22</td>
<td>44</td>
<td>47</td>
<td>30</td>
<td>8</td>
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<tr>
<td>Installation, maintenance, and repair</td>
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<td>67</td>
<td>91</td>
<td>35</td>
<td>67</td>
<td>70</td>
<td>40</td>
<td>9</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>82</td>
<td>33</td>
<td>65</td>
<td>68</td>
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<td>Transportation and material moving</td>
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<td>35</td>
<td>63</td>
<td>66</td>
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<tr>
<td>Full time</td>
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<td>79</td>
<td>87</td>
<td>48</td>
<td>77</td>
<td>79</td>
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<td>Part time</td>
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<td>35</td>
<td>20</td>
<td>35</td>
<td>40</td>
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<td>Union</td>
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<td>59</td>
<td>89</td>
<td>92</td>
<td>64</td>
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<td>74</td>
<td>38</td>
<td>63</td>
<td>66</td>
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<td></td>
<td></td>
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<td>53</td>
<td>21</td>
<td>39</td>
<td>44</td>
<td>23</td>
<td>5</td>
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<td>Lowest 10 percent</td>
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<td>23</td>
<td>40</td>
<td>13</td>
<td>27</td>
<td>33</td>
<td>15</td>
<td>4</td>
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<tr>
<td>Second 25 percent</td>
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<td>69</td>
<td>83</td>
<td>43</td>
<td>70</td>
<td>73</td>
<td>44</td>
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<td>Third 25 percent</td>
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<td>89</td>
<td>47</td>
<td>77</td>
<td>79</td>
<td>51</td>
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<tr>
<td>Highest 25 percent</td>
<td>81</td>
<td>88</td>
<td>78</td>
<td>60</td>
<td>86</td>
<td>87</td>
<td>61</td>
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</tr>
<tr>
<td>Highest 10 percent</td>
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<td>90</td>
<td>75</td>
<td>61</td>
<td>88</td>
<td>89</td>
<td>65</td>
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<td></td>
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<tr>
<td>Goods-producing industries</td>
<td>88</td>
<td>56</td>
<td>88</td>
<td>31</td>
<td>67</td>
<td>68</td>
<td>42</td>
<td>9</td>
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<tr>
<td>Service-providing industries</td>
<td>73</td>
<td>69</td>
<td>72</td>
<td>43</td>
<td>66</td>
<td>70</td>
<td>44</td>
<td>12</td>
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<tr>
<td>Education and health services</td>
<td>71</td>
<td>83</td>
<td>66</td>
<td>58</td>
<td>80</td>
<td>82</td>
<td>54</td>
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<td>Educational services</td>
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<td>87</td>
<td>40</td>
<td>61</td>
<td>83</td>
<td>89</td>
<td>68</td>
<td>16</td>
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<td>Elementary and secondary schools</td>
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<td>93</td>
<td>69</td>
<td>17</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>68</td>
<td>47</td>
<td>88</td>
<td>90</td>
<td>75</td>
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</tr>
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</tr>
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<td>88</td>
<td>53</td>
<td>86</td>
<td>90</td>
<td>82</td>
<td>16</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 33. Leave benefits: Access, civilian workers,\(^1\) National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>69</td>
<td>55</td>
<td>70</td>
<td>28</td>
<td>51</td>
<td>55</td>
<td>28</td>
<td>8</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>67</td>
<td>53</td>
<td>68</td>
<td>25</td>
<td>47</td>
<td>51</td>
<td>25</td>
<td>8</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>75</td>
<td>60</td>
<td>75</td>
<td>35</td>
<td>62</td>
<td>66</td>
<td>35</td>
<td>10</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>82</td>
<td>78</td>
<td>79</td>
<td>54</td>
<td>80</td>
<td>83</td>
<td>58</td>
<td>15</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>81</td>
<td>69</td>
<td>79</td>
<td>47</td>
<td>73</td>
<td>75</td>
<td>46</td>
<td>12</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>82</td>
<td>86</td>
<td>78</td>
<td>61</td>
<td>87</td>
<td>90</td>
<td>70</td>
<td>18</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
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<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>72</td>
<td>72</td>
<td>71</td>
<td>49</td>
<td>70</td>
<td>79</td>
<td>48</td>
<td>12</td>
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<tr>
<td>Middle Atlantic</td>
<td>77</td>
<td>71</td>
<td>74</td>
<td>52</td>
<td>73</td>
<td>78</td>
<td>47</td>
<td>10</td>
</tr>
<tr>
<td>East North Central</td>
<td>77</td>
<td>62</td>
<td>74</td>
<td>44</td>
<td>69</td>
<td>69</td>
<td>41</td>
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<tr>
<td>West North Central</td>
<td>73</td>
<td>66</td>
<td>72</td>
<td>34</td>
<td>67</td>
<td>66</td>
<td>43</td>
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<tr>
<td>South Atlantic</td>
<td>77</td>
<td>65</td>
<td>77</td>
<td>40</td>
<td>65</td>
<td>70</td>
<td>46</td>
<td>13</td>
</tr>
<tr>
<td>East South Central</td>
<td>77</td>
<td>65</td>
<td>76</td>
<td>38</td>
<td>69</td>
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<td>8</td>
</tr>
<tr>
<td>West South Central</td>
<td>76</td>
<td>68</td>
<td>75</td>
<td>39</td>
<td>64</td>
<td>68</td>
<td>45</td>
<td>12</td>
</tr>
<tr>
<td>Mountain</td>
<td>73</td>
<td>66</td>
<td>74</td>
<td>38</td>
<td>62</td>
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<td>38</td>
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</tr>
<tr>
<td>Pacific</td>
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<td>69</td>
<td>74</td>
<td>37</td>
<td>62</td>
<td>62</td>
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<td>13</td>
</tr>
</tbody>
</table>

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

\(^2\) The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

NOTE: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.5</td>
<td>0.5</td>
<td>0.6</td>
<td>0.6</td>
<td>0.5</td>
<td>0.6</td>
<td>0.4</td>
</tr>
</tbody>
</table>

**Worker characteristics**

- Management, professional, and related: 0.7, 0.5, 0.7, 0.9, 0.7, 0.9, 0.8, 0.6
- Management, business, and financial: 0.7, 0.8, 0.8, 1.5, 1.0, 1.0, 1.4, 1.3
- Professional and related: 0.8, 0.7, 0.8, 1.0, 0.8, 0.7, 1.0, 0.8
- Teachers: 1.7, 1.2, 1.4, 1.5, 1.3, 1.2, 1.3, 1.0
- Primary, secondary, and special education school teachers: 2.0, 1.1, 1.7, 1.6, 1.3, 0.9, 1.4, 1.3
- Registered nurses: 1.9, 1.7, 2.0, 2.1, 1.8, 1.7, 2.6, 2.1
- Service: 1.3, 1.2, 2.1, 1.3, 1.4, 1.3, 1.1, 0.7
- Protective service: 3.6, 3.4, 3.1, 2.7, 3.3, 3.2, 2.7, 1.6
- Sales and office: 0.6, 0.8, 0.6, 0.9, 0.8, 0.7, 0.8, 0.5
- Sales and related: 1.0, 1.2, 0.9, 1.2, 1.1, 1.2, 1.1, 0.7
- Office and administrative support: 0.8, 1.0, 0.7, 1.2, 1.1, 1.0, 1.1, 0.7
- Natural resources, construction, and maintenance: 1.2, 1.4, 1.2, 1.1, 1.4, 1.3, 1.2, 0.7
- Union: 0.9, 0.9, 0.9, 1.2, 0.7, 0.6, 1.1, 0.9
- Nonunion: 0.5, 0.6, 0.5, 0.6, 0.6, 0.6, 0.6, 0.4

**Average wage within the following categories:**

- Lowest 25 percent: 1.1, 1.0, 1.0, 0.8, 1.2, 1.2, 0.9, 0.4
- Lowest 10 percent: 1.7, 1.7, 1.8, 1.2, 1.6, 1.7, 1.3, 0.7
- Second 25 percent: 0.7, 0.8, 0.6, 0.8, 0.9, 0.9, 1.0, 0.6
- Third 25 percent: 0.5, 0.7, 0.5, 0.8, 0.8, 0.7, 0.8, 0.6
- Highest 25 percent: 0.7, 0.6, 0.8, 0.9, 0.6, 0.6, 0.9, 0.7
- Highest 10 percent: 0.8, 0.7, 0.9, 1.3, 0.7, 0.8, 1.1, 1.0

**Establishment characteristics**

- Goods-producing industries: 0.7, 1.2, 0.7, 1.1, 1.1, 1.1, 1.3, 0.7
- Service-providing industries: 0.5, 0.6, 0.5, 0.6, 0.7, 0.6, 0.6, 0.4
- Education and health services: 0.9, 0.9, 0.9, 1.2, 1.1, 1.0, 1.2, 1.0
- Educational services: 1.1, 0.6, 0.6, 1.1, 1.4, 1.0, 0.6, 1.0
- Elementary and secondary schools: 1.4, 0.7, 1.1, 1.3, 1.2, 0.6, 1.1, 1.3
- Junior colleges, colleges, and universities: 1.2, 1.2, 1.6, 3.3, 1.1, 1.0, 2.3, 1.5
- Health care and social assistance: 1.2, 1.4, 1.2, 2.1, 1.7, 1.6, 2.0, 1.6
- Hospitals: 0.6, 0.8, 0.8, 2.2, 1.4, 1.4, 2.3, 2.2
- Public administration: 1.2, 1.3, 1.2, 2.3, 1.4, 1.2, 1.6, 1.7

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>0.7</td>
<td>0.8</td>
<td>0.7</td>
<td>0.8</td>
<td>0.9</td>
<td>0.8</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>0.9</td>
<td>0.9</td>
<td>0.9</td>
<td>1.1</td>
<td>1.0</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.4</td>
<td>1.4</td>
<td>1.3</td>
<td>1.5</td>
<td>1.5</td>
<td>1.6</td>
<td>1.3</td>
<td>1.1</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.6</td>
<td>0.6</td>
<td>0.5</td>
<td>0.7</td>
<td>0.6</td>
<td>0.6</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.0</td>
<td>1.0</td>
<td>0.9</td>
<td>1.1</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.7</td>
<td>0.7</td>
<td>0.6</td>
<td>1.0</td>
<td>0.9</td>
<td>0.8</td>
<td>1.0</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>1.5</td>
<td>1.4</td>
<td>1.4</td>
<td>2.1</td>
<td>2.4</td>
<td>1.6</td>
<td>2.7</td>
<td>1.4</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.9</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>1.2</td>
<td>1.1</td>
<td>2.1</td>
<td>1.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.9</td>
<td>1.5</td>
<td>1.0</td>
<td>1.4</td>
<td>1.4</td>
<td>1.2</td>
<td>1.2</td>
<td>1.0</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.2</td>
<td>1.4</td>
<td>1.1</td>
<td>2.1</td>
<td>1.6</td>
<td>2.2</td>
<td>1.8</td>
<td>2.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.5</td>
<td>1.5</td>
<td>1.3</td>
<td>1.1</td>
<td>1.5</td>
<td>1.8</td>
<td>1.3</td>
<td>0.9</td>
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<tr>
<td>East South Central</td>
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<td>2.2</td>
<td>2.0</td>
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<td>2.9</td>
<td>2.2</td>
<td>2.2</td>
<td>1.7</td>
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<tr>
<td>West South Central</td>
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<td>1.7</td>
<td>1.3</td>
<td>2.0</td>
<td>1.3</td>
<td>1.2</td>
<td>1.4</td>
<td>1.9</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.9</td>
<td>2.0</td>
<td>1.6</td>
<td>1.8</td>
<td>2.8</td>
<td>2.6</td>
<td>1.9</td>
<td>0.9</td>
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<td>Pacific</td>
<td>1.5</td>
<td>1.3</td>
<td>1.4</td>
<td>1.8</td>
<td>1.4</td>
<td>0.8</td>
<td>1.4</td>
<td>0.8</td>
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</tbody>
</table>

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 34. Paid holidays: Number of days provided, civilian workers, National Compensation Survey, March 2011

(All workers with paid holidays = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>9</td>
<td>8</td>
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</tbody>
</table>

### Worker characteristics

<table>
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<th>Less than 6 days</th>
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<th>7 days</th>
<th>8 days</th>
<th>9 days</th>
<th>10 days</th>
<th>11 days</th>
<th>12 days</th>
<th>13 days</th>
<th>14 days</th>
<th>Greater than 14 days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, business, and financial</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and related</td>
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<td>5</td>
<td>7</td>
<td>9</td>
<td>11</td>
<td>16</td>
<td>10</td>
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<td>6</td>
<td>8</td>
</tr>
<tr>
<td>Teachers</td>
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<td>16</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td>12</td>
<td>16</td>
<td>7</td>
<td>–</td>
<td>–</td>
<td>8</td>
</tr>
<tr>
<td>Registered nurses</td>
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<td>37</td>
<td>10</td>
<td>6</td>
<td>8</td>
<td>4</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>7</td>
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<td>22</td>
<td>12</td>
<td>11</td>
<td>6</td>
<td>7</td>
<td>7</td>
<td>6</td>
<td>4</td>
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<td>20</td>
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<td>12</td>
<td>12</td>
<td>8</td>
<td>14</td>
<td>6</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>Sales and office</td>
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<td>46</td>
<td>12</td>
<td>10</td>
<td>5</td>
<td>6</td>
<td>3</td>
<td>2</td>
<td>(2)</td>
<td>(2)</td>
<td>7</td>
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<td>12</td>
<td>13</td>
<td>10</td>
<td>18</td>
<td>8</td>
<td>6</td>
<td>3</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>9</td>
<td>27</td>
<td>16</td>
<td>12</td>
<td>7</td>
<td>12</td>
<td>7</td>
<td>5</td>
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<td>1</td>
<td>2</td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>28</td>
<td>15</td>
<td>12</td>
<td>8</td>
<td>10</td>
<td>7</td>
<td>5</td>
<td>2</td>
<td>(2)</td>
<td>1</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
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<td>27</td>
<td>16</td>
<td>11</td>
<td>7</td>
<td>14</td>
<td>8</td>
<td>5</td>
<td>2</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>9</td>
<td>23</td>
<td>12</td>
<td>15</td>
<td>9</td>
<td>14</td>
<td>8</td>
<td>5</td>
<td>2</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Production</td>
<td>6</td>
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<td>12</td>
<td>14</td>
<td>10</td>
<td>18</td>
<td>9</td>
<td>6</td>
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<td>4</td>
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<td>6</td>
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<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Full time</td>
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<td>15</td>
<td>9</td>
<td>7</td>
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<td>3</td>
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<td>Part time</td>
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<td>10</td>
<td>5</td>
<td>7</td>
<td>4</td>
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<td>1</td>
<td>1</td>
<td>2</td>
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<td>Union</td>
<td>3</td>
<td>11</td>
<td>6</td>
<td>11</td>
<td>9</td>
<td>14</td>
<td>15</td>
<td>12</td>
<td>8</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>24</td>
<td>13</td>
<td>13</td>
<td>9</td>
<td>14</td>
<td>7</td>
<td>5</td>
<td>2</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>25</td>
<td>34</td>
<td>14</td>
<td>10</td>
<td>5</td>
<td>6</td>
<td>3</td>
<td>2</td>
<td>(2)</td>
<td>(2)</td>
<td>1</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>43</td>
<td>29</td>
<td>12</td>
<td>7</td>
<td>3</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>(2)</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>9</td>
<td>27</td>
<td>12</td>
<td>13</td>
<td>9</td>
<td>13</td>
<td>7</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>5</td>
<td>18</td>
<td>11</td>
<td>13</td>
<td>10</td>
<td>17</td>
<td>11</td>
<td>7</td>
<td>4</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>3</td>
<td>11</td>
<td>11</td>
<td>12</td>
<td>11</td>
<td>20</td>
<td>11</td>
<td>10</td>
<td>5</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2</td>
<td>9</td>
<td>10</td>
<td>11</td>
<td>13</td>
<td>22</td>
<td>12</td>
<td>11</td>
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<td>2</td>
<td>3</td>
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### Establishment characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>6</td>
<td>17</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>10</td>
<td>23</td>
</tr>
<tr>
<td>Education and health services</td>
<td>7</td>
<td>22</td>
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<td>Educational services</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>10</td>
<td>11</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>8</td>
<td>31</td>
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<tr>
<td>Hospitals</td>
<td>4</td>
<td>37</td>
</tr>
<tr>
<td>Public administration</td>
<td>(2)</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 34. Paid holidays: Number of days provided, civilian workers, National Compensation Survey, March 2011—Continued

(All workers with paid holidays = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 6 days</th>
<th>6 days</th>
<th>7 days</th>
<th>8 days</th>
<th>9 days</th>
<th>10 days</th>
<th>11 days</th>
<th>12 days</th>
<th>13 days</th>
<th>14 days</th>
<th>Greater than 14 days</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td></td>
<td>13</td>
<td>26</td>
<td>15</td>
<td>14</td>
<td>9</td>
<td>13</td>
<td>5</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td></td>
<td>13</td>
<td>26</td>
<td>15</td>
<td>14</td>
<td>8</td>
<td>13</td>
<td>5</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td></td>
<td>14</td>
<td>25</td>
<td>13</td>
<td>12</td>
<td>12</td>
<td>12</td>
<td>5</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td></td>
<td>6</td>
<td>19</td>
<td>10</td>
<td>11</td>
<td>9</td>
<td>15</td>
<td>11</td>
<td>8</td>
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<td>4</td>
<td>9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td></td>
<td>8</td>
<td>25</td>
<td>13</td>
<td>11</td>
<td>9</td>
<td>14</td>
<td>9</td>
<td>5</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td></td>
<td>5</td>
<td>12</td>
<td>6</td>
<td>11</td>
<td>9</td>
<td>17</td>
<td>13</td>
<td>12</td>
<td>6</td>
<td>3</td>
<td>6</td>
<td>10</td>
</tr>
</tbody>
</table>

Geographic areas

| New England     |                 | 5      | 14     | 10     | 10     | 11      | 20      | 12      | 10      | 5       | 1                   | 3                   | 9                   |
| Middle Atlantic |                 | 9      | 18     | 12     | 11     | 9       | 14      | 9       | 9       | 3       | 2                   | 4                   | 9                   |
| East North Central |            | 8      | 24     | 13     | 11     | 11      | 15      | 5       | 4       | 3       | 1                   | 3                   | 8                   |
| West North Central |              | 6      | 27     | 17     | 14     | 8       | 10      | –       | 4       | 3       | –                   | 1                   | 8                   |
| South Atlantic  |                 | 12     | 26     | 11     | 10     | 8       | 14      | 7       | 7       | 2       | 1                   | 1                   | 8                   |
| East South Central |             | 17     | 17     | 11     | 16     | 8       | 13      | 6       | 5       | 2       | 1                   | 5                   | 8                   |
| West South Central |              | 13     | 24     | 11     | 11     | 8       | 13      | 8       | 5       | 2       | 2                   | 3                   | 8                   |
| Mountain        |                 | 10     | 25     | 11     | 16     | 8       | 14      | 9       | 4       | 2       | –                   | –                   | 8                   |
| Pacific         |                 | 7      | 17     | 11     | 16     | 9       | 16      | 10      | 6       | 5       | 3                   | 2                   | 9                   |

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

2 Less than 0.5 percent.

3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
## Table 34. Standard errors for paid holidays: Number of days provided, civilian workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6 days</td>
<td>7 days</td>
<td>8 days</td>
</tr>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.5</td>
<td>0.5</td>
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<tr>
<td>Worker characteristics</td>
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<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.4</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.3</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.5</td>
<td>1.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.6</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.4</td>
<td>2.5</td>
<td>2.4</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.3</td>
<td>4.5</td>
<td>2.8</td>
</tr>
<tr>
<td>Service</td>
<td>1.8</td>
<td>1.4</td>
<td>1.1</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.8</td>
<td>2.1</td>
<td>1.9</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.6</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.3</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.6</td>
<td>0.8</td>
<td>1.0</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.0</td>
<td>1.4</td>
<td>1.2</td>
</tr>
<tr>
<td>Manufacturing, extraction, farming, fishing, and forestry</td>
<td>1.8</td>
<td>2.1</td>
<td>2.0</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.1</td>
<td>1.8</td>
<td>1.3</td>
</tr>
<tr>
<td>Production, transportation, and material moving...</td>
<td>0.8</td>
<td>1.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Production</td>
<td>0.8</td>
<td>1.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Transportation and material moving</td>
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<td>1.6</td>
<td>1.0</td>
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<tr>
<td>Full time</td>
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<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
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<td>2.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Union</td>
<td>0.5</td>
<td>0.8</td>
<td>0.5</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>3.1</td>
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<td>1.6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.6</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.4</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.3</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.5</td>
<td>0.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.1</td>
<td>2.3</td>
<td>1.7</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.7</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.6</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.8</td>
<td>1.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.8</td>
<td>0.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.3</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.7</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.2</td>
<td>2.3</td>
<td>1.7</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.1</td>
<td>4.7</td>
<td>2.3</td>
</tr>
<tr>
<td>Public administration</td>
<td>(2)</td>
<td>–</td>
<td>0.3</td>
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</table>

See footnotes at end of table.
Table 34. Standard errors for paid holidays: Number of days provided, civilian workers, National Compensation Survey, March 2011—Continued

<table>
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<tr>
<th>Characteristics</th>
<th>Less than 6 days</th>
<th>6 days</th>
<th>7 days</th>
<th>8 days</th>
<th>9 days</th>
<th>10 days</th>
<th>11 days</th>
<th>12 days</th>
<th>13 days</th>
<th>14 days</th>
<th>Greater than 14 days</th>
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</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>0.7</td>
<td>0.8</td>
<td>0.9</td>
<td>0.7</td>
<td>0.5</td>
<td>0.7</td>
<td>0.5</td>
<td>0.4</td>
<td>0.2</td>
<td>0.2</td>
<td>0.1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>1.1</td>
<td>1.1</td>
<td>0.8</td>
<td>0.6</td>
<td>0.8</td>
<td>0.6</td>
<td>0.4</td>
<td>0.2</td>
<td>0.2</td>
<td>0.1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.2</td>
<td>1.6</td>
<td>1.4</td>
<td>1.3</td>
<td>1.3</td>
<td>1.1</td>
<td>0.7</td>
<td>0.8</td>
<td>0.3</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>100 workers or more</td>
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<td>0.7</td>
<td>0.6</td>
<td>0.6</td>
<td>0.7</td>
<td>0.4</td>
<td>0.3</td>
<td>0.2</td>
<td>0.2</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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<td>0.9</td>
<td>0.9</td>
<td>0.8</td>
<td>0.9</td>
<td>0.8</td>
<td>0.5</td>
<td>0.3</td>
<td>0.3</td>
<td>0.2</td>
<td>0.1</td>
</tr>
<tr>
<td>500 workers or more</td>
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<td>1.0</td>
<td>0.6</td>
<td>0.8</td>
<td>0.8</td>
<td>0.9</td>
<td>1.2</td>
<td>0.4</td>
<td>0.3</td>
<td>0.5</td>
<td>0.1</td>
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</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Less than 6 days</th>
<th>6 days</th>
<th>7 days</th>
<th>8 days</th>
<th>9 days</th>
<th>10 days</th>
<th>11 days</th>
<th>12 days</th>
<th>13 days</th>
<th>14 days</th>
<th>Greater than 14 days</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>0.9</td>
<td>1.8</td>
<td>1.4</td>
<td>1.1</td>
<td>2.5</td>
<td>1.6</td>
<td>1.9</td>
<td>1.5</td>
<td>0.8</td>
<td>0.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.4</td>
<td>1.2</td>
<td>1.3</td>
<td>1.1</td>
<td>0.9</td>
<td>1.2</td>
<td>0.5</td>
<td>0.8</td>
<td>0.3</td>
<td>0.5</td>
<td>0.4</td>
</tr>
<tr>
<td>East North Central</td>
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<td>1.6</td>
<td>1.3</td>
<td>1.2</td>
<td>1.1</td>
<td>0.7</td>
<td>0.7</td>
<td>0.4</td>
<td>0.3</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>West North Central</td>
<td>0.9</td>
<td>1.3</td>
<td>2.5</td>
<td>1.8</td>
<td>1.0</td>
<td>1.1</td>
<td>1.1</td>
<td>1.1</td>
<td>0.8</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>South Atlantic</td>
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<td>0.8</td>
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<td>1.1</td>
<td>0.8</td>
<td>0.7</td>
<td>0.4</td>
<td>0.4</td>
<td>0.2</td>
</tr>
<tr>
<td>East South Central</td>
<td>4.1</td>
<td>1.4</td>
<td>2.5</td>
<td>3.1</td>
<td>1.3</td>
<td>3.3</td>
<td>1.6</td>
<td>1.0</td>
<td>0.4</td>
<td>0.1</td>
<td>1.5</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.2</td>
<td>1.4</td>
<td>1.1</td>
<td>1.4</td>
<td>1.1</td>
<td>1.7</td>
<td>1.3</td>
<td>1.1</td>
<td>0.4</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.5</td>
<td>1.6</td>
<td>2.4</td>
<td>2.3</td>
<td>1.3</td>
<td>1.1</td>
<td>1.8</td>
<td>0.9</td>
<td>0.6</td>
<td>0.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.0</td>
<td>1.3</td>
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<td>1.4</td>
<td>1.1</td>
<td>1.2</td>
<td>1.0</td>
<td>0.9</td>
<td>0.5</td>
<td>0.4</td>
<td>0.3</td>
</tr>
</tbody>
</table>

1 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
2 Less than 0.05.
3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 35. Paid sick leave: Type of provision, civilian workers, National Compensation Survey, March 2011

(All workers with paid sick leave = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed number of days per year</th>
<th>As needed$^3$</th>
<th>As part of consolidated leave plan$^4$</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>69</td>
<td>6</td>
<td>25</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed number of days per year</th>
<th>As needed$^3$</th>
<th>As part of consolidated leave plan$^4$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>66</td>
<td>7</td>
<td>26</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>65</td>
<td>8</td>
<td>26</td>
</tr>
<tr>
<td>Professional and related</td>
<td>67</td>
<td>6</td>
<td>27</td>
</tr>
<tr>
<td>Teachers</td>
<td>83</td>
<td>4</td>
<td>14</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>84</td>
<td>2</td>
<td>14</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>48</td>
<td>1</td>
<td>51</td>
</tr>
<tr>
<td>Service</td>
<td>69</td>
<td>3</td>
<td>28</td>
</tr>
<tr>
<td>Protective service</td>
<td>77</td>
<td>4</td>
<td>19</td>
</tr>
<tr>
<td>Sales and office</td>
<td>70</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td>Sales and related</td>
<td>74</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>67</td>
<td>5</td>
<td>27</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>70</td>
<td>7</td>
<td>23</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>69</td>
<td>6</td>
<td>25</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>70</td>
<td>8</td>
<td>21</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>74</td>
<td>4</td>
<td>21</td>
</tr>
<tr>
<td>Production</td>
<td>71</td>
<td>4</td>
<td>25</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>77</td>
<td>5</td>
<td>18</td>
</tr>
<tr>
<td>Full time</td>
<td>69</td>
<td>6</td>
<td>25</td>
</tr>
<tr>
<td>Part time</td>
<td>67</td>
<td>4</td>
<td>29</td>
</tr>
<tr>
<td>Union</td>
<td>80</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td>Nonunion</td>
<td>66</td>
<td>6</td>
<td>28</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:**

<table>
<thead>
<tr>
<th>Average wage</th>
<th>Fixed number of days per year</th>
<th>As needed$^3$</th>
<th>As part of consolidated leave plan$^4$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>70</td>
<td>4</td>
<td>26</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>67</td>
<td>5</td>
<td>29</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>69</td>
<td>4</td>
<td>27</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>69</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>67</td>
<td>8</td>
<td>24</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>67</td>
<td>10</td>
<td>23</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Establishment characteristics</th>
<th>Fixed number of days per year</th>
<th>As needed$^3$</th>
<th>As part of consolidated leave plan$^4$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>68</td>
<td>8</td>
<td>24</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>69</td>
<td>5</td>
<td>26</td>
</tr>
<tr>
<td>Education and health services</td>
<td>66</td>
<td>3</td>
<td>31</td>
</tr>
<tr>
<td>Educational services</td>
<td>84</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>84</td>
<td>2</td>
<td>14</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>84</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>53</td>
<td>3</td>
<td>45</td>
</tr>
<tr>
<td>Hospitals</td>
<td>45</td>
<td>1</td>
<td>54</td>
</tr>
<tr>
<td>Public administration</td>
<td>81</td>
<td>4</td>
<td>15</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 35. Paid sick leave: Type of provision, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers with paid sick leave = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year²</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>67</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>66</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>71</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>70</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>72</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>68</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th></th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year²</td>
</tr>
<tr>
<td>New England</td>
<td>67</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>76</td>
</tr>
<tr>
<td>East North Central</td>
<td>65</td>
</tr>
<tr>
<td>West North Central</td>
<td>68</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>65</td>
</tr>
<tr>
<td>East South Central</td>
<td>61</td>
</tr>
<tr>
<td>West South Central</td>
<td>72</td>
</tr>
<tr>
<td>Mountain</td>
<td>67</td>
</tr>
<tr>
<td>Pacific</td>
<td>72</td>
</tr>
</tbody>
</table>

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 A consolidated leave plan provides a single amount of time-off for workers to use for multiple purposes, such as vacation, illness, or personal business.

⁵ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 35. Standard errors for paid sick leave: Type of provision, civilian workers,¹ National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year&lt;sup&gt;2&lt;/sup&gt;</td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.9</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.2</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.0</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.1</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.3</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.9</td>
</tr>
<tr>
<td>Service</td>
<td>1.7</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.1</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.9</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.3</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.1</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry</td>
<td>1.7</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.9</td>
</tr>
<tr>
<td>Production</td>
<td>1.3</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.0</td>
</tr>
<tr>
<td></td>
<td>1.5</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>1.7</td>
</tr>
<tr>
<td>Union</td>
<td>1.1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.8</td>
</tr>
<tr>
<td>Average wage within the following categories:&lt;sup&gt;5&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>4.6</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.3</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.6</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.3</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.4</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.0</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.6</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 35. Standard errors for paid sick leave: Type of provision, civilian workers,\(^1\) National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
<th>Fixed number of days per year(^2)</th>
<th>As needed(^3)</th>
<th>As part of consolidated leave plan(^4)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td></td>
<td>1.2</td>
<td>0.7</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td></td>
<td>1.4</td>
<td>0.9</td>
<td>1.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td></td>
<td>2.1</td>
<td>0.8</td>
<td>2.1</td>
</tr>
<tr>
<td>100 workers or more</td>
<td></td>
<td>0.9</td>
<td>0.3</td>
<td>0.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td></td>
<td>1.0</td>
<td>0.4</td>
<td>1.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td></td>
<td>1.2</td>
<td>0.3</td>
<td>1.2</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Fixed number of days per year(^2)</th>
<th>As needed(^3)</th>
<th>As part of consolidated leave plan(^4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>2.7</td>
<td>1.4</td>
<td>3.5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.1</td>
<td>0.9</td>
<td>1.5</td>
</tr>
<tr>
<td>East North Central</td>
<td></td>
<td>2.3</td>
<td>1.2</td>
</tr>
<tr>
<td>West North Central</td>
<td></td>
<td>2.2</td>
<td>0.8</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.5</td>
<td>0.5</td>
<td>1.5</td>
</tr>
<tr>
<td>East South Central</td>
<td></td>
<td>5.7</td>
<td>1.4</td>
</tr>
<tr>
<td>West South Central</td>
<td></td>
<td>1.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.5</td>
<td>1.1</td>
<td>2.8</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.2</td>
<td>0.5</td>
<td>1.1</td>
</tr>
</tbody>
</table>

---

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 A consolidated leave plan provides a single amount of time-off for workers to use for multiple purposes, such as vacation, illness, or personal business.

5 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 36. Paid sick leave: Number of annual days by service requirement,\textsuperscript{1} civilian workers,\textsuperscript{2} National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service\textsuperscript{3}</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>17</td>
<td>45</td>
<td>31</td>
</tr>
<tr>
<td>Full time</td>
<td>16</td>
<td>45</td>
<td>31</td>
</tr>
<tr>
<td>Part time</td>
<td>29</td>
<td>44</td>
<td>23</td>
</tr>
<tr>
<td>Union</td>
<td>11</td>
<td>24</td>
<td>50</td>
</tr>
<tr>
<td>Nonunion</td>
<td>18</td>
<td>51</td>
<td>25</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>24</td>
<td>54</td>
<td>18</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>24</td>
<td>55</td>
<td>18</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>25</td>
<td>52</td>
<td>18</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>13</td>
<td>40</td>
<td>38</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>17</td>
<td>53</td>
<td>25</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>9</td>
<td>29</td>
<td>49</td>
</tr>
<tr>
<td>After 5 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>16</td>
<td>45</td>
<td>31</td>
</tr>
<tr>
<td>Full time</td>
<td>14</td>
<td>45</td>
<td>32</td>
</tr>
<tr>
<td>Part time</td>
<td>28</td>
<td>44</td>
<td>23</td>
</tr>
<tr>
<td>Union</td>
<td>10</td>
<td>24</td>
<td>49</td>
</tr>
<tr>
<td>Nonunion</td>
<td>17</td>
<td>51</td>
<td>26</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>23</td>
<td>54</td>
<td>19</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>22</td>
<td>55</td>
<td>18</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>24</td>
<td>52</td>
<td>19</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>11</td>
<td>39</td>
<td>38</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>15</td>
<td>52</td>
<td>26</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>8</td>
<td>28</td>
<td>49</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 36. Paid sick leave: Number of annual days by service requirement,\(^1\) civilian workers,\(^2\) National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service(^3)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>15</td>
<td>45</td>
<td>31</td>
</tr>
<tr>
<td>Full time</td>
<td>14</td>
<td>45</td>
<td>32</td>
</tr>
<tr>
<td>Part time</td>
<td>28</td>
<td>44</td>
<td>23</td>
</tr>
<tr>
<td>Union</td>
<td>10</td>
<td>24</td>
<td>48</td>
</tr>
<tr>
<td>Nonunion</td>
<td>17</td>
<td>51</td>
<td>26</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>23</td>
<td>54</td>
<td>19</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>22</td>
<td>55</td>
<td>19</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>24</td>
<td>52</td>
<td>19</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>11</td>
<td>39</td>
<td>38</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>15</td>
<td>52</td>
<td>26</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>8</td>
<td>28</td>
<td>48</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>15</td>
<td>45</td>
<td>31</td>
</tr>
<tr>
<td>Full time</td>
<td>14</td>
<td>45</td>
<td>31</td>
</tr>
<tr>
<td>Part time</td>
<td>28</td>
<td>44</td>
<td>24</td>
</tr>
<tr>
<td>Union</td>
<td>10</td>
<td>24</td>
<td>48</td>
</tr>
<tr>
<td>Nonunion</td>
<td>17</td>
<td>51</td>
<td>26</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>23</td>
<td>54</td>
<td>19</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>22</td>
<td>55</td>
<td>19</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>23</td>
<td>52</td>
<td>19</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>11</td>
<td>39</td>
<td>38</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>15</td>
<td>52</td>
<td>26</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>8</td>
<td>28</td>
<td>48</td>
</tr>
</tbody>
</table>

\(^1\) 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/glossary20102011.htm.
Table 36. Standard errors for paid sick leave: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service³</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Full time</td>
<td>0.6</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>1.7</td>
<td>2.1</td>
<td>1.4</td>
</tr>
<tr>
<td>Union</td>
<td>0.8</td>
<td>1.3</td>
<td>1.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.1</td>
<td>1.2</td>
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</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.4</td>
<td>1.5</td>
<td>1.1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.7</td>
<td>2.3</td>
<td>1.7</td>
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<tr>
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<td>0.7</td>
<td>1.1</td>
<td>0.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>1.7</td>
<td>1.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.8</td>
<td>1.2</td>
<td>1.3</td>
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<tr>
<td>After 5 years</td>
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<td>0.8</td>
<td>0.7</td>
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<tr>
<td>Full time</td>
<td>0.6</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>1.7</td>
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<td>1.4</td>
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<tr>
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<tr>
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<td>0.8</td>
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<td>50 to 99 workers</td>
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<td>1.6</td>
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<tr>
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See footnotes at end of table.
Table 36. Standard errors for paid sick leave: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service³</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
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<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Full time</td>
<td>0.6</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>1.7</td>
<td>2.2</td>
<td>1.4</td>
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<td>Union</td>
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<td>1 to 49 workers</td>
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<tr>
<td>100 to 499 workers</td>
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<td>1.7</td>
<td>1.4</td>
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<td>1.3</td>
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<tr>
<td>After 20 years</td>
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<tr>
<td>All workers</td>
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<td>0.9</td>
<td>0.7</td>
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<tr>
<td>Full time</td>
<td>0.6</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Part time</td>
<td>1.7</td>
<td>2.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Union</td>
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<tr>
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<td>0.8</td>
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<tr>
<td>1 to 99 workers</td>
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<td>50 to 99 workers</td>
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<tr>
<td>100 workers or more</td>
<td>0.6</td>
<td>1.1</td>
<td>0.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>1.7</td>
<td>1.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.7</td>
<td>1.3</td>
<td>1.3</td>
</tr>
</tbody>
</table>

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/glossary20102011.htm.

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

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<tr>
<th>Characteristics</th>
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<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>All workers .....................................................................</td>
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<td>23</td>
</tr>
<tr>
<td>Worker characteristics</td>
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<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>66</td>
<td>34</td>
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<tr>
<td>Management, business, and financial</td>
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<td>24</td>
</tr>
<tr>
<td>Professional and related</td>
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<tr>
<td>Teachers</td>
<td>88</td>
<td>54</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>89</td>
<td>55</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>77</td>
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</tr>
<tr>
<td>Service</td>
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<tr>
<td>Protective service</td>
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</tr>
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<td>Sales and office</td>
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<tr>
<td>Sales and related</td>
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<td>10</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>52</td>
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</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>47</td>
<td>18</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>46</td>
<td>12</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<td>10</td>
</tr>
<tr>
<td>Production</td>
<td>30</td>
<td>6</td>
</tr>
<tr>
<td>Transportation and material moving</td>
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<td>13</td>
</tr>
<tr>
<td>Full time</td>
<td>56</td>
<td>24</td>
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<tr>
<td>Union</td>
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<td>43</td>
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<tr>
<td>Nonunion</td>
<td>51</td>
<td>18</td>
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<td>Average wage within the following categories:^3</td>
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<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>44</td>
<td>11</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>56</td>
<td>19</td>
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<tr>
<td>Third 25 percent</td>
<td>57</td>
<td>25</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>62</td>
<td>31</td>
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<tr>
<td>Highest 10 percent</td>
<td>64</td>
<td>34</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>31</td>
<td>10</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>59</td>
<td>25</td>
</tr>
<tr>
<td>Education and health services</td>
<td>78</td>
<td>39</td>
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<tr>
<td>Educational services</td>
<td>88</td>
<td>55</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>89</td>
<td>58</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>89</td>
<td>52</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>65</td>
<td>19</td>
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<td>Hospitals</td>
<td>83</td>
<td>27</td>
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<tr>
<td>Public administration</td>
<td>94</td>
<td>66</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision²</th>
<th>No carryover provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>39</td>
<td>10</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>35</td>
<td>9</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>48</td>
<td>13</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>66</td>
<td>31</td>
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<tr>
<td>100 to 499 workers</td>
<td>59</td>
<td>19</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>72</td>
<td>41</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>Carryover provision²</th>
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</tr>
</thead>
<tbody>
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<td>New England</td>
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</tr>
<tr>
<td>Middle Atlantic</td>
<td>50</td>
<td>21</td>
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<tr>
<td>East North Central</td>
<td>52</td>
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<td>19</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>61</td>
<td>27</td>
</tr>
<tr>
<td>East South Central</td>
<td>68</td>
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<td>West South Central</td>
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<td>Mountain</td>
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<td>23</td>
</tr>
<tr>
<td>Pacific</td>
<td>57</td>
<td>29</td>
</tr>
</tbody>
</table>

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 that allow employees to accumulate unused sick leave from year to year.
³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 37. Standard errors for paid sick leave: Carryover provisions, civilian workers,\textsuperscript{1} National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision\textsuperscript{2}</th>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>All workers ................................................................</td>
<td>0.9</td>
<td>0.7</td>
</tr>
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<td><strong>Worker characteristics</strong></td>
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<td>Management, professional, and related .......................</td>
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<td>Professional and related .......................................</td>
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<td>2.0</td>
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<td>Primary, secondary, and special education school teachers</td>
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<tr>
<td>Transportation and material moving ..........................</td>
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<td>Full time ..................................................................</td>
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<td>0.8</td>
</tr>
<tr>
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<tr>
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<td>Third 25 percent ................................................</td>
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<td>Highest 25 percent ...............................................</td>
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<td>0.8</td>
</tr>
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<td>Educational services .............................................</td>
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<tr>
<td>Junior colleges, colleges, and universities ...............</td>
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<td>3.6</td>
</tr>
<tr>
<td>Health care and social assistance ............................</td>
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<td>1.8</td>
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<td>Hospitals ..................................................................</td>
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</tr>
<tr>
<td>Public administration ............................................</td>
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See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
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<tr>
<td></td>
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<td>Unlimited accumulation</td>
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<td>1 to 99 workers</td>
<td>1.3</td>
<td>0.7</td>
</tr>
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Geographic areas

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<tr>
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</tr>
</tbody>
</table>

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 that allow employees to accumulate unused sick leave from year to year.

3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 38. Paid vacations:¹ Number of annual days by service requirement, civilian workers,² National Compensation Survey, March 2011

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service³</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>7</td>
<td>35</td>
<td>38</td>
</tr>
<tr>
<td>Full time</td>
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<td>33</td>
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<td>Part time</td>
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See footnotes at end of table.
Table 38. Paid vacations:¹ Number of annual days by service requirement, civilian workers,² National Compensation Survey, March 2011—Continued

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
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<th>Mean number of days</th>
<th>Median number of days</th>
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<tr>
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<tr>
<td>500 workers or more</td>
<td>1</td>
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<td>7</td>
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</table>

After 20 years

| All workers                      | 2                       | 6            | 12           | 18           | 37           | 26                   | 19                   | 20                     |
| Full time                        | 1                       | 5            | 11           | 19           | 38           | 27                   | 20                   | 20                     |
| Part time                        | 8                       | 16           | 13           | 18           | 27           | 17                   | 16                   | 16                     |
| Union                            | (4)                     | 3            | 5            | 11           | 45           | 35                   | 21                   | 21                     |
| Nonunion                         | 2                       | 7            | 13           | 20           | 35           | 24                   | 19                   | 20                     |
| 1 to 99 workers                  | 3                       | 11           | 18           | 25           | 28           | 15                   | 17                   | 15                     |
| 1 to 49 workers                  | 3                       | 12           | 19           | 25           | 26           | 15                   | 16                   | 15                     |
| 50 to 99 workers                 | 1                       | 7            | 14           | 25           | 35           | 18                   | 18                   | 20                     |
| 100 workers or more              | 1                       | 2            | 7            | 13           | 43           | 34                   | 22                   | 20                     |
| 100 to 499 workers               | 1                       | 3            | 9            | 18           | 44           | 24                   | 20                   | 20                     |
| 500 workers or more              | 1                       | 1            | 5            | 9            | 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. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time-off for workers to use for multiple purposes.

⁴ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.
Table 38. Standard errors for paid vacations: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2011

| Characteristics | 
|-----------------|---|---|---|---|---|---|---|
|                 | Less than 5 days | 5 to 9 days | 10 to 14 days | 15 to 19 days | 20 to 24 days | Greater than 24 days |
| After 1 year     |               |             |             |             |             |                     |
| All workers      | 0.4           | 0.6         | 0.6         | 0.5         | 0.3         | 0.2                   |
| Full time        | 0.3           | 0.6         | 0.6         | 0.6         | 0.4         | 0.2                   |
| Part time        | 1.5           | 1.8         | 1.7         | 0.5         | 0.6         | 0.4                   |
| Union            | 0.5           | 1.2         | 1.4         | 0.7         | 0.5         | 0.4                   |
| Nonunion         | 0.4           | 0.7         | 0.7         | 0.6         | 0.4         | 0.3                   |
| 1 to 99 workers  | 0.6           | 0.9         | 1.1         | 0.8         | 0.5         | 0.3                   |
| 1 to 49 workers  | 0.7           | 1.1         | 1.3         | 1.0         | 0.7         | (4)                   |
| 50 to 99 workers | 0.9           | 1.6         | 1.8         | 1.1         | –           | –                     |
| 100 workers or more | 0.4     | 0.8         | 0.8         | 0.7         | 0.4         | 0.4                   |
| 100 to 499 workers | 0.6       | 1.1         | 1.1         | 0.8         | 0.4         | 0.3                   |
| 500 workers or more | 0.5       | 0.9         | 1.0         | 1.1         | 0.7         | 0.7                   |
| After 5 years    |               |             |             |             |             |                     |
| All workers      | 0.2           | 0.3         | 0.6         | 0.6         | 0.5         | 0.3                   |
| Full time        | 0.1           | 0.3         | 0.6         | 0.6         | 0.5         | 0.4                   |
| Part time        | 1.2           | 1.7         | 1.6         | 1.7         | 0.8         | 0.5                   |
| Union            | 0.2           | 0.7         | 1.1         | 1.3         | 0.7         | 0.5                   |
| Nonunion         | 0.2           | 0.4         | 0.7         | 0.6         | 0.6         | 0.4                   |
| 1 to 99 workers  | 0.4           | 0.6         | 0.9         | 0.9         | 0.5         | 0.6                   |
| 1 to 49 workers  | 0.5           | 0.9         | 1.0         | 1.1         | 0.6         | 0.8                   |
| 50 to 99 workers | 0.4           | 1.1         | 1.6         | 1.5         | 1.1         | 1.0                   |
| 100 workers or more | 0.2     | 0.4         | 0.7         | 0.7         | 0.7         | 0.4                   |
| 100 to 499 workers | 0.2       | 0.6         | 1.1         | 1.0         | 0.8         | 0.4                   |
| 500 workers or more | 0.2       | 0.5         | 0.9         | 1.1         | 1.2         | 0.8                   |

See footnotes at end of table.
Table 38. Standard errors for paid vacations: Number of annual days by service requirement,1 civilian workers,2 National Compensation Survey, March 2011—Continued

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<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service3</th>
<th>Mean number of days</th>
<th>Median number of days</th>
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<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
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<tr>
<td>After 10 years</td>
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<td>0.3</td>
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<tr>
<td>Full time</td>
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<td>0.3</td>
<td>0.4</td>
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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.

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

4 Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
</tr>
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<tbody>
<tr>
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<td>Paid days by length of service (Mean number of days)</td>
<td>Paid vacation days by length of service (Mean number of days)</td>
</tr>
<tr>
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</table>

**Worker characteristics**

Management, professional, and related .......... 33 17 22 25 27 67 11 14 17 20
Management, business, and financial .......... 27 17 22 25 27 73 11 15 17 20
Professional and related ......................... 35 17 22 25 27 65 11 14 17 20
Teachers ............................................. 17 14 17 19 20 83 12 14 16 18
Registered nurses .................................. 63 19 23 26 29 37 10 14 17 19
Service .............................................. 23 14 19 23 24 77 8 12 14 16
Protective service .................................. 12 15 19 22 25 88 10 13 16 19
Sales and office ......................................... 22 15 20 23 25 78 8 12 15 18
Sales and related ....................................... 15 12 17 20 22 85 7 11 14 17
Office and administrative support ............... 25 16 21 24 26 75 9 13 15 18
Natural resources, construction, and maintenance 14 11 16 19 21 86 7 11 13 15
Construction, extraction, farming, fishing, and forestry ................. 15 11 14 17 19 85 7 10 12 14
Installation, maintenance, and repair .......... 13 12 17 20 22 87 7 12 14 17
Production, transportation, and material moving ... 13 11 16 18 21 87 7 11 14 18
Production ........................................... 16 11 16 18 22 84 7 11 14 17
Transportation and material moving .............. 11 10 16 19 21 89 7 11 14 18

Full time .............................................. 23 16 20 24 26 77 9 13 15 18
Part time .............................................. 23 12 17 20 22 77 6 10 12 14

Union .................................................. 12 14 19 22 26 88 9 13 17 21
Nonunion ............................................. 25 15 20 23 25 75 8 12 15 17

Average wage within the following categories: 3
Lowest 25 percent ..................................... 19 12 18 20 22 81 6 10 12 14
Lowest 10 percent .................................... 15 11 16 19 21 85 5 9 11 13
Second 25 percent .................................... 23 15 20 23 25 77 8 12 15 17
Third 25 percent ..................................... 22 16 21 24 26 78 9 13 16 19
Highest 25 percent ................................... 29 17 21 24 27 71 10 14 17 20
Highest 10 percent ................................... 29 17 22 25 27 71 11 15 17 20

Establishment characteristics

Goods-producing industries ......................... 16 11 16 18 22 84 7 11 14 17
Service-providing industries ....................... 25 16 21 24 26 75 9 13 15 18
Education and health services ...................... 40 18 23 26 28 60 11 14 17 19
Educational services .................................. 7 13 16 17 18 93 12 15 17 20
Elementary and secondary schools .............. 10 11 11 12 12 93 11 13 16 18
Junior colleges, colleges, and universities ...... 6 18 21 24 25 94 14 17 19 22
Health care and social assistance .............. 51 18 23 27 29 49 10 14 16 18
Hospitals ............................................. 70 20 24 28 30 30 12 16 19 22
Public administration ............................. 8 17 21 25 29 92 12 15 18 22

See footnotes at end of table.

(All workers with paid vacations = 100 percent)

<table>
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<tr>
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<td>Paid vacation days by</td>
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<td>18</td>
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**Geographic areas**

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<thead>
<tr>
<th>Geographic areas</th>
<th>Access</th>
<th>Paid days by length of service (Mean number of days)</th>
<th>Access</th>
<th>Paid vacation days by length of service (Mean number of days)</th>
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</thead>
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<td>1 year</td>
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<td>10 years</td>
<td>20 years</td>
</tr>
<tr>
<td>New England</td>
<td>26</td>
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<td>Middle Atlantic</td>
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</tr>
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<td>East North Central</td>
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</tr>
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<td>West North Central</td>
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<td>23</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>24</td>
<td>15</td>
<td>20</td>
<td>23</td>
</tr>
<tr>
<td>East South Central</td>
<td>23</td>
<td>14</td>
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</tr>
<tr>
<td>West South Central</td>
<td>23</td>
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<td>Mountain</td>
<td>29</td>
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<tr>
<td>Pacific</td>
<td>23</td>
<td>15</td>
<td>20</td>
<td>23</td>
</tr>
</tbody>
</table>

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

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

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/nca/ebs/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Paid days by length of service (Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.2</td>
<td>0.3</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Teachers</td>
<td>3.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Service</td>
<td>1.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.8</td>
<td>0.2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>0.9</td>
<td>0.5</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>0.5</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.0</td>
<td>0.5</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.8</td>
<td>0.3</td>
</tr>
<tr>
<td>Production</td>
<td>1.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Transportation and material moving</td>
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<tr>
<td>Full time</td>
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<td>Part time</td>
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<tr>
<td>Union</td>
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<td>0.5</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>0.2</td>
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<tr>
<td>Average wage within the following categories:³</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.2</td>
<td>0.5</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.5</td>
<td>0.7</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.9</td>
<td>0.4</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.7</td>
<td>0.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.4</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.0</td>
<td>0.3</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.7</td>
<td>0.2</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.3</td>
<td>1.6</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.0</td>
<td>0.4</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.2</td>
<td>0.3</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.0</td>
<td>0.6</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Access</td>
</tr>
<tr>
<td></td>
<td>Paid days by length of service (Mean number of days)</td>
<td>Paid vacation days by length of service (Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.0</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.1</td>
<td>0.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.7</td>
<td>0.9</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>0.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.9</td>
<td>0.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.3</td>
<td>0.3</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Access</td>
</tr>
<tr>
<td></td>
<td>Paid days by length of service (Mean number of days)</td>
<td>Paid vacation days by length of service (Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td>New England</td>
<td>3.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.2</td>
<td>0.7</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.6</td>
<td>0.4</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.5</td>
<td>0.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.3</td>
<td>0.4</td>
</tr>
<tr>
<td>East South Central</td>
<td>4.5</td>
<td>1.2</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.8</td>
<td>0.4</td>
</tr>
</tbody>
</table>

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

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NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.
Table 40. Quality of life benefits: Access, civilian workers,\(^1\) National Compensation Survey, March 2011

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare(^2)</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>10</td>
<td>5</td>
<td>6</td>
<td>35</td>
<td>50</td>
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</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare(^2)</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>16</td>
<td>10</td>
<td>10</td>
<td>50</td>
<td>67</td>
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<tr>
<td>Management, business, and financial</td>
<td>17</td>
<td>17</td>
<td>14</td>
<td>52</td>
<td>68</td>
</tr>
<tr>
<td>Professional and related</td>
<td>16</td>
<td>8</td>
<td>9</td>
<td>49</td>
<td>66</td>
</tr>
<tr>
<td>Teachers</td>
<td>13</td>
<td>2</td>
<td>5</td>
<td>48</td>
<td>64</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>9</td>
<td>1</td>
<td>2</td>
<td>45</td>
<td>64</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>21</td>
<td>4</td>
<td>10</td>
<td>63</td>
<td>76</td>
</tr>
<tr>
<td>Service</td>
<td>9</td>
<td>1</td>
<td>3</td>
<td>22</td>
<td>35</td>
</tr>
<tr>
<td>Protective service</td>
<td>9</td>
<td>3</td>
<td>9</td>
<td>40</td>
<td>58</td>
</tr>
<tr>
<td>Sales and office</td>
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<td>5</td>
<td>6</td>
<td>37</td>
<td>53</td>
</tr>
<tr>
<td>Sales and related</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>35</td>
<td>53</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>10</td>
<td>6</td>
<td>8</td>
<td>38</td>
<td>53</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>26</td>
<td>37</td>
</tr>
<tr>
<td>Construction, extraction, farming, and forestry</td>
<td>2</td>
<td>1</td>
<td>4</td>
<td>20</td>
<td>30</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>6</td>
<td>2</td>
<td>5</td>
<td>32</td>
<td>44</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>4</td>
<td>1</td>
<td>3</td>
<td>28</td>
<td>44</td>
</tr>
<tr>
<td>Production</td>
<td>6</td>
<td>2</td>
<td>3</td>
<td>30</td>
<td>44</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td>25</td>
<td>44</td>
</tr>
</tbody>
</table>

| Full time                                             | 11             | 6                 | 7                    | 40               | 55                         |
| Part time                                             | 6              | 2                 | 2                    | 22               | 34                         |
| Union                                                 | 15             | 2                 | 9                    | 48               | 75                         |
| Nonunion                                              | 9              | 5                 | 6                    | 33               | 46                         |

**Average wage within the following categories:\(^3\)**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare(^2)</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>5</td>
<td>1</td>
<td>2</td>
<td>19</td>
<td>30</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>5</td>
<td>(4)</td>
<td>1</td>
<td>13</td>
<td>22</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>8</td>
<td>3</td>
<td>4</td>
<td>34</td>
<td>50</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>11</td>
<td>6</td>
<td>8</td>
<td>40</td>
<td>56</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>16</td>
<td>11</td>
<td>11</td>
<td>51</td>
<td>69</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>17</td>
<td>14</td>
<td>13</td>
<td>53</td>
<td>71</td>
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</tbody>
</table>

**Establishment characteristics**

<table>
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<th>Characteristics</th>
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<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>7</td>
<td>4</td>
<td>3</td>
<td>33</td>
<td>46</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>10</td>
<td>5</td>
<td>7</td>
<td>36</td>
<td>51</td>
</tr>
<tr>
<td>Education and health services</td>
<td>14</td>
<td>3</td>
<td>7</td>
<td>46</td>
<td>60</td>
</tr>
<tr>
<td>Educational services</td>
<td>13</td>
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</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>8</td>
<td>1</td>
<td>2</td>
<td>43</td>
<td>65</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>25</td>
<td>–</td>
<td>17</td>
<td>64</td>
<td>76</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>15</td>
<td>3</td>
<td>7</td>
<td>44</td>
<td>56</td>
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<tr>
<td>Hospitals</td>
<td>26</td>
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<td>79</td>
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<tr>
<td>Public administration</td>
<td>17</td>
<td>6</td>
<td>17</td>
<td>54</td>
<td>76</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 40. Quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare²</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>4</td>
<td>3</td>
<td>3</td>
<td>16</td>
<td>27</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>3</td>
<td>4</td>
<td>3</td>
<td>15</td>
<td>23</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>5</td>
<td>3</td>
<td>3</td>
<td>22</td>
<td>39</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>15</td>
<td>6</td>
<td>9</td>
<td>52</td>
<td>71</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>7</td>
<td>4</td>
<td>5</td>
<td>41</td>
<td>58</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>22</td>
<td>9</td>
<td>13</td>
<td>63</td>
<td>84</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Childcare²</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>10</td>
<td>6</td>
<td>8</td>
<td>33</td>
<td>48</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>10</td>
<td>6</td>
<td>6</td>
<td>34</td>
<td>50</td>
</tr>
<tr>
<td>East North Central</td>
<td>10</td>
<td>5</td>
<td>5</td>
<td>39</td>
<td>50</td>
</tr>
<tr>
<td>West North Central</td>
<td>9</td>
<td>5</td>
<td>5</td>
<td>36</td>
<td>49</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>8</td>
<td>5</td>
<td>4</td>
<td>35</td>
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<tr>
<td>East South Central</td>
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<td>West South Central</td>
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<td>9</td>
<td>4</td>
<td>8</td>
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<td>50</td>
</tr>
<tr>
<td>Pacific</td>
<td>10</td>
<td>4</td>
<td>11</td>
<td>36</td>
<td>51</td>
</tr>
</tbody>
</table>

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

² A workplace program that provides for either the full or partial cost of caring for an employee’s children in a nursery, day care center, or a baby sitter in facilities either on or off the employer’s premises.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” See Technical Note for more details.

⁴ Less than 0.5 percent.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.4</td>
<td>0.3</td>
<td>0.3</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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See footnotes at end of table.

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<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
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#### Geographic areas

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

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

3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 41. Financial benefits: access, civilian workers, National Compensation Survey, March 2011

(All workers = 100 percent)

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See footnotes at end of table.
Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Pre-tax savings with no employer contributions</th>
<th>Financial planning</th>
<th>Stock options</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Flexible benefits</td>
<td>Health care reimbursement account</td>
<td></td>
<td>Total²</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Dependent care reimbursement account</td>
<td></td>
<td></td>
<td>Performance</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
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<td>Signing</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Other</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>9</td>
<td>10</td>
<td>20</td>
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<td>13</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>8</td>
<td>9</td>
<td>17</td>
<td>18</td>
<td>11</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>13</td>
<td>14</td>
<td>28</td>
<td>30</td>
<td>16</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>24</td>
<td>28</td>
<td>52</td>
<td>55</td>
<td>35</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>22</td>
<td>21</td>
<td>39</td>
<td>41</td>
<td>27</td>
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<tr>
<td>500 workers or more</td>
<td>26</td>
<td>35</td>
<td>64</td>
<td>68</td>
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<thead>
<tr>
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<th></th>
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<tbody>
<tr>
<td>New England</td>
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<td>17</td>
<td>37</td>
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<td>18</td>
<td>18</td>
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<td>38</td>
<td>24</td>
</tr>
<tr>
<td>West North Central</td>
<td>18</td>
<td>25</td>
<td>41</td>
<td>44</td>
<td>19</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>19</td>
<td>23</td>
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<tr>
<td>West South Central</td>
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<tr>
<td>Mountain</td>
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<td>Pacific</td>
<td>18</td>
<td>18</td>
<td>36</td>
<td>38</td>
<td>22</td>
</tr>
</tbody>
</table>

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
² The sum of the individual components may be greater than the total because some employees may have access to more than one type of stock option.
³ Less than 0.5 percent.
⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 41. Standard errors for financial benefits: Access, civilian workers,

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Section 125 cafeteria benefits</th>
<th>Pre-tax savings with no employer contributions</th>
<th>Financial planning</th>
<th>Stock options</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flexible benefits</td>
<td>Dependent care reimbursement account</td>
<td>Health care reimbursement account</td>
<td>Total</td>
</tr>
</tbody>
</table>

Worker characteristics

| Management, professional, and related | 0.9 | 0.9 | 1.0 | 1.1 | 0.9 | 0.8 | 0.5 | 0.3 | 0.3 | 0.4 |
| Management, business, and financial | 1.3 | 1.2 | 1.4 | 1.5 | 1.5 | 1.2 | 0.9 | 0.6 | 0.4 | 0.7 |
| Professional and related | 1.0 | 1.1 | 1.2 | 1.2 | 1.0 | 0.9 | 0.5 | 0.2 | 0.2 | 0.4 |
| Teachers | 1.5 | 1.6 | 1.8 | 1.9 | 1.5 | 1.3 | – | – | (2) | – |
| Primary, secondary, and special education school teachers | 1.5 | 2.0 | 2.2 | 2.2 | 1.9 | 1.7 | – | – | – | – |
| Registered nurses | 2.0 | 2.6 | 3.1 | 3.0 | 2.2 | 1.8 | 0.7 | (2) | (2) | 0.7 |
| Service | 0.7 | 0.7 | 0.9 | 0.9 | 1.3 | 0.7 | 0.6 | (2) | (2) | 0.7 |
| Protective service | 2.3 | 2.0 | 2.8 | 2.8 | 2.7 | 1.9 | 0.3 | – | – | 0.3 |
| Sales and office | 0.6 | 0.7 | 0.9 | 0.9 | 0.8 | 0.7 | 0.4 | 0.2 | 0.2 | 0.4 |
| Sales and related | 1.0 | 0.7 | 1.1 | 1.0 | 1.2 | 1.1 | 0.8 | 0.2 | 0.2 | 0.7 |
| Office and administrative support | 0.8 | 1.0 | 1.1 | 1.1 | 0.8 | 0.8 | 0.5 | 0.3 | 0.2 | 0.4 |
| Natural resources, construction, and maintenance | 0.9 | 0.9 | 1.1 | 1.1 | 1.1 | 0.7 | 0.6 | 0.3 | 0.2 | 0.4 |
| Construction, extraction, farming, fishing, and forestry | 1.1 | 1.1 | 1.3 | 1.5 | 1.3 | 0.8 | 0.4 | – | – | 0.3 |
| Installation, maintenance, and repair | 1.3 | 1.4 | 1.5 | 1.6 | 1.6 | 1.1 | 1.0 | 0.7 | 0.3 | 0.7 |
| Production, transportation, and material moving | 0.7 | 0.8 | 1.1 | 1.1 | 1.0 | 0.7 | 0.6 | 0.2 | 0.2 | 0.5 |
| Production | 1.1 | 1.3 | 1.4 | 1.5 | 1.2 | 1.1 | 0.8 | 0.3 | 0.3 | 0.6 |
| Transportation and material moving | 1.0 | 0.9 | 1.3 | 1.2 | 1.4 | 0.8 | 0.7 | 0.2 | (2) | 0.7 |
| Full time | 0.6 | 0.6 | 0.7 | 0.7 | 0.6 | 0.5 | 0.4 | 0.2 | 0.1 | 0.3 |
| Part time | 0.5 | 0.5 | 0.9 | 0.8 | 0.6 | 0.5 | 0.3 | 0.1 | (2) | 0.4 |
| Union | 0.9 | 1.2 | 1.1 | 1.1 | 0.9 | 0.9 | 0.6 | 0.2 | 0.3 | 0.4 |
| Nonunion | 0.6 | 0.6 | 0.7 | 0.7 | 0.6 | 0.4 | 0.3 | 0.2 | 0.1 | 0.3 |
| Average wage within the following categories: | | | | | | | | | | |
| Lowest 25 percent | 0.6 | 0.6 | 0.8 | 0.8 | 1.0 | 0.6 | 0.5 | 0.1 | (2) | 0.5 |
| Lowest 10 percent | 0.8 | 0.7 | 1.0 | 1.0 | 1.6 | 1.0 | 0.9 | (2) | (2) | 1.0 |
| Second 25 percent | 0.7 | 0.8 | 1.0 | 1.0 | 0.8 | 0.7 | 0.4 | 0.1 | 0.1 | 0.3 |
| Third 25 percent | 0.7 | 0.7 | 0.8 | 0.8 | 0.7 | 0.6 | 0.4 | 0.2 | 0.1 | 0.3 |
| Highest 25 percent | 0.8 | 0.9 | 0.9 | 0.9 | 0.8 | 0.7 | 0.6 | 0.3 | 0.4 | 0.5 |
| Highest 10 percent | 1.1 | 1.2 | 1.4 | 1.4 | 1.0 | 0.9 | 0.9 | 0.5 | 0.4 | 0.8 |

Establishment characteristics

| Goods-producing industries | 0.7 | 1.0 | 1.0 | 1.0 | 0.9 | 0.9 | 0.6 | 0.3 | 0.4 | 0.5 |
| Service-providing industries | 0.6 | 0.6 | 0.7 | 0.7 | 0.6 | 0.5 | 0.3 | 0.1 | 0.1 | 0.3 |
| Education and health services | 1.1 | 1.2 | 1.4 | 1.4 | 1.2 | 0.9 | 0.2 | (2) | (2) | 0.2 |
| Educational services | 1.6 | 1.5 | 1.5 | 1.6 | 1.4 | 1.2 | (2) | – | (2) | (2) |
| Elementary and secondary schools | 1.5 | 1.8 | 2.0 | 1.9 | 1.6 | 1.3 | – | – | – | – |
| Junior colleges, colleges, and universities | 3.7 | 2.3 | 4.0 | 3.8 | 2.4 | 2.7 | 0.2 | – | (2) | (2) |
| Health care and social assistance | 1.3 | 1.5 | 2.0 | 1.9 | 1.6 | 1.1 | 0.4 | (2) | (2) | 0.4 |
| Hospitals | 1.5 | 2.5 | 2.1 | 2.0 | 2.2 | 2.1 | 0.5 | 0.2 | (2) | 0.5 |
| Public administration | 1.6 | 1.9 | 2.1 | 2.0 | 1.9 | 2.2 | – | – | – | – |

See footnotes at end of table.
Table 41. Standard errors for financial benefits: Access, civilian workers,\(^1\) National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Dependent care reimbursement account</th>
<th>Health care reimbursement account</th>
<th>Pre-tax savings with no employer contributions</th>
<th>Financial planning</th>
<th>Stock options</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Flexible benefits</td>
<td></td>
<td></td>
<td></td>
<td>Total</td>
<td>Performance</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td></td>
<td>0.5</td>
<td>0.5</td>
<td>0.7</td>
<td>0.7</td>
<td>0.6</td>
<td>0.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
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<td>0.5</td>
<td>0.8</td>
<td>0.7</td>
<td>0.6</td>
<td>0.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td></td>
<td>1.1</td>
<td>1.0</td>
<td>1.4</td>
<td>1.5</td>
<td>1.2</td>
<td>0.8</td>
</tr>
<tr>
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<td>0.7</td>
<td>0.8</td>
<td>0.9</td>
<td>0.8</td>
<td>0.6</td>
<td>0.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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<td>0.9</td>
<td>1.0</td>
<td>1.1</td>
<td>1.1</td>
<td>0.9</td>
<td>0.5</td>
</tr>
<tr>
<td>500 workers or more</td>
<td></td>
<td>1.1</td>
<td>1.1</td>
<td>1.3</td>
<td>1.0</td>
<td>1.3</td>
<td>0.7</td>
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<td></td>
<td></td>
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<td></td>
</tr>
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<td>1.2</td>
<td>1.4</td>
<td>2.0</td>
<td>2.2</td>
<td>1.2</td>
<td>1.5</td>
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<tr>
<td>Middle Atlantic</td>
<td></td>
<td>1.2</td>
<td>1.6</td>
<td>1.7</td>
<td>1.9</td>
<td>1.1</td>
<td>0.7</td>
</tr>
<tr>
<td>East North Central</td>
<td></td>
<td>1.1</td>
<td>1.1</td>
<td>1.5</td>
<td>1.5</td>
<td>1.3</td>
<td>0.9</td>
</tr>
<tr>
<td>West North Central</td>
<td></td>
<td>1.5</td>
<td>1.8</td>
<td>2.4</td>
<td>2.3</td>
<td>1.8</td>
<td>1.5</td>
</tr>
<tr>
<td>South Atlantic</td>
<td></td>
<td>1.2</td>
<td>1.5</td>
<td>1.4</td>
<td>1.4</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td>East South Central</td>
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<td>2.1</td>
<td>3.0</td>
<td>3.2</td>
<td>5.3</td>
<td>2.7</td>
</tr>
<tr>
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<td>1.9</td>
<td>1.5</td>
<td>1.9</td>
<td>1.6</td>
<td>1.3</td>
<td>1.6</td>
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<td>3.3</td>
<td>3.4</td>
<td>1.9</td>
<td>1.0</td>
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<td>0.8</td>
<td>1.4</td>
<td>1.4</td>
<td>1.0</td>
<td>1.2</td>
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</tbody>
</table>

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

\(^2\) Less than 0.05.

\(^3\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 42. Health-related benefits: Access, civilian workers,\(^1\)
National Compensation Survey, March 2011

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance(^2)</th>
<th>Retiree health care benefits(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>All workers</td>
<td>17</td>
<td>25</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>27</td>
<td>40</td>
</tr>
<tr>
<td>Management, business, and financial</td>
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<td>39</td>
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<tr>
<td>Professional and related</td>
<td>26</td>
<td>40</td>
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<tr>
<td>Teachers</td>
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<td>Primary, secondary, and special education school teachers</td>
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<td>67</td>
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<td>Registered nurses</td>
<td>24</td>
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<td>Service</td>
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<tr>
<td>Protective service</td>
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<td>Sales and office</td>
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<td>Sales and related</td>
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<td>18</td>
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<tr>
<td>Office and administrative support</td>
<td>19</td>
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<td>Natural resources, construction, and maintenance</td>
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</tr>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>17</td>
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<tr>
<td>Installation, maintenance, and repair</td>
<td>16</td>
<td>23</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>18</td>
</tr>
<tr>
<td>Production</td>
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<td>Full time</td>
<td>19</td>
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</tr>
<tr>
<td>Part time</td>
<td>8</td>
<td>13</td>
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<tr>
<td>Union</td>
<td>23</td>
<td>58</td>
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<tr>
<td>Nonunion</td>
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<tr>
<td>Average wage within the following categories:(^4)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>5</td>
<td>6</td>
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<tr>
<td>Second 25 percent</td>
<td>13</td>
<td>21</td>
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<tr>
<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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<td>45</td>
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<td>Highest 10 percent</td>
<td>33</td>
<td>46</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
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<td>20</td>
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<tr>
<td>Service-providing industries</td>
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<td>26</td>
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<td>35</td>
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<td>Elementary and secondary schools</td>
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<td>67</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>62</td>
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<tr>
<td>Health care and social assistance</td>
<td>15</td>
<td>16</td>
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<tr>
<td>Hospitals</td>
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<td>29</td>
</tr>
<tr>
<td>Public administration</td>
<td>25</td>
<td>72</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 42. Health-related benefits: Access, civilian workers,\(^1\)
National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
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<th>Retiree health care benefits(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>11</td>
<td>13</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>25</td>
<td>40</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>16</td>
<td>26</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>33</td>
<td>54</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Under age 65</th>
<th>Age 65 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>15</td>
<td>28</td>
</tr>
<tr>
<td>East North Central</td>
<td>15</td>
<td>24</td>
</tr>
<tr>
<td>West North Central</td>
<td>14</td>
<td>22</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>21</td>
<td>27</td>
</tr>
<tr>
<td>East South Central</td>
<td>20</td>
<td>28</td>
</tr>
<tr>
<td>West South Central</td>
<td>16</td>
<td>27</td>
</tr>
<tr>
<td>Mountain</td>
<td>15</td>
<td>21</td>
</tr>
<tr>
<td>Pacific</td>
<td>17</td>
<td>23</td>
</tr>
</tbody>
</table>

1\(^{\text{\textsuperscript{1}}}\) 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\(^{\text{\textsuperscript{2}}}\) A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

3\(^{\text{\textsuperscript{3}}}\) A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/nca/ebs/glossary20102011.htm.
Table 42. Standard errors for health-related benefits: Access, civilian workers,\textsuperscript{1} National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance\textsuperscript{2}</th>
<th>Retiree health care benefits\textsuperscript{3}</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>All workers</td>
<td>0.4</td>
<td>0.4</td>
</tr>
</tbody>
</table>

**Worker characteristics**

- Management, professional, and related: 0.7, 0.9, 0.8
- Management, business, and financial: 1.1, 1.4, 1.4
- Professional and related: 0.9, 1.0, 0.9
- Teachers: 1.2, 1.5, 1.4
- Primary, secondary, and special education school teachers: 1.3, 1.6, 1.7
- Registered nurses: 2.1, 2.0, 1.9
- Service: 0.5, 0.6, 0.6
- Protective service: 1.8, 3.0, 2.9
- Sales and office: 0.5, 0.6, 0.6
- Sales and related: 0.7, 1.0, 1.0
- Office and administrative support: 0.6, 0.7, 0.7
- Natural resources, construction, and maintenance: 0.9, 1.0, 1.0
- Construction, extraction, farming, fishing, and forestry: 1.0, 1.4, 1.4
- Installation, maintenance, and repair: 1.3, 1.4, 1.3
- Production, transportation, and material moving: 0.7, 0.8, 0.8
- Production: 0.8, 1.1, 1.0
- Transportation and material moving: 0.9, 1.1, 1.1
- Full time: 0.5, 0.5, 0.5
- Part time: 0.5, 0.5, 0.5
- Union: 0.9, 1.5, 1.4
- Nonunion: 0.4, 0.5, 0.4

**Average wage within the following categories:***

- Lowest 25 percent: 0.4, 0.4, 0.4
- Lowest 10 percent: 0.6, 0.5, 0.5
- Second 25 percent: 0.5, 0.6, 0.6
- Third 25 percent: 0.6, 0.7, 0.7
- Highest 25 percent: 0.8, 0.8, 0.7
- Highest 10 percent: 1.2, 1.1, 1.0

**Establishment characteristics**

- Goods-producing industries: 0.7, 0.9, 0.9
- Service-providing industries: 0.4, 0.5, 0.5
- Education and health services: 1.0, 1.1, 1.0
- Educational services: 1.5, 1.3, 1.3
- Elementary and secondary schools: 1.1, 1.5, 1.4
- Junior colleges, colleges, and universities: 3.6, 2.5, 2.5
- Health care and social assistance: 1.2, 1.1, 1.0
- Hospitals: 2.0, 1.9, 1.8
- Public administration: 1.6, 1.9, 1.9

See footnotes at end of table.
Table 42. Standard errors for health-related benefits: Access, civilian workers,\(^1\) National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance(^2)</th>
<th>Retiree health care benefits(^3)</th>
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<tr>
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<td>Under age 65</td>
<td>Age 65 and over</td>
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<tr>
<td>1 to 99 workers</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.5</td>
<td>0.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.9</td>
<td>0.9</td>
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<tr>
<td>100 workers or more</td>
<td>0.6</td>
<td>0.8</td>
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<tr>
<td>100 to 499 workers</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
<td>1.3</td>
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</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Under age 65</th>
<th>Age 65 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.9</td>
<td>1.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.6</td>
<td>0.9</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.0</td>
<td>1.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.0</td>
<td>1.4</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.5</td>
<td>2.6</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.2</td>
<td>1.2</td>
</tr>
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<td>Mountain</td>
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<td>1.4</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.6</td>
<td>1.1</td>
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</tbody>
</table>

\(^1\) 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. The plan, although sponsored by the employer, may be fully paid for by the employee.

\(^3\) A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

\(^4\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 43. Nonproduction bonuses: Access, civilian workers,\(^1\) National Compensation Survey, March 2011

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses(^2)</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus(^3)</th>
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</thead>
<tbody>
<tr>
<td>All workers</td>
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<td>4</td>
<td>4</td>
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<td>8</td>
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<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Management, professional, and related</td>
<td>46</td>
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<td>5</td>
<td>9</td>
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<td>Professional and related</td>
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<td>5</td>
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<td>4</td>
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<td>(4)</td>
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<td>Primary, secondary, and special education school teachers</td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>10</td>
<td>5</td>
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<tr>
<td><strong>Average wage within the following categories:</strong>(^5)</td>
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<td>Lowest 25 percent</td>
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<td>6</td>
<td>9</td>
<td>2</td>
<td>4</td>
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<tr>
<td>Lowest 10 percent</td>
<td>24</td>
<td>1</td>
<td>2</td>
<td>6</td>
<td>7</td>
<td>1</td>
<td>1</td>
<td>4</td>
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<td>Second 25 percent</td>
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<td>3</td>
<td>9</td>
<td>12</td>
<td>6</td>
<td>6</td>
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<tr>
<td>Highest 25 percent</td>
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<td>7</td>
<td>6</td>
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<td>3</td>
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<td>3</td>
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<td>6</td>
<td>2</td>
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<td>8</td>
<td>8</td>
<td>6</td>
<td>4</td>
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<tr>
<td>Education and health services</td>
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<td>3</td>
<td>4</td>
<td>5</td>
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<td>1</td>
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<td>4</td>
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<tr>
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<td>–</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>(4)</td>
<td>8</td>
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See footnotes at end of table.
Table 43. Nonproduction bonuses: Access, civilian workers,\(^1\) National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses(^2)</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus(^3)</th>
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<tr>
<td>1 to 99 workers</td>
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<td>4</td>
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<td>12</td>
<td>12</td>
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<td>2</td>
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<td>8</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>40</td>
<td>4</td>
<td>2</td>
<td>12</td>
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<td>50 to 99 workers</td>
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<td>100 workers or more</td>
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<tr>
<td>100 to 499 workers</td>
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<td>8</td>
<td>6</td>
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<td>7</td>
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<td>500 workers or more</td>
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<td>6</td>
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<td>11</td>
<td>3</td>
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**Geographic areas**

<table>
<thead>
<tr>
<th>Area</th>
<th>All nonproduction bonuses(^2)</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus(^3)</th>
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</thead>
<tbody>
<tr>
<td>New England</td>
<td>42</td>
<td>4</td>
<td>3</td>
<td>7</td>
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<td>9</td>
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<td>10</td>
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</tr>
<tr>
<td>East South Central</td>
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<td>–</td>
<td>7</td>
<td>11</td>
<td>2</td>
<td>7</td>
<td>4</td>
<td>13</td>
</tr>
<tr>
<td>West South Central</td>
<td>43</td>
<td>5</td>
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<td>9</td>
<td>11</td>
<td>3</td>
<td>4</td>
<td>5</td>
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<tr>
<td>Mountain</td>
<td>43</td>
<td>5</td>
<td>4</td>
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<td>11</td>
<td>5</td>
<td>3</td>
<td>4</td>
<td>9</td>
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<tr>
<td>Pacific</td>
<td>37</td>
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<td>5</td>
<td>8</td>
<td>2</td>
<td>3</td>
<td>10</td>
</tr>
</tbody>
</table>

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

\(^2\) The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

\(^3\) Includes all other bonuses provided to employees and not published separately.

\(^4\) Less than 0.5 percent.

\(^5\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 43. Standard errors for nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus2</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td></td>
<td>0.6</td>
<td>0.2</td>
<td>0.2</td>
<td>0.3</td>
<td>0.3</td>
<td>0.3</td>
<td>0.2</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Worker characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>0.9</td>
<td>0.5</td>
<td>0.5</td>
<td>0.5</td>
<td>0.4</td>
<td>0.7</td>
<td>0.3</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.2</td>
<td>0.7</td>
<td>0.7</td>
<td>0.9</td>
<td>0.5</td>
<td>0.7</td>
<td>0.5</td>
<td>0.4</td>
<td>1.2</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.0</td>
<td>0.5</td>
<td>0.5</td>
<td>0.5</td>
<td>0.5</td>
<td>0.8</td>
<td>0.4</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.4</td>
<td>(3)</td>
<td>0.5</td>
<td>(3)</td>
<td>0.3</td>
<td>1.0</td>
<td>0.4</td>
<td>–</td>
<td>0.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.8</td>
<td>–</td>
<td>0.7</td>
<td>–</td>
<td>0.3</td>
<td>1.2</td>
<td>0.6</td>
<td>–</td>
<td>1.2</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.7</td>
<td>0.2</td>
<td>1.3</td>
<td>1.2</td>
<td>0.5</td>
<td>3.0</td>
<td>0.7</td>
<td>1.6</td>
<td>2.0</td>
</tr>
<tr>
<td>Service</td>
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<td>0.5</td>
<td>0.7</td>
<td>0.7</td>
<td>0.5</td>
<td>0.3</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.0</td>
<td>(3)</td>
<td>1.7</td>
<td>0.6</td>
<td>0.9</td>
<td>1.3</td>
<td>1.6</td>
<td>2.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.8</td>
<td>0.3</td>
<td>0.3</td>
<td>0.5</td>
<td>0.6</td>
<td>0.4</td>
<td>0.4</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.3</td>
<td>0.4</td>
<td>0.4</td>
<td>0.6</td>
<td>0.8</td>
<td>0.4</td>
<td>0.8</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.9</td>
<td>0.4</td>
<td>0.3</td>
<td>0.6</td>
<td>0.7</td>
<td>0.5</td>
<td>0.3</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.4</td>
<td>0.5</td>
<td>0.4</td>
<td>0.9</td>
<td>1.0</td>
<td>0.3</td>
<td>0.4</td>
<td>0.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.9</td>
<td>0.6</td>
<td>0.5</td>
<td>1.6</td>
<td>1.3</td>
<td>0.4</td>
<td>0.6</td>
<td>0.4</td>
<td>1.3</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.7</td>
<td>0.6</td>
<td>0.7</td>
<td>1.1</td>
<td>1.3</td>
<td>0.5</td>
<td>0.5</td>
<td>0.7</td>
<td>1.2</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.2</td>
<td>0.6</td>
<td>0.4</td>
<td>0.7</td>
<td>0.6</td>
<td>0.5</td>
<td>0.3</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Production</td>
<td>1.6</td>
<td>1.1</td>
<td>0.4</td>
<td>0.9</td>
<td>0.9</td>
<td>0.9</td>
<td>0.5</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.5</td>
<td>0.5</td>
<td>0.5</td>
<td>0.8</td>
<td>0.8</td>
<td>0.5</td>
<td>0.3</td>
<td>0.7</td>
<td>1.1</td>
</tr>
<tr>
<td>Full time</td>
<td>0.6</td>
<td>0.2</td>
<td>0.3</td>
<td>0.4</td>
<td>0.4</td>
<td>0.4</td>
<td>0.2</td>
<td>0.2</td>
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<tr>
<td>Part time</td>
<td>0.9</td>
<td>0.2</td>
<td>0.3</td>
<td>0.4</td>
<td>0.5</td>
<td>0.2</td>
<td>0.2</td>
<td>0.5</td>
<td>0.4</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>0.3</td>
<td>0.4</td>
<td>0.4</td>
<td>0.4</td>
<td>0.8</td>
<td>0.3</td>
<td>0.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
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<td>0.3</td>
<td>0.2</td>
<td>0.3</td>
<td>0.4</td>
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<td>Average wage within the following categories:4</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.0</td>
<td>0.3</td>
<td>0.3</td>
<td>0.6</td>
<td>0.6</td>
<td>0.2</td>
<td>0.3</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.6</td>
<td>0.2</td>
<td>0.5</td>
<td>1.1</td>
<td>0.3</td>
<td>0.2</td>
<td>0.3</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.9</td>
<td>0.3</td>
<td>0.3</td>
<td>0.5</td>
<td>0.7</td>
<td>0.4</td>
<td>0.4</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.9</td>
<td>0.4</td>
<td>0.3</td>
<td>0.5</td>
<td>0.4</td>
<td>0.6</td>
<td>0.3</td>
<td>0.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.9</td>
<td>0.4</td>
<td>0.6</td>
<td>0.5</td>
<td>0.3</td>
<td>0.5</td>
<td>0.2</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.1</td>
<td>0.8</td>
<td>0.8</td>
<td>0.7</td>
<td>0.5</td>
<td>0.7</td>
<td>0.2</td>
<td>0.6</td>
<td>0.9</td>
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</tbody>
</table>

Establishment characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>1.2</td>
<td>0.7</td>
<td>0.4</td>
<td>0.8</td>
<td>0.8</td>
<td>0.7</td>
<td>0.3</td>
<td>0.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.7</td>
<td>0.2</td>
<td>0.3</td>
<td>0.4</td>
<td>0.3</td>
<td>0.4</td>
<td>0.2</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.2</td>
<td>0.3</td>
<td>0.4</td>
<td>0.7</td>
<td>0.6</td>
<td>0.9</td>
<td>0.4</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.1</td>
<td>–</td>
<td>0.3</td>
<td>0.3</td>
<td>0.2</td>
<td>0.8</td>
<td>0.5</td>
<td>(3)</td>
<td>0.7</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.5</td>
<td>–</td>
<td>0.3</td>
<td>(3)</td>
<td>(3)</td>
<td>1.0</td>
<td>0.6</td>
<td>–</td>
<td>0.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.8</td>
<td>–</td>
<td>0.4</td>
<td>(3)</td>
<td>(3)</td>
<td>1.0</td>
<td>0.8</td>
<td>0.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.9</td>
<td>0.5</td>
<td>0.6</td>
<td>1.2</td>
<td>1.1</td>
<td>1.4</td>
<td>0.6</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.6</td>
<td>0.5</td>
<td>0.4</td>
<td>1.0</td>
<td>0.6</td>
<td>3.0</td>
<td>0.7</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.0</td>
<td>–</td>
<td>0.9</td>
<td>0.5</td>
<td>0.7</td>
<td>1.5</td>
<td>1.2</td>
<td>–</td>
<td>2.0</td>
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</table>

See footnotes at end of table.
Table 43. Standard errors for nonproduction bonuses: Access, civilian workers,\(^1\) National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.9</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1.0</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1.5</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.7</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1.1</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1.2</td>
<td>0.4</td>
<td>0.6</td>
</tr>
</tbody>
</table>

| Geographic areas                 |                           |                           |                            |                   |              |                                   |                |              |                |
| New England                      |                           |                           |                            |                   |              |                                   | 3.4            | 1.4          | 0.5            |
| Middle Atlantic                  |                           |                           |                            |                   |              |                                   | 1.5            | 0.5          | 0.5            |
| East North Central               |                           |                           |                            |                   |              |                                   | 1.5            | 0.5          | 0.5            |
| West North Central               |                           |                           |                            |                   |              |                                   | 2.4            | 1.0          | 0.6            |
| South Atlantic                   |                           |                           |                            |                   |              |                                   | 1.3            | 0.5          | 0.4            |
| East South Central               |                           |                           |                            |                   |              |                                   | 4.1            | 1.2          | –              |
| West South Central               |                           |                           |                            |                   |              |                                   | 1.6            | 1.0          | 0.4            |
| Mountain                         |                           |                           |                            |                   |              |                                   | 2.2            | 0.8          | 1.1            |
| Pacific                          |                           |                           |                            |                   |              |                                   | 1.4            | 0.4          | 0.5            |

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

\(^2\) Includes all other bonuses provided to employees and not published separately.

\(^3\) Less than 0.05.

\(^4\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 44. Unmarried domestic partner benefits: Access¹, civilian workers,²
National Compensation Survey, March 2011

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Health care benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>All workers</td>
<td>14</td>
<td>14</td>
</tr>
</tbody>
</table>

**Worker characteristics**

Management, professional, and related .......... 24 23 42 36
Management, business, and financial .......... 21 20 50 43
Professional and related .......... 25 24 40 33
Teachers .......... 43 41 31 26
Primary, secondary, and special education
school teachers .......... 50 49 28 24
Registered nurses .......... 16 15 31 24
Service .......... 9 9 19 15
Protective service .......... 28 27 29 20
Sales and office .......... 12 11 30 26
Sales and related .......... 5 4 24 20
Office and administrative support .......... 16 15 34 30
Natural resources, construction, and maintenance
Construction, extraction, farming, fishing, and
forestry .......... 11 11 17 17
Installation, maintenance, and repair .......... 13 12 29 20
Production, transportation, and material moving ...
Production .......... 6 5 24 20
Transportation and material moving .......... 13 13 26 22
Full time .......... 17 16 37 31
Part time .......... 6 6 10 8
Union .......... 38 36 49 38
Nonunion .......... 10 10 27 23

Average wage within the following categories:³
Lowest 25 percent .......... 4 4 11 9
Lowest 10 percent .......... 1 1 7 5
Second 25 percent .......... 11 11 26 23
Third 25 percent .......... 17 16 37 31
Highest 25 percent .......... 27 26 49 40
Highest 10 percent .......... 28 26 57 48

**Establishment characteristics**

Goods-producing industries .......... 7 6 27 23
Service-providing industries .......... 16 15 31 25
Education and health services .......... 24 24 30 26
Educational services .......... 44 42 33 27
Elementary and secondary schools .......... 49 48 28 24
Junior colleges, colleges, and universities .......... 37 35 49 37
Health care and social assistance .......... 11 10 28 25
Hospitals .......... 20 20 34 26
Public administration .......... 49 48 37 31

See footnotes at end of table.
Table 44. Unmarried domestic partner benefits: Access\(^1\), civilian workers,\(^2\)
National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th></th>
<th>Health care benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>5</td>
<td>4</td>
<td>18</td>
<td>16</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4</td>
<td>4</td>
<td>17</td>
<td>15</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>7</td>
<td>7</td>
<td>23</td>
<td>20</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>23</td>
<td>22</td>
<td>41</td>
<td>33</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>12</td>
<td>12</td>
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<td>500 workers or more</td>
<td>33</td>
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**Geographic areas**

<table>
<thead>
<tr>
<th>Area</th>
<th>Defined benefit retirement survivor benefits</th>
<th></th>
<th>Health care benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
<td>Same sex</td>
<td>Opposite sex</td>
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<td>11</td>
<td>10</td>
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<td>28</td>
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<td>East South Central</td>
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<tr>
<td>West South Central</td>
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<tr>
<td>Mountain</td>
<td>24</td>
<td>23</td>
<td>57</td>
<td>53</td>
</tr>
</tbody>
</table>

\(^1\) The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer’s policy on providing the benefit to unmarried domestic partners.

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

\(^3\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 44. Standard errors for unmarried domestic partner benefits: Access¹, civilian workers,² National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Health care benefits</th>
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Worker characteristics

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<th>Same sex</th>
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<td>0.8</td>
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<tr>
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<td>1.3</td>
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<td>Professional and related</td>
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<td>0.9</td>
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<td>2.1</td>
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<td>2.3</td>
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<td>0.7</td>
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<td>1.0</td>
<td>0.9</td>
</tr>
<tr>
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<td>0.8</td>
<td>1.2</td>
<td>0.9</td>
</tr>
<tr>
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<td>1.1</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
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<td>1.2</td>
<td>1.7</td>
<td>1.4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<td>0.6</td>
<td>1.0</td>
<td>1.0</td>
</tr>
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<td>Production</td>
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<td>0.6</td>
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<td>Transportation and material moving</td>
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<td>1.1</td>
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<td>Part time</td>
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<td>Nonunion</td>
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<td>Average wage within the following categories:³</td>
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<td></td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
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</tr>
<tr>
<td>Lowest 10 percent</td>
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<td>1.3</td>
<td>0.8</td>
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<tr>
<td>Second 25 percent</td>
<td>0.5</td>
<td>0.5</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.8</td>
<td>0.7</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.7</td>
<td>0.7</td>
<td>0.9</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 10 percent</td>
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<td>1.0</td>
<td>1.1</td>
<td>1.2</td>
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</table>

Establishment characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Same sex</th>
<th>Opposite sex</th>
<th>Same sex</th>
<th>Opposite sex</th>
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<tbody>
<tr>
<td>Goods-producing industries</td>
<td>0.7</td>
<td>0.6</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.5</td>
<td>0.5</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.1</td>
<td>1.1</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.6</td>
<td>1.7</td>
<td>1.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.6</td>
<td>1.7</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.6</td>
<td>3.6</td>
<td>3.0</td>
<td>3.2</td>
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<td>Health care and social assistance</td>
<td>1.1</td>
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<td>Hospitals</td>
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See footnotes at end of table.
Table 44. Standard errors for unmarried domestic partner benefits: Access¹, civilian workers,² National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Health care benefits</th>
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<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.3</td>
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<td>1 to 49 workers</td>
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</tr>
<tr>
<td>50 to 99 workers</td>
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</tr>
<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.7</td>
<td>0.7</td>
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<tr>
<td>500 workers or more</td>
<td>1.2</td>
<td>1.2</td>
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</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Health care benefits</th>
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</thead>
<tbody>
<tr>
<td>New England</td>
<td>1.1</td>
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<tr>
<td>Middle Atlantic</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.4</td>
<td>0.4</td>
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<tr>
<td>West North Central</td>
<td>–</td>
<td>2.8</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.8</td>
<td>0.8</td>
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<tr>
<td>East South Central</td>
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<tr>
<td>West South Central</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.9</td>
<td>0.9</td>
</tr>
</tbody>
</table>

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer’s policy on providing the benefit to unmarried domestic partners.

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

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” See Technical Note for more details.

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Table 45. Medical care benefit combinations: Access, civilian workers, National Compensation Survey, March 2011

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
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<th>Medical care and no medical care benefits</th>
<th>Medical care and life insurance benefits</th>
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<tr>
<td>All workers</td>
<td>62 10 6 22</td>
<td>60 12 1 26</td>
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<tr>
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<td>80 8 3 9</td>
<td>77 11 1 11</td>
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<td></td>
<td></td>
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<tr>
<td>Management, business, and financial</td>
<td>84 10 1 5</td>
<td>85 9 1 5</td>
<td></td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>Professional and related</td>
<td>78 7 4 11</td>
<td>74 11 1 13</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Teachers</td>
<td>83 2 4 11</td>
<td>74 11 1 14</td>
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<td></td>
<td></td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>82 13 2 6</td>
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<td></td>
<td></td>
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<tr>
<td>Registered nurses</td>
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<td>71 10 1 17</td>
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<td>Protective service</td>
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<tr>
<td>Sales and office</td>
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<td>59 14 1 26</td>
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<td>67 2 16 16</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>64 12 1 23</td>
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<td>Production</td>
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<td>Transportation and material moving</td>
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<tr>
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<td>75 13 1 11</td>
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<td>14 8 1 77</td>
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</tr>
<tr>
<td>Second 25 percent</td>
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<td>63 14 2 21</td>
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<td>74 13 1 12</td>
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<tr>
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<td>85 9 1 5</td>
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<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Goods-producing industries</td>
<td>70 15 3 12</td>
<td>71 14 1 14</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>61 9 7 23</td>
<td>58 12 1 28</td>
<td></td>
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<td></td>
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<tr>
<td>Education and health services</td>
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<td>67 12 2 19</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational services</td>
<td>83 3 4 10</td>
<td>76 10 1 13</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
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<td>75 13 1 10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>85 3 10 8</td>
<td>83 5 1 12</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>65 9 8 18</td>
<td>61 13 2 23</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Hospitals</td>
<td>87 3 8 10</td>
<td>84 4 1 10</td>
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<td></td>
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<td></td>
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<tr>
<td>Public administration</td>
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<td>81 7 1 11</td>
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See footnotes at end of table.
Table 45. Medical care benefit combinations: Access, civilian workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Medical care benefits and no defined benefit retirement</td>
<td>Defined benefit retirement and no medical care benefits</td>
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<td>All workers</td>
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**Worker characteristics**

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<th>Defined contribution retirement and no medical care benefits</th>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>42</td>
<td>(2)</td>
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<td>43</td>
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<td>Installation, maintenance, and repair</td>
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<td>2</td>
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<td>24</td>
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<tr>
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<td>3</td>
<td>19</td>
<td>2</td>
<td>76</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<td>53</td>
<td>1</td>
<td>22</td>
<td>53</td>
<td>24</td>
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<tr>
<td>Highest 25 percent</td>
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<td>52</td>
<td>1</td>
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<td>41</td>
<td>1</td>
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**Establishment characteristics**

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<th>Defined contribution retirement and no medical care benefits</th>
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<td>24</td>
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<td>19</td>
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<td>Hospitals</td>
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See footnotes at end of table.
Table 45. Medical care benefit combinations: Access, civilian workers,\(^1\) National Compensation Survey, March 2011—Continued

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<tr>
<th>Characteristics</th>
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<tr>
<td>1 to 99 workers</td>
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<td>8</td>
<td>35</td>
<td>41</td>
<td>16</td>
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<td>42</td>
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<tr>
<td>1 to 49 workers</td>
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<td>15</td>
<td>8</td>
<td>38</td>
<td>37</td>
<td>17</td>
<td>1</td>
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<tr>
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<td>23</td>
<td>54</td>
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<td>1</td>
<td>29</td>
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<td>100 workers or more</td>
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<td>4</td>
<td>10</td>
<td>77</td>
<td>9</td>
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<td>100 to 499 workers</td>
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<td>5</td>
<td>13</td>
<td>69</td>
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<td>7</td>
<td>84</td>
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**Geographic areas**

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<th>Retirement benefits and no medical care benefits</th>
<th>No medical care and no retirement benefits</th>
<th>Medical care and life insurance benefits</th>
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<th>No medical care and no life insurance benefits</th>
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<td>26</td>
<td>58</td>
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<td>28</td>
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<tr>
<td>Middle Atlantic</td>
<td>64</td>
<td>9</td>
<td>6</td>
<td>21</td>
<td>58</td>
<td>15</td>
<td>1</td>
<td>26</td>
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<tr>
<td>East North Central</td>
<td>63</td>
<td>9</td>
<td>7</td>
<td>21</td>
<td>64</td>
<td>8</td>
<td>2</td>
<td>26</td>
</tr>
<tr>
<td>West North Central</td>
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<td>8</td>
<td>8</td>
<td>22</td>
<td>61</td>
<td>9</td>
<td>2</td>
<td>28</td>
</tr>
<tr>
<td>South Atlantic</td>
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<td>21</td>
<td>60</td>
<td>12</td>
<td>1</td>
<td>26</td>
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<tr>
<td>East South Central</td>
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<tr>
<td>Mountain</td>
<td>62</td>
<td>10</td>
<td>6</td>
<td>22</td>
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<td>12</td>
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<td>54</td>
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<td>27</td>
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See footnotes at end of table.
### Table 45. Medical care benefit combinations: Access, civilian workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
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<th>Medical care benefits and defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
<tr>
<td>1 to 99 workers</td>
<td>11 46 1 42</td>
<td>37 20 8 35</td>
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<td>9 44 1 46</td>
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<td>50 to 99 workers</td>
<td>16 53 2 29</td>
<td>48 21 7 24</td>
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<td>45 41 1 13</td>
<td>58 27 3 11</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>28 54 2 17</td>
<td>59 22 4 14</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>61 29 1 9</td>
<td>58 32 2 8</td>
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**Geographic areas**

<table>
<thead>
<tr>
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<th>No medical care benefits and no defined benefit retirement</th>
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<tbody>
<tr>
<td>New England</td>
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<td>45 25 3 27</td>
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<td></td>
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<td>Middle Atlantic</td>
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<td>East North Central</td>
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<td>50 22 5 23</td>
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<td>Pacific</td>
<td>30 43 1 27</td>
<td>44 28 4 23</td>
<td></td>
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</tbody>
</table>

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

2 Less than 0.5 percent.

3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and no retirement benefits</th>
<th>Retirement benefits and no medical care benefits</th>
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<td>0.6</td>
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<td>0.8</td>
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See footnotes at end of table.

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Geographic areas

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¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
² Less than 0.05.
³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 46. Paid leave combinations: Access, civilian workers,1 National Compensation Survey, March 2011

(All workers = 100 percent)

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<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Vacation and sick leave</th>
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See footnotes at end of table.

(All workers = 100 percent)

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<th>Personal leave and sick leave</th>
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<th>Vacation and holidays</th>
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Geographic areas

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

2 Includes workers with access to one or more of these leave benefits.

3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the


NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

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See footnotes at end of table.

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<th>Vacation and holidays</th>
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| Geographic areas                 |                             |                               |                         |                      |                                               |                                                         |                                      |
| New England                      | 2.1                         | 1.8                           | 1.4                     | 1.3                  | 1.3                                           | 1.0                                                     | 1.5                                  |
| Middle Atlantic                  | 0.8                         | 0.8                           | 1.0                     | 1.0                  | 1.2                                           | 0.9                                                     | 1.1                                  |
| East North Central               | 1.4                         | 1.6                           | 1.4                     | 0.9                  | 1.5                                           | 1.1                                                     | 0.9                                  |
| West North Central               | 1.8                         | 1.8                           | 1.3                     | 1.3                  | 1.7                                           | 1.2                                                     | 1.1                                  |
| South Atlantic                   | 1.1                         | 1.2                           | 1.4                     | 1.5                  | 1.5                                           | 1.4                                                     | 1.1                                  |
| East South Central               | 2.7                         | 2.4                           | 2.1                     | 2.5                  | 2.2                                           | 2.3                                                     | 2.1                                  |
| West South Central               | 1.9                         | 2.2                           | 1.5                     | 1.2                  | 1.3                                           | 1.2                                                     | 1.1                                  |
| Mountain                         | 1.6                         | 1.4                           | 1.9                     | 1.9                  | 1.9                                           | 1.6                                                     | 1.2                                  |
| Pacific                          | 1.7                         | 1.8                           | 1.2                     | 1.2                  | 1.3                                           | 1.4                                                     | 1.5                                  |

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

² Includes workers with access to one or more of these leave benefits.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Private Industry Tables

Types of Benefits

- Establishment Data
- Retirement Benefits
- Health Care Benefits
- Life, Short-term Disability, and Long-term Disability Insurance Benefits
- Holiday, Vacation, Sick, and Other Leave Benefits
- Other Benefits
- Benefit Combinations
Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2011

(All establishments = 100 percent)

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<tr>
<th>Characteristics</th>
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<th>Health care benefits</th>
</tr>
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<tbody>
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<tr>
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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/glossary20102011.htm.
Table 1. Standard errors for establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2011

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Table 1. Standard errors for establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2011—Continued

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¹ Includes defined benefit pension plans and defined contribution retirement plans.

NOTE: Dash indicates no establishments in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.
Table 2. Retirement benefits: Access, participation, and take-up rates,\(^1\) private industry workers, National Compensation Survey, March 2011

(All workers = 100 percent)

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See footnotes at end of table.
Table 2. Retirement benefits: Access, participation, and take-up rates, private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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<th>Defined contribution</th>
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<th>Access</th>
<th>Participation</th>
<th>Take-up rate</th>
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<td>53</td>
<td>38</td>
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</table>

1. The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
2. Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.
3. The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates, private industry workers, National Compensation Survey, March 2011

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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 2011—Continued

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Geographic areas

<table>
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<td>1.6</td>
</tr>
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<td>1.4</td>
<td>1.2</td>
<td>1.4</td>
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<td>2.6</td>
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<td>1.3</td>
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<td>2.5</td>
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<td>Pacific</td>
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<td>1.6</td>
<td>1.3</td>
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</table>

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

\(^2\) Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

\(^3\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
### Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings¹</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
<th>Employee contribution not required</th>
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<td>Total</td>
<td>Total</td>
<td>Total</td>
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<td>4.5</td>
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<td>Management, business, and financial</td>
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</tr>
<tr>
<td>Professional and related</td>
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<td>5.0</td>
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<tr>
<td>Service</td>
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<td>Office and administrative support</td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>Installation, maintenance, and repair</td>
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<td>3.9</td>
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<td>4.3</td>
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<tr>
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<td>Highest 25 percent</td>
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<td>2.7</td>
<td>3.0</td>
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<td>4.6</td>
<td>5.0</td>
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<td>Trade, transportation, and utilities</td>
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<td>2</td>
<td>3.7</td>
<td>3.9</td>
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<td>Transportation and warehousing</td>
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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 2011—Continued

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

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<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Fixed percent of annual earnings&lt;sup&gt;1&lt;/sup&gt;</th>
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<td>Accommodation and food services</td>
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<td>3</td>
<td>3.2</td>
<td>3.9</td>
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<td>–</td>
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<td>Pacific</td>
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<td>2</td>
<td>6.2</td>
<td>7.0</td>
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</tbody>
</table>

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

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Total</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
<th>Employee contribution not required</th>
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<tbody>
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<td>All workers</td>
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<td>0.5</td>
<td>0.4</td>
<td>1.3</td>
<td>0.6</td>
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<tr>
<td><strong>Worker characteristics</strong></td>
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<td>0.4</td>
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<tr>
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<td>1.1</td>
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<td>Highest 25 percent</td>
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<td>Goods-producing industries</td>
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<td>Service-providing industries</td>
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See footnotes at end of table.

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<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Fixed percent of annual earnings&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
<th>Employee contribution not required</th>
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<td>Total</td>
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<td>Credit intermediation and related activities</td>
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<td>0.3</td>
<td>0.3</td>
<td>–</td>
<td>0.6</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.3</td>
<td>2.3</td>
<td>0.6</td>
<td>–</td>
<td>2.3</td>
</tr>
<tr>
<td>Educational services</td>
<td>3.9</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>3.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.6</td>
<td>0.4</td>
<td>0.9</td>
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</tr>
<tr>
<td>Health care and social assistance</td>
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<td>2.5</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
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</tr>
<tr>
<td>Accommodation and food services</td>
<td>–</td>
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<td>–</td>
<td>–</td>
<td>0.0</td>
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<tr>
<td>1 to 99 workers</td>
<td>1.6</td>
<td>1.4</td>
<td>0.4</td>
<td>1.3</td>
<td>1.6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.2</td>
<td>2.0</td>
<td>0.4</td>
<td>1.4</td>
<td>2.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>1.0</td>
</tr>
<tr>
<td>100 workers or more</td>
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<td>0.5</td>
<td>0.7</td>
<td>–</td>
<td>0.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>1.1</td>
<td>0.7</td>
<td>0.1</td>
<td>1.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.5</td>
<td>0.3</td>
<td>0.3</td>
<td>0.8</td>
<td>0.5</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>0.6</td>
<td>0.6</td>
<td>1.3</td>
<td>–</td>
<td>0.6</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.8</td>
<td>0.6</td>
<td>0.4</td>
<td>1.3</td>
<td>0.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.4</td>
<td>0.2</td>
<td>0.5</td>
<td>0.0</td>
<td>0.4</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.9</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>1.9</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.0</td>
<td>0.9</td>
<td>0.4</td>
<td>0.8</td>
<td>1.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>1.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.0</td>
<td>0.7</td>
<td>0.8</td>
<td>1.8</td>
<td>1.0</td>
</tr>
</tbody>
</table>

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

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary2012011.htm.
Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans¹</th>
<th>Frozen plans²</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>75</td>
<td>25</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans¹</th>
<th>Frozen plans²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>69</td>
<td>31</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Professional and related</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Service</td>
<td>84</td>
<td>16</td>
</tr>
<tr>
<td>Protective service</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td>Sales and office</td>
<td>72</td>
<td>28</td>
</tr>
<tr>
<td>Sales and related</td>
<td>62</td>
<td>38</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>90</td>
<td>10</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>85</td>
<td>15</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>78</td>
<td>22</td>
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<tr>
<td>Production</td>
<td>73</td>
<td>27</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Full time</td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td>Part time</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Union</td>
<td>89</td>
<td>11</td>
</tr>
<tr>
<td>Nonunion</td>
<td>68</td>
<td>32</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:**³

<table>
<thead>
<tr>
<th>Wage Category</th>
<th>Open plans¹</th>
<th>Frozen plans²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>63</td>
<td>37</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>74</td>
<td>26</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>68</td>
<td>32</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans¹</th>
<th>Frozen plans²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>74</td>
<td>26</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>76</td>
<td>24</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Retail trade</td>
<td>64</td>
<td>36</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>89</td>
<td>11</td>
</tr>
<tr>
<td>Utilities</td>
<td>82</td>
<td>18</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans</th>
<th>Frozen plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>Financial activities</td>
<td>72</td>
<td>28</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>72</td>
<td>28</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>72</td>
<td>28</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>58</td>
<td>42</td>
</tr>
<tr>
<td>Education and health services</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Educational services</td>
<td>89</td>
<td>11</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>85</td>
<td>15</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>73</td>
<td>27</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>73</td>
<td>27</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>73</td>
<td>27</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Open plans</th>
<th>Frozen plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>70</td>
<td>30</td>
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<tr>
<td>Middle Atlantic</td>
<td>84</td>
<td>16</td>
</tr>
<tr>
<td>East North Central</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>West North Central</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>73</td>
<td>27</td>
</tr>
<tr>
<td>East South Central</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>West South Central</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>Pacific</td>
<td>83</td>
<td>17</td>
</tr>
</tbody>
</table>

1 Plans open to new participants.
2 Plans closed to new workers or plans that cease accruals for some or all plan participants.
3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans1</th>
<th>Frozen plans2</th>
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</thead>
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<td>1.1</td>
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<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
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<td>2.0</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Service</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>Protective service</td>
<td>6.9</td>
<td>6.9</td>
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<tr>
<td>Sales and office</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Sales and related</td>
<td>3.8</td>
<td>3.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Production</td>
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<td>2.5</td>
</tr>
<tr>
<td>Transportation and material moving</td>
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<tr>
<td>Full time</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Part time</td>
<td>2.4</td>
<td>2.4</td>
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<td>1.1</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>1.5</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
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</tr>
<tr>
<td>Lowest 10 percent</td>
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<td>9.5</td>
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<tr>
<td>Second 25 percent</td>
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<td>2.2</td>
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<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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<td>Highest 10 percent</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.4</td>
<td>1.4</td>
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<tr>
<td>Trade, transportation, and utilities</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>5.7</td>
<td>5.7</td>
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<tr>
<td>Retail trade</td>
<td>3.6</td>
<td>3.6</td>
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<tr>
<td>Transportation and warehousing</td>
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</tr>
<tr>
<td>Utilities</td>
<td>4.2</td>
<td>4.2</td>
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</tbody>
</table>

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 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans</th>
<th>Frozen plans</th>
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</thead>
<tbody>
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<tr>
<td>Finance and insurance</td>
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<td>1.9</td>
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<tr>
<td>Credit intermediation and related activities</td>
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<td>Insurance carriers and related activities</td>
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<tr>
<td>Professional and business services</td>
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</tr>
<tr>
<td>Professional and technical services</td>
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<tr>
<td>Education and health services</td>
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</tr>
<tr>
<td>Educational services</td>
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<td>3.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>5.1</td>
<td>5.1</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.9</td>
<td>1.9</td>
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<tr>
<td>1 to 49 workers</td>
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<td>50 to 99 workers</td>
<td>3.4</td>
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<td>100 workers or more</td>
<td>1.4</td>
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<td>100 to 499 workers</td>
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<td>2.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.7</td>
<td>1.7</td>
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</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Open plans</th>
<th>Frozen plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>5.5</td>
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</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>East North Central</td>
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<td>2.4</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.3</td>
<td>3.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>3.5</td>
<td>3.5</td>
</tr>
<tr>
<td>East South Central</td>
<td>5.6</td>
<td>5.6</td>
</tr>
<tr>
<td>West South Central</td>
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<td>3.3</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.9</td>
<td>1.9</td>
</tr>
</tbody>
</table>

1 Plans open to new participants.
2 Plans closed to new workers or plans that cease accruals for some or all plan participants.
3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 5. Defined benefit frozen retirement plans: Benefits accrual, private industry workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Retirement benefit accrual&lt;sup&gt;2&lt;/sup&gt;</th>
<th>All existing participants continue to accrue benefits</th>
<th>Some existing participants continue to accrue benefits</th>
<th>No existing participants continue to accrue benefits</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>All workers ............................................................. 64 7 28</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td>Management, professional, and related ………… 65 9 26</td>
<td>Management, business, and financial ………… 61 7 32</td>
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<td>Service-providing industries ………………… 62 6 32</td>
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<td>Utilities ………………… 98 – –</td>
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See footnotes at end of table.
Table 5. Defined benefit frozen retirement plans: Benefits accrual, private industry workers, National Compensation Survey, March 2011—Continued

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

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<tr>
<th>Characteristics</th>
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<th>No existing existing participants continue to accrue benefits</th>
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<td>All existing participants continue to accrue benefits</td>
<td>Some existing participants continue to accrue benefits</td>
<td></td>
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<td></td>
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<td>Information</td>
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<tr>
<td>Pacific</td>
<td>70</td>
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</tr>
</tbody>
</table>

1 Plans closed to new workers or plans that cease accruals for some or all plan participants.
2 Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.
3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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Table 5. Standard errors for defined benefit frozen retirement plans:1
Benefits accrual, private industry workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Retirement benefit accrual2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All existing participants continue to accrue benefits</td>
</tr>
<tr>
<td>All workers</td>
<td>1.9</td>
</tr>
</tbody>
</table>

**Worker characteristics**

| Characteristics                                      | All existing participants continue to accrue benefits | Some existing participants continue to accrue benefits | No existing participants continue to accrue benefits |
|-----------------------------------------------------|------------------------------------------------------|------------------------------------------------------|
| Management, professional, and related               | 3.0                                                  | 2.6                                                  | 2.4                                                  |
| Management, business, and financial                 | 3.2                                                  | 2.0                                                  | 2.9                                                  |
| Professional and related                            | 3.7                                                  | –                                                    | –                                                    |
| Service                                             | 8.7                                                  | –                                                    | –                                                    |
| Protective service                                  | 7.3                                                  | –                                                    | 7.3                                                  |
| Sales and office                                    | 3.0                                                  | 1.4                                                  | 2.9                                                  |
| Office and administrative support                   | 3.0                                                  | 1.2                                                  | 2.9                                                  |
| Natural resources, construction, and maintenance    | 4.0                                                  | 1.2                                                  | 3.8                                                  |
| Construction, extraction, farming, fishing, and forestry | 8.5                                                  | –                                                    | –                                                    |
| Installation, maintenance, and repair               | 4.8                                                  | 1.5                                                  | 4.4                                                  |
| Production, transportation, and material moving      | 4.1                                                  | 2.0                                                  | 4.2                                                  |
| Production                                          | 4.3                                                  | 1.8                                                  | 4.1                                                  |
| Transportation and material moving                  | 6.3                                                  | 3.6                                                  | 6.9                                                  |
| Full time                                           | 1.9                                                  | 1.4                                                  | 1.8                                                  |
| Part time                                           | 4.8                                                  | –                                                    | –                                                    |
| Union                                               | 4.2                                                  | –                                                    | –                                                    |
| Nonunion                                            | 2.2                                                  | 1.6                                                  | 2.0                                                  |
| Average wage within the following categories:3      |                                                      |                                                      |                                                      |
| Lowest 25 percent                                   | 5.9                                                  | –                                                    | –                                                    |
| Lowest 10 percent                                   | –                                                    | –                                                    | 11.7                                                 |
| Second 25 percent                                   | 3.5                                                  | 1.4                                                  | 3.4                                                  |
| Third 25 percent                                    | 3.2                                                  | 1.5                                                  | 3.1                                                  |
| Highest 25 percent                                  | 2.6                                                  | 2.1                                                  | 2.0                                                  |
| Highest 10 percent                                  | 3.4                                                  | 2.6                                                  | 2.6                                                  |

**Establishment characteristics**

| Characteristics                                      | All existing participants continue to accrue benefits | Some existing participants continue to accrue benefits | No existing participants continue to accrue benefits |
|-----------------------------------------------------|------------------------------------------------------|------------------------------------------------------|
| Goods-producing industries                          | 3.1                                                  | 2.0                                                  | 2.8                                                  |
| Manufacturing                                       | 3.0                                                  | 2.0                                                  | 2.8                                                  |
| Service-providing industries                        | 2.3                                                  | 1.7                                                  | 2.2                                                  |
| Trade, transportation, and utilities                | 3.8                                                  | –                                                    | –                                                    |
| Wholesale trade                                     | 8.4                                                  | –                                                    | –                                                    |
| Retail trade                                        | 4.7                                                  | –                                                    | –                                                    |
| Utilities                                           | 1.4                                                  | –                                                    | –                                                    |

See footnotes at end of table.
Table 5. Standard errors for defined benefit frozen retirement plans:  
Benefits accrual, private industry workers, National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
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<td>Insurance carriers and related activities</td>
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<td>Professional and business services</td>
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<td>Education and health services</td>
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<td>Junior colleges, colleges, and universities</td>
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<tr>
<td>Health care and social assistance</td>
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<td>1 to 99 workers</td>
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<td>100 workers or more</td>
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<tr>
<td>100 to 499 workers</td>
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<tr>
<td>500 workers or more</td>
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<tr>
<td>Geographic areas</td>
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<td>New England</td>
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<td>Middle Atlantic</td>
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</tr>
<tr>
<td>East North Central</td>
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<td>West North Central</td>
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<td>South Atlantic</td>
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<tr>
<td>West South Central</td>
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</table>

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

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

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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Table 6. Defined benefit frozen retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
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<td>All workers</td>
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<td>Management, business, and financial</td>
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<tr>
<td>Service</td>
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<td>Sales and office</td>
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<td>Office and administrative support</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<tr>
<td>Transportation and material moving</td>
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<td>Full time</td>
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<tr>
<td>Part time</td>
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<td>Wholesale trade</td>
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<td>Transportation and warehousing</td>
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See footnotes at end of table.
Table 6. Defined benefit frozen retirement plans: \(^1\) Selected attributes, private industry workers, National Compensation Survey, March 2011—Continued

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

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<thead>
<tr>
<th>Characteristics</th>
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Financial activities:
- Finance and insurance:
  - Insurance carriers and related activities ... – 52 –
- Education and health services ...................... – 46 –
- Educational services ................................ – 73 –
- Junior colleges, colleges, and universities – 73 –
- Health care and social assistance ................. – – 45

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<th>50 to 99 workers</th>
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<td>All workers</td>
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<td>Transportation and material moving</td>
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<td>Full time</td>
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<td>0.9</td>
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<td>Trade, transportation, and utilities</td>
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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 2011—Continued

<table>
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<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits</th>
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</thead>
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<td></td>
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<td>Information</td>
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<td>Financial activities:</td>
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<td>Insurance carriers and related activities</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
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</tr>
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<td>50 to 99 workers</td>
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<td>100 workers or more</td>
<td>1.0</td>
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<tr>
<td>100 to 499 workers</td>
<td>1.5</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.3</td>
</tr>
</tbody>
</table>

| Geographic areas                        |        |              |                      |
| New England                            | –      | 10.0         | –                    |
| Middle Atlantic                        | 2.1    | 5.8          | 7.4                  |
| East North Central                     | –      | 4.3          | –                    |
| West North Central                     | –      | 5.6          | –                    |
| South Atlantic                         | –      | 5.2          | –                    |
| East South Central                     | –      | 8.5          | –                    |
| West South Central                     | –      | 6.9          | –                    |

1 Plans closed to new workers or plans that cease accruals for some or all plan participants.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 7. Defined benefit frozen retirement plans: Plan alternatives, private industry workers, National Compensation Survey, March 2011

(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
<table>
<thead>
<tr>
<th></th>
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<th></th>
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<tbody>
<tr>
<td></td>
<td></td>
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<td>Enhanced existing defined contribution plan</td>
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<tr>
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<td>9</td>
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<tr>
<td>Management, business, and financial</td>
<td>10</td>
<td>90</td>
<td>17</td>
</tr>
<tr>
<td>Professional and related</td>
<td>9</td>
<td>91</td>
<td>14</td>
</tr>
<tr>
<td>Service</td>
<td>11</td>
<td>89</td>
<td>6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>19</td>
<td>81</td>
<td>13</td>
</tr>
<tr>
<td>Sales and related</td>
<td>10</td>
<td>90</td>
<td>3</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>22</td>
<td>78</td>
<td>17</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>11</td>
<td>89</td>
<td>18</td>
</tr>
<tr>
<td>Production</td>
<td>9</td>
<td>91</td>
<td>22</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>14</td>
<td>86</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>11</td>
<td>89</td>
<td>16</td>
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<tr>
<td>Part time</td>
<td>26</td>
<td>74</td>
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<tr>
<td>Nonunion</td>
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</tr>
<tr>
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<tr>
<td>Highest 10 percent</td>
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<td>Manufacturing</td>
<td>5</td>
<td>95</td>
<td>20</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>15</td>
<td>85</td>
<td>13</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>22</td>
<td>78</td>
<td>13</td>
</tr>
<tr>
<td>Retail trade</td>
<td>32</td>
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<tr>
<td>Utilities</td>
<td>27</td>
<td>73</td>
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See footnotes at end of table.
Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
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<th>Alternatives to frozen plans available</th>
<th>Alternatives for employees in frozen plans²</th>
</tr>
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<td>New defined benefit plan</td>
<td></td>
</tr>
<tr>
<td>Finance and insurance:</td>
<td></td>
<td>New defined benefit plan</td>
<td></td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>15</td>
<td>85</td>
<td>31</td>
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<td>Education and health services:</td>
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<tr>
<td>Educational services</td>
<td>49</td>
<td>51</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>49</td>
<td>51</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>7</td>
<td>93</td>
<td>6</td>
</tr>
<tr>
<td>Financial activities:</td>
<td></td>
<td></td>
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<td>Education and health services:</td>
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<td></td>
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<tr>
<td>Insurance carriers and related activities</td>
<td>15</td>
<td>85</td>
<td>31</td>
</tr>
<tr>
<td>Education and health services:</td>
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<td></td>
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<tr>
<td>Educational services</td>
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<td>51</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>51</td>
<td>–</td>
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<tr>
<td>Health care and social assistance</td>
<td>7</td>
<td>93</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>1 to 99 workers</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
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<td>87</td>
</tr>
<tr>
<td></td>
<td>100 to 499 workers</td>
<td>19</td>
<td>81</td>
</tr>
<tr>
<td></td>
<td>500 workers or more</td>
<td>10</td>
<td>90</td>
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<td>82</td>
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<tr>
<td>East North Central</td>
<td>11</td>
<td>89</td>
<td>21</td>
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<tr>
<td>South Atlantic</td>
<td>14</td>
<td>86</td>
<td>9</td>
</tr>
<tr>
<td>Pacific</td>
<td>6</td>
<td>94</td>
<td>–</td>
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</table>

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 Less than 0.5 percent.
⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
### Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2011

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<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans available</th>
<th>Alternatives for employees in frozen plans</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
<td>New defined benefit plan</td>
<td>Enhanced existing defined contribution plan</td>
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<tr>
<td>All workers</td>
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<tr>
<td>Professional and related</td>
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<td>2.9</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<td>Production</td>
<td>2.6</td>
<td>2.6</td>
<td>3.3</td>
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<td>Transportation and material moving</td>
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<td>3.9</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>1.1</td>
<td>1.1</td>
<td>1.6</td>
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<td>5.3</td>
<td>1.4</td>
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<td>1.2</td>
<td>1.4</td>
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<td>Average wage within the following categories:³</td>
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<tr>
<td>Lowest 25 percent</td>
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<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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<td>2.5</td>
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<td>Highest 10 percent</td>
<td>1.3</td>
<td>1.3</td>
<td>2.7</td>
</tr>
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<td>Establishment characteristics</td>
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<td></td>
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<tr>
<td>Goods-producing industries</td>
<td>1.4</td>
<td>1.4</td>
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<td>Manufacturing</td>
<td>1.4</td>
<td>1.4</td>
<td>2.7</td>
</tr>
<tr>
<td>Service-providing industries</td>
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<td>1.6</td>
<td>1.7</td>
</tr>
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<td>Trade, transportation, and utilities</td>
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<td>3.4</td>
<td>2.9</td>
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<tr>
<td>Retail trade</td>
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<td>5.1</td>
<td>–</td>
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<tr>
<td>Utilities</td>
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</table>

See footnotes at end of table.
Table 7. Standard errors for frozen defined benefit retirement plans: Plan alternatives, private industry workers, National Compensation Survey, March 2011—Continued

<table>
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<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans available</th>
<th>Alternatives for employees in frozen plans</th>
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</thead>
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<td>Enhanced existing defined contribution plan</td>
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<td></td>
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<tr>
<td><strong>Financial activities:</strong></td>
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<td></td>
<td></td>
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<td>4.1</td>
<td>5.3</td>
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<td>Education and health services:</td>
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<td>Educational services ......................................</td>
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<td>3.7</td>
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<td>2.9</td>
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<td><strong>500 workers or more ....................................</strong></td>
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<td><strong>Geographic areas</strong></td>
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<tr>
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<tr>
<td>Pacific ....................................................</td>
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</tbody>
</table>

1 Plans closed to new workers or plans that cease accruals for some or all plan participants.
2 Less than 0.05.
3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2011

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

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<tr>
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</tr>
<tr>
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<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>67</td>
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</tr>
<tr>
<td>Management, business, and financial</td>
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<tr>
<td>Service</td>
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<td>37</td>
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<tr>
<td>Protective service</td>
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<td>Sales and office</td>
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<td>45</td>
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<tr>
<td>Installation, maintenance, and repair</td>
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<td>31</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<td>34</td>
</tr>
<tr>
<td>Production</td>
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<tr>
<td>Transportation and material moving</td>
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<td>Full time</td>
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<td>40</td>
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<tr>
<td>Nonunion</td>
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<td>38</td>
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<tr>
<td>Third 25 percent</td>
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</tr>
<tr>
<td>Highest 25 percent</td>
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See footnotes at end of table.
Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2011—Continued

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

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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2011

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See footnotes at end of table.
Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2011—Continued

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Geographic areas

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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 9. Health care benefits: Access, participation, and take-up rates, private industry workers, National Compensation Survey, March 2011

(All workers = 100 percent)

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<td>Production</td>
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Table 9. Health care benefits: Access, participation, and take-up rates, private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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Geographic areas

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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 2011—Continued

(All workers = 100 percent)

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Geographic areas

| New England ................................................................. | 49 | 38 | 77 | 21 | 17 | 79 | 66 | 46 | 70 |
| Middle Atlantic .......................................................... | 46 | 37 | 80 | 30 | 24 | 81 | 69 | 52 | 75 |
| East North Central ...................................................... | 45 | 35 | 77 | 24 | 18 | 74 | 70 | 52 | 75 |
| West North Central ..................................................... | 45 | 35 | 79 | 19 | 15 | 78 | 66 | 49 | 74 |
| South Atlantic ........................................................... | 40 | 30 | 75 | 24 | 16 | 69 | 67 | 47 | 70 |
| East South Central ..................................................... | 51 | 38 | 75 | 30 | 23 | 78 | 73 | 54 | 74 |
| West South Central .................................................... | 38 | 28 | 75 | 19 | 14 | 72 | 65 | 47 | 73 |
| Mountain ................................................................. | 43 | 34 | 79 | 25 | 20 | 79 | 69 | 49 | 70 |
| Pacific ................................................................. | 52 | 41 | 80 | 35 | 28 | 79 | 67 | 51 | 76 |

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

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

3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,\(^1\)
private industry workers, National Compensation Survey, March 2011

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Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,\(^1\) private industry workers, National Compensation Survey, March 2011—Continued

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**Geographic areas**

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Geographic areas

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1 The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
2 Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.
3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

(In percent)

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**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Single coverage</th>
<th>Family coverage</th>
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<tbody>
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<tr>
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</table>

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
### Table 10. Standard errors for health care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011

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<tr>
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<tr>
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See footnotes at end of table.
Table 10. Standard errors for health care benefits:1 Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011—Continued

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<td>Credit intermediation and related activities</td>
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<td>Insurance carriers and related activities</td>
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<td>100 to 499 workers</td>
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<tr>
<td>500 workers or more</td>
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Geographic areas

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<th>Geographic areas</th>
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<th>Family coverage</th>
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<tr>
<td>Pacific</td>
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</table>

1 Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.
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Table 11. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011

(In percent)

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<tr>
<td></td>
<td>Employer share</td>
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<td>All workers</td>
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See footnotes at end of table.
Table 11. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011—Continued

(In percent)

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**Geographic areas**

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</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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See footnotes at end of table.

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Geographic areas

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<td>Pacific</td>
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</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” See Technical Note for more details.

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Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
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<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
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<tr>
<td>All workers</td>
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<td>$346.85</td>
<td>18</td>
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</tbody>
</table>

**Worker characteristics**

| Management, professional, and related | 100 | 363.61 | 16 | 437.44 | 84 | 349.02 | 104.51 |
| Management, business, and financial | 100 | 358.51 | 16 | 442.04 | 84 | 343.06 | 105.09 |
| Professional and related             | 100 | 366.28 | 17 | 435.22 | 83 | 352.49 | 104.20 |
| Service                             | 100 | 333.55 | 17 | 511.11 | 83 | 298.23 | 101.91 |
| Protective service                   | 100 | 328.82 | 8  | 469.34 | 92 | 317.04 | 112.16 |
| Sales and office                     | 100 | 332.60 | 16 | 425.61 | 84 | 315.40 | 108.63 |
| Sales and related                    | 100 | 303.87 | 13 | 398.70 | 87 | 289.30 | 115.06 |
| Office and administrative support    | 100 | 346.72 | 17 | 436.13 | 83 | 328.75 | 105.33 |
| Natural resources, construction, and maintenance | 100 | 341.99 | 32 | 436.47 | 68 | 298.45 | 111.67 |
| Installation, maintenance, and repair | 100 | 341.83 | 25 | 435.56 | 75 | 310.46 | 110.61 |
| Production, transportation, and material moving | 100 | 347.60 | 18 | 452.60 | 82 | 324.12 | 96.47 |
| Transportation and material moving   | 100 | 353.11 | 21 | 462.95 | 79 | 323.39 | 98.72 |
| Full time                           | 100 | 346.52 | 18 | 444.67 | 82 | 324.81 | 103.62 |
| Part time                           | 100 | 351.40 | 20 | 468.43 | 80 | 321.33 | 118.59 |
| Union                               | 100 | 444.49 | 43 | 523.08 | 57 | 385.62 | 95.49 |
| Nonunion                            | 100 | 330.92 | 14 | 408.92 | 86 | 317.95 | 105.59 |
| Average wage within the following categories:¹ | | | | | | | |
| Lowest 25 percent                   | 100 | 311.86 | 15 | 421.90 | 85 | 291.71 | 107.74 |
| Lowest 10 percent                   | 100 | 283.82 | 13 | 429.43 | 87 | 262.27 | 115.23 |
| Second 25 percent                   | 100 | 325.57 | 15 | 418.07 | 85 | 309.32 | 104.60 |
| Third 25 percent                    | 100 | 350.45 | 20 | 446.14 | 80 | 327.25 | 104.12 |
| Highest 25 percent                  | 100 | 372.55 | 21 | 468.98 | 79 | 347.35 | 103.83 |
| Highest 10 percent                  | 100 | 374.63 | 19 | 458.48 | 81 | 354.91 | 104.59 |

**Establishment characteristics**

| Goods-producing industries          | 100 | 346.15 | 22 | 436.44 | 78 | 320.66 | 94.96 |
| Construction                        | 100 | 332.96 | 41 | 432.83 | 59 | 263.02 | 122.59 |
| Manufacturing                       | 100 | 348.04 | 17 | 435.45 | 83 | 330.39 | 89.71 |
| Service-providing industries        | 100 | 347.05 | 17 | 450.25 | 83 | 325.68 | 107.28 |
| Trade, transportation, and utilities | 100 | 330.83 | 18 | 413.85 | 82 | 312.70 | 109.37 |
| Wholesale trade                     | 100 | 333.84 | 22 | 422.46 | 78 | 309.49 | 106.60 |
| Retail trade                        | 100 | 306.16 | 17 | 380.39 | 83 | 290.91 | 120.18 |
| Transportation and warehousing      | 100 | 373.20 | 16 | 477.91 | 84 | 353.70 | 91.72 |
| Utilities                           | 100 | 385.94 | 16 | 439.09 | 84 | 376.04 | 90.75 |

See footnotes at end of table.
Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
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<th>Employee contribution required</th>
</tr>
</thead>
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<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Percent flat monthly employer premium</td>
<td>Percent of participating employees</td>
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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” See Technical Note for more details.

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<th>Average flat monthly employer premium</th>
<th>Employee contribution required</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate(^1)</th>
<th>Varies(^2)</th>
<th>Flexible benefits(^3)</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
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<td>(4)</td>
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<td>Management, professional, and related ...............</td>
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<td>75</td>
<td>–</td>
<td>11</td>
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<td>(4)</td>
<td>11</td>
<td>1</td>
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<td>–</td>
<td>10</td>
<td>1</td>
<td>(4)</td>
<td>9</td>
<td>–</td>
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<td>Professional and related ...................................</td>
<td>100</td>
<td>74</td>
<td>–</td>
<td>12</td>
<td>1</td>
<td>–</td>
<td>–</td>
<td>12(^4)</td>
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<td>–</td>
<td>8</td>
<td>(4)</td>
<td>–</td>
<td>15(^4)</td>
<td>–</td>
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<td>9</td>
<td>–</td>
<td>–</td>
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<td>17</td>
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<td>14</td>
<td>1</td>
<td>(4)</td>
<td>11(^4)</td>
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<td>14</td>
<td>1</td>
<td>(4)</td>
<td>11(^4)</td>
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<td>7</td>
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<td>–</td>
<td>–</td>
<td>10(^4)</td>
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<td>7</td>
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<td>(4)</td>
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<td>18</td>
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<td>8(^4)</td>
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<td>–</td>
<td>14(^4)</td>
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<td>11(^4)</td>
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<td>13</td>
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<td>–</td>
<td>12(^4)</td>
<td>–</td>
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<td>14</td>
<td>(4)</td>
<td>(4)</td>
<td>–</td>
<td>12(^4)</td>
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<td>(4)</td>
<td>10(^4)</td>
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<td>–</td>
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<td>1</td>
<td>(4)</td>
<td>13(^4)</td>
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<td>(4)</td>
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See footnotes at end of table.
Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011—Continued

(All workers with contributory coverage = 100 percent)

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<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate</th>
<th>Varies</th>
<th>Flexible benefits</th>
<th>Percent of earnings</th>
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<th>Other</th>
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Geographic areas

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<th>Flexible benefits</th>
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<td>East North Central</td>
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1 A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.
2 Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.
3 Amount varies by options selected under a “cafeteria plan” or employer-sponsored reimbursement account.
4 Less than 0.5 percent.
5 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

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<th>Characteristics</th>
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<th>Varies²</th>
<th>Flexible benefits³</th>
<th>Percent of earnings</th>
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**Worker characteristics**

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<th>Flexible benefits³</th>
<th>Percent of earnings</th>
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**Establishment characteristics**

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See footnotes at end of table.

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<td>-</td>
<td>-</td>
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<tr>
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<td>1.7</td>
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<tr>
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<td>-</td>
<td>1.8</td>
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<td>1.1</td>
<td>(4)</td>
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**Geographic areas**

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<th>Flat dollar amount</th>
<th>Composite rate 1</th>
<th>Varies 2</th>
<th>Flexible benefits 3</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
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<td>0.3</td>
<td>1.3</td>
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<tr>
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<td>2.8</td>
<td>0.2</td>
<td>-</td>
<td>1.3</td>
<td>-</td>
</tr>
<tr>
<td>West North Central</td>
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<td>2.3</td>
<td>-</td>
<td>1.8</td>
<td>-</td>
<td>-</td>
<td>1.3</td>
<td>-</td>
</tr>
<tr>
<td>South Atlantic</td>
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<td>1.9</td>
<td>-</td>
<td>1.2</td>
<td>-</td>
<td>-</td>
<td>1.9</td>
<td>(4)</td>
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<tr>
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<td>1.5</td>
<td>-</td>
<td>-</td>
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<td>Mountain</td>
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<td>0.4</td>
<td>-</td>
<td>1.8</td>
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1. A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.
2. Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.
3. Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.
4. Less than 0.05.
5. The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
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<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
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<tr>
<td>All workers</td>
<td>100.00</td>
<td>$835.52 10 $1,086.33 90 $808.29 $404.03</td>
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**Worker characteristics**

- Management, professional, and related: 100  901.27 8 1,142.65 92 878.89 404.65
- Management, business, and financial: 100  893.10 8 1,142.87 92 872.01 403.33
- Professional and related: 100  905.53 9 1,142.56 91 882.52 402.19
- Service: 100  739.50 8 1,125.40 92 784.13 447.00
- Protective service: 100  752.62 3 1,148.86 97 741.44 492.29
- Sales and office: 100  799.48 7 992.79 93 784.13 411.08
- Sales and related: 100  828.12 7 1,020.72 93 812.70 405.33
- Natural resources, construction, and maintenance: 100  803.16 18 1,109.84 82 734.39 434.77
- Construction, extraction, farming, fishing, and forestry: 100  751.59 24 1,067.41 76 650.92 478.77
- Installation, maintenance, and repair: 100  849.63 13 1,180.66 87 799.97 400.21
- Production, transportation, and material moving: 100  851.37 12 1,104.52 88 820.76 341.60
- Transportation and material moving: 100  847.22 13 1,031.58 87 819.40 363.24

**Establishment characteristics**

- Goods-producing industries: 100  837.91 9 1,134.29 91 807.01 401.81
- Construction: 100  801.83 15 654.78 85 827.29 437.09
- Manufacturing: 100  1,011.92 35 1,078.59 65 976.09 330.98
- Service-providing industries: 100  807.53 6 1,093.74 94 789.90 412.03
- Trade, transportation, and utilities: 100  841.99 14 1,075.16 86 802.81 356.75
- Construction: 100  676.90 24 1,026.10 76 564.51 535.21
- Manufacturing: 100  880.54 12 1,108.41 88 849.65 316.82
- Service-providing industries: 100  833.62 8 1,091.90 92 809.79 416.99
- Trade, transportation, and utilities: 100  817.72 10 937.59 90 804.87 385.17
- Wholesale trade: 100  837.19 10 1,021.23 93 822.53 388.26
- Retail trade: 100  721.80 10 760.80 90 717.25 439.87
- Transportation and warehousing: 100  970.62 11 1,206.11 89 942.00 318.79
- Utilities: 100  1,041.57 10 1,228.94 90 1,020.65 302.56

See footnotes at end of table.
Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
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<th>Employee contribution required</th>
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<tbody>
<tr>
<td></td>
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<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
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<td>Information</td>
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<td>15 $1,462.50</td>
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<td>Financial activities</td>
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<tr>
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<td>1 1,200.30</td>
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<td>750.74</td>
<td>12 1,148.47</td>
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<td>12 985.46</td>
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<td>889.78</td>
<td>7 978.05</td>
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<tr>
<td>500 workers or more</td>
<td>100</td>
<td>959.92</td>
<td>13 910.45</td>
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</table>

**Geographic areas**

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<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employer premium</th>
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<td>87 912.54</td>
<td>407.84</td>
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<td>891.47</td>
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<td>352.74</td>
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<td>89 812.41</td>
<td>364.98</td>
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<td>422.31</td>
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<td>87 771.57</td>
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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

| Characteristics | Average flat monthly employer premium | Employee contribution not required | | Employee contribution required | |
|-----------------|--------------------------------------|-----------------------------------|-------------------------------|----------------------------------|
| | | Percent of participating employees | Average flat monthly employer premium | Percent of participating employees | Average flat monthly employer premium | Average flat monthly employee contribution |
| All workers | $7.29 | 0.5 | $23.06 | 0.5 | $6.45 | $3.59 |
| Worker characteristics | | | | | |
| | | | | | |
| Management, professional, and related | 10.47 | 0.9 | 54.01 | 0.9 | 9.63 | 5.05 |
| Management, business, and financial | 15.11 | 0.7 | 44.28 | 0.7 | 14.81 | 8.16 |
| Professional and related | 12.06 | 1.2 | 74.16 | 1.2 | 11.21 | 6.52 |
| Service | 18.94 | 1.5 | 69.93 | 1.5 | 15.09 | 11.62 |
| Protective service | 36.32 | 1.3 | 132.66 | 1.3 | 37.29 | 63.66 |
| Sales and office | 8.43 | 0.6 | 39.19 | 0.6 | 8.49 | 5.00 |
| Sales and related | 13.22 | 1.3 | 103.58 | 1.3 | 10.24 | 8.98 |
| Office and administrative support | 10.25 | 0.6 | 37.45 | 0.6 | 10.76 | 5.76 |
| Natural resources, construction, and maintenance | 15.02 | 1.3 | 44.23 | 1.3 | 13.83 | 10.03 |
| Construction, extraction, farming, fishing, and forestry | 25.03 | 2.2 | 49.99 | 2.2 | 27.07 | 18.16 |
| Installation, maintenance, and repair | 18.69 | 1.5 | 74.16 | 1.5 | 16.48 | 9.87 |
| Production, transportation, and material moving | 10.84 | 0.7 | 22.13 | 0.7 | 11.27 | 7.08 |
| Production | 12.73 | 1.0 | 26.45 | 1.0 | 13.13 | 8.33 |
| Transportation and material moving | 18.22 | 1.1 | 34.14 | 1.1 | 19.92 | 12.03 |
| Full time | 7.38 | 0.5 | 21.70 | 0.5 | 6.46 | 3.64 |
| Part time | 22.96 | 1.8 | 52.61 | 1.8 | 25.45 | 17.41 |
| Union | 17.54 | 2.2 | 30.99 | 2.2 | 16.43 | 11.36 |
| Nonunion | 6.88 | 0.4 | 34.19 | 0.4 | 6.74 | 3.60 |
| Average wage within the following categories: | | | | | |
| | | | | | |
| Lowest 25 percent | 17.49 | 1.1 | 96.37 | 1.1 | 13.57 | 10.41 |
| Lowest 10 percent | 28.05 | 1.9 | 84.53 | 1.9 | 28.29 | 20.97 |
| Second 25 percent | 8.86 | 0.5 | 32.60 | 0.5 | 8.73 | 5.83 |
| Third 25 percent | 12.02 | 0.7 | 26.55 | 0.7 | 11.13 | 7.08 |
| Highest 25 percent | 8.62 | 0.9 | 36.90 | 0.9 | 7.80 | 4.68 |
| Highest 10 percent | 12.19 | 1.5 | 71.60 | 1.5 | 9.35 | 6.79 |
| Establishment characteristics | | | | | |
| | | | | | |
| Goods-producing industries | 9.55 | 0.8 | 18.30 | 0.8 | 10.26 | 6.81 |
| Construction | 17.74 | 2.1 | 33.15 | 2.1 | 18.95 | 18.10 |
| Manufacturing | 11.62 | 0.8 | 20.74 | 0.8 | 11.97 | 7.74 |
| Service-providing industries | 8.43 | 0.5 | 32.56 | 0.5 | 7.32 | 4.03 |
| Trade, transportation, and utilities | 12.00 | 0.8 | 38.23 | 0.8 | 11.65 | 6.72 |
| Wholesale trade | 18.66 | 1.1 | 46.93 | 1.1 | 19.85 | 11.87 |
| Retail trade | 14.15 | 1.3 | 77.72 | 1.3 | 11.66 | 7.83 |
| Transportation and warehousing | 25.09 | 1.8 | 51.47 | 1.8 | 27.06 | 15.53 |
| Utilities | 22.11 | 1.9 | 48.02 | 1.9 | 24.30 | 12.83 |

See footnotes at end of table.

<table>
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<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
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<td></td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>Average flat monthly employer premium</td>
<td>Average flat monthly employer premium</td>
<td>Average flat monthly employer premium</td>
<td>Average flat monthly employer premium</td>
</tr>
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<td>Professional and business services ..........</td>
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<tr>
<td>Professional and technical services ..........</td>
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<td>2.1 29.13 15.67</td>
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</tr>
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<td>– –</td>
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</tr>
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<td>0.4 19.38 14.99</td>
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<td>1.4 19.23 12.73</td>
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<td>2.7 32.10 13.14</td>
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<td>0.8 10.17 6.17</td>
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<td>1 to 49 workers .....................................</td>
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<td>0.9 11.88 8.33</td>
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<td>100 workers or more .............................</td>
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<tr>
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<td>9.28 0.6 32.62 0.6</td>
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<td>1.7 21.35 7.94</td>
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<td>18.65 0.9 40.15 0.9</td>
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<tr>
<td>East North Central ............................</td>
<td>15.43 1.1 46.53 1.1</td>
<td>1.1 17.11 13.53</td>
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<td>15.95 0.7 69.24 0.7</td>
<td>0.7 9.52 8.01</td>
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<td>1.9 19.55 22.91</td>
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<tr>
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<td>1.1 23.81 10.91</td>
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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate(^1)</th>
<th>Varies(^2)</th>
<th>Flexible benefits(^3)</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
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<td>10</td>
<td>4(^1)</td>
<td>4(^1)</td>
<td>11</td>
<td>4(^4)</td>
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<td>Management, professional, and related ..................</td>
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<td></td>
<td>10</td>
<td>4(^1)</td>
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<td></td>
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<tr>
<td>Management, business, and financial ....................</td>
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<td>9</td>
<td>4(^1)</td>
<td>10</td>
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<td>Professional and related ..................................</td>
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<td>11</td>
<td>4(^1)</td>
<td>12</td>
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<td>4(^1)</td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>1</td>
<td>6</td>
<td>4(^1)</td>
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<td>7</td>
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<td>16</td>
<td>4(^1)</td>
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<td>5</td>
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<td>13</td>
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<td>1</td>
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<td>11</td>
<td>4(^1)</td>
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<td>11</td>
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<td>74</td>
<td>4(^1)</td>
<td>13</td>
<td>4(^1)</td>
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<td>4(^1)</td>
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<td>4(^1)</td>
<td>10</td>
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<td>4(^1)</td>
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<td>9</td>
<td>1</td>
<td>12</td>
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<td>4(^1)</td>
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<td>Highest 10 percent .......................................</td>
<td>100</td>
<td>77</td>
<td></td>
<td>9</td>
<td>1</td>
<td>12</td>
<td></td>
<td>4(^1)</td>
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</tbody>
</table>

**Establishment characteristics**

| Good-producing industries ................................ | 100                              | 81                 |                       | 6           | 4\(^1\)                 | 11                 |                     |       |
| Construction ................................................ | 100                              | 83                 |                       | 5           |                       | 10                 |                     |       |
| Manufacturing ................................................ | 100                              | 81                 |                       | 7           | 4\(^1\)                 | 11                 |                     |       |
| Service-providing industries ............................ | 100                              | 76                 | 4\(^1\)               | 11          | 4\(^1\)                 | 11                 |                     | 4\(^4\) |
| Trade, transportation, and utilities ................... | 100                              | 72                 | 4\(^1\)               | 15          |                       | 13                 |                     |       |
| Wholesale trade ............................................ | 100                              | 83                 |                       | 8           |                       | 7                  |                     |       |
| Retail trade ................................................ | 100                              | 61                 |                       | 24          |                       | 14                 |                     |       |
| Transportation and warehousing ......................... | 100                              | 79                 |                       | 4           |                       | 15                 |                     |       |
| Utilities ..................................................... | 100                              | 82                 |                       |             |                       |                    |                     |       |

See footnotes at end of table.
### Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011—Continued

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate¹</th>
<th>Varies²</th>
<th>Flexible benefits³</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
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<td>Financial activities</td>
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<td>16</td>
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<td>1</td>
<td>8</td>
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<td>82</td>
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<td>7</td>
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<td>7</td>
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<td>10</td>
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<td>Administrative and waste services</td>
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<td>76</td>
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<td>12</td>
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<td>–</td>
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<td>Leisure and hospitality</td>
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<td>–</td>
<td>7</td>
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<td>–</td>
<td>15</td>
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<tr>
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<tr>
<td>1 to 99 workers</td>
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<td>80</td>
<td>–</td>
<td>7</td>
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<td>–</td>
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<td>1 to 49 workers</td>
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<td>50 to 99 workers</td>
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<td>7</td>
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<td>12</td>
<td>(4)</td>
<td>–</td>
<td>11</td>
<td>(4)</td>
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<td>12</td>
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<td>73</td>
<td>–</td>
<td>13</td>
<td>1</td>
<td>(4)</td>
<td>12</td>
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#### Geographic areas

<table>
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<th>Geographic areas</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate¹</th>
<th>Varies²</th>
<th>Flexible benefits³</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
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<td>8</td>
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<td>Middle Atlantic</td>
<td>100</td>
<td>80</td>
<td>–</td>
<td>8</td>
<td>1</td>
<td>1</td>
<td>10</td>
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<tr>
<td>East North Central</td>
<td>100</td>
<td>73</td>
<td>(4)</td>
<td>14</td>
<td>(4)</td>
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<tr>
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<td>100</td>
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<td>9</td>
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<td>–</td>
<td>13</td>
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</tbody>
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¹ A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.
² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.
³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.
⁴ Less than 0.5 percent.
⁵ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
<table>
<thead>
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<th>Characteristics</th>
<th>Total with contributory coverage</th>
<th>Flat dollar amount</th>
<th>Composite rate&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Varies&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Flexible benefits&lt;sup&gt;3&lt;/sup&gt;</th>
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<td>(4)</td>
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<td>Management, professional, and related</td>
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<td>0.2</td>
<td>(4)</td>
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<tr>
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<td>0.3</td>
<td>(4)</td>
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See footnotes at end of table.

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<th>Varies&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Flexible benefits&lt;sup&gt;3&lt;/sup&gt;</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
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<td>–</td>
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<td>–</td>
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<td>–</td>
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<td>–</td>
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<td>–</td>
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<td>3.5</td>
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<td>–</td>
<td>0.8</td>
<td>–</td>
<td>–</td>
<td>1.0</td>
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<td>–</td>
<td>–</td>
<td>1.1</td>
<td>(4)</td>
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<td>–</td>
<td>–</td>
<td>–</td>
<td>1.6</td>
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<td>100 workers or more ...</td>
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<td>0.1</td>
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<td>0.6</td>
<td>(4)</td>
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<td>0.9</td>
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<td>–</td>
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<td>500 workers or more ...</td>
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<td>(4)</td>
<td>0.9</td>
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Geographic areas

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<th>Geographic areas</th>
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<th>Composite rate&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Varies&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Flexible benefits&lt;sup&gt;3&lt;/sup&gt;</th>
<th>Percent of earnings</th>
<th>Exists, but unknown</th>
<th>Other</th>
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<td>East North Central</td>
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<td>2.7</td>
<td>(4)</td>
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<td>–</td>
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<td>1.5</td>
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<td>1.4</td>
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<sup>1</sup> 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.

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

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

<sup>4</sup> Less than 0.05.

<sup>5</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
### Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2011

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

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<td>90th percentile</td>
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<td>(median)</td>
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See footnotes at end of table.

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

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<td>500 workers or more</td>
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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 as or more than the premium shown, and half pay the same as or less than the premium shown. 2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.
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1 The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 17. Insurance benefits: Access, participation, and take-up rates, private industry workers, National Compensation Survey, March 2011

(All workers = 100 percent)

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Table 17. Insurance benefits: Access, participation, and take-up rates, 1 private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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<th>Long-term disability</th>
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</table>

1 to 99 workers ...................................................... | 41     | 39             | 96          | 27     | 26             | 97          | 20     | 20             | 96          |
1 to 49 workers .................................................... | 37     | 35             | 95          | 24     | 23             | 96          | 18     | 17             | 96          |
50 to 99 workers ................................................... | 55     | 53             | 97          | 35     | 34             | 98          | 29     | 28             | 97          |
100 workers or more ............................................... | 76     | 74             | 97          | 51     | 50             | 98          | 46     | 44             | 95          |
100 to 499 workers ................................................. | 70     | 67             | 96          | 44     | 43             | 98          | 36     | 34             | 95          |
500 workers or more ................................................ | 86     | 84             | 99          | 61     | 60             | 98          | 59     | 57             | 96          |

Geographic areas

| New England ......................................................... | 58     | 56             | 98          | 39     | 39             | 99          | 38     | 36             | 96          |
| Middle Atlantic .................................................. | 56     | 55             | 98          | 72     | 71             | 99          | 32     | 31             | 97          |
| East North Central ............................................... | 64     | 61             | 97          | 42     | 40             | 96          | 35     | 34             | 95          |
| West North Central ................................................ | 60     | 58             | 97          | 30     | 30             | 98          | 31     | 30             | 96          |
| South Atlantic ................................................... | 57     | 55             | 97          | 33     | 31             | 96          | 31     | 30             | 95          |
| East South Central ............................................... | 64     | 62             | 96          | 36     | 35             | 96          | 37     | 36             | 97          |
| West South Central ............................................... | 58     | 54             | 94          | 28     | 27             | 95          | 33     | 31             | 95          |
| Mountain ............................................................ | 57     | 54             | 95          | 26     | 25             | 98          | 29     | 27             | 94          |
| Pacific ............................................................ | 51     | 49             | 97          | 25     | 24             | 99          | 29     | 27             | 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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2011

| Characteristics                                                                 | Life insurance | | | | | | Short-term disability | | | | | | Long-term disability | | | |
|--------------------------------------------------------------------------------|----------------|---|---|---|---|---|----------------|---|---|---|---|---|---|----------------|---|---|---|---|---|
|                                                                              | Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| All workers                                                                   | 0.7    | 0.7            | 0.2          | 0.7    | 0.7            | 0.3          | 0.6    | 0.6            | 0.3          |       |               |              |
| Worker characteristics                                                         |         |               |              |         |               |              |         |               |              |       |               |              |
| Management, professional, and related                                        | 0.9    | 0.8            | 0.2          | 1.2    | 1.2            | 0.4          | 1.1    | 1.1            | 0.5          |       |               |              |
| Management, business, and financial                                           | 1.1    | 1.1            | 0.3          | 1.6    | 1.6            | 0.5          | 1.3    | 1.3            | 0.6          |       |               |              |
| Professional and related                                                       | 1.1    | 1.1            | 0.2          | 1.4    | 1.3            | 0.4          | 1.3    | 1.3            | 0.6          |       |               |              |
| Service                                                                       | 1.4    | 1.4            | 0.8          | 1.6    | 1.6            | 1.6          | 1.0    | 1.0            | 1.0          |       |               |              |
| Protective service                                                             | 5.6    | 4.6            | 3.1          | 3.7    | 3.7            | 0.7          | 2.6    | 2.5            | 2.6          |       |               |              |
| Sales and office                                                               | 1.1    | 1.1            | 0.3          | 0.9    | 0.8            | 0.2          | 0.8    | 0.8            | 0.4          |       |               |              |
| Sales and related                                                              | 1.3    | 1.3            | 0.6          | 1.1    | 1.1            | 0.4          | 1.0    | 1.0            | 1.1          |       |               |              |
| Office and administrative support                                              | 1.4    | 1.4            | 0.3          | 1.1    | 1.1            | 0.3          | 1.1    | 1.0            | 1.0          |       |               |              |
| Natural resources, construction, and maintenance                              | 1.4    | 1.4            | 0.6          | 1.4    | 1.4            | 0.4          | 1.2    | 1.2            | 0.5          |       |               |              |
| Construction, extraction, farming, fishing, and forestry                       | 2.1    | 2.0            | 1.0          | 2.1    | 2.0            | 0.8          | 1.5    | 1.5            | 1.0          |       |               |              |
| Installation, maintenance, and repair                                          | 1.7    | 1.7            | 0.7          | 1.8    | 1.8            | 0.4          | 1.8    | 1.7            | 0.5          |       |               |              |
| Production, transportation, and material moving                                | 1.4    | 1.4            | 0.3          | 1.3    | 1.2            | 0.3          | 1.0    | 1.0            | 0.6          |       |               |              |
| Transportation and material moving                                             | 1.5    | 1.5            | 0.4          | 1.6    | 1.6            | 0.4          | 1.5    | 1.5            | 0.8          |       |               |              |
| Full time                                                                      | 0.7    | 0.7            | 0.2          | 0.7    | 0.7            | 0.3          | 0.7    | 0.7            | 0.3          |       |               |              |
| Part time                                                                      | 0.8    | 0.7            | 0.9          | 1.2    | 1.2            | 1.3          | 0.7    | 0.7            | 1.3          |       |               |              |
| Union                                                                          | 1.5    | 1.5            | 0.4          | 1.8    | 1.8            | 0.3          | 1.6    | 1.6            | 0.7          |       |               |              |
| Nonunion                                                                       | 0.7    | 0.7            | 0.2          | 0.7    | 0.7            | 0.3          | 0.6    | 0.6            | 0.3          |       |               |              |
| Average wage within the following categories:²                                 |         |               |              |         |               |              |         |               |              |       |               |              |
| Lowest 25 percent                                                              | 1.2    | 1.2            | 0.8          | 1.1    | 1.1            | 1.3          | 0.8    | 0.8            | 1.1          |       |               |              |
| Lowest 10 percent                                                              | 1.8    | 1.7            | 2.3          | 2.1    | 2.0            | 3.2          | 1.2    | 1.2            | 2.8          |       |               |              |
| Second 25 percent                                                              | 1.1    | 1.1            | 0.3          | 1.0    | 1.0            | 0.3          | 0.9    | 0.8            | 0.6          |       |               |              |
| Third 25 percent                                                               | 0.9    | 0.9            | 0.2          | 0.9    | 0.9            | 0.2          | 0.9    | 0.9            | 0.4          |       |               |              |
| Highest 25 percent                                                             | 0.8    | 0.8            | 0.1          | 1.1    | 1.1            | 0.3          | 1.1    | 1.1            | 0.4          |       |               |              |
| Highest 10 percent                                                             | 1.2    | 1.2            | 0.3          | 1.7    | 1.7            | 0.4          | 1.6    | 1.6            | 0.6          |       |               |              |
| Establishment characteristics                                                  |         |               |              |         |               |              |         |               |              |       |               |              |
| Goods-producing industries                                                     | 1.0    | 1.0            | 0.3          | 1.2    | 1.2            | 0.2          | 1.2    | 1.2            | 0.5          |       |               |              |
| Construction                                                                   | 2.1    | 2.0            | 1.0          | 1.8    | 1.8            | 0.7          | 1.4    | 1.3            | 1.5          |       |               |              |
| Manufacturing                                                                  | 1.1    | 1.1            | 0.3          | 1.6    | 1.6            | 0.3          | 1.7    | 1.6            | 0.6          |       |               |              |
| Service-providing industries                                                   | 0.8    | 0.8            | 0.2          | 0.8    | 0.8            | 0.4          | 0.7    | 0.6            | 0.3          |       |               |              |
| Trade, transportation, and utilities                                           | 1.2    | 1.1            | 0.4          | 1.0    | 1.0            | 0.4          | 1.0    | 0.9            | 0.6          |       |               |              |
| Wholesale trade                                                                | 2.3    | 2.3            | 0.5          | 2.2    | 2.2            | 0.4          | 2.3    | 2.2            | 0.6          |       |               |              |
| Retail trade                                                                   | 1.2    | 1.2            | 0.7          | 1.1    | 1.1            | 0.4          | 1.0    | 0.9            | 1.4          |       |               |              |
| Transportation and warehousing                                                 | 2.5    | 2.5            | 0.4          | 2.7    | 2.6            | 1.4          | 2.3    | 2.3            | 1.5          |       |               |              |
| Utilities                                                                       | 2.2    | 2.2            | 0.1          | 5.1    | 5.1            | 0.1          | 3.3    | 3.3            | 1.2          |       |               |              |

See footnotes at end of table.
Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates, private industry workers, National Compensation Survey, March 2011—Continued

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<tr>
<th>Characteristics</th>
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<th></th>
<th>Long-term disability</th>
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<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
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<td>1.0</td>
<td>0.9</td>
<td>0.6</td>
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<td>0.6</td>
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<td>0.4</td>
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<td>1.3</td>
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</tr>
<tr>
<td>500 workers or more</td>
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<td>0.2</td>
<td>1.5</td>
<td>1.5</td>
<td>0.4</td>
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Geographic areas

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<th>Short-term disability</th>
<th></th>
<th>Long-term disability</th>
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<td>0.4</td>
<td>1.6</td>
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<td>0.3</td>
<td>3.0</td>
<td>3.0</td>
<td>0.1</td>
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<td>0.4</td>
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<td>0.3</td>
<td>1.5</td>
<td>1.3</td>
<td>0.8</td>
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</table>

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 18. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011

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

<table>
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<tr>
<th>Characteristics</th>
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<th>Employee contribution not required</th>
</tr>
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**Worker characteristics**

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**Average wage within the following categories:**

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<tr>
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**Establishment characteristics**

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<td>Service-providing industries</td>
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<td>94</td>
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<td>Retail trade</td>
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<tr>
<td>Transportation and warehousing</td>
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See footnotes at end of table.
Table 18. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011—Continued

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

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<td>Insurance carriers and related activities</td>
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<td>Professional and technical services</td>
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<td>Educational services</td>
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<td>95</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>Health care and social assistance</td>
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<td>Leisure and hospitality</td>
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<td>50 to 99 workers</td>
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<td>100 workers or more</td>
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<td>100 to 499 workers</td>
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<td>500 workers or more</td>
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<td>East North Central</td>
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</tr>
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<td>East South Central</td>
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<td>Mountain</td>
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<td>Pacific</td>
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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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<tr>
<th>Characteristics</th>
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<th>Employee contribution not required</th>
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<tr>
<td>All workers</td>
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<td>0.4</td>
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<tr>
<td><strong>Worker characteristics</strong></td>
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<td></td>
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<tr>
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<td>0.4</td>
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<tr>
<td>Management, business, and financial</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.5</td>
<td>0.5</td>
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<tr>
<td>Service</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Sales and office</td>
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<td>0.6</td>
</tr>
<tr>
<td>Sales and related</td>
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<td>0.9</td>
</tr>
<tr>
<td>Office and administrative support</td>
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<td>0.7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>1.1</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<tr>
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<td>1.1</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>0.6</td>
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<tr>
<td>Production</td>
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<tr>
<td>Transportation and material moving</td>
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<tr>
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<tr>
<td>Part time</td>
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<tr>
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<td>Third 25 percent</td>
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<td>0.6</td>
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<tr>
<td>Construction</td>
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<td>2.0</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.4</td>
<td>0.4</td>
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<td>Trade, transportation, and utilities</td>
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<td>Wholesale trade</td>
<td>1.2</td>
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<tr>
<td>Retail trade</td>
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<td>0.9</td>
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<tr>
<td>Transportation and warehousing</td>
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<tr>
<td>Utilities</td>
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See footnotes at end of table.

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<td>Finance and insurance</td>
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<tr>
<td>Credit intermediation and related activities</td>
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<td>Insurance carriers and related activities</td>
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<tr>
<td>Professional and technical services</td>
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<td>1.0</td>
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<tr>
<td>Administrative and waste services</td>
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<td>2.5</td>
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<tr>
<td>Education and health services</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>Health care and social assistance</td>
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<td>100 workers or more</td>
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<td>0.6</td>
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<tr>
<td>100 to 499 workers</td>
<td>0.6</td>
<td>0.6</td>
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<tr>
<td>500 workers or more</td>
<td>0.6</td>
<td>0.6</td>
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**Geographic areas**

<table>
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<tr>
<th>Geographic areas</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
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<td>New England</td>
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<td>0.7</td>
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<td>1.2</td>
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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 19. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011

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

<table>
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<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
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<th>Other</th>
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<td>Lowest 25 percent</td>
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<td>51</td>
<td>3</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>33</td>
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<td>1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>56</td>
<td>2</td>
<td>40</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>68</td>
<td>3</td>
<td>25</td>
<td>2</td>
<td>1</td>
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<tr>
<td>Highest 10 percent</td>
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<td>Transportation and warehousing</td>
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See footnotes at end of table.
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<th>Variable dollar amount</th>
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| Geographic areas                       |                                  |                                     |                    |                        |       |
|----------------------------------------|                                  |                                     |                    |                        |       |
| New England                            | 68                               | 4                                   | 26                 | –                      | –     |
| Middle Atlantic                        | 61                               | 2                                   | 33                 | –                      | –     |
| East North Central                     | 54                               | 2                                   | 41                 | 4                      | (1)   |
| West North Central                     | 57                               | 2                                   | 39                 | 2                      | (1)   |
| South Atlantic                         | 62                               | 2                                   | 33                 | 2                      | 1     |
| East South Central                     | 58                               | –                                   | 35                 | 5                      | –     |
| West South Central                     | 63                               | 2                                   | 32                 | 2                      | 1     |
| Mountain                               | 54                               | 2                                   | 44                 | –                      | –     |
| Pacific                                | 55                               | 3                                   | 39                 | –                      | –     |

1 Less than 0.5 percent.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
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<td>1.3</td>
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<td>0.3</td>
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<td>–</td>
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<td>Installation, maintenance, and repair</td>
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<td>0.6</td>
<td>0.2</td>
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<td>2.4</td>
<td>0.8</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
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<td>–</td>
<td>6.7</td>
<td>2.0</td>
<td>–</td>
</tr>
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<td>0.3</td>
<td>1.1</td>
<td>0.3</td>
<td>0.3</td>
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<td>Highest 10 percent</td>
<td>1.6</td>
<td>0.5</td>
<td>1.5</td>
<td>0.2</td>
<td>0.5</td>
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<td><strong>Establishment characteristics</strong></td>
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<tr>
<td>Goods-producing industries</td>
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<td>0.3</td>
<td>1.6</td>
<td>0.5</td>
<td>0.3</td>
</tr>
<tr>
<td>Construction</td>
<td>1.9</td>
<td>–</td>
<td>2.1</td>
<td>0.8</td>
<td>–</td>
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<td>1.9</td>
<td>0.6</td>
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<td>Service-providing industries</td>
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<td>0.3</td>
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<td>0.2</td>
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See footnotes at end of table.

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<td>Accommodation and food services</td>
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<tr>
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<td>1.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.8</td>
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<tr>
<td>50 to 99 workers</td>
<td>2.3</td>
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<td>100 to 499 workers</td>
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<td>500 workers or more</td>
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<td>South Atlantic</td>
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1 Less than 0.05.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2011

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

<table>
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<tr>
<th>Characteristics</th>
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<th>Median multiple of annual earnings</th>
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<td>Service</td>
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<tr>
<td>Part time</td>
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<td>67</td>
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<tr>
<td>Nonunion</td>
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<td>Average wage within the following categories:³</td>
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<td>Lowest 25 percent</td>
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<td>62</td>
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<tr>
<td>Lowest 10 percent</td>
<td>1</td>
<td>67</td>
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<tr>
<td>Second 25 percent</td>
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<td>Third 25 percent</td>
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<td>Wholesale trade</td>
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<td>Retail trade</td>
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<td>Transportation and warehousing</td>
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See footnotes at end of table.
Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2011—Continued

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

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Geographic areas

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1 Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.
2 Less than 0.5 percent.
3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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See footnotes at end of table.

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1 Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.
2 Less than 0.05.
3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 21. Life insurance plans: Maximum benefit amount, private industry workers, National Compensation Survey, March 2011

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

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<tr>
<td>Construction ..........................................................</td>
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<td>-</td>
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<td>Service-providing industries ...............................</td>
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</tr>
<tr>
<td>Trade, transportation, and utilities ...................</td>
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<td>50,000</td>
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<tr>
<td>Transportation and warehousing ..........................</td>
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<td>Utilities ...........................................................</td>
<td>49</td>
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</table>

See footnotes at end of table.
Table 21. Life insurance plans: Maximum benefit amount, private industry workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
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<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
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<td>50th percentile (median)</td>
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<td>Financial activities</td>
<td>83</td>
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<td>Finance and insurance and related activities</td>
<td>82</td>
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<td>100,000</td>
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<td>Insurance carriers and related activities</td>
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<td>100,000</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>74</td>
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<td>100,000</td>
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<tr>
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<td>62</td>
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<td>100,000</td>
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<td>Education and health services</td>
<td>71</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Educational services</td>
<td>78</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>80</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>70</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>73</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>69</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Other services</td>
<td>71</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>74</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>75</td>
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<td>50,000</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>73</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>71</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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</tr>
<tr>
<td>500 workers or more</td>
<td>69</td>
<td>50,000</td>
<td>100,000</td>
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</table>

**Geographic areas**

<table>
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<tr>
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<th>10th percentile</th>
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<th>75th percentile</th>
<th>90th percentile</th>
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<td>New England</td>
<td>76</td>
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<td>50,000</td>
<td>200,000</td>
<td>500,000</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>72</td>
<td>50,000</td>
<td>50,000</td>
<td>200,000</td>
<td>500,000</td>
</tr>
<tr>
<td>East North Central</td>
<td>63</td>
<td>50,000</td>
<td>100,000</td>
<td>250,000</td>
<td>750,000</td>
</tr>
<tr>
<td>West North Central</td>
<td>71</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>74</td>
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<td>–</td>
<td>–</td>
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<tr>
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<td>–</td>
<td>–</td>
<td>–</td>
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<tr>
<td>West South Central</td>
<td>76</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>71</td>
<td>50,000</td>
<td>50,000</td>
<td>250,000</td>
<td>1,000,000</td>
</tr>
<tr>
<td>Pacific</td>
<td>73</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
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<tbody>
<tr>
<td></td>
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<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
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<td>$0.00</td>
<td>$3,492.85</td>
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<td>Management, professional, and related</td>
<td>1.6</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Management, business, and financial</td>
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<td>0.00</td>
<td>69,419.02</td>
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<td>0.00</td>
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<td>0.00</td>
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<td>-</td>
<td>-</td>
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<td>-</td>
<td>-</td>
</tr>
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</tr>
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<td>0.00</td>
<td>7,810.25</td>
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<td>0.00</td>
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<tr>
<td>Full time</td>
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<td>0.00</td>
<td>1,562.05</td>
</tr>
<tr>
<td>Part time</td>
<td>3.7</td>
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<td>Union</td>
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<td>0.00</td>
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</tr>
<tr>
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</tr>
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<tr>
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<td>-</td>
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<td>Transportation and warehousing</td>
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<td>Utilities</td>
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See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
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<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
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<tbody>
<tr>
<td></td>
<td>10th percentile</td>
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<td>50th percentile</td>
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<td>Finance and insurance</td>
<td>1.8</td>
<td>0.00</td>
<td>0.00</td>
</tr>
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</tr>
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<td>Insurance carriers and related activities</td>
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<td>0.00</td>
</tr>
<tr>
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<td>Education and health services</td>
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<td>0.00</td>
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<td>Educational services</td>
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<td>Junior colleges, colleges, and universities</td>
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**Geographic areas**

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<tr>
<th>Geographic areas</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
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<tbody>
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<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile</td>
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<tr>
<td>New England</td>
<td>3.9</td>
<td>0.00</td>
<td>24,136.07</td>
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<tr>
<td>Middle Atlantic</td>
<td>2.9</td>
<td>0.00</td>
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<td>0.00</td>
<td>36,273.54</td>
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<td>West North Central</td>
<td>2.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.3</td>
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<td>–</td>
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<tr>
<td>East South Central</td>
<td>2.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.8</td>
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<td>–</td>
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<td>Mountain</td>
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</tr>
<tr>
<td>Pacific</td>
<td>2.7</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

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.

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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/glossary20102011.htm.
Table 22. Life insurance plans: Flat-dollar amount benefit formulas,1 private industry workers, National Compensation Survey, March 2011

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

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<td>Management, business, and financial ...................</td>
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<td>Service .................................................................</td>
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<td>Sales and office ....................................................</td>
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<tr>
<td>Sales and related ..................................................</td>
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</tr>
<tr>
<td>Office and administrative support ........................</td>
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<tr>
<td>Natural resources, construction, and maintenance ...</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<tr>
<td>Installation, maintenance, and repair ..................</td>
<td>10,000</td>
</tr>
<tr>
<td>Production, transportation, and material moving ......</td>
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</tr>
<tr>
<td>Production ..............................................................</td>
<td>10,000</td>
</tr>
<tr>
<td>Transportation and material moving ........................</td>
<td>10,000</td>
</tr>
<tr>
<td>Full time .................................................................</td>
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</tr>
<tr>
<td>Part time .................................................................</td>
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<td>Nonunion .................................................................</td>
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<td>Average wage within the following categories:3</td>
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<tr>
<td>Lowest 25 percent ....................................................</td>
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</tr>
<tr>
<td>Second 25 percent ....................................................</td>
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</tr>
<tr>
<td>Third 25 percent .....................................................</td>
<td>10,000</td>
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<tr>
<td>Highest 25 percent ....................................................</td>
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</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
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<tr>
<td>Manufacturing ..........................................................</td>
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<td>Service-providing industries ..............................</td>
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<tr>
<td>Trade, transportation, and utilities ....................</td>
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<td>Retail trade ............................................................</td>
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<tr>
<td>Transportation and warehousing ...........................</td>
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See footnotes at end of table.
Table 22. Life insurance plans: Flat-dollar amount benefit formulas, private industry workers, National Compensation Survey, March 2011—Continued
(Includes workers participating in life insurance plans with flat-dollar amount formulas)

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<tr>
<th>Characteristics</th>
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<td>Insurance carriers and related activities ....</td>
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<td>Leisure and hospitality ................................</td>
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<td>Accommodation and food services ........................</td>
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<td>Other services ...........................................</td>
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<tr>
<td>1 to 99 workers ...........................................</td>
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<td>1 to 49 workers ..........................................</td>
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<tr>
<td>50 to 99 workers .........................................</td>
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<td>500 workers or more ......................................</td>
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<td>Pacific</td>
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</tbody>
</table>

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee’s earnings or length of service.
² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
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<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
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<tr>
<td>Manufacturing ..........................................................</td>
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<td>0.00</td>
<td>962.91</td>
<td>4,692.65</td>
<td>0.00</td>
<td>0.00</td>
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<td>Service-providing industries .....................................</td>
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<td>0.00</td>
<td>3,393.64</td>
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<td>0.00</td>
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<tr>
<td>Retail trade ..........................................................</td>
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<td>0.00</td>
<td>0.00</td>
<td>3,393.64</td>
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<td>16,512.72</td>
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See footnotes at end of table.
## Table 22. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2011—Continued

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<th>Characteristics</th>
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<td>Insurance carriers and related activities</td>
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<td>Education and health services</td>
<td>2,346.98</td>
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<td>Health care and social assistance</td>
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<td>Leisure and hospitality</td>
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<td>Accommodation and food services</td>
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<td>Other services</td>
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<tr>
<td>1 to 99 workers</td>
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<tr>
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<tr>
<td>500 workers or more</td>
<td>634.51</td>
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### Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
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<tr>
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<td>East South Central</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

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

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

3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 23. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
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<tr>
<td>All workers ........................................................................................................</td>
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<td>35</td>
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</table>

**Worker characteristics**

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<th>Characteristics</th>
<th>Non-commercially insured</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
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<tr>
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<td>Management, business, and financial ..............................................................</td>
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<tr>
<td>Professional and related ..................................................................................</td>
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<td>34</td>
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<td>Sales and office ..................................................................................................</td>
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<td>Office and administrative support .....................................................................</td>
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<td>1</td>
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<td>Natural resources, construction, and maintenance ........................................</td>
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<td>39</td>
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<td>Construction, extraction, farming, fishing, and forestry ................................</td>
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<tr>
<td>Installation, maintenance, and repair ...........................................................</td>
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<tr>
<td>Production, transportation, and material moving ............................................</td>
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<td>2</td>
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<tr>
<td>Transportation and material moving ..............................................................</td>
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<tr>
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<td>Highest 10 percent .............................................................................................</td>
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**Establishment characteristics**

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<th>Legally required</th>
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<td>Construction ....................................................................................................</td>
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See footnotes at end of table.
Table 23. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2011—Continued

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

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1 Employer assumes all risks and expenses of providing the benefit.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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See footnotes at end of table.

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Geographic areas

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¹ Employer assumes all risks and expenses of providing the benefit.
² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.
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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/glossary20102011.htm.

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

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See footnotes at end of table.

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

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**Geographic areas**

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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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Geographic areas

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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” See Technical Note for more details.

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Table 25. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011

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

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<tr>
<th>Characteristics</th>
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See footnotes at end of table.
Table 25. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011—Continued

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

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<tr>
<td>Health care and social assistance</td>
<td>3</td>
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<td>76</td>
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</tr>
<tr>
<td>Leisure and hospitality</td>
<td>4</td>
<td>–</td>
<td>88</td>
<td>3</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>5</td>
<td>–</td>
<td>89</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Other services</td>
<td>5</td>
<td>–</td>
<td>91</td>
<td>4</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>7</td>
<td>1</td>
<td>74</td>
<td>17</td>
<td>1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>7</td>
<td>2</td>
<td>72</td>
<td>18</td>
<td>1</td>
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<td>50 to 99 workers</td>
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<td>–</td>
<td>76</td>
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<td>100 workers or more</td>
<td>7</td>
<td>3</td>
<td>62</td>
<td>26</td>
<td>2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>8</td>
<td>2</td>
<td>69</td>
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<td>1</td>
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<td>500 workers or more</td>
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<td>4</td>
<td>55</td>
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Geographic areas

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<tr>
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<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
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<tr>
<td>Middle Atlantic</td>
<td>4</td>
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<td>83</td>
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<td>56</td>
<td>25</td>
<td>1</td>
</tr>
<tr>
<td>West North Central</td>
<td>12</td>
<td>–</td>
<td>59</td>
<td>24</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>8</td>
<td>3</td>
<td>61</td>
<td>28</td>
<td>2</td>
</tr>
<tr>
<td>East South Central</td>
<td>8</td>
<td>–</td>
<td>72</td>
<td>15</td>
<td>–</td>
</tr>
<tr>
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<td>2</td>
<td>52</td>
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<td>Mountain</td>
<td>5</td>
<td>–</td>
<td>60</td>
<td>33</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>3</td>
<td>2</td>
<td>62</td>
<td>28</td>
<td>5</td>
</tr>
</tbody>
</table>

1 Less than 0.5 percent.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.2</td>
<td>0.9</td>
<td>0.7</td>
<td>0.3</td>
</tr>
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**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>0.4</td>
<td>0.2</td>
<td>1.4</td>
<td>1.3</td>
<td>0.4</td>
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<tr>
<td>Management, business, and financial</td>
<td>0.9</td>
<td>(1)</td>
<td>1.8</td>
<td>1.6</td>
<td>0.3</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.2</td>
<td>0.2</td>
<td>1.6</td>
<td>1.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Service</td>
<td>0.7</td>
<td>0.6</td>
<td>1.8</td>
<td>1.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Protective service</td>
<td>0.4</td>
<td>0.2</td>
<td>1.2</td>
<td>1.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.4</td>
<td>0.2</td>
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</tr>
<tr>
<td>Sales and related</td>
<td>0.6</td>
<td>0.3</td>
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<td>2.3</td>
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</tr>
<tr>
<td>Office and administrative support</td>
<td>0.5</td>
<td>0.2</td>
<td>1.3</td>
<td>1.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.5</td>
<td>0.9</td>
<td>2.0</td>
<td>1.5</td>
<td>0.3</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.8</td>
<td>0.9</td>
<td>2.6</td>
<td>2.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.5</td>
<td>0.7</td>
<td>1.9</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>Production</td>
<td>1.6</td>
<td>1.1</td>
<td>2.3</td>
<td>1.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Transportation and material moving</td>
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<td>0.6</td>
<td>2.5</td>
<td>1.4</td>
<td>0.3</td>
</tr>
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<td>Full time</td>
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<td>0.2</td>
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<td>0.3</td>
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<td>Part time</td>
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<td>Union</td>
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<td>1.0</td>
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<td>Nonunion</td>
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<td>0.8</td>
<td>0.3</td>
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**Average wage within the following categories:**

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<tr>
<th>Characteristics</th>
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<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>1.6</td>
<td>–</td>
<td>2.6</td>
<td>1.8</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.8</td>
<td>–</td>
<td>2.1</td>
<td>1.2</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.8</td>
<td>0.3</td>
<td>1.3</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.8</td>
<td>0.4</td>
<td>1.2</td>
<td>0.9</td>
<td>0.3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.5</td>
<td>0.3</td>
<td>1.3</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.3</td>
<td>0.2</td>
<td>1.4</td>
<td>1.4</td>
<td>0.3</td>
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**Establishment characteristics**

<table>
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<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
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<td>Goods-producing industries</td>
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<td>0.7</td>
<td>1.7</td>
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<td>0.3</td>
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<td>–</td>
<td>2.7</td>
<td>1.6</td>
<td>–</td>
</tr>
<tr>
<td>Manufacturing</td>
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<td>0.8</td>
<td>1.9</td>
<td>1.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.4</td>
<td>0.2</td>
<td>1.0</td>
<td>0.9</td>
<td>0.4</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.3</td>
<td>0.3</td>
<td>1.7</td>
<td>1.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>1.7</td>
<td>0.9</td>
<td>2.9</td>
<td>2.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>4.5</td>
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<td>5.3</td>
<td>2.2</td>
<td>–</td>
</tr>
<tr>
<td>Utilities</td>
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<td>–</td>
<td>6.3</td>
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</tbody>
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See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
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<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
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<td>3.6</td>
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<td>Financial activities</td>
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<td>2.2</td>
<td>2.1</td>
<td>–</td>
</tr>
<tr>
<td>Finance and insurance</td>
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<td>0.2</td>
<td>3.6</td>
<td>3.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
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<td>0.4</td>
<td>2.5</td>
<td>2.5</td>
<td>–</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
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<td>–</td>
<td>3.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>–</td>
<td>–</td>
<td>4.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
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<td>2.8</td>
<td>2.5</td>
<td>–</td>
</tr>
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<td>Professional and technical services</td>
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<td>3.2</td>
<td>–</td>
</tr>
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<td>Administrative and waste services</td>
<td>–</td>
<td>–</td>
<td>7.2</td>
<td>–</td>
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</tr>
<tr>
<td>Education and health services</td>
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<td>0.2</td>
<td>2.7</td>
<td>2.5</td>
<td>1.6</td>
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<td>2.9</td>
<td>3.1</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>3.7</td>
<td>3.9</td>
<td>–</td>
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<tr>
<td>Health care and social assistance</td>
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<td>Leisure and hospitality</td>
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<td>–</td>
<td>3.6</td>
<td>1.1</td>
<td>–</td>
</tr>
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<td>Accommodation and food services</td>
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<td>–</td>
<td>4.0</td>
<td>–</td>
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<tr>
<td>Other services</td>
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<td>–</td>
<td>2.8</td>
<td>1.6</td>
<td>–</td>
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</table>

1 to 99 workers ........................................................... 0.7 0.3 1.4 1.1 0.3
1 to 49 workers ........................................................... 0.8 0.4 1.5 1.1 0.3
50 to 99 workers ........................................................... 1.4 – 2.7 1.8 –
100 workers or more ..................................................... 0.6 0.3 1.4 1.1 0.4
100 to 499 workers ...................................................... 0.8 0.4 1.5 1.1 0.3
500 workers or more ..................................................... 0.8 0.4 2.1 2.0 0.8

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Middle Atlantic</td>
<td>0.8</td>
<td>(1)</td>
<td>1.3</td>
<td>1.0</td>
<td>0.4</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.4</td>
<td>0.5</td>
<td>2.6</td>
<td>1.7</td>
<td>0.3</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.9</td>
<td>–</td>
<td>3.5</td>
<td>2.9</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.9</td>
<td>0.5</td>
<td>2.0</td>
<td>2.1</td>
<td>0.6</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.8</td>
<td>–</td>
<td>4.8</td>
<td>2.8</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.6</td>
<td>0.7</td>
<td>2.9</td>
<td>3.4</td>
<td>2.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.5</td>
<td>–</td>
<td>3.7</td>
<td>3.1</td>
<td>–</td>
</tr>
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<td>Pacific</td>
<td>1.2</td>
<td>0.2</td>
<td>3.3</td>
<td>2.4</td>
<td>1.8</td>
</tr>
</tbody>
</table>

1 Less than 0.05.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
### Table 26. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>Duration varies</th>
</tr>
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<tbody>
<tr>
<td>All workers</td>
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<td>13</td>
<td>24</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>9</td>
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<td><strong>Worker characteristics</strong></td>
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<td>Management, professional, and related</td>
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<td>21</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>10</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>91</td>
<td>13</td>
<td>20</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>89</td>
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<td>22</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>11</td>
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<tr>
<td>Service</td>
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<td>26</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>5</td>
</tr>
<tr>
<td>Protective service</td>
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<td>26</td>
<td>26</td>
<td>26</td>
<td>6</td>
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<td>Sales and office</td>
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<td>26</td>
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<td>26</td>
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<tr>
<td>Sales and related</td>
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<td>26</td>
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<tr>
<td>Office and administrative support</td>
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<td>26</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>13</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>36</td>
<td>9</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>13</td>
<td>24</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>3</td>
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<tr>
<td>Installation, maintenance, and repair</td>
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<td>13</td>
<td>25</td>
<td>26</td>
<td>26</td>
<td>39</td>
<td>12</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>Production</td>
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<td>26</td>
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See footnotes at end of table.
Table 26. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2011—Continued

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

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<th>Duration varies</th>
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Geographic areas

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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<td>0.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.5</td>
<td>0.3</td>
<td>1.2</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.5</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.0</td>
<td>1.3</td>
<td>1.5</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.0</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.8</td>
<td>0.0</td>
<td>2.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.8</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>0.3</td>
<td>3.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.9</td>
</tr>
<tr>
<td>50 to 99 workers</td>
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<td>0.0</td>
<td>6.1</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>0.0</td>
<td>1.2</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.9</td>
<td>0.5</td>
<td>2.5</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.9</td>
</tr>
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<td>500 workers or more</td>
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<td>0.6</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
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</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Number of weeks</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Middle Atlantic</td>
<td>0.7</td>
<td>1.4</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.0</td>
<td>0.2</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.7</td>
<td>1.2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.9</td>
<td>0.0</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.6</td>
<td>0.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.8</td>
<td>0.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.8</td>
<td>0.2</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.1</td>
<td>0.2</td>
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</tbody>
</table>

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 27. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>1</td>
<td>21</td>
<td>1</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1</td>
<td>17</td>
<td>1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>–</td>
<td>18</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1</td>
<td>17</td>
<td>1</td>
</tr>
<tr>
<td>Service</td>
<td>2</td>
<td>36</td>
<td>1</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1</td>
<td>21</td>
<td>2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
<td>21</td>
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<td>Office and administrative support</td>
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<td>21</td>
<td>2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>21</td>
<td>–</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>–</td>
<td>17</td>
<td>–</td>
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<tr>
<td>Installation, maintenance, and repair</td>
<td>–</td>
<td>23</td>
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<td>Production, transportation, and material moving</td>
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<td>Production</td>
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<td>Transportation and material moving</td>
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</tr>
<tr>
<td>Nonunion</td>
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<td>21</td>
<td>1</td>
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<tr>
<td>Average wage within the following categories:1</td>
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<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
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<td>35</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>47</td>
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</tr>
<tr>
<td>Second 25 percent</td>
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<td>1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1</td>
<td>19</td>
<td>1</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1</td>
<td>18</td>
<td>1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>18</td>
<td>–</td>
</tr>
<tr>
<td>Establishment characteristics</td>
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<td>Goods-producing industries</td>
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<td>Construction</td>
<td>–</td>
<td>22</td>
<td>–</td>
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<td>Manufacturing</td>
<td>2</td>
<td>13</td>
<td>1</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1</td>
<td>23</td>
<td>1</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>–</td>
<td>20</td>
<td>1</td>
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<tr>
<td>Wholesale trade</td>
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<td>12</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>–</td>
<td>19</td>
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<tr>
<td>Utilities</td>
<td>–</td>
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See footnotes at end of table.
Table 27. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
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<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
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<tr>
<td>Information</td>
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<td>23</td>
<td>–</td>
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<tr>
<td>Financial activities</td>
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<td>17</td>
<td>–</td>
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<tr>
<td>Finance and insurance</td>
<td>–</td>
<td>14</td>
<td>–</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>–</td>
<td>18</td>
<td>–</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
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<td>Real estate and rental and leasing</td>
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<td>Professional and business services</td>
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<tr>
<td>Professional and technical services</td>
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<td>12</td>
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<tr>
<td>Administrative and waste services</td>
<td>–</td>
<td>21</td>
<td>–</td>
</tr>
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<td>Education and health services</td>
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<td>24</td>
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</tr>
<tr>
<td>Educational services</td>
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<td>–</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>24</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3</td>
<td>24</td>
<td>2</td>
</tr>
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<td>Leisure and hospitality</td>
<td>–</td>
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<td>1</td>
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<td>Accommodation and food services</td>
<td>–</td>
<td>48</td>
<td>1</td>
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<tr>
<td>Other services</td>
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<td>5</td>
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<tr>
<td>1 to 99 workers</td>
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<td>26</td>
<td>1</td>
</tr>
<tr>
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<tr>
<td>50 to 99 workers</td>
<td>1</td>
<td>27</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
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<td>18</td>
<td>1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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<td>15</td>
<td>1</td>
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<tr>
<td>500 workers or more</td>
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<td>22</td>
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Geographic areas

<table>
<thead>
<tr>
<th>Geographical area</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
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<tbody>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>40</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>1</td>
<td>9</td>
<td>1</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>7</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>12</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>8</td>
<td>–</td>
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<tr>
<td>Mountain</td>
<td>–</td>
<td>8</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>2</td>
<td>9</td>
<td>5</td>
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</tbody>
</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>0.3</td>
<td>1.8</td>
<td>0.1</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.3</td>
<td>2.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>–</td>
<td>1.8</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.3</td>
<td>2.8</td>
<td>0.3</td>
</tr>
<tr>
<td>Service</td>
<td>0.9</td>
<td>5.0</td>
<td>0.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.3</td>
<td>1.5</td>
<td>0.3</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
<td>2.0</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.4</td>
<td>1.6</td>
<td>0.2</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>2.2</td>
<td>–</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>3.1</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
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<td>–</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>0.4</td>
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<td>0.5</td>
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<td>Transportation and material moving</td>
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<td>–</td>
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<tr>
<td>Union</td>
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<td>2.4</td>
<td>0.7</td>
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<tr>
<td>Nonunion</td>
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<td>1.8</td>
<td>0.1</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>3.6</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>5.4</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.4</td>
<td>2.4</td>
<td>0.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.3</td>
<td>1.4</td>
<td>0.3</td>
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<tr>
<td>Highest 25 percent</td>
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<td>1.8</td>
<td>0.2</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>1.3</td>
<td>–</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.5</td>
<td>1.8</td>
<td>0.4</td>
</tr>
<tr>
<td>Construction</td>
<td>–</td>
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<td>Manufacturing</td>
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<td>0.5</td>
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<tr>
<td>Service-providing industries</td>
<td>0.3</td>
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<td>0.2</td>
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<td>Trade, transportation, and utilities</td>
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<td>0.3</td>
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<tr>
<td>Wholesale trade</td>
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<tr>
<td>Transportation and warehousing</td>
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</tr>
<tr>
<td>Utilities</td>
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See footnotes at end of table.
### Table 27. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2011—Continued

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<tr>
<th>Characteristics</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
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<tbody>
<tr>
<td></td>
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<td>Financial and insurance ..........................................</td>
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</tr>
<tr>
<td>Credit intermediation and related activities ..........</td>
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</tr>
<tr>
<td>Insurance carriers and related activities .............</td>
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<td>2.4</td>
</tr>
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<td>Real estate and rental and leasing .......................</td>
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</tr>
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<td>Professional and business services .......................</td>
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<td>Professional and technical services .....................</td>
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<tr>
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<tr>
<td>Health care and social assistance ........................</td>
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<tr>
<td>Leisure and hospitality ........................................</td>
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**Geographic areas**

<table>
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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 28. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount1</th>
<th>With no maximum benefit amount</th>
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</thead>
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<td>25th percentile</td>
<td>50th percentile (median)</td>
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<td>170</td>
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<td>Transportation and material moving .....................</td>
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<td>250</td>
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<td>Utilities ............................................................</td>
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See footnotes at end of table.
Table 28. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2011—Continued

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

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<tr>
<th>Characteristics</th>
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<th>Maximum weekly benefit amount¹</th>
<th>With no maximum benefit amount</th>
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<td>46</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>73</td>
<td>170 170 500 1,000 1,500</td>
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<td>100 workers or more</td>
<td>67</td>
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<td>100 to 499 workers</td>
<td>72</td>
<td>170 350 559 1,200 2,308</td>
<td>28</td>
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<td>500 workers or more</td>
<td>60</td>
<td>170 300 561 1,500 2,350</td>
<td>40</td>
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<td>90</td>
<td>170 170 500 559 561</td>
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<td>250 346 515 1,250 2,000</td>
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<td>South Atlantic</td>
<td>66</td>
<td>300 500 1,000 1,750 2,500</td>
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<td>West South Central</td>
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<td>Pacific</td>
<td>71</td>
<td>200 520 916 2,000 2,400</td>
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</table>

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/glossary20102011.htm.

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<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount¹</th>
<th>With no maximum benefit amount</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile</td>
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<td>All workers</td>
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<td>$0.00</td>
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<td>2.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>5.0</td>
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<td>Sales and office</td>
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<td>Service-providing industries</td>
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See footnotes at end of table.

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<th>Characteristics</th>
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<th>Maximum weekly benefit amount1</th>
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<td>50th percentile (median)</td>
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<td>–</td>
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<td>Insurance carriers and related activities</td>
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<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>6.0</td>
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<td>–</td>
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<td>Professional and business services</td>
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<td>Professional and technical services</td>
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<td>49.99</td>
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<td>3.1</td>
<td>–</td>
<td>–</td>
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<td>Education and health services</td>
<td>3.7</td>
<td>–</td>
<td>–</td>
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<td>–</td>
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<td>0.78</td>
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**Geographic areas**

Middle Atlantic | 0.8 | 0.00 | 0.00 | 65.59 | 0.00 | 25.85 | 0.8 |
East North Central | 4.5 | 62.01 | 46.53 | 78.61 | 180.24 | 400.11 | 4.5 |
West North Central | 4.6 | 0.00 | 52.15 | 132.88 | 105.34 | 435.73 | 4.6 |
South Atlantic | 2.6 | 44.78 | 71.72 | 0.00 | 315.69 | 0.00 | 2.6 |
East South Central | 7.3 | – | – | – | – | – | 7.3 |
West South Central | 4.6 | 58.34 | 4.69 | 404.78 | 383.82 | 388.01 | 4.6 |
Mountain | 5.9 | 98.10 | 194.32 | 34.02 | 945.44 | 318.09 | 5.9 |
Pacific | 3.2 | 39.99 | 14.69 | 249.82 | 490.47 | 81.48 | 3.2 |

---

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

2. The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 29. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Professional and related</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Service</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Sales and office</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Sales and related</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Production</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Full time</td>
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<td>92</td>
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<tr>
<td>Union</td>
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<td>92</td>
</tr>
<tr>
<td>Nonunion</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>7</td>
<td>93</td>
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<tr>
<td>Highest 10 percent</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Construction</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Utilities</td>
<td>22</td>
<td>78</td>
</tr>
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</table>

See footnotes at end of table.
Table 29. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
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<tr>
<td>Finance and insurance</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Education and health services</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Educational services</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Other services</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>10</td>
<td>90</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>6</td>
<td>94</td>
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<tr>
<td>Middle Atlantic</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>East North Central</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>West North Central</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>East South Central</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>West South Central</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Mountain</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Pacific</td>
<td>8</td>
<td>92</td>
</tr>
</tbody>
</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Service</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Production</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Full time</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Union</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Average wage within the following categories:¹</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Construction</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Utilities</td>
<td>5.6</td>
<td>5.6</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Financial activities</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Other services</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
<td>1.1</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>West North Central</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.7</td>
<td>1.7</td>
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</tbody>
</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 30. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>93</td>
<td>5</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>94</td>
<td>5</td>
<td>(1)</td>
<td>(1)</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>93</td>
<td>6</td>
<td>1</td>
<td>(1)</td>
</tr>
<tr>
<td>Professional and related</td>
<td>95</td>
<td>5</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Service</td>
<td>96</td>
<td>3</td>
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<td>-</td>
</tr>
<tr>
<td>Protective service</td>
<td>97</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Sales and office</td>
<td>93</td>
<td>6</td>
<td>1</td>
<td>(1)</td>
</tr>
<tr>
<td>Sales and related</td>
<td>90</td>
<td>9</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>94</td>
<td>5</td>
<td>1</td>
<td>(1)</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>3</td>
<td>1</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>5</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>91</td>
<td>6</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>88</td>
<td>4</td>
<td>5</td>
<td>3</td>
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<tr>
<td>Production</td>
<td>86</td>
<td>4</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>91</td>
<td>4</td>
<td>2</td>
<td>3</td>
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<tr>
<td>Full time</td>
<td>93</td>
<td>5</td>
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<td>1</td>
</tr>
<tr>
<td>Union</td>
<td>77</td>
<td>9</td>
<td>9</td>
<td>4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>95</td>
<td>5</td>
<td>(1)</td>
<td>(1)</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>94</td>
<td>4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>92</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>94</td>
<td>4</td>
<td>1</td>
<td>(1)</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>93</td>
<td>5</td>
<td>1</td>
<td>(1)</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>92</td>
<td>6</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>92</td>
<td>7</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>89</td>
<td>4</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Construction</td>
<td>91</td>
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<td>Service-providing industries</td>
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<td>(1)</td>
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<td>Trade, transportation, and utilities</td>
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<td>Wholesale trade</td>
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<td>Transportation and warehousing</td>
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</table>

See footnotes at end of table.
Table 30. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
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<td>–</td>
</tr>
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<td>1 to 99 workers</td>
<td>93</td>
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Geographic areas

<table>
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<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
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<td>East South Central</td>
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<td>1</td>
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<td>Mountain</td>
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<td>Pacific</td>
<td>93</td>
<td>6</td>
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<td>1</td>
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</tbody>
</table>

1 Less than 0.5 percent.

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
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<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.4</td>
<td>0.4</td>
<td>0.2</td>
<td>0.1</td>
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</table>

**Worker characteristics**

Management, professional, and related .................................................. 0.6 0.6 (¹) (¹)
Management, business, and financial ..................................................... 0.8 0.7 0.3 (¹)
Professional and related ........................................................................... 0.7 0.7 – –
Service .................................................................................................... 0.9 0.9 – –
Protective service ................................................................................... 1.4 – – –
Sales and office ....................................................................................... 0.5 0.4 0.2 (¹)
Sales and related ..................................................................................... 1.0 1.0 – –
Office and administrative support ......................................................... 0.5 0.5 0.2 (¹)
Natural resources, construction, and maintenance .................................. 1.3 1.1 0.7 0.4
Construction, extraction, farming, fishing, and forestry ......................... 2.6 2.0 1.6 0.6
Installation, maintenance, and repair ..................................................... 1.5 1.3 0.6 0.4
Production, transportation, and material moving ..................................... 1.3 0.8 1.0 0.6
Production .............................................................................................. 1.9 1.1 1.6 0.6
Transportation and material moving ....................................................... 1.4 0.9 0.7 1.0

Full time ................................................................................................. 0.4 0.4 0.2 0.1
Union .................................................................................................... 2.0 1.7 1.4 1.0
Nonunion .................................................................................................. 0.4 0.3 (¹) (¹)

Average wage within the following categories: ¹

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<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
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<tr>
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<td>1.3</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>4.3</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.6</td>
<td>0.5</td>
<td>0.2</td>
<td>(¹)</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.6</td>
<td>0.4</td>
<td>0.4</td>
<td>(¹)</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.6</td>
<td>0.6</td>
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<tr>
<td>Highest 10 percent</td>
<td>0.8</td>
<td>0.8</td>
<td>–</td>
<td>–</td>
</tr>
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</table>

Establishment characteristics

Goods-producing industries ........................................................................ 1.0 0.7 0.8 0.4
Construction ......................................................................................... 2.6 1.6 1.9 –
Manufacturing ......................................................................................... 1.1 0.6 0.9 0.4

Service-providing industries .................................................................. 0.4 0.4 (¹) (¹)
Trade, transportation, and utilities .................................................... 1.2 1.1 0.3 0.5
Wholesale trade ...................................................................................... 1.6 1.3 – –
Transportation and warehousing ......................................................... 1.6 – – –
Utilities ............................................................................................... 5.6 5.6 – –

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
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<td>–</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
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<td>–</td>
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<tr>
<td>Insurance carriers and related activities</td>
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<td>1.4</td>
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<td>Professional and technical services</td>
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<td>1.1</td>
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<td>Administrative and waste services</td>
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<td>Educational services</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>Health care and social assistance</td>
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<td>Leisure and hospitality</td>
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<td>Accommodation and food services</td>
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<td>–</td>
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<tr>
<td>1 to 99 workers</td>
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<td>0.2</td>
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<tr>
<td>1 to 49 workers</td>
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<tr>
<td>50 to 99 workers</td>
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<tr>
<td>100 to 499 workers</td>
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<td>0.4 (1)</td>
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<tr>
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Geographic areas

<table>
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<tr>
<th>Geographic areas</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
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</tr>
</tbody>
</table>

1 Less than 0.05.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the National Compensation Survey: Occupational Earnings in the United States, 2010. 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/glossary20102011.htm.
<table>
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<tr>
<th>Characteristics</th>
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<th>Median fixed percent of annual earnings</th>
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<td>61 to 66 percent</td>
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<td>Average wage within the following categories:1</td>
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<tr>
<td>Lowest 25 percent ............................................</td>
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See footnotes at end of table.
Table 31. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
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<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
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<td>Information ..............................................</td>
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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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<th>Median fixed percent of annual earnings</th>
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</tr>
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<td>1.5</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>3.0</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>5.0</td>
</tr>
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<td>Installation, maintenance, and repair</td>
<td>3.1</td>
<td>3.5</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<td>1.9</td>
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<tr>
<td>Production</td>
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<td>2.3</td>
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<tr>
<td>Transportation and material moving</td>
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<td>1.2</td>
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<td>1.3</td>
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<td>Construction</td>
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<td>1.7</td>
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<td>2.9</td>
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<td>Transportation and warehousing</td>
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<td>3.7</td>
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<td>Utilities</td>
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See footnotes at end of table.

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<th>Median fixed percent of annual earnings</th>
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<td>1.0</td>
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<td>1.4</td>
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<td>Administrative and waste services</td>
<td>–</td>
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<td>–</td>
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<td>2.9</td>
<td>0.9</td>
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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
### Table 32. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount¹</th>
<th>With no maximum benefit amount</th>
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<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
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<tr>
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<td>85</td>
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<td>5,000</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>87</td>
<td>2,500</td>
<td>5,000</td>
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<tr>
<td>Installation, maintenance, and repair</td>
<td>83</td>
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<td>4,000</td>
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<td>Production, transportation, and material moving ...</td>
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<td>Trade, transportation, and utilities</td>
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<td>Transportation and warehousing</td>
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See footnotes at end of table.
Table 32. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
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<th>Characteristics</th>
<th>With maximum benefit amount</th>
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<th>With no maximum benefit amount</th>
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<td>Health care and social assistance ........</td>
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¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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Table 32. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount¹</th>
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See footnotes at end of table.
Table 32. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2011—Continued

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<tr>
<th>Characteristics</th>
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<th>Maximum monthly benefit amount1</th>
<th>With no maximum benefit amount</th>
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<td>50th percentile (median)</td>
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1 The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 33. Leave benefits: Access, private industry workers, National Compensation Survey, March 2011

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave¹</th>
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<td>77</td>
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<td>66</td>
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<td>86</td>
<td>87</td>
<td>56</td>
<td>82</td>
<td>83</td>
<td>53</td>
<td>19</td>
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<td>96</td>
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<td>81</td>
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<td>86</td>
<td>46</td>
<td>71</td>
<td>73</td>
<td>42</td>
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<td>26</td>
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<td>54</td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>38</td>
<td>69</td>
<td>19</td>
<td>39</td>
<td>41</td>
<td>23</td>
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<td>90</td>
<td>33</td>
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<td>68</td>
<td>36</td>
<td>9</td>
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<td>54</td>
<td>83</td>
<td>32</td>
<td>65</td>
<td>67</td>
<td>38</td>
<td>6</td>
</tr>
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<td>69</td>
<td>40</td>
<td>7</td>
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<td>75</td>
<td>33</td>
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<td>91</td>
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<td>74</td>
<td>75</td>
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<td>86</td>
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<td>37</td>
<td>61</td>
<td>64</td>
<td>37</td>
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<td>41</td>
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<td>5</td>
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<td>32</td>
<td>15</td>
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<td>Second 25 percent</td>
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<td>84</td>
<td>41</td>
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<td>70</td>
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<td>10</td>
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<td>Third 25 percent</td>
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<td>74</td>
<td>75</td>
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<td>Highest 25 percent</td>
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<td>89</td>
<td>56</td>
<td>85</td>
<td>84</td>
<td>54</td>
<td>18</td>
</tr>
<tr>
<td>Highest 10 percent</td>
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<td>90</td>
<td>58</td>
<td>86</td>
<td>86</td>
<td>60</td>
<td>21</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

| Goods-producing industries                          | 88            | 56              | 88             | 31                  | 67                 | 68                  | 42                | 9             | 86           |
| Construction                                         | 69            | 37              | 70             | 19                  | 36                 | 39                  | 19                | 7             | 72           |
| Manufacturing                                        | 95            | 62              | 95             | 36                  | 79                 | 79                  | 50                | 10            | 92           |
| Service-providing industries                         | 75            | 64              | 75             | 40                  | 62                 | 65                  | 37                | 11            | 84           |
| Trade, transportation, and utilities                 | 78            | 61              | 78             | 36                  | 66                 | 69                  | 39                | 5             | 87           |
| Wholesale trade                                      | 90            | 76              | 89             | 37                  | 73                 | 74                  | 37                | 9             | 85           |
| Retail trade                                         | 72            | 52              | 71             | 33                  | 60                 | 63                  | 38                | 4             | 86           |
| Transportation and warehousing                       | 83            | 71              | 85             | 42                  | 75                 | 79                  | 42                | 6             | 92           |
| Utilities                                            | 98            | 94              | 96             | 64                  | 97                 | 96                  | 71                | 11            | 98           |

See footnotes at end of table.
Table 33. Leave benefits: Access, private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Paid Family leave ¹</th>
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1 to 99 workers | 69           | 54             | 70            | 27                  | 50                | 54                  | 26                | 8                   | 77                  |
1 to 49 workers | 66           | 52             | 68            | 25                  | 47                | 50                  | 24                | 7                   | 74                  |
50 to 99 workers | 76           | 58             | 76            | 33                  | 61                | 64                  | 33                | 10                  | 88                  |
100 workers or more | 87          | 73             | 86            | 51                  | 78                | 80                  | 52                | 14                  | 93                  |
100 to 499 workers | 84          | 67             | 82            | 45                  | 72                | 73                  | 43                | 11                  | 91                  |
500 workers or more | 91          | 82             | 90            | 60                  | 87                | 88                  | 63                | 19                  | 96                  |

Geographic areas

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¹ The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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**Geographic areas**

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<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 34. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2011
(All workers with paid holidays = 100 percent)

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<tr>
<th>Characteristics</th>
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<th>14 days</th>
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**Worker characteristics**

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**Establishment characteristics**

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See footnotes at end of table.
Table 34. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2011—Continued

(All workers with paid holidays = 100 percent)

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Geographic areas

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1 Less than 0.5 percent.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 34. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2011

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<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
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<td>Management, professional, and related</td>
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<td>1.1</td>
<td>0.9</td>
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<tr>
<td>Management, business, and financial</td>
<td>0.3</td>
<td>0.8</td>
<td>1.0</td>
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<tr>
<td>Professional and related</td>
<td>0.6</td>
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<td>1.2</td>
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<td>Service</td>
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<td>1.9</td>
<td>1.4</td>
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<td>Protective service</td>
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<td>6.4</td>
<td>0.6</td>
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<td>0.8</td>
<td>0.9</td>
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<tr>
<td>Sales and related</td>
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<td>1.4</td>
<td>1.1</td>
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<tr>
<td>Office and administrative support</td>
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<td>Installation, maintenance, and repair</td>
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<td>Production, transportation, and material moving</td>
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See footnotes at end of table.
Table 34. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2011—Continued

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<td>1 to 49 workers ..................................................................................</td>
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</tr>
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<td>500 workers or more ..........................................................................</td>
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<td>0.3 0.4 0.1 0.1 0.0</td>
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<td>0.3 0.7 0.2 0.0 0.0</td>
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</table>

1 Less than 0.05.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
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<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
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<tr>
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**Worker characteristics**

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<td>9</td>
<td>29</td>
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<tr>
<td>Professional and related</td>
<td>58</td>
<td>9</td>
<td>34</td>
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<tr>
<td>Service</td>
<td>65</td>
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<td>33</td>
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<td>Protective service</td>
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<td>Installation, maintenance, and repair</td>
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<td>Production, transportation, and material moving</td>
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<td>22</td>
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<td>Production</td>
<td>71</td>
<td>4</td>
<td>25</td>
</tr>
<tr>
<td>Transportation and material moving</td>
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<td>Union</td>
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<tr>
<td>Lowest 10 percent</td>
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<td>Second 25 percent</td>
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<td>Third 25 percent</td>
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**Establishment characteristics**

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<td>Service-providing industries</td>
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<td>29</td>
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<tr>
<td>Trade, transportation, and utilities</td>
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<td>18</td>
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<td>Retail trade</td>
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<td>Transportation and warehousing</td>
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<td>Utilities</td>
<td>67</td>
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See footnotes at end of table.
Table 35. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2011—Continued

(All workers with paid sick leave = 100 percent)

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<th>Sick leave provision</th>
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<th>As needed&lt;sup&gt;2&lt;/sup&gt;</th>
<th>As part of consolidated leave plan&lt;sup&gt;3&lt;/sup&gt;</th>
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<td>Finance and insurance</td>
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<td>34</td>
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<tr>
<td>Credit intermediation and related activities</td>
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<td>Insurance carriers and related activities</td>
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<td>47</td>
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<tr>
<td>Real estate and rental and leasing</td>
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<td>6</td>
<td>27</td>
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<tr>
<td>Professional and business services</td>
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<td>Education and health services</td>
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<td>Health care and social assistance</td>
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<td>Leisure and hospitality</td>
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<td>Accommodation and food services</td>
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<td>Other services</td>
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<td>22</td>
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**Geographic areas**

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<th>As needed&lt;sup&gt;2&lt;/sup&gt;</th>
<th>As part of consolidated leave plan&lt;sup&gt;3&lt;/sup&gt;</th>
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<tbody>
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<td>East North Central</td>
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<td>South Atlantic</td>
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<td>Mountain</td>
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<td>Pacific</td>
<td></td>
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<td>24</td>
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</table>

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

<sup>2</sup> Plan does not specify maximum number of days.

<sup>3</sup> A consolidated leave plan provides a single amount of time-off for workers to use for multiple purposes, such as vacation, illness, or personal business.

<sup>4</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
**Table 35. Standard errors for paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2011**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
<th>Fixed number of days per year&lt;sup&gt;1&lt;/sup&gt;</th>
<th>As needed&lt;sup&gt;2&lt;/sup&gt;</th>
<th>As part of consolidated leave plan&lt;sup&gt;3&lt;/sup&gt;</th>
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<tr>
<td>All workers</td>
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<td>0.8</td>
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<td>Management, business, and financial</td>
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<td>0.9</td>
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<td>Professional and related</td>
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<td>1.5</td>
<td>0.9</td>
<td>1.5</td>
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<td>Service</td>
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<td>0.6</td>
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<td>Protective service</td>
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<td>1.6</td>
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<td>Production, transportation, and material moving</td>
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<td>0.5</td>
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<td>Highest 25 percent</td>
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<td><strong>Establishment characteristics</strong></td>
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<td>Manufacturing</td>
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<td>Service-providing industries</td>
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See footnotes at end of table.
### Table 35. Standard errors for paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2011—Continued

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</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Fixed number of days per year¹</th>
<th>As needed</th>
<th>As part of consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>3.1</td>
<td>1.7</td>
<td>4.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.8</td>
<td>1.3</td>
<td>1.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.7</td>
<td>1.5</td>
<td>2.4</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.5</td>
<td>0.9</td>
<td>2.8</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.8</td>
<td>0.7</td>
<td>1.8</td>
</tr>
<tr>
<td>East South Central</td>
<td>6.6</td>
<td>2.1</td>
<td>7.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.3</td>
<td>0.8</td>
<td>2.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.8</td>
<td>1.4</td>
<td>3.1</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.3</td>
<td>0.6</td>
<td>1.3</td>
</tr>
</tbody>
</table>

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 A consolidated leave plan provides a single amount of time-off for workers to use for multiple purposes, such as vacation, illness, or personal business.
⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 36. Paid sick leave: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 5 days</th>
<th>5 to 9 days</th>
<th>10 to 14 days</th>
<th>15 to 29 days</th>
<th>Greater than 29 days</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>After 1 year</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>20</td>
<td>55</td>
<td>21</td>
<td>3</td>
<td>1</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Full time</td>
<td>18</td>
<td>56</td>
<td>22</td>
<td>3</td>
<td>1</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Part time</td>
<td>32</td>
<td>49</td>
<td>17</td>
<td>–</td>
<td>–</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>Union</td>
<td>18</td>
<td>43</td>
<td>33</td>
<td>5</td>
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<td>8</td>
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<td>6</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>26</td>
<td>57</td>
<td>15</td>
<td>2</td>
<td>(3)</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>25</td>
<td>57</td>
<td>16</td>
<td>1</td>
<td>2</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>27</td>
<td>57</td>
<td>13</td>
<td>–</td>
<td>–</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
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<td>54</td>
<td>26</td>
<td>4</td>
<td>2</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>19</td>
<td>63</td>
<td>17</td>
<td>2</td>
<td>(3)</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>500 workers or more</td>
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<td>42</td>
<td>39</td>
<td>6</td>
<td>4</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td><strong>After 5 years</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>18</td>
<td>55</td>
<td>22</td>
<td>3</td>
<td>2</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Full time</td>
<td>16</td>
<td>56</td>
<td>23</td>
<td>3</td>
<td>2</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>Part time</td>
<td>31</td>
<td>50</td>
<td>17</td>
<td>–</td>
<td>–</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>Union</td>
<td>16</td>
<td>44</td>
<td>33</td>
<td>5</td>
<td>2</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>57</td>
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<td>2</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>24</td>
<td>57</td>
<td>16</td>
<td>2</td>
<td>1</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>23</td>
<td>58</td>
<td>16</td>
<td>2</td>
<td>1</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>26</td>
<td>57</td>
<td>14</td>
<td>–</td>
<td>–</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>13</td>
<td>53</td>
<td>27</td>
<td>3</td>
<td>3</td>
<td>10</td>
<td>6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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<td>62</td>
<td>18</td>
<td>2</td>
<td>1</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>8</td>
<td>41</td>
<td>40</td>
<td>5</td>
<td>7</td>
<td>13</td>
<td>10</td>
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See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>18</td>
<td>55</td>
<td>22</td>
</tr>
<tr>
<td>Full time</td>
<td>16</td>
<td>56</td>
<td>23</td>
</tr>
<tr>
<td>Part time</td>
<td>31</td>
<td>49</td>
<td>17</td>
</tr>
<tr>
<td>Union</td>
<td>16</td>
<td>44</td>
<td>32</td>
</tr>
<tr>
<td>Nonunion</td>
<td>18</td>
<td>56</td>
<td>21</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>24</td>
<td>57</td>
<td>16</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>23</td>
<td>57</td>
<td>17</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>26</td>
<td>56</td>
<td>14</td>
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<td>27</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>16</td>
<td>62</td>
<td>18</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>8</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td>After 20 years</td>
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<td></td>
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</tr>
<tr>
<td>All workers</td>
<td>18</td>
<td>55</td>
<td>22</td>
</tr>
<tr>
<td>Full time</td>
<td>16</td>
<td>56</td>
<td>23</td>
</tr>
<tr>
<td>Part time</td>
<td>31</td>
<td>49</td>
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</tr>
<tr>
<td>Union</td>
<td>16</td>
<td>44</td>
<td>31</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>17</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>26</td>
<td>56</td>
<td>15</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>12</td>
<td>53</td>
<td>27</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>16</td>
<td>63</td>
<td>18</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>7</td>
<td>40</td>
<td>40</td>
</tr>
</tbody>
</table>

<sup>1</sup> 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.

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

<sup>3</sup> 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/glossary20102011.htm.
Table 36. Standard errors for paid sick leave: Number of annual days by service requirement, private industry workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service (^2)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td><strong>After 1 year</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>2.1</td>
<td>2.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Union</td>
<td>1.3</td>
<td>2.0</td>
<td>1.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.9</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.5</td>
<td>1.6</td>
<td>1.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.9</td>
<td>2.6</td>
<td>1.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.6</td>
<td>1.9</td>
<td>1.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.9</td>
<td>1.6</td>
<td>1.5</td>
</tr>
<tr>
<td><strong>After 5 years</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>2.1</td>
<td>2.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>1.9</td>
<td>1.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.8</td>
<td>1.1</td>
<td>0.9</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
<td>1.4</td>
<td>1.1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.4</td>
<td>1.6</td>
<td>1.3</td>
</tr>
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<td>50 to 99 workers</td>
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<td>500 workers or more</td>
<td>0.8</td>
<td>1.7</td>
<td>1.5</td>
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</tbody>
</table>

See footnotes at end of table.
Table 36. Standard errors for paid sick leave: Number of annual days by service requirement, \(^1\) private industry workers, National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service(^2)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
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<tr>
<td>Union</td>
<td>1.2</td>
<td>1.9</td>
<td>1.5</td>
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<tr>
<td>Nonunion</td>
<td>0.8</td>
<td>1.0</td>
<td>0.9</td>
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<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
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<td>1.6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.5</td>
<td>2.0</td>
<td>1.7</td>
</tr>
<tr>
<td>500 workers or more</td>
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</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Part time</td>
<td>2.1</td>
<td>2.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
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</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.4</td>
<td>1.7</td>
<td>1.3</td>
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<tr>
<td>50 to 99 workers</td>
<td>1.9</td>
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<td>1.6</td>
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<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.4</td>
<td>1.0</td>
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<tr>
<td>100 to 499 workers</td>
<td>1.5</td>
<td>2.0</td>
<td>1.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.8</td>
<td>1.7</td>
<td>1.6</td>
</tr>
</tbody>
</table>

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/glossary20102011.htm.
Table 37. Paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision¹</th>
<th></th>
<th></th>
<th>No carryover provision</th>
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<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
<td>Limit on days accumulated</td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>44</td>
<td>9</td>
<td>34</td>
<td>56</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>49</td>
<td>15</td>
<td>35</td>
<td>51</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>40</td>
<td>11</td>
<td>29</td>
<td>60</td>
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<tr>
<td>Professional and related</td>
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<td>Service</td>
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<td>Sales and office</td>
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<td>Production, transportation, and material moving</td>
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<td>Production</td>
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<td>Transportation and material moving</td>
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<td>Full time</td>
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<td>Nonunion</td>
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<td>**Average wage within the following categories:**²</td>
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<tr>
<td>Lowest 25 percent</td>
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<td>30</td>
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<td>Second 25 percent</td>
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<td>52</td>
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<td>Third 25 percent</td>
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<td>34</td>
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<tr>
<td>Highest 25 percent</td>
<td>44</td>
<td>13</td>
<td>32</td>
<td>56</td>
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<tr>
<td>Highest 10 percent</td>
<td>47</td>
<td>15</td>
<td>32</td>
<td>53</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
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<tr>
<td>Goods-producing industries</td>
<td>29</td>
<td>8</td>
<td>21</td>
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<tr>
<td>Manufacturing</td>
<td>30</td>
<td>8</td>
<td>22</td>
<td>70</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>46</td>
<td>10</td>
<td>37</td>
<td>54</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>52</td>
<td>8</td>
<td>44</td>
<td>48</td>
</tr>
<tr>
<td>Wholesale trade</td>
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<td>5</td>
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<td>Retail trade</td>
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<td>Information</td>
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<td>64</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>37</td>
<td>9</td>
<td>27</td>
<td>63</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>32</td>
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<td>68</td>
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<td>Real estate and rental and leasing</td>
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<td></td>
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<td>Professional and business services</td>
<td>36</td>
<td>11</td>
<td>25</td>
<td>64</td>
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<tr>
<td>Professional and technical services</td>
<td>44</td>
<td>16</td>
<td>28</td>
<td>56</td>
</tr>
<tr>
<td>Education and health services</td>
<td>63</td>
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<td>49</td>
<td>37</td>
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<tr>
<td>Educational services</td>
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<td>50</td>
<td>35</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>63</td>
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<td>Health care and social assistance</td>
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<td>49</td>
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<td>Other services</td>
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<td>11</td>
<td>34</td>
<td>55</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>35</td>
<td>7</td>
<td>28</td>
<td>65</td>
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<tr>
<td>1 to 49 workers</td>
<td>32</td>
<td>6</td>
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<td>50 to 99 workers</td>
<td>42</td>
<td>9</td>
<td>33</td>
<td>58</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>52</td>
<td>12</td>
<td>40</td>
<td>48</td>
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</table>

See footnotes at end of table.
Table 37. Paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2011—Continued

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

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<th>Characteristics</th>
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<tr>
<td></td>
<td>Total</td>
<td>Unlimited</td>
</tr>
<tr>
<td></td>
<td></td>
<td>accumulation</td>
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<td>100 to 499 workers</td>
<td>51</td>
<td>11</td>
</tr>
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<td>Geographic areas</td>
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</tr>
<tr>
<td>New England</td>
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<td>10</td>
</tr>
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<td>Middle Atlantic</td>
<td>37</td>
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<td>West North Central</td>
<td>43</td>
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<tr>
<td>South Atlantic</td>
<td>51</td>
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<td>West South Central</td>
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<td>7</td>
</tr>
<tr>
<td>Mountain</td>
<td>54</td>
<td>9</td>
</tr>
<tr>
<td>Pacific</td>
<td>45</td>
<td>12</td>
</tr>
</tbody>
</table>

1 Plans that allow employees to accumulate unused sick leave from year to year.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>All workers</td>
<td>1.1</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.1</td>
<td>1.4</td>
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<tr>
<td>Service</td>
<td>2.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales and related</td>
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<td>0.9</td>
</tr>
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<td>Office and administrative support</td>
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</tr>
<tr>
<td>Natural resources, construction, and maintenance:</td>
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<td></td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
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<td>0.8</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>0.7</td>
</tr>
<tr>
<td>Production</td>
<td>2.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.4</td>
<td>0.9</td>
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<tr>
<td>Full time</td>
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<td>0.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.1</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
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<td></td>
</tr>
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<td>2.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<td>0.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.4</td>
<td>1.3</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>2.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>2.6</td>
<td>1.2</td>
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<tr>
<td>Retail trade</td>
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<td>0.9</td>
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<td>Transportation and warehousing</td>
<td>2.8</td>
<td>1.4</td>
</tr>
<tr>
<td>Utilities</td>
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<td>3.6</td>
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<td>Information</td>
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<td>1.5</td>
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<td>Financial activities</td>
<td>1.9</td>
<td>1.0</td>
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<td>Finance and insurance</td>
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<td>1.0</td>
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<tr>
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<td>2.1</td>
<td>1.3</td>
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<tr>
<td>Real estate and rental leasing</td>
<td>5.7</td>
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<td>Professional and business services</td>
<td>2.5</td>
<td>2.0</td>
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<tr>
<td>Professional and technical services</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>1.8</td>
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<td>Health care and social assistance</td>
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<td>1.8</td>
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<td>3.1</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.4</td>
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<tr>
<td>1 to 49 workers</td>
<td>1.6</td>
<td>0.7</td>
</tr>
<tr>
<td>50 to 99 workers</td>
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<td>1.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.3</td>
<td>0.6</td>
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<tr>
<td>100 to 499 workers</td>
<td>1.7</td>
<td>0.9</td>
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See footnotes at end of table.

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<th>No carryover provision</th>
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<td>1.6</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.9</td>
<td>1.1</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.8</td>
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</tr>
<tr>
<td>South Atlantic</td>
<td>1.8</td>
<td>1.4</td>
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<tr>
<td>East South Central</td>
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<td>3.3</td>
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<tr>
<td>West South Central</td>
<td>2.9</td>
<td>2.0</td>
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<tr>
<td>Mountain</td>
<td>4.9</td>
<td>1.8</td>
</tr>
<tr>
<td>Pacific</td>
<td>3.7</td>
<td>1.4</td>
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</table>

¹ Plans that allow employees to accumulate unused sick leave from year to year.

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/glossary20102011.htm.
Table 38. Paid vacations: Number of annual days by service requirement,\(^1\) private industry workers, National Compensation Survey, March 2011

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service(^2)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>All workers</td>
<td>7</td>
<td>38</td>
<td>36</td>
</tr>
<tr>
<td>Full time</td>
<td>4</td>
<td>37</td>
<td>38</td>
</tr>
<tr>
<td>Part time</td>
<td>24</td>
<td>46</td>
<td>21</td>
</tr>
<tr>
<td>Union</td>
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<tr>
<td>1 to 49 workers</td>
<td>9</td>
<td>45</td>
<td>34</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>7</td>
<td>47</td>
<td>34</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>5</td>
<td>31</td>
<td>37</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>7</td>
<td>41</td>
<td>35</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>3</td>
<td>19</td>
<td>40</td>
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After 5 years

<table>
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<th>Mean number of days</th>
<th>Median number of days</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>All workers</td>
<td>2</td>
<td>10</td>
<td>37</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>8</td>
<td>37</td>
</tr>
<tr>
<td>Part time</td>
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<td>24</td>
<td>36</td>
</tr>
<tr>
<td>Union</td>
<td>1</td>
<td>7</td>
<td>47</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2</td>
<td>11</td>
<td>35</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3</td>
<td>14</td>
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<tr>
<td>1 to 49 workers</td>
<td>3</td>
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<tr>
<td>50 to 99 workers</td>
<td>2</td>
<td>10</td>
<td>44</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1</td>
<td>6</td>
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<td>500 workers or more</td>
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See footnotes at end of table.
### Table 38.Paid vacations: Number of annual days by service requirement, ¹ private industry workers, National Compensation Survey, March 2011—Continued

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service²</th>
<th>Mean number of days</th>
<th>Median number of days</th>
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<td>5 to 9 days</td>
<td>10 to 14 days</td>
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<tr>
<td>After 10 years</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>2</td>
<td>7</td>
<td>16</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>6</td>
<td>16</td>
</tr>
<tr>
<td>Part time</td>
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<td>Union</td>
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<tr>
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<td>16</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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<tr>
<td>1 to 49 workers</td>
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<tr>
<td>50 to 99 workers</td>
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<td>8</td>
<td>18</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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<td>4</td>
<td>13</td>
</tr>
<tr>
<td>500 workers or more</td>
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<td>7</td>
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<tr>
<td>After 20 years</td>
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<tr>
<td>All workers</td>
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<td>7</td>
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</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>5</td>
<td>13</td>
</tr>
<tr>
<td>Part time</td>
<td>9</td>
<td>17</td>
<td>14</td>
</tr>
<tr>
<td>Union</td>
<td>1</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2</td>
<td>7</td>
<td>13</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3</td>
<td>11</td>
<td>18</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>3</td>
<td>13</td>
<td>20</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2</td>
<td>7</td>
<td>14</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1</td>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>(³)</td>
<td>1</td>
<td>6</td>
</tr>
</tbody>
</table>

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

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time-off for workers to use for multiple purposes.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.
Table 38. Standard errors for paid vacations: Number of days by service requirement, 1 private industry workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.4</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Full time</td>
<td>0.3</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Part time</td>
<td>1.5</td>
<td>1.9</td>
<td>1.8</td>
</tr>
<tr>
<td>Union</td>
<td>0.7</td>
<td>1.6</td>
<td>1.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.4</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.6</td>
<td>0.9</td>
<td>1.1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.7</td>
<td>1.1</td>
<td>1.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.0</td>
<td>1.8</td>
<td>1.9</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.4</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.6</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.4</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>After 5 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.2</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Full time</td>
<td>0.1</td>
<td>0.4</td>
<td>0.7</td>
</tr>
<tr>
<td>Part time</td>
<td>1.2</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Union</td>
<td>0.2</td>
<td>0.9</td>
<td>1.4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.2</td>
<td>0.4</td>
<td>0.7</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.4</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.5</td>
<td>0.9</td>
<td>1.1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.5</td>
<td>1.2</td>
<td>1.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.2</td>
<td>0.5</td>
<td>0.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.3</td>
<td>0.7</td>
<td>1.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.1</td>
<td>0.6</td>
<td>1.1</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td><strong>After 10 years</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.2</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Full time</td>
<td>0.1</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>1.2</td>
<td>1.7</td>
<td>1.2</td>
</tr>
<tr>
<td>Union</td>
<td>0.2</td>
<td>0.9</td>
<td>1.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.4</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.5</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.4</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.1</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.2</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td>500 workers or more</td>
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<td>0.4</td>
<td>0.5</td>
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<tr>
<td><strong>After 20 years</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
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<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Full time</td>
<td>0.1</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Part time</td>
<td>1.2</td>
<td>1.6</td>
<td>1.3</td>
</tr>
<tr>
<td>Union</td>
<td>0.2</td>
<td>0.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.2</td>
<td>0.4</td>
<td>0.4</td>
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<tr>
<td>1 to 99 workers</td>
<td>0.4</td>
<td>0.6</td>
<td>0.6</td>
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<tr>
<td>1 to 49 workers</td>
<td>0.5</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.4</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.2</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.2</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.2</td>
<td>0.3</td>
<td>0.8</td>
</tr>
</tbody>
</table>

<sup>1</sup> 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.

<sup>2</sup> Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time-off for workers to use for multiple purposes.

<sup>3</sup> 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/glossary20102011.htm.
Table 39. Consolidated leave plans:¹ Access, private industry workers, National Compensation Survey, March 2011

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Paid days by length of service (Mean number of days)</td>
<td>Paid vacation days by length of service (Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>Access</td>
<td>1 year</td>
</tr>
<tr>
<td>All workers</td>
<td>25</td>
<td>15</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>37</td>
<td>17</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>31</td>
<td>17</td>
</tr>
<tr>
<td>Professional and related</td>
<td>41</td>
<td>17</td>
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<tr>
<td>Service</td>
<td>26</td>
<td>14</td>
</tr>
<tr>
<td>Protective service</td>
<td>22</td>
<td>14</td>
</tr>
<tr>
<td>Sales and office</td>
<td>23</td>
<td>15</td>
</tr>
<tr>
<td>Sales and related</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>28</td>
<td>15</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>14</td>
<td>11</td>
</tr>
<tr>
<td>Full time</td>
<td>25</td>
<td>15</td>
</tr>
<tr>
<td>Part time</td>
<td>23</td>
<td>12</td>
</tr>
<tr>
<td>Union</td>
<td>15</td>
<td>13</td>
</tr>
<tr>
<td>Nonunion</td>
<td>26</td>
<td>15</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>18</td>
<td>12</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>15</td>
<td>11</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>25</td>
<td>14</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<td>15</td>
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<tr>
<td>Highest 25 percent</td>
<td>32</td>
<td>17</td>
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<tr>
<td>Highest 10 percent</td>
<td>31</td>
<td>17</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>16</td>
<td>11</td>
</tr>
<tr>
<td>Construction</td>
<td>15</td>
<td>9</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>16</td>
<td>12</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>27</td>
<td>16</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>12</td>
<td>11</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>15</td>
<td>12</td>
</tr>
<tr>
<td>Retail trade</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>Utilities</td>
<td>13</td>
<td>16</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Paid days by length of service (Mean number of days)</td>
<td>Paid vacation days by length of service (Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
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<tr>
<td>Information</td>
<td>18</td>
<td>16</td>
</tr>
<tr>
<td>Financial activities</td>
<td>35</td>
<td>17</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>38</td>
<td>18</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>30</td>
<td>18</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>51</td>
<td>18</td>
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<tr>
<td>Real estate and rental and leasing</td>
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<td>10</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>28</td>
<td>14</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>31</td>
<td>15</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>23</td>
<td>12</td>
</tr>
<tr>
<td>Education and health services</td>
<td>49</td>
<td>18</td>
</tr>
<tr>
<td>Educational services</td>
<td>16</td>
<td>13</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>11</td>
<td>16</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>53</td>
<td>18</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>17</td>
<td>11</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>19</td>
<td>11</td>
</tr>
<tr>
<td>Other services</td>
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<td>13</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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<td>13</td>
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<td>1 to 49 workers</td>
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<td>12</td>
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<td>50 to 99 workers</td>
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<tr>
<td>100 workers or more</td>
<td>30</td>
<td>16</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>22</td>
<td>15</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>39</td>
<td>18</td>
</tr>
</tbody>
</table>

Geographic areas

| New England                                           | 28     | 17      | 22       | 25       | 27      | 72      | 9        | 13       | 15       | 18       |
| Middle Atlantic                                       | 19     | 16      | 21       | 24       | 26      | 81      | 8        | 13       | 15       | 18       |
| East North Central                                    | 26     | 14      | 19       | 23       | 25      | 74      | 8        | 12       | 15       | 18       |
| West North Central                                    | 28     | 15      | 19       | 22       | 26      | 72      | 7        | 12       | 15       | 18       |
| South Atlantic                                        | 26     | 15      | 20       | 23       | 24      | 74      | 7        | 11       | 13       | 16       |
| East South Central                                    | 26     | 14      | 19       | 23       | 25      | 74      | 7        | 11       | 14       | 16       |
| West South Central                                    | 23     | 16      | 20       | 23       | 25      | 77      | 8        | 12       | 14       | 16       |
| Mountain                                              | 31     | 15      | 20       | 23       | 24      | 69      | 8        | 12       | 15       | 17       |
| Pacific                                               | 25     | 14      | 20       | 23       | 25      | 75      | 8        | 13       | 15       | 17       |

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Access</td>
</tr>
<tr>
<td></td>
<td>Paid days by length of service (Mean number of days)</td>
<td>Paid vacation days by length of service (Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Service</td>
<td>1.0</td>
<td>0.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>5.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.9</td>
<td>0.2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>0.9</td>
<td>0.5</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.2</td>
<td>0.5</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>1.0</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
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<td>0.5</td>
</tr>
<tr>
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<tr>
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</tr>
<tr>
<td>Full time</td>
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<td>0.2</td>
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<tr>
<td>Part time</td>
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</tr>
<tr>
<td>Union</td>
<td>1.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.8</td>
<td>0.2</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.0</td>
<td>0.4</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<td>Paid vacation days by length of service (Mean number of days)</td>
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1 A consolidated leave plan provides a single amount of time-off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 40. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2011

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare1</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
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<td>All workers</td>
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<td>5</td>
<td>5</td>
<td>32</td>
<td>46</td>
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**Worker characteristics**

| Management, professional, and related | 17 | 13 | 11 | 49 | 64 |
| Management, business, and financial  | 17 | 19 | 13 | 51 | 66 |
| Professional and related             | 17 | 10 | 10 | 47 | 62 |
| Service                              | 8 (2) | 2 | 17 | 28 |
| Protective service                    | 4 | – | 3 | 17 | 27 |
| Sales and office                      | 6 | 5 | 5 | 36 | 51 |
| Sales and related                     | 3 | 3 | 3 | 35 | 53 |
| Office and administrative support     | 9 | 7 | 7 | 36 | 50 |
| Natural resources, construction, and maintenance | 3 | 1 | 3 | 23 | 32 |
| Construction, extraction, farming, fishing, and forestry | 1 (2) | 3 | 15 | 24 |
| Installation, maintenance, and repair | 5 | 2 | 4 | 30 | 41 |
| Production, transportation, and material moving | 4 | 1 | 2 | 27 | 43 |
| Transportation and material moving    | 6 | 2 | 3 | 30 | 43 |
| Full time                             | 10 | 6 | 7 | 36 | 51 |
| Part time                             | 6 | 2 | 2 | 21 | 32 |
| Union                                 | 14 | 1 | 6 | 42 | 68 |
| Nonunion                              | 8 | 5 | 5 | 31 | 44 |
| Average wage within the following categories:3 |
| Lowest 25 percent                      | 4 (2) | 1 | 17 | 27 |
| Lowest 10 percent                      | 5 | – | 1 | 11 | 20 |
| Second 25 percent                      | 7 | 2 | 4 | 31 | 46 |
| Third 25 percent                       | 9 | 6 | 6 | 36 | 50 |
| Highest 25 percent                     | 16 | 13 | 11 | 49 | 65 |
| Highest 10 percent                     | 18 | 17 | 14 | 52 | 69 |

**Establishment characteristics**

| Goods-producing industries            | 7 | 4 | 3 | 32 | 45 |
| Construction                           | (2) | 2 | 3 | 13 | 21 |
| Manufacturing                          | 9 | 6 | 3 | 40 | 54 |
| Service-providing industries           | 9 | 5 | 6 | 32 | 46 |
| Trade, transportation, and utilities   | 3 | 2 | 2 | 35 | 54 |
| Wholesale trade                        | 6 | 4 | 3 | 22 | 40 |
| Retail trade                           | 1 | 1 | 1 | 38 | 55 |
| Transportation and warehousing         | 3 | – | 3 | 33 | 62 |
| Utilities                              | 14 | – | 9 | 73 | 83 |

See footnotes at end of table.
Table 40. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

<table>
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<tr>
<th>Characteristics</th>
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<th>Subsidized commuting</th>
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<th>Employee assistance programs</th>
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<td>46</td>
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<td>4</td>
<td>–</td>
<td>11</td>
<td>21</td>
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<td>Education and health services</td>
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<td>42</td>
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<td>42</td>
<td>54</td>
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<td>2</td>
<td>11</td>
<td>23</td>
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<td>Accommodation and food services</td>
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<td>2</td>
<td>11</td>
<td>23</td>
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<td>15</td>
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<td>3</td>
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<td>500 workers or more</td>
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<td>11</td>
<td>13</td>
<td>66</td>
<td>83</td>
</tr>
</tbody>
</table>

Geographic areas

| New England                                           | 9         | 7                  | 9                     | 33                | 44                          |
| Middle Atlantic                                       | 9         | 7                  | 7                     | 33                | 45                          |
| East North Central                                    | 11        | 5                  | 4                     | 38                | 48                          |
| West North Central                                    | 8         | 5                  | 4                     | 34                | 45                          |
| South Atlantic                                        | 8         | 4                  | 4                     | 31                | 48                          |
| East South Central                                    | –         | 4                  | 3                     | 35                | 49                          |
| West South Central                                    | 9         | 4                  | 3                     | 31                | 45                          |
| Mountain                                              | 7         | 4                  | 6                     | 26                | 43                          |
| Pacific                                               | 9         | 5                  | 9                     | 30                | 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 Less than 0.5 percent.

3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
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<th>Characteristics</th>
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<th>Employee assistance programs</th>
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<td>0.9</td>
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<td>–</td>
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</tr>
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<td>0.7</td>
<td>1.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.9</td>
<td>1.3</td>
<td>1.1</td>
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<td>1.6</td>
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<td>1.6</td>
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<td>Service-providing industries</td>
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Geographic areas

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\(^1\) A workplace program that provides for either the full or partial cost of caring for an employee’s children in a nursery, day care center, or a baby sitter in facilities either on or off the employer’s premises.  
\(^2\) Less than 0.05.  
\(^3\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
### Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2011

(All workers = 100 percent)

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<th>Characteristics</th>
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<th>Pre-tax savings with no employer contributions</th>
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Establishment characteristics

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See footnotes at end of table.
Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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**Geographic areas**

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</tbody>
</table>

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

2 Less than 0.5 percent.

3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
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<tr>
<th>Characteristics</th>
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<th>Health care reimbursement account</th>
<th>Pre-tax savings with no employer contributions</th>
<th>Financial planning</th>
<th>Stock options</th>
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<td>1.3</td>
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<td>1.0</td>
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<tr>
<td>Trade, transportation, and utilities</td>
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See footnotes at end of table.
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<th>Stock options</th>
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<td>0.6</td>
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<td>1.6</td>
<td>1.7</td>
<td>1.3</td>
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<td>1.1</td>
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<td>1.4</td>
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<td>2.0</td>
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</table>

1 Less than 0.05.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 42. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2011

(All workers = 100 percent)

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<tr>
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<th>Long-term care insurance</th>
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<td>Age 65 and over</td>
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<td>All workers</td>
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### Worker characteristics

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<th>Age 65 and over</th>
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</thead>
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<tr>
<td>Management, professional, and related</td>
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<td>25</td>
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<tr>
<td>Management, business, and financial</td>
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<td>31</td>
</tr>
<tr>
<td>Professional and related</td>
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<td>23</td>
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<td>Service</td>
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<td>5</td>
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<td>Protective service</td>
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<td>10</td>
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<td>Sales and office</td>
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<tr>
<td>Sales and related</td>
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<td>18</td>
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<tr>
<td>Office and administrative support</td>
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<td>19</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>15</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>11</td>
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<tr>
<td>Installation, maintenance, and repair</td>
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<td>18</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>16</td>
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<td>Production</td>
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### Average wage within the following categories:

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<th>Age 65 and over</th>
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<tr>
<td>Lowest 25 percent</td>
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<td>7</td>
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<tr>
<td>Lowest 10 percent</td>
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<td>4</td>
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<tr>
<td>Second 25 percent</td>
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<td>13</td>
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<tr>
<td>Third 25 percent</td>
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<td>18</td>
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<tr>
<td>Highest 25 percent</td>
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<td>32</td>
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<tr>
<td>Highest 10 percent</td>
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<td>35</td>
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</table>

### Establishment characteristics

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<th>Age 65 and over</th>
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</thead>
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<td>Goods-producing industries</td>
<td>12</td>
<td>20</td>
</tr>
<tr>
<td>Construction</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>14</td>
<td>24</td>
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<tr>
<td>Service-providing industries</td>
<td>15</td>
<td>16</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>14</td>
<td>20</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>10</td>
<td>13</td>
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<tr>
<td>Retail trade</td>
<td>11</td>
<td>18</td>
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<tr>
<td>Transportation and warehousing</td>
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<td>31</td>
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<td>Utilities</td>
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<td>63</td>
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See footnotes at end of table.
<table>
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<th>Retiree health care benefits(^2)</th>
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<tbody>
<tr>
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<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>Information</td>
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<td>Financial activities</td>
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<td>37</td>
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<td>47</td>
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<td>Credit intermediation and related activities</td>
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<td>47</td>
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<td>Insurance carriers and related activities</td>
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<td>Real estate and rental and leasing</td>
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<td>Education and health services</td>
<td>16</td>
<td>13</td>
</tr>
<tr>
<td>Educational services</td>
<td>27</td>
<td>26</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>43</td>
<td>43</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>14</td>
<td>11</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Other services</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>23</td>
<td>28</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>16</td>
<td>20</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>33</td>
<td>39</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Under age 65</th>
<th>Age 65 and over</th>
<th>Under age 65</th>
<th>Age 65 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>13</td>
<td>15</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>15</td>
<td>18</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>East North Central</td>
<td>15</td>
<td>19</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>West North Central</td>
<td>12</td>
<td>14</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>16</td>
<td>17</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>East South Central</td>
<td>16</td>
<td>19</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>West South Central</td>
<td>15</td>
<td>18</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Mountain</td>
<td>14</td>
<td>13</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>Pacific</td>
<td>13</td>
<td>14</td>
<td>14</td>
<td>14</td>
</tr>
</tbody>
</table>

\(^1\) A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

\(^2\) A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

\(^3\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 42. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance¹</th>
<th>Retiree health care benefits²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>All workers</td>
<td>0.3</td>
<td>0.4</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance¹</th>
<th>Retiree health care benefits²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.9</td>
<td>1.0</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.4</td>
<td>1.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Service</td>
<td>0.5</td>
<td>0.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.4</td>
<td>2.7</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales and related</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.9</td>
<td>1.0</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Production</td>
<td>0.8</td>
<td>1.1</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Full time</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>0.5</td>
<td>0.4</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>2.1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.4</td>
<td>0.4</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:**³

<table>
<thead>
<tr>
<th>Category</th>
<th>Long-term care insurance¹</th>
<th>Retiree health care benefits²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.5</td>
<td>1.2</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance¹</th>
<th>Retiree health care benefits²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Construction</td>
<td>0.9</td>
<td>1.1</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>0.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Retail trade</td>
<td>0.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>2.2</td>
<td>2.4</td>
</tr>
<tr>
<td>Utilities</td>
<td>4.4</td>
<td>4.8</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance¹</th>
<th>Retiree health care benefits²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>Information</td>
<td>3.1</td>
<td>2.8</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>2.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>2.7</td>
<td>2.8</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>–</td>
<td>1.3</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>1.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>2.1</td>
<td>2.3</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>0.9</td>
<td>1.1</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.9</td>
<td>2.1</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>0.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Other services</td>
<td>0.7</td>
<td>1.2</td>
</tr>
</tbody>
</table>

| 1 to 99 workers                                                               | 0.4          | 0.3             | 0.3             |
| 1 to 49 workers                                                               | 0.5          | 0.4             | 0.3             |
| 50 to 99 workers                                                              | 0.9          | 0.8             | 0.8             |
| 100 workers or more                                                           | 0.6          | 0.8             | 0.7             |
| 100 to 499 workers                                                            | 0.7          | 0.8             | 0.8             |
| 500 workers or more                                                           | 1.4          | 1.6             | 1.3             |

| Geographic areas                                                              |               |                 |                 |
| New England                                                                   | 1.0          | 1.1             | 1.2             |
| Middle Atlantic                                                                | 1.0          | 1.2             | 1.1             |
| East North Central                                                             | 0.7          | 0.9             | 1.0             |
| West North Central                                                             | 1.2          | 1.5             | 1.4             |
| South Atlantic                                                                | 0.8          | 1.1             | 0.9             |
| East South Central                                                             | 2.3          | 2.6             | 2.6             |
| West South Central                                                             | 1.4          | 1.1             | 0.8             |
| Mountain                                                                      | 1.2          | 1.2             | 1.5             |
| Pacific                                                                       | 0.7          | 0.9             | 1.0             |

¹ A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.
² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.
³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 43. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2011

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses¹</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus²</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>44</td>
<td>5</td>
<td>4</td>
<td>11</td>
<td>10</td>
<td>5</td>
<td>3</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>52</td>
<td>8</td>
<td>6</td>
<td>13</td>
<td>6</td>
<td>9</td>
<td>2</td>
<td>9</td>
<td>16</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>60</td>
<td>9</td>
<td>7</td>
<td>19</td>
<td>6</td>
<td>8</td>
<td>2</td>
<td>8</td>
<td>19</td>
</tr>
<tr>
<td>Professional and related</td>
<td>49</td>
<td>8</td>
<td>6</td>
<td>10</td>
<td>6</td>
<td>9</td>
<td>2</td>
<td>9</td>
<td>15</td>
</tr>
<tr>
<td>Service</td>
<td>29</td>
<td>1</td>
<td>3</td>
<td>6</td>
<td>8</td>
<td>3</td>
<td>2</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Protective service</td>
<td>32</td>
<td>1</td>
<td>–</td>
<td>2</td>
<td>–</td>
<td>2</td>
<td>–</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Sales and office</td>
<td>47</td>
<td>4</td>
<td>3</td>
<td>12</td>
<td>13</td>
<td>5</td>
<td>7</td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>Sales and related</td>
<td>41</td>
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<td>2</td>
<td>9</td>
<td>14</td>
<td>3</td>
<td>12</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Office and administrative support</td>
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<td>14</td>
<td>12</td>
<td>6</td>
<td>4</td>
<td>7</td>
<td>12</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>45</td>
<td>5</td>
<td>3</td>
<td>13</td>
<td>14</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>42</td>
<td>4</td>
<td>2</td>
<td>15</td>
<td>14</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>48</td>
<td>6</td>
<td>5</td>
<td>11</td>
<td>13</td>
<td>3</td>
<td>3</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>43</td>
<td>7</td>
<td>2</td>
<td>10</td>
<td>10</td>
<td>5</td>
<td>2</td>
<td>4</td>
<td>14</td>
</tr>
<tr>
<td>Production</td>
<td>48</td>
<td>10</td>
<td>2</td>
<td>12</td>
<td>10</td>
<td>6</td>
<td>2</td>
<td>5</td>
<td>16</td>
</tr>
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<td>Transportation and material moving</td>
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<td>4</td>
<td>2</td>
<td>8</td>
<td>10</td>
<td>4</td>
<td>1</td>
<td>4</td>
<td>13</td>
</tr>
<tr>
<td>Full time</td>
<td>50</td>
<td>6</td>
<td>4</td>
<td>12</td>
<td>11</td>
<td>6</td>
<td>3</td>
<td>6</td>
<td>14</td>
</tr>
<tr>
<td>Part time</td>
<td>27</td>
<td>1</td>
<td>2</td>
<td>5</td>
<td>6</td>
<td>2</td>
<td>3</td>
<td>5</td>
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</tr>
<tr>
<td>Union</td>
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<td>4</td>
<td>4</td>
<td>3</td>
<td>8</td>
<td>1</td>
<td>3</td>
<td>19</td>
</tr>
<tr>
<td>Nonunion</td>
<td>44</td>
<td>5</td>
<td>4</td>
<td>11</td>
<td>10</td>
<td>5</td>
<td>4</td>
<td>6</td>
<td>11</td>
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<tr>
<td>Average wage within the following categories:³</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>29</td>
<td>1</td>
<td>2</td>
<td>6</td>
<td>8</td>
<td>1</td>
<td>3</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>24</td>
<td>1</td>
<td>1</td>
<td>6</td>
<td>8</td>
<td>1</td>
<td>1</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>46</td>
<td>4</td>
<td>3</td>
<td>10</td>
<td>14</td>
<td>5</td>
<td>6</td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>48</td>
<td>4</td>
<td>4</td>
<td>13</td>
<td>13</td>
<td>7</td>
<td>8</td>
<td>5</td>
<td>13</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>55</td>
<td>10</td>
<td>7</td>
<td>14</td>
<td>6</td>
<td>8</td>
<td>1</td>
<td>8</td>
<td>20</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>58</td>
<td>11</td>
<td>8</td>
<td>15</td>
<td>5</td>
<td>9</td>
<td>1</td>
<td>9</td>
<td>19</td>
</tr>
</tbody>
</table>

Establishment characteristics

| Goods-producing industries | 51 | 11 | 3 | 14 | 11 | 6 | 1 | 5 | 17 |
| Construction | 45 | 4 | 2 | 18 | 16 | 2 | 1 | – | 8 |
| Manufacturing | 54 | 14 | 3 | 13 | 19 | 8 | 2 | 6 | 20 |
| Service-providing industries | 42 | 4 | 4 | 10 | 9 | 5 | 4 | 6 | 11 |
| Trade, transportation, and utilities | 43 | 3 | 3 | 9 | 14 | 3 | 9 | 3 | 9 |
| Wholesale trade | 49 | 6 | 2 | 17 | 10 | 5 | 1 | 3 | 14 |
| Retail trade | 41 | 1 | 2 | 7 | 18 | 2 | 14 | 4 | 5 |
| Transportation and warehousing | 41 | 9 | 6 | 9 | 4 | 2 | 2 | 2 | 17 |
| Utilities | 59 | 2 | 7 | 19 | – | 6 | – | – | 24 |

See footnotes at end of table.
Table 43. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash</th>
<th>Profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>60</td>
<td>2</td>
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Geographic areas

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1 The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.
2 Includes all other bonuses provided to employees and not published separately.
3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” See Technical Note for more details.
4 Less than 0.5 percent.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20102011.htm.
Table 43. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2011

| Characteristics                          | All nonproduction bonuses | Cash profit-sharing bonus | Employee recognition bonus | End-of-year bonus | Holiday bonus | Payment in lieu of benefits bonus | Longevity bonus | Referral bonus | Other bonus  
|------------------------------------------|---------------------------|---------------------------|----------------------------|-------------------|--------------|-----------------------------------|----------------|---------------|-------------
| All workers                             | 0.6                       | 0.2                       | 0.3                        | 0.4               | 0.4          | 0.3                               | 0.2            | 0.3           | 0.4         

Worker characteristics

| Characteristics                                      | All nonproduction bonuses | Cash profit-sharing bonus | Employee recognition bonus | End-of-year bonus | Holiday bonus | Payment in lieu of benefits bonus | Longevity bonus | Referral bonus | Other bonus |
|-----------------------------------------------------|---------------------------|---------------------------|----------------------------|-------------------|--------------|-----------------------------------|----------------|---------------|-------------
| Management, professional, and related              | 1.1                       | 0.6                       | 0.6                        | 0.7               | 0.5          | 0.8                               | 0.4            | 0.6           | 0.8         
| Management, business, and financial                | 1.4                       | 0.9                       | 0.8                        | 1.0               | 0.6          | 0.8                               | 0.5            | 0.5           | 1.4         
| Professional and related                           | 1.3                       | 0.8                       | 0.7                        | 0.8               | 0.7          | 1.0                               | 0.4            | 0.8           | 0.9         
| Service                                             | 1.6                       | 0.2                       | 0.5                        | 0.9               | 0.8          | 0.3                               | 0.3            | 0.7           | 0.7         
| Protective service                                  | 6.0                       | 0.3                       | –                          | 0.6               | 1.5          | –                                 | 2.9            | –             | 0.7         
| Sales and office                                    | 0.9                       | 0.3                       | 0.3                        | 0.5               | 0.7          | 0.4                               | 0.5            | 0.4           | 0.5         
| Sales and related                                   | 1.3                       | 0.4                       | 0.4                        | 0.6               | 0.8          | 0.4                               | 0.8            | 0.4           | 0.6         
| Office and administrative support                   | 1.0                       | 0.4                       | 0.4                        | 0.7               | 0.8          | 0.5                               | 0.4            | 0.5           | 0.6         
| Natural resources, construction, and maintenance    | 1.5                       | 0.5                       | 0.4                        | 1.0               | 1.1          | 0.3                               | 0.4            | 0.5           | 1.0         
| Construction, extraction, farming, fishing, and     |                           |                           |                            |                   |              |                                   |                |               |             
| forestry                                             |                           |                           |                            |                   |              |                                   |                |               |             
| Installation, maintenance, and repair               | 2.1                       | 0.7                       | 0.5                        | 1.8               | 1.5          | 0.4                               | 0.6            | 0.4           | 1.4         
| Production, transportation, and material moving     | 1.2                       | 0.7                       | 0.8                        | 1.2               | 1.4          | 0.5                               | 0.5            | 0.8           | 1.3         
| Production                                           | 1.6                       | 1.1                       | 0.4                        | 0.9               | 0.9          | 0.9                               | 0.5            | 0.7           | 0.9         
| Transportation and material moving                  | 1.6                       | 0.5                       | 0.5                        | 0.9               | 0.8          | 0.5                               | 0.3            | 0.7           | 1.2         
| Full time                                            | 0.7                       | 0.3                       | 0.4                        | 0.4               | 0.5          | 0.4                               | 0.3            | 0.3           | 0.4         
| Part time                                            | 1.0                       | 0.2                       | 0.3                        | 0.6               | 0.6          | 0.2                               | 0.3            | 0.5           | 0.4         
| Union                                                | 1.7                       | 0.5                       | 0.7                        | 0.7               | 0.7          | 0.9                               | 0.3            | 0.4           | 1.5         
| Nonunion                                             | 0.7                       | 0.3                       | 0.3                        | 0.4               | 0.4          | 0.3                               | 0.3            | 0.3           | 0.4         
| Average wage within the following categories:       |                           |                           |                            |                   |              |                                   |                |               |             
| Lowest 25 percent                                    | 1.1                       | 0.2                       | 0.3                        | 0.7               | 0.6          | 0.2                               | 0.3            | 0.5           | 0.5         
| Lowest 10 percent                                    | 1.9                       | 0.2                       | 0.5                        | 1.1               | 1.0          | (3)                               | 0.2            | 0.9           | 0.8         
| Second 25 percent                                    | 1.1                       | 0.4                       | 0.4                        | 0.6               | 0.7          | 0.4                               | 0.6            | 0.5           | 0.5         
| Third 25 percent                                     | 1.0                       | 0.4                       | 0.3                        | 0.6               | 0.6          | 0.6                               | 0.2            | 0.4           | 0.6         
| Highest 25 percent                                   | 1.1                       | 0.6                       | 0.7                        | 0.7               | 0.5          | 0.6                               | 0.2            | 0.5           | 0.8         
| Highest 10 percent                                   | 1.3                       | 1.0                       | 1.0                        | 0.9               | 0.6          | 0.8                               | 0.2            | 0.8           | 1.2         

Establishment characteristics

| Characteristics                                      | All nonproduction bonuses | Cash profit-sharing bonus | Employee recognition bonus | End-of-year bonus | Holiday bonus | Payment in lieu of benefits bonus | Longevity bonus | Referral bonus | Other bonus |
|-----------------------------------------------------|---------------------------|---------------------------|----------------------------|-------------------|--------------|-----------------------------------|----------------|---------------|-------------
| Goods-producing industries                          | 1.2                       | 0.8                       | 0.4                        | 0.8               | 0.8          | 0.7                               | 0.3            | 0.4           | 0.8         
| Construction                                         | 2.1                       | 0.7                       | 0.5                        | 1.7               | 1.5          | 0.5                               | 0.5            | –             | 1.2         
| Manufacturing                                        | 1.5                       | 1.0                       | 0.5                        | 0.9               | 0.9          | 0.9                               | 0.4            | 0.6           | 1.1         
| Service-providing industries                         | 0.7                       | 0.3                       | 0.3                        | 0.4               | 0.4          | 0.4                               | 0.3            | 0.3           | 0.4         
| Trade, transportation, and utilities                 | 0.9                       | 0.3                       | 0.3                        | 0.6               | 0.7          | 0.3                               | 0.6            | 0.4           | 0.5         
| Wholesale trade                                      | 2.2                       | 0.9                       | 0.6                        | 1.6               | 1.2          | 0.8                               | (3)            | 0.8           | 1.2         
| Retail trade                                         | 1.2                       | 0.3                       | 0.3                        | 0.6               | 0.9          | 0.4                               | 1.0            | 0.6           | 0.5         
| Transportation and warehousing                       | 2.9                       | 1.2                       | 1.4                        | 1.2               | 1.6          | 0.8                               | 0.7            | 0.8           | 2.1         
| Utilities                                            | 5.4                       | 1.0                       | 2.3                        | 3.9               | –            | 1.6                               | –              | –             | 3.8         

See footnotes at end of table.
### Table 43. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2011—Continued

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### Geographic areas

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<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
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\(^1\) Includes all other bonuses provided to employees and not published separately.

\(^2\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 44. Unmarried domestic partner benefits: Access¹, private industry workers, National Compensation Survey, March 2011

(All workers = 100 percent)

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<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Health care benefits</th>
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See footnotes at end of table.
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1 The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer’s policy on providing the benefit to unmarried domestic partners.

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 44. Standard errors for unmarried domestic partner benefits: Access¹, private industry workers, National Compensation Survey, March 2011

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<td>Same sex</td>
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See footnotes at end of table.
Table 44. Standard errors for unmarried domestic partner benefits: Access\(^1\), private industry workers, National Compensation Survey, March 2011—Continued

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**Geographic areas**

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1 The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer’s policy on providing the benefit to unmarried domestic partners.

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/nca/ebs/glossary20102011.htm.
Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011

(All workers = 100 percent)

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See footnotes at end of table.
Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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Geographic areas

New England                                         | 56                                   | 12                                     | 4                                               | 28                                        | 56                                       | 12                                        | 1                                          | 31                                          |
Middle Atlantic                                      | 60                                   | 10                                     | 6                                               | 24                                        | 54                                       | 16                                        | 1                                          | 28                                          |
East North Central                                   | 61                                   | 10                                     | 7                                               | 22                                        | 62                                       | 9                                         | 2                                          | 27                                          |
West North Central                                   | 58                                   | 10                                     | 8                                               | 25                                        | 58                                       | 9                                         | 1                                          | 31                                          |
South Atlantic                                       | 57                                   | 12                                     | 7                                               | 24                                        | 56                                       | 13                                        | 1                                          | 30                                          |
East South Central                                   | 58                                   | 16                                     | 6                                               | 20                                        | 63                                       | 11                                        | 1                                          | 25                                          |
West South Central                                   | 55                                   | 12                                     | 8                                               | 25                                        | 56                                       | 11                                        | 2                                          | 32                                          |
Mountain                                             | 58                                   | 12                                     | 7                                               | 24                                        | 56                                       | 14                                        | 1                                          | 29                                          |
Pacific                                              | 54                                   | 15                                     | 5                                               | 26                                        | 50                                       | 19                                        | 1                                          | 30                                          |

See footnotes at end of table.
Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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1 Less than 0.5 percent.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

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| 1 to 99 workers                                         | 0.9                                 | 0.6                                    | 0.5                                          | 1.0                                        | 0.8                                    | 0.7                                        | 0.2                                           | 1.0                                           |
| 1 to 49 workers                                         | 1.0                                 | 0.7                                    | 0.6                                          | 1.1                                        | 0.9                                    | 0.9                                        | 0.2                                           | 1.1                                           |
| 50 to 99 workers                                        | 1.7                                 | 1.2                                    | 0.9                                          | 1.8                                        | 1.8                                    | 1.3                                        | 0.3                                           | 1.9                                           |
| 100 workers or more                                     | 0.8                                 | 0.7                                    | 0.4                                          | 0.6                                        | 0.8                                    | 0.5                                        | 0.3                                           | 0.7                                           |
| 100 to 499 workers                                      | 1.2                                 | 0.7                                    | 0.5                                          | 1.0                                        | 1.3                                    | 0.7                                        | 0.3                                           | 1.1                                           |
| 500 workers or more                                     | 1.3                                 | 1.1                                    | 0.6                                          | 0.7                                        | 1.1                                    | 0.5                                        | 0.4                                           | 0.8                                           |

| Geographic areas                                        |                                    |                                    |                                    |                                    |                                    |                                    |                                    |                                    |
|---------------------------------------------------------|                                    |                                    |                                    |                                    |                                    |                                    |                                    |                                    |
| New England                                             | 3.7                                 | 2.2                                    | 0.6                                          | 3.4                                        | 1.7                                    | 2.0                                        | 0.2                                           | 3.1                                           |
| Middle Atlantic                                         | 2.6                                 | 0.7                                    | 1.1                                          | 2.6                                        | 2.8                                    | 1.0                                        | 0.4                                           | 2.8                                           |
| East North Central                                      | 1.3                                 | 1.0                                    | 0.7                                          | 1.3                                        | 1.2                                    | 0.8                                        | 0.5                                           | 1.3                                           |
| West North Central                                      | 2.3                                 | 1.4                                    | 1.2                                          | 2.0                                        | 2.0                                    | 1.4                                        | 0.6                                           | 2.4                                           |
| South Atlantic                                          | 1.6                                 | 1.0                                    | 0.9                                          | 1.7                                        | 1.7                                    | 0.7                                        | 0.3                                           | 1.8                                           |
| East South Central                                      | 3.1                                 | 4.0                                    | 1.2                                          | 3.4                                        | 4.0                                    | 1.8                                        | 0.2                                           | 3.0                                           |
| West South Central                                      | 1.9                                 | 1.3                                    | 0.9                                          | 1.7                                        | 1.7                                    | 1.3                                        | 0.6                                           | 1.9                                           |
| Mountain                                                | 2.0                                 | 1.2                                    | 1.0                                          | 2.4                                        | 2.5                                    | 1.9                                        | 0.5                                           | 2.4                                           |
| Pacific                                                 | 1.1                                 | 1.2                                    | 1.2                                          | 1.1                                        | 1.5                                    | 1.3                                        | 0.3                                           | 1.2                                           |

See footnotes at end of table.

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### Geographic areas

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1 Less than 0.05.

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 46. Paid leave combinations: Access, private industry workers, National Compensation Survey, March 2011

(All workers = 100 percent)

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<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
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See footnotes at end of table.
Table 46. Paid leave combinations: Access, private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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Geographic areas

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1 Includes workers with access to one or more of these leave benefits.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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Geographic areas

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¹ Includes workers with access to one or more of these leave benefits.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
State and Local Government Tables

Types of Benefits

- Retirement Benefits
- Health Care Benefits
- Life, Short-term Disability, and Long-term Disability Insurance Benefits
- Holiday, Vacation, Sick, and Other Leave Benefits
- Other Benefits
- Benefit Combinations
Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2011

(All workers = 100 percent)

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**Worker characteristics**

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<th>Access</th>
<th>Participation</th>
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<th>Access</th>
<th>Participation</th>
<th>Take-up rate</th>
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**Establishment characteristics**

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<td>95</td>
<td>83</td>
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<td>80</td>
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<td>84</td>
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<td>95</td>
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<td>18</td>
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| 1 to 99 workers | 78 | 75 | 96 | 67 | 64 | 95 | 27 | 19 | 70 |
| 1 to 49 workers | 73 | 70 | 95 | 59 | 56 | 94 | 27 | 18 | 67 |
| 50 to 99 workers | 87 | 84 | 97 | 80 | 77 | 97 | 27 | 20 | 74 |
| 100 workers or more | 91 | 87 | 95 | 86 | 81 | 94 | 31 | 17 | 54 |
| 100 to 499 workers | 87 | 84 | 96 | 80 | 76 | 95 | 27 | 15 | 57 |
| 500 workers or more | 93 | 88 | 95 | 88 | 82 | 93 | 32 | 17 | 53 |

See footnotes at end of table.
Table 2. Retirement benefits: Access, participation, and take-up rates, State and local government workers, National Compensation Survey, March 2011—Continued
(All workers = 100 percent)

<table>
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<tr>
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<th>Defined benefit</th>
<th>Defined contribution</th>
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<td>Take-up rate</td>
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<td>91</td>
</tr>
<tr>
<td>South Atlantic</td>
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<td>85</td>
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</tr>
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<td>West South Central</td>
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</tr>
<tr>
<td>Mountain</td>
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<td>86</td>
<td>97</td>
</tr>
<tr>
<td>Pacific</td>
<td>92</td>
<td>90</td>
<td>98</td>
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</table>

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
² Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.
³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.


Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All retirement benefits²</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
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<tbody>
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<td>Participation</td>
<td>Take-up rate</td>
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<tr>
<td>All workers</td>
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<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.6</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Professional and related</td>
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<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Teachers</td>
<td>0.8</td>
<td>0.9</td>
<td>0.5</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>0.3</td>
<td>0.5</td>
<td>0.4</td>
</tr>
<tr>
<td>Service</td>
<td>1.5</td>
<td>1.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.0</td>
<td>1.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.5</td>
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<td>0.9</td>
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<td>Office and administrative support</td>
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<td>0.9</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>1.3</td>
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<td>Production, transportation, and material moving ...</td>
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<td>Full time</td>
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<td>0.4</td>
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<tr>
<td>Part time</td>
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<td>1.2</td>
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<td>Union</td>
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<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>1.1</td>
<td>0.6</td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
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<td>1.7</td>
<td>0.7</td>
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<tr>
<td>Lowest 10 percent</td>
<td>2.5</td>
<td>2.6</td>
<td>1.1</td>
</tr>
<tr>
<td>Second 25 percent</td>
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<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.0</td>
<td>1.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.3</td>
<td>0.5</td>
<td>0.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.4</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Service-providing industries</td>
<td>0.6</td>
<td>0.7</td>
<td>0.4</td>
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<tr>
<td>Education and health services</td>
<td>0.5</td>
<td>0.7</td>
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<td>Educational services</td>
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<td>0.7</td>
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<td>Elementary and secondary schools</td>
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<td>0.4</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>1.5</td>
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<td>Health care and social assistance</td>
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<td>1.5</td>
<td>1.4</td>
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<tr>
<td>Hospitals</td>
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<td>Public administration</td>
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<td>1.3</td>
<td>0.7</td>
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<tr>
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<td>2.3</td>
<td>0.8</td>
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<tr>
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<td>1.3</td>
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<td>1.2</td>
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<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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<td>1.3</td>
<td>0.5</td>
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<tr>
<td>500 workers or more</td>
<td>0.5</td>
<td>0.8</td>
<td>0.5</td>
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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 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All retirement benefits²</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
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<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
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<td>State government</td>
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<td>1.4</td>
<td>0.9</td>
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<tr>
<td>Local government</td>
<td>0.7</td>
<td>0.7</td>
<td>0.4</td>
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<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>New England</td>
<td>2.8</td>
<td>3.3</td>
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<td>Middle Atlantic</td>
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<td>2.0</td>
<td>1.4</td>
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<tr>
<td>East North Central</td>
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<td>2.0</td>
<td>0.8</td>
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<tr>
<td>West North Central</td>
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<td>2.0</td>
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<tr>
<td>South Atlantic</td>
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<td>1.5</td>
<td>1.3</td>
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<td>East South Central</td>
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<tr>
<td>Pacific</td>
<td>1.1</td>
<td>1.2</td>
<td>0.5</td>
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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.
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Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2011

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

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<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
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<td></td>
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<td>73</td>
<td>6.5</td>
<td>6.4</td>
<td>21</td>
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<tr>
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<td>74</td>
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<td>6.4</td>
<td>19</td>
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<tr>
<td>Teachers</td>
<td>82</td>
<td>76</td>
<td>6.8</td>
<td>6.4</td>
<td>18</td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>82</td>
<td>77</td>
<td>6.8</td>
<td>6.4</td>
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<td>73</td>
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<td>75</td>
<td>6.5</td>
<td>6.4</td>
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<tr>
<td>Lowest 25 percent</td>
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<td>73</td>
<td>6.5</td>
<td>6.4</td>
<td>23</td>
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<tr>
<td>Lowest 10 percent</td>
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<td>75</td>
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<td>Service-providing industries</td>
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<td>61</td>
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<tr>
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<td>68</td>
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</tr>
<tr>
<td>1 to 99 workers</td>
<td>80</td>
<td>75</td>
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<tr>
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<td>50 to 99 workers</td>
<td>73</td>
<td>66</td>
<td>6.2</td>
<td>6.0</td>
<td>27</td>
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<tr>
<td>100 workers or more</td>
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<td>72</td>
<td>6.5</td>
<td>6.4</td>
<td>21</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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<td>72</td>
<td>6.6</td>
<td>6.4</td>
<td>21</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>79</td>
<td>72</td>
<td>6.5</td>
<td>6.4</td>
<td>21</td>
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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 2011—Continued

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

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<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Fixed percent of annual earnings¹</th>
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<th></th>
<th></th>
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</table>

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

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/glossary20102011.htm.

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<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Fixed percent of annual earnings&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>Total</td>
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<td>Median fixed percent of annual earnings</td>
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<td>0.0</td>
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<td>0.1</td>
<td>1.9</td>
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<td>0.4</td>
<td>2.6</td>
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<td>0.0</td>
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</tr>
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</tr>
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<td>0.1</td>
<td>0.3</td>
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<td>1.8</td>
<td>0.1</td>
<td>0.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Highest 10 percent</td>
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<td>1.8</td>
<td>0.1</td>
<td>0.3</td>
<td>1.6</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.8</td>
<td>1.9</td>
<td>0.1</td>
<td>0.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Education and health services</td>
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<td>1.8</td>
<td>0.1</td>
<td>0.0</td>
<td>1.7</td>
</tr>
<tr>
<td>Educational services</td>
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<td>1.8</td>
<td>0.1</td>
<td>0.0</td>
<td>1.7</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
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<td>1.8</td>
<td>0.1</td>
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<td>1.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.6</td>
<td>3.7</td>
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<td>0.5</td>
<td>3.6</td>
</tr>
<tr>
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<td>4.5</td>
</tr>
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<td>Hospitals</td>
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<td>0.7</td>
<td>5.4</td>
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<td>Public administration</td>
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<td>0.0</td>
<td>2.9</td>
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<td>3.3</td>
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<td>100 workers or more</td>
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<td>100 to 499 workers</td>
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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 2011—Continued

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<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Fixed percent of annual earnings&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
<th>Employee contribution not required</th>
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</thead>
<tbody>
<tr>
<td></td>
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<td>Total</td>
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<tr>
<td>State government</td>
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<td>0.2</td>
<td>0.0</td>
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<td>Local government</td>
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<td>1.7</td>
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<td>0.0</td>
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#### Geographic areas

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<th>Median fixed percent of annual earnings</th>
<th>Employee contribution not required</th>
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</thead>
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<td>South Atlantic</td>
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<td>0.0</td>
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<td>0.2</td>
<td>0.0</td>
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</tbody>
</table>

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

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.”

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/glossary20102011.htm.
Table 4. Defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans¹</th>
<th>Frozen plans²</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>89</td>
<td>11</td>
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<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Professional and related</td>
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<td>11</td>
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<tr>
<td>Teachers</td>
<td>90</td>
<td>10</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>10</td>
</tr>
<tr>
<td>Service</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Professional and related</td>
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<td>Protective service</td>
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<td>Sales and office</td>
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</tr>
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<td>Office and administrative support</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>Production, transportation, and material moving</td>
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<td>11</td>
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<tr>
<td>Full time</td>
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<tr>
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<td>Average wage within the following categories:³</td>
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<tr>
<td>Lowest 25 percent</td>
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<td>Lowest 10 percent</td>
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<td>8</td>
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<tr>
<td>Second 25 percent</td>
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<td>12</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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<td>Educational services</td>
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<td>Elementary and secondary schools</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>Health care and social assistance</td>
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<td>Hospitals</td>
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<td>100 to 499 workers</td>
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<td>13</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>89</td>
<td>11</td>
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</table>

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 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans</th>
<th>Frozen plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>85</td>
<td>15</td>
</tr>
<tr>
<td>Local government</td>
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**Geographic areas**

<table>
<thead>
<tr>
<th>regions</th>
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<tbody>
<tr>
<td>New England</td>
<td>74</td>
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<tr>
<td>Middle Atlantic</td>
<td>74</td>
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<td>South Atlantic</td>
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<tr>
<td>Pacific</td>
<td>88</td>
<td>12</td>
</tr>
</tbody>
</table>

1 Plans open to new participants.
2 Plans closed to new workers or plans that cease accruals for some or all plan participants.
3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2011

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<th>Characteristics</th>
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<th>Frozen plans²</th>
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<td>0.9</td>
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<td>1.0</td>
</tr>
<tr>
<td>Professional and related ........................................................................</td>
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<td>0.9</td>
</tr>
<tr>
<td>Teachers .................................................................................................</td>
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<tr>
<td>Primary, secondary, and special education school teachers .......................</td>
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<tr>
<td>Service .................................................................................................</td>
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<td>Protective service ..................................................................................</td>
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<td>1.7</td>
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<tr>
<td>Sales and office ....................................................................................</td>
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<td>1.1</td>
</tr>
<tr>
<td>Office and administrative support ......................................................</td>
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<td>1.2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ...................................</td>
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<td>1.5</td>
</tr>
<tr>
<td>Production, transportation, and material moving .....................................</td>
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<tr>
<td>Nonunion ...............................................................................................</td>
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<td>Average wage within the following categories:³</td>
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</tr>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<tr>
<td>Service-providing industries ...................................................................</td>
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<td>0.9</td>
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<td>Education and health services ..................................................................</td>
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<td>0.9</td>
</tr>
<tr>
<td>Educational services ............................................................................</td>
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<td>1.0</td>
</tr>
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<td>Elementary and secondary schools .......................................................</td>
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<td>0.9</td>
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<td>Junior colleges, colleges, and universities .........................................</td>
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<td>Health care and social assistance ......................................................</td>
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<td>Hospitals ..............................................................................................</td>
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<tr>
<td>Public administration .............................................................................</td>
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<td>1.5</td>
</tr>
<tr>
<td>1 to 99 workers ....................................................................................</td>
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<td>1 to 49 workers ....................................................................................</td>
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<td>100 workers or more ...............................................................................</td>
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<tr>
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<td>1.7</td>
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<td>500 workers or more ...............................................................................</td>
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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 2011—Continued

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<tr>
<th>Characteristics</th>
<th>Open plans¹</th>
<th>Frozen plans²</th>
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<tr>
<td>State government</td>
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<td>2.2</td>
</tr>
<tr>
<td>Local government</td>
<td>0.8</td>
<td>0.8</td>
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</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Open plans¹</th>
<th>Frozen plans²</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.4</td>
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<tr>
<td>Pacific</td>
<td>3.1</td>
<td>3.1</td>
</tr>
</tbody>
</table>

¹ Plans open to new participants.
² Plans closed to new workers or plans that cease accruals for some or all plan participants.
³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 5. Defined benefit frozen retirement plans: Benefits accrual, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Retirement benefit accrual^{2}</th>
<th>Some existing participants continue to accrue benefits</th>
<th>No existing participants continue to accrue benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All existing participants continue to accrue benefits</td>
<td>Some existing participants continue to accrue benefits</td>
<td>No existing participants continue to accrue benefits</td>
</tr>
<tr>
<td>All workers .................................................</td>
<td>99</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ..............</td>
<td>99</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related ................................</td>
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<tr>
<td>Teachers .....................................................</td>
<td>100</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers ................................</td>
<td>100</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service .....................................................</td>
<td>99</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Protective service ........................................</td>
<td>100</td>
<td>–</td>
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<td>Sales and office ..........................................</td>
<td>100</td>
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<tr>
<td>Office and administrative support ...................</td>
<td>100</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ................................</td>
<td>100</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>100</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Full time ....................................................</td>
<td>99</td>
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<td>–</td>
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<td>Part time ....................................................</td>
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<td>–</td>
</tr>
<tr>
<td>Union ..........................................................</td>
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<td>3</td>
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<tr>
<td>Nonunion .....................................................</td>
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<tr>
<td>Average wage within the following categories:^{3}</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ........................................</td>
<td>98</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent ........................................</td>
<td>95</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent ........................................</td>
<td>98</td>
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<td>–</td>
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<td>Third 25 percent ..........................................</td>
<td>99</td>
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<td>Highest 25 percent .......................................</td>
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<td>–</td>
</tr>
<tr>
<td>Highest 10 percent .......................................</td>
<td>100</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries ..........................</td>
<td>99</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services ..........................</td>
<td>99</td>
<td>–</td>
<td>1</td>
</tr>
<tr>
<td>Educational services .....................................</td>
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<td>Elementary and secondary schools .....................</td>
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<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ........</td>
<td>100</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance ...................</td>
<td>92</td>
<td>–</td>
<td>8</td>
</tr>
<tr>
<td>Hospitals ....................................................</td>
<td>95</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration ....................................</td>
<td>100</td>
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<td>–</td>
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<tr>
<td>1 to 99 workers ............................................</td>
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<td>1 to 49 workers ............................................</td>
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<tr>
<td>50 to 99 workers .........................................</td>
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<td>100 workers or more .....................................</td>
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<td>100 to 499 workers ......................................</td>
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<tr>
<td>500 workers or more .....................................</td>
<td>99</td>
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</tbody>
</table>

See footnotes at end of table.
Table 5. Defined benefit frozen retirement plans: Benefits accrual, State and local government workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
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<td></td>
<td>All existing participants continue to accrue benefits</td>
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<td>State government</td>
<td>100</td>
</tr>
<tr>
<td>Local government</td>
<td>99</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>99</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>100</td>
</tr>
<tr>
<td>East North Central</td>
<td>100</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>92</td>
</tr>
<tr>
<td>West South Central</td>
<td>98</td>
</tr>
<tr>
<td>Pacific</td>
<td>100</td>
</tr>
</tbody>
</table>

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

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

\(^3\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 5. Standard errors for defined benefit frozen retirement plans:¹
Benefits accrual, State and local government workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Retirement benefit accrual²</th>
<th>All existing participants continue to accrue benefits</th>
<th>Some existing participants continue to accrue benefits</th>
<th>No existing participants continue to accrue benefits</th>
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</thead>
<tbody>
<tr>
<td>Worker characteristics</td>
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<tr>
<td>All workers</td>
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<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td></td>
<td>0.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and related</td>
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<td></td>
<td>0.5</td>
</tr>
<tr>
<td>Teachers</td>
<td></td>
<td>0.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td></td>
<td>0.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td></td>
<td>0.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
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<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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</tr>
<tr>
<td>Full time</td>
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<td>0.3</td>
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<td>Part time</td>
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<td>0.0</td>
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<td></td>
</tr>
<tr>
<td>Union</td>
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<td>0.1</td>
<td></td>
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<td>Nonunion</td>
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<tr>
<td>Average wage within the following categories:³</td>
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<td></td>
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<tr>
<td>Lowest 25 percent</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td></td>
<td>1.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td></td>
<td>0.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third 25 percent</td>
<td></td>
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<tr>
<td>Highest 25 percent</td>
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<td></td>
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<td>Highest 10 percent</td>
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<tr>
<td>Establishment characteristics</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>Service-providing industries</td>
<td></td>
<td>0.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
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<td></td>
<td>0.4</td>
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<tr>
<td>Educational services</td>
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<td></td>
<td></td>
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<tr>
<td>Elementary and secondary schools</td>
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<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
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<td></td>
<td></td>
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<td>2.4</td>
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<td>Hospitals</td>
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</tr>
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<td></td>
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<tr>
<td>1 to 49 workers</td>
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<td>0.0</td>
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<tr>
<td>50 to 99 workers</td>
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<td>0.0</td>
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<td></td>
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<tr>
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<td>500 workers or more</td>
<td></td>
<td>0.4</td>
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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 2011—Continued

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<th>Characteristics</th>
<th>Retirement benefit accrual2</th>
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<tr>
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<td>All existing participants continue to accrue benefits</td>
</tr>
<tr>
<td>State government</td>
<td>0.3</td>
</tr>
<tr>
<td>Local government</td>
<td>0.3</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
</tr>
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<td>New England</td>
<td>0.6</td>
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<td>East North Central</td>
<td>0.0</td>
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<td>South Atlantic</td>
<td>1.4</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.2</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.0</td>
</tr>
</tbody>
</table>

1 Plans closed to new workers or plans that cease accruals for some or all plan participants.
2 Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.
3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/eb/s/glossary20102011.htm.
Table 6. Defined benefit frozen retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits</th>
<th>1 year</th>
<th>2 to 5 years</th>
<th>Greater than 5 years</th>
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<tr>
<td>All workers</td>
<td></td>
<td>–</td>
<td>–</td>
<td>74</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td></td>
<td>–</td>
<td>–</td>
<td>74</td>
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<tr>
<td>Professional and related</td>
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<td>–</td>
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<tr>
<td>Teachers</td>
<td></td>
<td>14</td>
<td>8</td>
<td>78</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td></td>
<td>13</td>
<td>9</td>
<td>77</td>
</tr>
<tr>
<td>Service</td>
<td></td>
<td>–</td>
<td>–</td>
<td>77</td>
</tr>
<tr>
<td>Protective service</td>
<td></td>
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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 2011—Continued

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

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¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.
² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
### Table 6. Standard errors for defined benefit frozen retirement plans:

Selected attributes, State and local government workers, National Compensation Survey, March 2011

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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 2011—Continued

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<td>Pacific</td>
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</table>

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

\(^2\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 7. Defined benefit frozen retirement plans: Plan alternatives, State and local government workers, National Compensation Survey, March 2011

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

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<tr>
<th>Characteristics</th>
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<th>New defined contribution plan</th>
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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 2011—Continued

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

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</table>

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.
² The sum of the individual components may be greater than the total because some employers offer more than one alternative.
³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 7. Standard errors for defined benefit frozen retirement plans: Plan alternatives, State and local government workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>New defined benefit plan</th>
<th>Enhanced existing defined contribution plan</th>
<th>New defined contribution plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alternatives to frozen plans available</td>
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<td></td>
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</tr>
</tbody>
</table>

### Worker characteristics

<table>
<thead>
<tr>
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<th>Enhanced existing defined contribution plan</th>
<th>New defined contribution plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
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<td>1.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.0</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.0</td>
<td>1.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Teachers</td>
<td>0.0</td>
<td>0.2</td>
<td>--</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>0.0</td>
<td>0.3</td>
<td>--</td>
</tr>
<tr>
<td>Service</td>
<td>0.0</td>
<td>2.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Protective service</td>
<td>0.0</td>
<td>5.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.0</td>
<td>3.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.0</td>
<td>3.8</td>
<td>2.0</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.0</td>
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<td>2.4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.0</td>
<td>7.2</td>
<td>--</td>
</tr>
<tr>
<td>Full time</td>
<td>0.0</td>
<td>1.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Part time</td>
<td>0.0</td>
<td>0.9</td>
<td>--</td>
</tr>
<tr>
<td>Union</td>
<td>0.0</td>
<td>1.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>1.9</td>
<td>1.0</td>
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</table>

### Average wage within the following categories:

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<th>New defined contribution plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
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</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.0</td>
<td>5.9</td>
<td>2.8</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.0</td>
<td>2.4</td>
<td>1.6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.0</td>
<td>2.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.0</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.0</td>
<td>0.7</td>
<td>--</td>
</tr>
</tbody>
</table>

### Establishment characteristics

<table>
<thead>
<tr>
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<th>New defined benefit plan</th>
<th>Enhanced existing defined contribution plan</th>
<th>New defined contribution plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service-providing industries</td>
<td>0.0</td>
<td>1.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.0</td>
<td>1.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.0</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>0.0</td>
<td>0.9</td>
<td>--</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.0</td>
<td>3.7</td>
<td>--</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>0.0</td>
<td>4.1</td>
<td>3.9</td>
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<tr>
<td>Hospitals</td>
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<td>4.5</td>
</tr>
<tr>
<td>Public administration</td>
<td>0.0</td>
<td>3.1</td>
<td>2.2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>New defined benefit plan</th>
<th>Enhanced existing defined contribution plan</th>
<th>New defined contribution plan</th>
</tr>
</thead>
<tbody>
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<td>1 to 99 workers</td>
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<td>5.0</td>
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</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.0</td>
<td>13.2</td>
<td>--</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.0</td>
<td>2.6</td>
<td>--</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.0</td>
<td>1.2</td>
<td>0.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.0</td>
<td>3.3</td>
<td>--</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.0</td>
<td>1.2</td>
<td>1.0</td>
</tr>
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</table>

See footnotes at end of table.


Table 7. Standard errors for defined benefit frozen retirement plans: Plan alternatives, State and local government workers, National Compensation Survey, March 2011—Continued

<table>
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<tr>
<th>Characteristics</th>
<th>Alternatives to frozen plans available</th>
<th>Alternatives for employees in frozen plans</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>New defined benefit plan</td>
<td>Enhanced existing defined contribution plan</td>
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<tr>
<td>State government</td>
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<td>3.9</td>
<td>3.0</td>
</tr>
<tr>
<td>Local government</td>
<td>0.0</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>0.0</td>
<td>2.5</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.0</td>
<td>2.1</td>
<td>2.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.0</td>
<td>2.8</td>
<td>–</td>
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<tr>
<td>South Atlantic</td>
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<tr>
<td>West South Central</td>
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<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.0</td>
<td>0.5</td>
<td>–</td>
</tr>
</tbody>
</table>

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution</th>
<th>Employee contribution option</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
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<tr>
<td>All workers</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>55</td>
<td>45</td>
</tr>
<tr>
<td>Professional and related</td>
<td>55</td>
<td>45</td>
</tr>
<tr>
<td>Teachers</td>
<td>52</td>
<td>48</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>37</td>
<td>63</td>
</tr>
<tr>
<td>Service</td>
<td>58</td>
<td>42</td>
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<tr>
<td>Protective service</td>
<td>62</td>
<td>38</td>
</tr>
<tr>
<td>Sales and office</td>
<td>62</td>
<td>38</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>61</td>
<td>39</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>60</td>
<td>40</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>59</td>
<td>41</td>
</tr>
<tr>
<td>Full time</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td>Part time</td>
<td>63</td>
<td>37</td>
</tr>
<tr>
<td>Union</td>
<td>46</td>
<td>54</td>
</tr>
<tr>
<td>Nonunion</td>
<td>63</td>
<td>37</td>
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<td>Average wage within the following categories:</td>
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<tr>
<td>Lowest 25 percent</td>
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<td>39</td>
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<tr>
<td>Lowest 10 percent</td>
<td>62</td>
<td>38</td>
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<tr>
<td>Second 25 percent</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>54</td>
<td>46</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>56</td>
<td>44</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>64</td>
<td>36</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td>Education and health services</td>
<td>54</td>
<td>46</td>
</tr>
<tr>
<td>Educational services</td>
<td>52</td>
<td>48</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
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<td>59</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>Health care and social assistance</td>
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<td>Hospitals</td>
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<td>36</td>
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<tr>
<td>Public administration</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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<td>40</td>
</tr>
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<td>1 to 49 workers</td>
<td>73</td>
<td>27</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>41</td>
<td>59</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>56</td>
<td>44</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>62</td>
<td>38</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>55</td>
<td>45</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
</tr>
<tr>
<td>State government</td>
<td>54</td>
<td>46</td>
</tr>
<tr>
<td>Local government</td>
<td>59</td>
<td>41</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
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<td>East North Central</td>
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<td>South Atlantic</td>
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<td>East South Central</td>
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<td>West South Central</td>
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<td>48</td>
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<tr>
<td>Pacific</td>
<td>36</td>
<td>64</td>
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</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

<table>
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<th>Characteristics</th>
<th>Employee contribution</th>
<th>Employee contribution option</th>
</tr>
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<tr>
<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Professional and related</td>
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<tr>
<td>Teachers</td>
<td>5.7</td>
<td>5.7</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>6.9</td>
</tr>
<tr>
<td>Service</td>
<td>4.0</td>
<td>4.0</td>
</tr>
<tr>
<td>Protective service</td>
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<td>6.1</td>
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<tr>
<td>Sales and office</td>
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<td>5.2</td>
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<tr>
<td>Office and administrative support</td>
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<td>5.3</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>6.7</td>
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<td>3.6</td>
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<td>Part time</td>
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<td>6.0</td>
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<td>Highest 25 percent</td>
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<td>Highest 10 percent</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<td>Service-providing industries</td>
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<tr>
<td>Education and health services</td>
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<td>Educational services</td>
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<td>Elementary and secondary schools</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>7.1</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>5.2</td>
<td>5.2</td>
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<td>Hospitals</td>
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<td>5.8</td>
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<tr>
<td>Public administration</td>
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<td>5.0</td>
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<tr>
<td>1 to 99 workers</td>
<td>6.4</td>
<td>6.4</td>
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<tr>
<td>1 to 49 workers</td>
<td>7.3</td>
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<td>9.2</td>
</tr>
<tr>
<td>100 workers or more</td>
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<tr>
<td>100 to 499 workers</td>
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<td>5.2</td>
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<tr>
<td>500 workers or more</td>
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See footnotes at end of table.

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<th></th>
<th>Employee contribution</th>
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</thead>
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<td>6.9</td>
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<td>Local government</td>
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<td>3.0</td>
<td>3.1</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
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<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td></td>
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<td>4.2</td>
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<td>East North Central</td>
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<td>2.5</td>
<td>7.0</td>
</tr>
<tr>
<td>South Atlantic</td>
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<td>5.1</td>
<td>7.2</td>
<td>5.1</td>
</tr>
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<td>East South Central</td>
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<td>–</td>
<td>6.6</td>
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<tr>
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<td>Mountain</td>
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<td>10.3</td>
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<td>10.3</td>
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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2011

(All workers = 100 percent)

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<tr>
<th>Characteristics</th>
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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 2011—Continued

(All workers = 100 percent)

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Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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<td>Take-up rate</td>
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¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
² Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.
³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.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 2011

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<td>Access Participation Take-up rate</td>
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<td>Participation</td>
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Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹
State and local government workers, National Compensation Survey, March 2011—Continued

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1. The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
2. Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.
3. The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

(In percent)

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Geographic areas

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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Geographic areas

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 11. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2011

(In percent)

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(In percent)

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Geographic areas

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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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<td>Local government</td>
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**Geographic areas**

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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
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<th>Employee contribution required</th>
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<td>Percent of participating employees</td>
</tr>
<tr>
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<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Professional and related</td>
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<td>Teachers</td>
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<td>38</td>
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<td>Primary, secondary, and special education school teachers</td>
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<td>Third 25 percent</td>
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<tr>
<td>Highest 10 percent</td>
<td>100</td>
<td>486.81</td>
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<td><strong>Establishment characteristics</strong></td>
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<tr>
<td>Service-providing industries</td>
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<tr>
<td>Education and health services</td>
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<td>Elementary and secondary schools</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>Health care and social assistance</td>
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See footnotes at end of table.
Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—Continued

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

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<tr>
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<td>Pacific .................................................................</td>
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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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<th>Employee contribution required</th>
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<td>5.26</td>
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<td>10.54</td>
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<tr>
<td>Teachers</td>
<td>5.96</td>
<td>1.9</td>
<td>10.71</td>
</tr>
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<td>16.85</td>
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See footnotes at end of table.

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<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
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<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
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<td>5.59</td>
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**Geographic areas**

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<tr>
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<td>4.3</td>
<td>8.98</td>
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<td>11.54</td>
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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>All workers</td>
<td>100</td>
<td>$919.10</td>
<td>12</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Management, professional, and related</td>
<td>100</td>
<td>909.36</td>
<td>12</td>
</tr>
<tr>
<td>Professional and related</td>
<td>100</td>
<td>902.01</td>
<td>12</td>
</tr>
<tr>
<td>Teachers</td>
<td>100</td>
<td>899.46</td>
<td>14</td>
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<td>Primary, secondary, and special education school teachers</td>
<td>100</td>
<td>893.60</td>
<td>16</td>
</tr>
<tr>
<td>Service</td>
<td>100</td>
<td>936.20</td>
<td>12</td>
</tr>
<tr>
<td>Protective service</td>
<td>100</td>
<td>1,004.03</td>
<td>12</td>
</tr>
<tr>
<td>Sales and office</td>
<td>100</td>
<td>937.77</td>
<td>10</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>100</td>
<td>937.70</td>
<td>10</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
<td>100</td>
<td>902.54</td>
<td>10</td>
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<tr>
<td>Production, transportation, and material moving</td>
<td>100</td>
<td>924.92</td>
<td>17</td>
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<tr>
<td>Full time</td>
<td>100</td>
<td>917.80</td>
<td>12</td>
</tr>
<tr>
<td>Part time</td>
<td>100</td>
<td>951.42</td>
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<td>Union</td>
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<tr>
<td>Nonunion</td>
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<td>766.81</td>
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<tr>
<td><strong>Average wage within the following categories:</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>100</td>
<td>796.10</td>
<td>7</td>
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<tr>
<td>Lowest 10 percent</td>
<td>100</td>
<td>706.90</td>
<td>3</td>
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<tr>
<td>Second 25 percent</td>
<td>100</td>
<td>938.19</td>
<td>11</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>100</td>
<td>908.08</td>
<td>10</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>100</td>
<td>999.67</td>
<td>18</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>100</td>
<td>1,097.99</td>
<td>24</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Service-providing industries</td>
<td>100</td>
<td>919.46</td>
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<tr>
<td>Education and health services</td>
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<td>870.46</td>
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<tr>
<td>Educational services</td>
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<td>858.37</td>
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<td>Elementary and secondary schools</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>870.08</td>
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<tr>
<td>Health care and social assistance</td>
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<td>6</td>
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<td>Hospitals</td>
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<td>947.39</td>
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<td>Public administration</td>
<td>100</td>
<td>1,002.02</td>
<td>11</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>100</td>
<td>909.34</td>
<td>9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>100</td>
<td>907.95</td>
<td>8</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>100</td>
<td>911.10</td>
<td>10</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>100</td>
<td>920.34</td>
<td>12</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>100</td>
<td>979.33</td>
<td>12</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>100</td>
<td>901.29</td>
<td>12</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>State government</td>
<td>100%</td>
<td>$940.99</td>
<td>2</td>
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<tr>
<td>Local government</td>
<td>100%</td>
<td>910.65</td>
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**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employee contribution</th>
</tr>
</thead>
<tbody>
<tr>
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<td>1,266.68</td>
<td>88</td>
<td>1,253.70</td>
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<tr>
<td>Middle Atlantic</td>
<td>100% 1,130.81</td>
<td>42</td>
<td>1,158.28</td>
<td>58</td>
<td>1,110.63</td>
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<tr>
<td>East North Central</td>
<td>100% 1,185.57</td>
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<td>1,342.32</td>
<td>83</td>
<td>1,154.33</td>
<td>254.03</td>
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<tr>
<td>West North Central</td>
<td>100% 929.16</td>
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<td>1,292.09</td>
<td>88</td>
<td>881.99</td>
<td>431.05</td>
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<tr>
<td>South Atlantic</td>
<td>100% 780.89</td>
<td>1</td>
<td>1,177.07</td>
<td>99</td>
<td>778.22</td>
<td>401.30</td>
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<tr>
<td>East South Central</td>
<td>100% 594.56</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>100% 596.49</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Mountain</td>
<td>100% 824.77</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Pacific</td>
<td>100% 1,051.84</td>
<td>12</td>
<td>1,192.47</td>
<td>88</td>
<td>1,032.89</td>
<td>393.14</td>
<td></td>
</tr>
</tbody>
</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
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<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>$13.40</td>
<td>0.6</td>
<td>$15.51</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>13.75</td>
<td>0.7</td>
<td>20.15</td>
</tr>
<tr>
<td>Professional and related</td>
<td>14.59</td>
<td>0.8</td>
<td>22.33</td>
</tr>
<tr>
<td>Teachers</td>
<td>16.69</td>
<td>1.1</td>
<td>24.60</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>17.98</td>
<td>1.2</td>
<td>27.41</td>
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<tr>
<td>Service</td>
<td>20.12</td>
<td>1.0</td>
<td>22.41</td>
</tr>
<tr>
<td>Protective service</td>
<td>21.90</td>
<td>1.6</td>
<td>39.69</td>
</tr>
<tr>
<td>Sales and office</td>
<td>23.55</td>
<td>1.8</td>
<td>38.00</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>23.48</td>
<td>1.5</td>
<td>36.47</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>24.99</td>
<td>1.7</td>
<td>40.89</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>30.96</td>
<td>3.1</td>
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<tr>
<td>Full time</td>
<td>13.70</td>
<td>0.6</td>
<td>15.36</td>
</tr>
<tr>
<td>Part time</td>
<td>46.54</td>
<td>1.6</td>
<td>47.56</td>
</tr>
<tr>
<td>Union</td>
<td>11.08</td>
<td>1.0</td>
<td>16.78</td>
</tr>
<tr>
<td>Nonunion</td>
<td>18.43</td>
<td>0.5</td>
<td>41.52</td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>25.07</td>
<td>0.7</td>
<td>41.43</td>
</tr>
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<td>Lowest 10 percent</td>
<td>41.10</td>
<td>0.9</td>
<td>100.04</td>
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<td>Second 25 percent</td>
<td>16.94</td>
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<td>20.96</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>18.00</td>
<td>0.8</td>
<td>23.19</td>
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<tr>
<td>Highest 25 percent</td>
<td>14.24</td>
<td>1.0</td>
<td>19.25</td>
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<tr>
<td>Highest 10 percent</td>
<td>17.12</td>
<td>1.4</td>
<td>19.11</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>13.40</td>
<td>0.6</td>
<td>15.69</td>
</tr>
<tr>
<td>Education and health services</td>
<td>15.26</td>
<td>0.7</td>
<td>23.10</td>
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<tr>
<td>Educational services</td>
<td>16.47</td>
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<td>23.80</td>
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<td>1.0</td>
<td>26.09</td>
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<td>Junior colleges, colleges, and universities</td>
<td>45.17</td>
<td>1.1</td>
<td>41.80</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>20.78</td>
<td>1.3</td>
<td>54.97</td>
</tr>
<tr>
<td>Hospitals</td>
<td>27.38</td>
<td>1.8</td>
<td>59.79</td>
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<tr>
<td>Public administration</td>
<td>17.25</td>
<td>0.8</td>
<td>23.36</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>36.44</td>
<td>1.8</td>
<td>63.99</td>
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<tr>
<td>1 to 49 workers</td>
<td>49.54</td>
<td>2.5</td>
<td>84.25</td>
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<tr>
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<tr>
<td>100 workers or more</td>
<td>13.46</td>
<td>0.6</td>
<td>15.48</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>32.46</td>
<td>1.6</td>
<td>41.53</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>13.96</td>
<td>0.6</td>
<td>13.41</td>
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</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
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<td>State government</td>
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<td>0.8 $49.74</td>
<td>0.8 $26.81</td>
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<td>Local government</td>
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<td>0.8 15.75</td>
<td>0.8 14.28</td>
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**Geographic areas**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>New England</td>
<td>25.76</td>
<td>2.3 94.39</td>
<td>2.3 29.75</td>
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<tr>
<td>Middle Atlantic</td>
<td>18.84</td>
<td>2.2 20.51</td>
<td>2.2 23.60</td>
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<td>East North Central</td>
<td>38.53</td>
<td>2.5 42.89</td>
<td>2.5 42.44</td>
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<td>West North Central</td>
<td>63.60</td>
<td>2.6 66.28</td>
<td>2.6 66.11</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>25.87</td>
<td>0.3 71.13</td>
<td>0.3 25.28</td>
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<td>--</td>
</tr>
<tr>
<td>West South Central</td>
<td>32.69</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Mountain</td>
<td>31.29</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Pacific</td>
<td>16.52</td>
<td>1.6 33.19</td>
<td>1.6 18.28</td>
</tr>
</tbody>
</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Family coverage&lt;sup&gt;1&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>$20.00</td>
<td>$38.00</td>
</tr>
</tbody>
</table>
| Worker characteristics
| Management, professional, and related | 20.00 | 38.02 | 71.28 | 111.96 | 175.18 | 92.00 | 197.69 | 361.72 | 580.44 | 780.70 |
| Professional and related | 20.00 | 38.00 | 72.32 | 115.67 | 176.41 | 91.94 | 204.98 | 373.27 | 600.96 | 813.95 |
| Teachers        | 20.00 | 38.00 | 72.32 | 119.96 | 182.00 | 95.16 | 188.80 | 377.24 | 648.39 | 842.36 |
| Primary, secondary, and special education school teachers | 20.00 | 39.58 | 76.11 | 126.30 | 189.08 | 96.44 | 188.92 | 415.62 | 667.00 | 882.44 |
| Service         | 20.00 | 39.28 | 65.75 | 101.98 | 155.04 | 98.22 | 190.04 | 395.00 | 694.00 | 926.00 |
| Protective service | 26.19 | 43.89 | 69.16 | 103.06 | 157.47 | 90.57 | 176.13 | 277.16 | 545.47 | 832.88 |
| Sales and office | 20.00 | 33.50 | 61.48 | 95.56 | 153.45 | 93.00 | 192.97 | 361.72 | 580.44 | 780.70 |
| Office and administrative support | 22.27 | 40.00 | 73.00 | 114.58 | 171.00 | 98.38 | 171.30 | 308.72 | 541.70 | 828.94 |
| Natural resources, construction, and maintenance | 22.64 | 36.03 | 69.48 | 101.98 | 144.28 | 80.16 | 175.00 | 294.58 | 490.34 | 640.04 |
| Production, transportation, and material moving... | 22.27 | 40.00 | 73.00 | 114.58 | 171.00 | 98.38 | 171.30 | 308.72 | 541.70 | 828.94 |
| Full time      | 20.00 | 38.00 | 67.00 | 102.21 | 171.00 | 95.16 | 192.97 | 328.00 | 580.44 | 748.33 |
| Part time      | 25.41 | 47.37 | 88.57 | 162.19 | 235.63 | 66.93 | 171.36 | 308.72 | 559.05 | 821.25 |
| Union          | 23.07 | 41.44 | 65.75 | 114.58 | 187.64 | 75.00 | 131.96 | 243.38 | 415.62 | 580.44 |
| Nonunion       | 20.00 | 37.00 | 69.12 | 100.00 | 153.32 | 142.97 | 247.58 | 394.66 | 580.44 | 711.08 |
| Average wage within the following categories:<sup>2</sup> | 20.00 | 36.00 | 66.90 | 101.98 | 164.98 | 150.00 | 243.38 | 412.95 | 630.42 | 762.70 |
| Lowest 10 percent | – | – | – | – | – | – | 181.46 | 286.74 | 494.32 | 667.00 |
| Second 25 percent | 20.00 | 38.00 | 65.75 | 98.80 | 151.00 | 89.00 | 175.00 | 294.58 | 504.32 | 670.94 |
| Highest 25 percent | 20.21 | 39.99 | 65.75 | 95.03 | 158.33 | 93.00 | 192.97 | 301.93 | 545.47 | 868.00 |
| Lowest 10 percent | 20.00 | 36.00 | 69.12 | 100.00 | 153.32 | 142.97 | 247.58 | 394.66 | 580.44 | 711.08 |

Establishment characteristics

<table>
<thead>
<tr>
<th>Establishment characteristics</th>
<th>Single coverage&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Family coverage&lt;sup&gt;1&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service-providing industries</td>
<td>20.00</td>
<td>38.00</td>
</tr>
<tr>
<td>Education and health services</td>
<td>20.00</td>
<td>37.00</td>
</tr>
<tr>
<td>Educational services</td>
<td>20.00</td>
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See footnotes at end of table.

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

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<th>Family coverage¹</th>
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<tr>
<td>Local government</td>
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Geographic areas

- New England
  - 41.27  65.00  91.85  143.13  176.94  65.00  183.04  278.03  407.93  537.29
- Middle Atlantic
  - 25.72  48.75  60.67  94.24  181.95  55.00  119.80  243.38  321.94  540.56
- East North Central
  - 16.54  34.85  50.47  75.74  123.44  61.76  89.00  160.99  277.52  541.70
- West North Central
  - 30.57  50.00  81.06  103.99  138.94  130.20  223.00  369.00  598.32  844.81
- South Atlantic
  - 23.84  50.87  80.00  93.46  134.84  140.00  219.79  322.14  580.44  711.08
- East South Central
  - –  –  –  –  –  –  –  –  –  –
- West South Central
  - 28.00  49.54  93.00  139.66  191.34  265.42  377.00  459.10  648.39  842.36
- Mountain
  - 20.00  29.42  40.01  85.70  166.69  –  –  –  –  –
- Pacific
  - 19.24  33.89  73.00  144.28  338.50  66.17  139.35  279.74  526.53  943.08

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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<th>Family coverage</th>
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See footnotes at end of table.

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<tr>
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<th>Family coverage¹</th>
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#### Geographic areas

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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.

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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/ebss/glossary20102011.htm.
## Table 17. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2011

*(All workers = 100 percent)*

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<tr>
<th>Characteristics</th>
<th>Life insurance</th>
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<th></th>
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<td>Access</td>
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<td>25</td>
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<td>Highest 25 percent</td>
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<td>23</td>
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<td>18</td>
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<tr>
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<td>72</td>
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<td>17</td>
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<td>97</td>
<td>25</td>
<td>25</td>
<td>99</td>
<td>35</td>
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</table>

See footnotes at end of table.
### Table 17. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2011—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 | 95 |
| Local government | 78 | 76 | 98 | 22 | 21 | 99 | 34 | 33 | 97 |
| **Geographic areas** | | | | | | | | | |
| New England | 72 | 69 | 95 | 10 | 10 | 100 | 19 | 18 | 98 |
| Middle Atlantic | 84 | 83 | 99 | 41 | 41 | 99 | 16 | 16 | 98 |
| East North Central | 78 | 74 | 95 | 23 | 23 | 98 | 50 | 49 | 97 |
| West North Central | 78 | 77 | 99 | 12 | 12 | 100 | 56 | 55 | 98 |
| South Atlantic | 83 | 80 | 97 | 26 | 25 | 97 | 43 | 40 | 95 |
| East South Central | 85 | 80 | 94 | – | – | – | 20 | 20 | 97 |
| West South Central | 76 | 75 | 98 | 10 | 10 | 100 | 17 | 16 | 95 |
| Mountain | 84 | 82 | 98 | 21 | 21 | 100 | 62 | 59 | 95 |
| Pacific | 76 | 75 | 99 | 34 | 33 | 100 | 30 | 30 | 99 |

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th></th>
<th>Short-term disability</th>
<th></th>
<th>Long-term disability</th>
<th></th>
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<tr>
<td></td>
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<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
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<td>1.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
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<td>1.7</td>
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<td>Service ................................................................</td>
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<td>1.4</td>
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<td>2.8</td>
<td>0.3</td>
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<td>1.9</td>
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<tr>
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<td>0.7</td>
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<td>1.5</td>
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<td>1.3</td>
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<td>1.6</td>
<td>0.3</td>
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<td>1.6</td>
<td>1.6</td>
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<td>0.4</td>
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<td>0.5</td>
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<tr>
<td>Highest 25 percent .............................................</td>
<td>1.1</td>
<td>1.1</td>
<td>0.4</td>
<td>1.0</td>
<td>1.0</td>
<td>0.2</td>
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<tr>
<td>Highest 10 percent .............................................</td>
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<td>1.2</td>
<td>0.7</td>
<td>1.7</td>
<td>1.7</td>
<td>0.2</td>
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<td>Establishment characteristics</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries ...............................</td>
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<td>0.4</td>
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<td>0.5</td>
<td>1.2</td>
<td>1.2</td>
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<td>0.3</td>
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<td>1.6</td>
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<td>2.4</td>
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<tr>
<td>Health care and social assistance .................</td>
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<td>2.4</td>
<td>0.7</td>
<td>2.7</td>
<td>2.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Hospitals ....................................................</td>
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<td>3.7</td>
<td>3.7</td>
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<tr>
<td>Public administration .......................................</td>
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<td>0.5</td>
<td>1.8</td>
<td>1.7</td>
<td>0.5</td>
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<tr>
<td>1 to 99 workers ................................................</td>
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<td>0.9</td>
<td>2.6</td>
<td>2.6</td>
<td>0.3</td>
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<tr>
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<td>1.3</td>
<td>3.4</td>
<td>3.4</td>
<td>0.5</td>
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<td>4.0</td>
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<tr>
<td>100 workers or more ..........................................</td>
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<td>1.0</td>
<td>0.4</td>
<td>1.0</td>
<td>1.0</td>
<td>0.3</td>
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<tr>
<td>100 to 499 workers ............................................</td>
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<td>0.4</td>
<td>1.8</td>
<td>1.7</td>
<td>0.8</td>
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<tr>
<td>500 workers or more ..........................................</td>
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<td>1.0</td>
<td>0.5</td>
<td>1.3</td>
<td>1.2</td>
<td>0.5</td>
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See footnotes at end of table.
Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,1 State and local government workers, National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th></th>
<th>Short-term disability</th>
<th></th>
<th>Long-term disability</th>
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<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>State government</td>
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<td>1.2</td>
<td>2.5</td>
<td>2.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Local government</td>
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<td>1.1</td>
<td>0.2</td>
<td>1.0</td>
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**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Life insurance</th>
<th>Short-term disability</th>
<th>Long-term disability</th>
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<tbody>
<tr>
<td>New England</td>
<td>2.6</td>
<td>2.3</td>
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<tr>
<td>Middle Atlantic</td>
<td>1.9</td>
<td>2.0</td>
<td>0.2</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.9</td>
<td>2.2</td>
<td>1.5</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.5</td>
<td>3.7</td>
<td>0.5</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>3.0</td>
<td>2.9</td>
<td>0.9</td>
</tr>
<tr>
<td>East South Central</td>
<td>5.6</td>
<td>5.1</td>
<td>3.4</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.1</td>
<td>3.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.0</td>
<td>2.7</td>
<td>1.5</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.8</td>
<td>2.8</td>
<td>0.3</td>
</tr>
</tbody>
</table>

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 18. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
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<tr>
<td>Management, professional, and related</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Professional and related</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Teachers</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Service</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Protective service</td>
<td>10</td>
<td>90</td>
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<td>Sales and office</td>
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<td>Office and administrative support</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>8</td>
<td>92</td>
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<tr>
<td>Production, transportation, and material moving</td>
<td>7</td>
<td>93</td>
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<tr>
<td>Full time</td>
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<tr>
<td>Part time</td>
<td>9</td>
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<td>Union</td>
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</tr>
<tr>
<td>Nonunion</td>
<td>13</td>
<td>87</td>
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<tr>
<td>**Average wage within the following categories:**1</td>
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<tr>
<td>Lowest 25 percent</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Second 25 percent</td>
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<td>89</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Highest 25 percent</td>
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<td>90</td>
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<td>Highest 10 percent</td>
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<td>88</td>
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<td><strong>Establishment characteristics</strong></td>
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<td>Service-providing industries</td>
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<td>Education and health services</td>
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<td>Educational services</td>
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<td>90</td>
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<tr>
<td>Elementary and secondary schools</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>Hospitals</td>
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<td>1 to 49 workers</td>
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<td>100 workers or more</td>
<td>11</td>
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<tr>
<td>100 to 499 workers</td>
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<td>90</td>
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<tr>
<td>500 workers or more</td>
<td>11</td>
<td>89</td>
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</table>

See footnotes at end of table.
Table 18. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
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<tbody>
<tr>
<td>State government</td>
<td>18</td>
<td>82</td>
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<tr>
<td>Local government</td>
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<td>92</td>
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<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
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<tbody>
<tr>
<td>New England</td>
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<td>East North Central</td>
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<td>85</td>
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<td>West North Central</td>
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<td>95</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>West South Central</td>
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<td>94</td>
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<tr>
<td>Mountain</td>
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<td>95</td>
</tr>
<tr>
<td>Pacific</td>
<td>1</td>
<td>99</td>
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</tbody>
</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
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<tbody>
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<td>All workers</td>
<td>1.4</td>
<td>1.4</td>
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<tr>
<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Management, professional, and related</td>
<td>1.5</td>
<td>1.5</td>
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<tr>
<td>Professional and related</td>
<td>1.5</td>
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<tr>
<td>Teachers</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.0</td>
<td>1.0</td>
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<tr>
<td>Service</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.9</td>
<td>1.9</td>
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<td>Sales and office</td>
<td>2.0</td>
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<tr>
<td>Office and administrative support</td>
<td>2.1</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>Production, transportation, and material moving</td>
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<td>1.5</td>
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<td>Part time</td>
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<td>Union</td>
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<tr>
<td>Nonunion</td>
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<tr>
<td>Average wage within the following categories:1</td>
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<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>3.2</td>
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<tr>
<td>Second 25 percent</td>
<td>1.6</td>
<td>1.6</td>
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<tr>
<td>Third 25 percent</td>
<td>1.3</td>
<td>1.3</td>
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<tr>
<td>Highest 25 percent</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
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<td>2.1</td>
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<td>South Atlantic</td>
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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 19. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
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<th>Variable dollar amount</th>
<th>Other</th>
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<td>Service</td>
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<td>51</td>
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<tr>
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<td>–</td>
<td>46</td>
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<tr>
<td>Second 25 percent</td>
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<td>48</td>
<td>6</td>
<td>2</td>
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<tr>
<td>Third 25 percent</td>
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<td>48</td>
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<td>2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
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<td>2</td>
<td>59</td>
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<tr>
<td>Highest 10 percent</td>
<td>34</td>
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<td>59</td>
<td>5</td>
<td>(1)</td>
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<td><strong>Establishment characteristics</strong></td>
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<td></td>
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<td>Service-providing industries</td>
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<td>52</td>
<td>6</td>
<td>1</td>
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<td>Education and health services</td>
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<td>55</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Educational services</td>
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<td>57</td>
<td>6</td>
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<tr>
<td>Elementary and secondary schools</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>–</td>
<td>38</td>
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<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
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<td>–</td>
<td>43</td>
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<td>–</td>
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<tr>
<td>Hospitals</td>
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<td>Public administration</td>
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<td>49</td>
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<td>59</td>
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<td>1 to 49 workers</td>
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<td>100 workers or more</td>
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<td>100 to 499 workers</td>
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<tr>
<td>500 workers or more</td>
<td>38</td>
<td>2</td>
<td>51</td>
<td>7</td>
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See footnotes at end of table.
Table 19. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011—Continued

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

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<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
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<td>State government</td>
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<td>41</td>
<td>5</td>
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</tr>
<tr>
<td>Local government</td>
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<td>2</td>
<td>56</td>
<td>6</td>
<td>1</td>
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Geographic areas

- New England: 24 - 66 - -
- Middle Atlantic: 37 - 48 14 -
- East North Central: 44 - 50 4 -
- West North Central: 46 - 46 6 -
- South Atlantic: 61 3 25 6 6
- East South Central: 51 - - - -
- West South Central: 22 - 75 2 -
- Mountain: 31 - 64 - -
- Pacific: 16 - 77 4 -

1 Less than 0.5 percent.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
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<td>1.9</td>
<td>0.6</td>
<td>0.3</td>
</tr>
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<td><strong>Worker characteristics</strong></td>
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<td>Management, professional, and related</td>
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<td>2.0</td>
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<td>0.3</td>
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<td>2.3</td>
<td>1.1</td>
<td>0.2</td>
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<td>2.3</td>
<td>1.0</td>
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<td>3.2</td>
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<td>1.4</td>
<td>0.4</td>
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<td>Office and administrative support</td>
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<td>0.3</td>
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<tr>
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<td>0.8</td>
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<td>2.7</td>
<td>1.0</td>
<td>0.6</td>
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<tr>
<td>Lowest 25 percent</td>
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<td>3.1</td>
<td>1.1</td>
<td>0.4</td>
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<td>2.3</td>
<td>1.1</td>
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<td><strong>Establishment characteristics</strong></td>
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<tr>
<td>Service-providing industries</td>
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<td>1.9</td>
<td>0.7</td>
<td>0.3</td>
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<td>2.1</td>
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See footnotes at end of table.

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**Geographic areas**

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</tr>
<tr>
<td>Mountain</td>
<td>3.2</td>
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</tr>
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<td>–</td>
<td>1.3</td>
<td>1.0</td>
<td>–</td>
</tr>
</tbody>
</table>

1. Less than 0.05.
2. The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean multiple of annual earnings amounts1</th>
<th>Mean multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
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<td><strong>Worker characteristics</strong></td>
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<td>Management, professional, and related ...................</td>
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<tr>
<td>Professional and related ...........................................</td>
<td>–</td>
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<tr>
<td>Teachers ...................................................................</td>
<td>–</td>
<td>43</td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>44</td>
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<tr>
<td>Service ..................................................................</td>
<td>–</td>
<td>50</td>
</tr>
<tr>
<td>Protective service ...............................................</td>
<td>–</td>
<td>56</td>
</tr>
<tr>
<td>Sales and office ....................................................</td>
<td>–</td>
<td>49</td>
</tr>
<tr>
<td>Office and administrative support ..........................</td>
<td>–</td>
<td>48</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance .......</td>
<td>–</td>
<td>53</td>
</tr>
<tr>
<td>Production, transportation, and material moving ........</td>
<td>–</td>
<td>45</td>
</tr>
<tr>
<td>Full time .................................................................</td>
<td>–</td>
<td>46</td>
</tr>
<tr>
<td>Part time ................................................................</td>
<td>–</td>
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<tr>
<td>Nonunion ...............................................................</td>
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<td>Average wage within the following categories:2</td>
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<tr>
<td>Lowest 25 percent .................................................</td>
<td>–</td>
<td>45</td>
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<tr>
<td>Lowest 10 percent ..................................................</td>
<td>–</td>
<td>40</td>
</tr>
<tr>
<td>Second 25 percent ...................................................</td>
<td>–</td>
<td>48</td>
</tr>
<tr>
<td>Third 25 percent .....................................................</td>
<td>–</td>
<td>53</td>
</tr>
<tr>
<td>Highest 25 percent ..................................................</td>
<td>–</td>
<td>40</td>
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<tr>
<td>Highest 10 percent ..................................................</td>
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<td>40</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries ...................................</td>
<td>–</td>
<td>46</td>
</tr>
<tr>
<td>Education and health services ..................................</td>
<td>–</td>
<td>44</td>
</tr>
<tr>
<td>Educational services ...............................................</td>
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<td>Elementary and secondary schools ............................</td>
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<tr>
<td>Junior colleges, colleges, and universities ................</td>
<td>–</td>
<td>43</td>
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<tr>
<td>Health care and social assistance ............................</td>
<td>–</td>
<td>55</td>
</tr>
<tr>
<td>Hospitals ................................................................</td>
<td>–</td>
<td>57</td>
</tr>
<tr>
<td>Public administration ................................................</td>
<td>–</td>
<td>54</td>
</tr>
<tr>
<td>1 to 99 workers ........................................................</td>
<td>–</td>
<td>45</td>
</tr>
<tr>
<td>1 to 49 workers ........................................................</td>
<td>–</td>
<td>48</td>
</tr>
<tr>
<td>50 to 99 workers ......................................................</td>
<td>–</td>
<td>39</td>
</tr>
<tr>
<td>100 workers or more ..................................................</td>
<td>–</td>
<td>47</td>
</tr>
<tr>
<td>100 to 499 workers ...................................................</td>
<td>–</td>
<td>43</td>
</tr>
<tr>
<td>500 workers or more ...................................................</td>
<td>–</td>
<td>48</td>
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</table>

See footnotes at end of table.
Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local
government workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Multiple of annual earnings amounts</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
<td>Over 1.0 and under 2.0 times earnings</td>
</tr>
<tr>
<td>State government</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local government</td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

Geographic areas

<table>
<thead>
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<th>Less than 1.0 times earnings</th>
<th>1.0 times earnings</th>
<th>Over 1.0 and under 2.0 times earnings</th>
<th>Greater than 2.0 times earnings</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>52</td>
<td>37</td>
<td>–</td>
<td>–</td>
<td>1.3</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>26</td>
<td>50</td>
<td>9</td>
<td>15</td>
<td>1.7</td>
<td>1.5</td>
</tr>
<tr>
<td>East North Central</td>
<td>67</td>
<td>12</td>
<td>17</td>
<td>4</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>West North Central</td>
<td>35</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>1.5</td>
<td>1.5</td>
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<td>South Atlantic</td>
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<td>23</td>
<td>30</td>
<td>2</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>West South Central</td>
<td>37</td>
<td>38</td>
<td>23</td>
<td>–</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>67</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>1.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>76</td>
<td>13</td>
<td>–</td>
<td>–</td>
<td>1.2</td>
<td>1.0</td>
</tr>
</tbody>
</table>

1 Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Multiple of annual earnings amounts&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
<td>Over 1.0 and under 2.0 times earnings</td>
</tr>
<tr>
<td>All workers</td>
<td></td>
<td>3.3</td>
<td>2.7</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td></td>
<td>–</td>
<td>3.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td></td>
<td>–</td>
<td>4.1</td>
</tr>
<tr>
<td>Teachers</td>
<td></td>
<td>–</td>
<td>4.7</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td></td>
<td>–</td>
<td>4.9</td>
</tr>
<tr>
<td>Service</td>
<td></td>
<td>–</td>
<td>4.0</td>
</tr>
<tr>
<td>Protective service</td>
<td></td>
<td>–</td>
<td>5.4</td>
</tr>
<tr>
<td>Sales and office</td>
<td></td>
<td>–</td>
<td>4.1</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td></td>
<td>–</td>
<td>4.1</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td></td>
<td>–</td>
<td>4.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td></td>
<td>–</td>
<td>6.0</td>
</tr>
<tr>
<td>Full time</td>
<td></td>
<td>–</td>
<td>3.3</td>
</tr>
<tr>
<td>Part time</td>
<td></td>
<td>–</td>
<td>7.2</td>
</tr>
<tr>
<td>Union</td>
<td></td>
<td>–</td>
<td>2.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td></td>
<td>–</td>
<td>4.6</td>
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<tr>
<td>Average wage within the following categories:&lt;sup&gt;2&lt;/sup&gt;</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td></td>
<td>–</td>
<td>5.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td></td>
<td>–</td>
<td>8.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td></td>
<td>–</td>
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<tr>
<td>Third 25 percent</td>
<td></td>
<td>–</td>
<td>3.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td></td>
<td>–</td>
<td>3.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td></td>
<td>–</td>
<td>4.8</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td></td>
<td>–</td>
<td>3.3</td>
</tr>
<tr>
<td>Education and health services</td>
<td></td>
<td>–</td>
<td>4.8</td>
</tr>
<tr>
<td>Educational services</td>
<td></td>
<td>–</td>
<td>4.7</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
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<td>–</td>
<td>3.8</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td></td>
<td>–</td>
<td>9.4</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td></td>
<td>–</td>
<td>7.4</td>
</tr>
<tr>
<td>Hospitals</td>
<td></td>
<td>–</td>
<td>9.7</td>
</tr>
<tr>
<td>Public administration</td>
<td></td>
<td>–</td>
<td>4.2</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td></td>
<td>–</td>
<td>7.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td></td>
<td>–</td>
<td>8.6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td></td>
<td>–</td>
<td>8.7</td>
</tr>
<tr>
<td>100 workers or more</td>
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<td>–</td>
<td>3.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td></td>
<td>–</td>
<td>4.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td></td>
<td>–</td>
<td>4.2</td>
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</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 1.0 times earnings</th>
<th>1.0 times earnings</th>
<th>Over 1.0 and under 2.0 times earnings</th>
<th>2.0 times earnings</th>
<th>Greater than 2.0 times earnings</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
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<tr>
<td>State government ..........</td>
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<td>–</td>
<td>–</td>
<td>0.5</td>
<td>0.1</td>
<td>0.0</td>
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<tr>
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<td>2.8</td>
<td>–</td>
<td>0.0</td>
<td>0.4</td>
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<tr>
<td>Geographic areas</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>13.2</td>
<td>6.5</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>5.3</td>
<td>4.8</td>
<td>2.6</td>
<td>3.8</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>5.4</td>
<td>2.4</td>
<td>4.5</td>
<td>0.5</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>8.8</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>4.8</td>
<td>4.1</td>
<td>4.9</td>
<td>0.6</td>
<td>0.0</td>
<td>0.3</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>6.1</td>
<td>7.7</td>
<td>5.3</td>
<td>–</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Pacific</td>
<td>–</td>
<td>4.5</td>
<td>3.8</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 21. Life insurance plans: Maximum benefit amount, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount¹</th>
<th>With no maximum benefit amount</th>
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<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>49</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
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<td><strong>Worker characteristics</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>50</td>
<td>50,000</td>
<td>50,000</td>
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<tr>
<td>Professional and related</td>
<td>50</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Teachers</td>
<td>49</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td>43</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>School teachers</td>
<td>50</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Service</td>
<td>45</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Protective service</td>
<td>46</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Sales and office</td>
<td>47</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>48</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>46</td>
<td>—</td>
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</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>50</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Full time</td>
<td>45</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Part time</td>
<td>49</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Union</td>
<td>44</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Nonunion</td>
<td>52</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>**Average wage within the following categories:**²</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>51</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>58</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>50</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>49</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>46</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>49</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>49</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Education and health services</td>
<td>53</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Educational services</td>
<td>52</td>
<td>40,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>43</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>71</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>55</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Hospitals</td>
<td>55</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Public administration</td>
<td>43</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>42</td>
<td>50,000</td>
<td>60,000</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>37</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>48</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>50</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>46</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>51</td>
<td>50,000</td>
<td>50,000</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 21. Life insurance plans: Maximum benefit amount, State and local government workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount¹</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>State government</td>
<td>51</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>48</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Middle Atlantic</td>
<td>33</td>
<td>25,000</td>
<td>50,000</td>
<td>100,000</td>
<td>200,000</td>
<td>67</td>
</tr>
<tr>
<td>East North Central</td>
<td>44</td>
<td>50,000</td>
<td>150,000</td>
<td>325,000</td>
<td>52</td>
<td></td>
</tr>
<tr>
<td>West North Central</td>
<td>48</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>52</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>36</td>
<td>50,000</td>
<td>250,000</td>
<td>500,000</td>
<td>64</td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>54</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>46</td>
</tr>
<tr>
<td>Pacific</td>
<td>67</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>33</td>
</tr>
</tbody>
</table>

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
### Table 21. Standard errors for life insurance plans: Maximum benefit amount, State and local government workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>3.2</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$70,122.82</td>
<td>$91,416.63</td>
<td>3.2</td>
</tr>
</tbody>
</table>

#### Worker characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>3.6</td>
<td>0.00</td>
<td>0.00</td>
<td>8,905.05</td>
<td>71,475.52</td>
<td>55,226.81</td>
<td>3.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>3.7</td>
<td>1,746.42</td>
<td>0.00</td>
<td>20,155.89</td>
<td>81,840.09</td>
<td>85,557.00</td>
<td>3.7</td>
</tr>
<tr>
<td>Teachers</td>
<td>4.1</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>4.1</td>
</tr>
<tr>
<td>Service</td>
<td>3.8</td>
<td>13,883.80</td>
<td>0.00</td>
<td>13,527.75</td>
<td>29,217.02</td>
<td>68,088.18</td>
<td>5.3</td>
</tr>
<tr>
<td>Protective service</td>
<td>5.1</td>
<td>0.00</td>
<td>0.00</td>
<td>64,899.54</td>
<td>133,689.94</td>
<td>4.5</td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>4.7</td>
<td>0.00</td>
<td>0.00</td>
<td>11,045.36</td>
<td>75,851.96</td>
<td>120,995.87</td>
<td>4.7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>4.4</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>54,576.83</td>
<td>31,241.00</td>
<td>3.8</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>6.5</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>6.5</td>
</tr>
<tr>
<td>Full time</td>
<td>3.2</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>70,400.64</td>
<td>91,416.63</td>
<td>3.2</td>
</tr>
<tr>
<td>Part time</td>
<td>6.2</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>6.2</td>
</tr>
<tr>
<td>Union</td>
<td>3.0</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>3.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>4.4</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>66,895.14</td>
<td>112,098.17</td>
<td>4.4</td>
</tr>
</tbody>
</table>

#### Average wage within the following categories:

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>5.4</td>
<td>3,579.11</td>
<td>0.00</td>
<td>0.00</td>
<td>63,418.84</td>
<td>138,947.83</td>
<td>5.4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>7.3</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>7.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>3.6</td>
<td>7,491.33</td>
<td>0.00</td>
<td>32,868.07</td>
<td>72,416.64</td>
<td>51,807.34</td>
<td>3.6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>4.1</td>
<td>0.00</td>
<td>0.00</td>
<td>3,124.10</td>
<td>61,219.60</td>
<td>132,433.83</td>
<td>4.1</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>2.5</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>2.5</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>4.6</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>4.6</td>
</tr>
</tbody>
</table>

#### Establishment characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service-providing industries</td>
<td>3.2</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>71,308.91</td>
<td>90,746.90</td>
<td>3.2</td>
</tr>
<tr>
<td>Education and health services</td>
<td>4.1</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>4.1</td>
</tr>
<tr>
<td>Educational services</td>
<td>4.3</td>
<td>16,551.10</td>
<td>0.00</td>
<td>21,812.84</td>
<td>66,713.43</td>
<td>13,527.75</td>
<td>4.3</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>4.7</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>4.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>4.9</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>4.9</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>6.4</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>6.4</td>
</tr>
<tr>
<td>Hospitals</td>
<td>7.7</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>7.7</td>
</tr>
<tr>
<td>Public administration</td>
<td>3.6</td>
<td>1,746.42</td>
<td>0.00</td>
<td>0.00</td>
<td>25,903.67</td>
<td>96,449.47</td>
<td>3.6</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>6.9</td>
<td>0.00</td>
<td>27,424.99</td>
<td>11,045.36</td>
<td>31,241.00</td>
<td>131,620.67</td>
<td>6.9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>8.0</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>8.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>11.8</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>11.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>3.2</td>
<td>1,104.54</td>
<td>0.00</td>
<td>0.00</td>
<td>75,412.40</td>
<td>137,735.25</td>
<td>3.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>4.1</td>
<td>0.00</td>
<td>0.00</td>
<td>781.02</td>
<td>73,681.75</td>
<td>92,659.32</td>
<td>4.9</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>3.7</td>
<td>4,814.56</td>
<td>0.00</td>
<td>0.00</td>
<td>97,952.49</td>
<td>84,480.77</td>
<td>3.7</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount&lt;sup&gt;1&lt;/sup&gt;</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>State government</td>
<td>6.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>3.0</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>4.7</td>
<td>3,313.61</td>
<td>0.00</td>
</tr>
<tr>
<td>East North Central</td>
<td>4.0</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>West North Central</td>
<td>12.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>4.8</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>West South Central</td>
<td>5.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>6.9</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 22. Life insurance plans: Flat-dollar amount benefit formulas, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>All workers .....................................</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

**Worker characteristics**

| Management, professional, and related | 5,000 | 10,000 | 20,000 | 45,000 | 50,000 |
| Professional and related              | 5,000 | 10,000 | 20,000 | 45,000 | 50,000 |
| Teachers                               | 5,000 | 10,000 | 25,000 | 50,000 | 50,000 |
| Service                                | 5,000 | 10,000 | 20,000 | 31,217 | 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 |
| Full time                              | 5,000 | 10,000 | 20,000 | 40,000 | 50,000 |
| Part time                              | 5,000 | 15,000 | 20,000 | 50,000 | 50,000 |
| Union                                  | 5,000 | 10,000 | 25,000 | 50,000 | 50,000 |
| Nonunion                               | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |

Average wage within the following categories:³

<table>
<thead>
<tr>
<th></th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>5,000</td>
<td>10,000</td>
<td>20,000</td>
<td>25,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>5,000</td>
<td>10,000</td>
<td>20,000</td>
<td>30,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>5,000</td>
<td>10,000</td>
<td>20,000</td>
<td>30,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>5,000</td>
<td>10,000</td>
<td>25,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>5,000</td>
<td>15,000</td>
<td>40,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
</tbody>
</table>

**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 | 43,000 | 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 |
| Health care and social assistance                 | 5,000 | 10,000 | 20,000 | 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 |
| 50 to 99 workers                                  | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| 100 workers or more                               | 5,000 | 10,000 | 20,000 | 40,000 | 50,000 |
| 500 workers or more                               | 5,000 | 10,000 | 20,000 | 40,000 | 50,000 |

See footnotes at end of table.
Table 22. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>State government</td>
<td>$5,000</td>
</tr>
<tr>
<td>Local government</td>
<td>6,000</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>5,000</td>
</tr>
<tr>
<td>East North Central</td>
<td>15,000</td>
</tr>
<tr>
<td>West North Central</td>
<td>10,000</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>5,000</td>
</tr>
<tr>
<td>West South Central</td>
<td>5,000</td>
</tr>
<tr>
<td>Mountain</td>
<td>10,000</td>
</tr>
<tr>
<td>Pacific</td>
<td>5,000</td>
</tr>
</tbody>
</table>

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee’s earnings or length of service.
² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.
³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 22. Standard errors for life insurance plans: Flat-dollar amount benefit formulas, \(^1\)
State and local government workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>All workers ..................................................</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.00</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.00</td>
</tr>
<tr>
<td>Teachers</td>
<td>1,481.89</td>
</tr>
<tr>
<td>Service</td>
<td>0.00</td>
</tr>
<tr>
<td>Protective service</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.00</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.00</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>781.02</td>
</tr>
<tr>
<td>Full time</td>
<td>0.00</td>
</tr>
<tr>
<td>Part time</td>
<td>2,200.77</td>
</tr>
<tr>
<td>Union</td>
<td>0.00</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong> (^3)</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.00</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.00</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>910.82</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.00</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.00</td>
</tr>
<tr>
<td>Educational services</td>
<td>156.20</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>2,381.81</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>0.00</td>
</tr>
<tr>
<td>Public administration</td>
<td>0.00</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.00</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.00</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.00</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.00</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 22. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹
State and local government workers, National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$5,896.61</td>
<td>$781.02</td>
<td>$0.00</td>
</tr>
<tr>
<td>Local government</td>
<td>1,399.32</td>
<td>0.00</td>
<td>0.00</td>
<td>5,068.24</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>0.00</td>
<td>0.00</td>
<td>781.02</td>
<td>0.00</td>
<td>11,854.61</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.00</td>
<td>3,531.06</td>
<td>3,485.86</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>West North Central</td>
<td>0.00</td>
<td>2,189.66</td>
<td>5,467.17</td>
<td>11,767.33</td>
<td>0.00</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1,325.44</td>
<td>1,104.54</td>
<td>3,655.00</td>
<td>11,767.33</td>
<td>0.00</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.00</td>
<td>3,826.23</td>
<td>0.00</td>
<td>0.00</td>
<td>3,534.52</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>8,077.47</td>
<td>0.00</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.00</td>
<td>0.00</td>
<td>6,763.87</td>
<td>4,939.64</td>
<td>0.00</td>
</tr>
</tbody>
</table>

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

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

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 23. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>51</td>
<td>22</td>
<td>8</td>
<td>19</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>52</td>
<td>21</td>
<td>9</td>
<td>18</td>
</tr>
<tr>
<td>Professional and related</td>
<td>49</td>
<td>19</td>
<td>11</td>
<td>21</td>
</tr>
<tr>
<td>Teachers</td>
<td>44</td>
<td>23</td>
<td>11</td>
<td>21</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>40</td>
<td>28</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>53</td>
<td>22</td>
<td>7</td>
<td>14</td>
</tr>
<tr>
<td>Protective service</td>
<td>60</td>
<td>24</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>50</td>
<td>23</td>
<td>6</td>
<td>21</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>49</td>
<td>24</td>
<td>6</td>
<td>21</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>51</td>
<td>26</td>
<td>6</td>
<td>17</td>
</tr>
<tr>
<td>Production, transportation, and material moving...</td>
<td>45</td>
<td>33</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>52</td>
<td>23</td>
<td>7</td>
<td>18</td>
</tr>
<tr>
<td>Part time</td>
<td>48</td>
<td>8</td>
<td>17</td>
<td>28</td>
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<tr>
<td>Union</td>
<td>44</td>
<td>21</td>
<td>12</td>
<td>23</td>
</tr>
<tr>
<td>Nonunion</td>
<td>59</td>
<td>24</td>
<td>2</td>
<td>14</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>50</td>
<td>25</td>
<td>3</td>
<td>22</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>49</td>
<td>25</td>
<td>3</td>
<td>23</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>56</td>
<td>20</td>
<td>6</td>
<td>18</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>49</td>
<td>26</td>
<td>8</td>
<td>17</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>51</td>
<td>18</td>
<td>13</td>
<td>18</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>51</td>
<td>22</td>
<td>8</td>
<td>19</td>
</tr>
<tr>
<td>Education and health services</td>
<td>49</td>
<td>22</td>
<td>8</td>
<td>21</td>
</tr>
<tr>
<td>Educational services</td>
<td>45</td>
<td>24</td>
<td>9</td>
<td>23</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>36</td>
<td>29</td>
<td>6</td>
<td>29</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>70</td>
<td>–</td>
<td>16</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>70</td>
<td>–</td>
<td>–</td>
<td>11</td>
</tr>
<tr>
<td>Hospitals</td>
<td>69</td>
<td>–</td>
<td>–</td>
<td>14</td>
</tr>
<tr>
<td>Public administration</td>
<td>53</td>
<td>21</td>
<td>8</td>
<td>17</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>53</td>
<td>35</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>63</td>
<td>32</td>
<td>–</td>
<td>6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>40</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>51</td>
<td>20</td>
<td>9</td>
<td>20</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>47</td>
<td>29</td>
<td>10</td>
<td>14</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>52</td>
<td>19</td>
<td>8</td>
<td>21</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured¹</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>83</td>
<td>–</td>
<td>11</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>38</td>
<td>29</td>
<td>6</td>
<td>27</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Non-commercially insured¹</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>–</td>
<td>46</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>25</td>
<td>10</td>
<td>25</td>
<td>40</td>
</tr>
<tr>
<td>East North Central</td>
<td>48</td>
<td>20</td>
<td>–</td>
<td>32</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>60</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>56</td>
<td>41</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>37</td>
<td>58</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>76</td>
<td>13</td>
<td>8</td>
<td>3</td>
</tr>
</tbody>
</table>

¹ Employer assumes all risks and expenses of providing the benefit.
² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured¹</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>2.2</td>
<td>2.2</td>
<td>0.9</td>
<td>1.7</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>2.5</td>
<td>2.5</td>
<td>1.1</td>
<td>1.7</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.8</td>
<td>2.6</td>
<td>1.3</td>
<td>2.1</td>
</tr>
<tr>
<td>Teachers</td>
<td>4.0</td>
<td>4.2</td>
<td>2.4</td>
<td>2.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>4.7</td>
<td>5.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>3.3</td>
<td>3.0</td>
<td>1.6</td>
<td>2.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>6.0</td>
<td>5.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>3.7</td>
<td>3.2</td>
<td>1.0</td>
<td>3.9</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>3.5</td>
<td>3.2</td>
<td>1.0</td>
<td>3.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>5.7</td>
<td>5.4</td>
<td>2.5</td>
<td>4.2</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>6.9</td>
<td>6.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>2.4</td>
<td>2.4</td>
<td>0.9</td>
<td>1.7</td>
</tr>
<tr>
<td>Part time</td>
<td>5.2</td>
<td>2.1</td>
<td>2.3</td>
<td>4.2</td>
</tr>
<tr>
<td>Union</td>
<td>2.9</td>
<td>3.3</td>
<td>1.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>3.1</td>
<td>2.7</td>
<td>0.2</td>
<td>2.9</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>4.1</td>
<td>3.4</td>
<td>0.6</td>
<td>3.7</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>5.6</td>
<td>4.5</td>
<td>0.8</td>
<td>5.4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>3.0</td>
<td>2.9</td>
<td>1.2</td>
<td>2.1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>3.1</td>
<td>3.4</td>
<td>1.5</td>
<td>2.3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>2.2</td>
<td>2.1</td>
<td>1.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>2.2</td>
<td>2.2</td>
<td>0.9</td>
<td>1.7</td>
</tr>
<tr>
<td>Education and health services</td>
<td>3.2</td>
<td>3.5</td>
<td>1.0</td>
<td>2.3</td>
</tr>
<tr>
<td>Educational services</td>
<td>3.6</td>
<td>4.0</td>
<td>1.1</td>
<td>2.8</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>4.1</td>
<td>4.9</td>
<td>1.3</td>
<td>3.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>4.1</td>
<td>–</td>
<td>1.8</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>4.8</td>
<td>–</td>
<td>–</td>
<td>1.4</td>
</tr>
<tr>
<td>Hospitals</td>
<td>6.8</td>
<td>–</td>
<td>–</td>
<td>2.4</td>
</tr>
<tr>
<td>Public administration</td>
<td>3.8</td>
<td>3.0</td>
<td>1.5</td>
<td>2.1</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>5.9</td>
<td>7.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>8.1</td>
<td>9.1</td>
<td>–</td>
<td>2.7</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>9.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>2.3</td>
<td>2.3</td>
<td>1.0</td>
<td>1.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>4.8</td>
<td>4.3</td>
<td>2.8</td>
<td>3.1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.5</td>
<td>2.7</td>
<td>0.8</td>
<td>1.8</td>
</tr>
</tbody>
</table>

See footnotes at the end of the table.
<table>
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<th>Characteristics</th>
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<th>Legally required</th>
<th>Other</th>
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**Geographic areas**

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<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

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/glossary20102011.htm.

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

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<td>89</td>
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<tr>
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<td>Natural resources, construction, and maintenance ......</td>
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See footnotes at end of table.

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

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<th>Employee contribution not required</th>
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<tr>
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Geographic areas

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¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

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<tr>
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<td>2.3</td>
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<tr>
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<td>Protective service .........................................</td>
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<td>Natural resources, construction, and maintenance ........</td>
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See footnotes at end of table.

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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” See Technical Note for more details.

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Table 25. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
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<td></td>
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<td>4</td>
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See footnotes at end of table.

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

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<th>Characteristics</th>
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<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
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<td>State government</td>
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**Geographic areas**

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<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
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1. Less than 0.5 percent.
2. The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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<th>Percent varies by annual earnings</th>
<th>Other</th>
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See footnotes at end of table.

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**Geographic areas**

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1. Less than 0.05.
2. The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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

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<td>Service-providing industries .......................................................................</td>
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(All workers with short-term disability coverage = 100 percent)

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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.  

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<td>Production, transportation, and material moving</td>
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<td>Full time</td>
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<td>1.8</td>
<td>6.9</td>
<td>1.3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.9</td>
<td>9.5</td>
<td>1.9</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.8</td>
<td>7.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.7</td>
<td>1.2</td>
<td>2.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>3.5</td>
<td>0.8</td>
<td>0.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.0</td>
<td>0.7</td>
<td>0.0</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.8</td>
<td>6.2</td>
<td>1.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>3.0</td>
<td>0.2</td>
<td>2.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.0</td>
<td>1.1</td>
<td>1.4</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Number of weeks</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>State government</td>
<td></td>
<td>0.9</td>
<td>—</td>
</tr>
<tr>
<td>Local government</td>
<td></td>
<td>2.4</td>
<td>4.0</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td></td>
<td>2.6</td>
<td>0.0</td>
</tr>
<tr>
<td>East North Central</td>
<td></td>
<td>7.1</td>
<td>—</td>
</tr>
<tr>
<td>South Atlantic</td>
<td></td>
<td>1.6</td>
<td>—</td>
</tr>
<tr>
<td>Pacific</td>
<td></td>
<td>2.9</td>
<td>—</td>
</tr>
</tbody>
</table>

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 27. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>–</td>
<td>30</td>
<td>8</td>
</tr>
</tbody>
</table>

Worker characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>33</td>
<td>10</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
<td>33</td>
<td>11</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>40</td>
<td>8</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>47</td>
<td>4</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>30</td>
<td>5</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>33</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>–</td>
<td>23</td>
<td>7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>–</td>
<td>22</td>
<td>8</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>31</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>–</td>
<td>35</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>–</td>
<td>29</td>
<td>7</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>44</td>
<td>20</td>
</tr>
<tr>
<td>Union</td>
<td>–</td>
<td>20</td>
<td>8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>–</td>
<td>42</td>
<td>7</td>
</tr>
</tbody>
</table>

Average wage within the following categories:1

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>35</td>
<td>5</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>42</td>
<td>4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>–</td>
<td>29</td>
<td>8</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>–</td>
<td>32</td>
<td>6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>–</td>
<td>27</td>
<td>11</td>
</tr>
</tbody>
</table>

Establishment characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>–</td>
<td>30</td>
<td>8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
<td>34</td>
<td>12</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>38</td>
<td>12</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>44</td>
<td>5</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>22</td>
<td>32</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>17</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>19</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
<td>26</td>
<td>4</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>40</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>51</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>46</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>–</td>
<td>29</td>
<td>9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>29</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
<td>29</td>
<td>11</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>State government</td>
<td>–</td>
<td>19</td>
<td>17</td>
</tr>
<tr>
<td>Local government</td>
<td>–</td>
<td>35</td>
<td>4</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>20</td>
<td>3</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>46</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>61</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>20</td>
<td>30</td>
</tr>
</tbody>
</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>–</td>
<td>2.7</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>2.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
<td>2.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>3.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>4.9</td>
<td>1.0</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>3.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>5.9</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>–</td>
<td>3.9</td>
<td>1.2</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>–</td>
<td>3.7</td>
<td>1.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>6.5</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>–</td>
<td>6.9</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>–</td>
<td>2.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>5.3</td>
<td>3.1</td>
</tr>
<tr>
<td>Union</td>
<td>–</td>
<td>2.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>–</td>
<td>4.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Average wage within the following categories:¹</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>4.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>7.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>–</td>
<td>4.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>–</td>
<td>3.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>–</td>
<td>2.0</td>
<td>1.6</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>–</td>
<td>2.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
<td>3.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>3.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>4.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>5.1</td>
<td>4.0</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>3.8</td>
<td>–</td>
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<tr>
<td>Hospitals</td>
<td>–</td>
<td>5.5</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
<td>3.7</td>
<td>0.4</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>8.7</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>9.1</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>–</td>
<td>2.5</td>
<td>0.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>5.3</td>
<td>–</td>
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<tr>
<td>500 workers or more</td>
<td>–</td>
<td>2.6</td>
<td>0.7</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
</tr>
<tr>
<td>State government</td>
<td>–</td>
<td>3.0</td>
</tr>
<tr>
<td>Local government</td>
<td>–</td>
<td>2.9</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>4.3</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>7.2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>6.9</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>2.8</td>
</tr>
</tbody>
</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 28. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>71</td>
<td>$135</td>
<td>$200</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>73</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>73</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Teachers</td>
<td>75</td>
<td>170</td>
<td>476</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>71</td>
<td>170</td>
<td>476</td>
</tr>
<tr>
<td>Service</td>
<td>67</td>
<td>135</td>
<td>200</td>
</tr>
<tr>
<td>Protective service</td>
<td>61</td>
<td>135</td>
<td>200</td>
</tr>
<tr>
<td>Sales and office</td>
<td>74</td>
<td>135</td>
<td>200</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>74</td>
<td>135</td>
<td>200</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>62</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>58</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>Full time</td>
<td>71</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Part time</td>
<td>65</td>
<td>135</td>
<td>185</td>
</tr>
<tr>
<td>Union</td>
<td>79</td>
<td>135</td>
<td>184</td>
</tr>
<tr>
<td>Nonunion</td>
<td>62</td>
<td>–</td>
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<td></td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
<td>66</td>
<td>185</td>
<td>450</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>58</td>
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<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>71</td>
<td>135</td>
<td>200</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>75</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>70</td>
<td>135</td>
<td>185</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>71</td>
<td>135</td>
<td>200</td>
</tr>
<tr>
<td>Education and health services</td>
<td>70</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>72</td>
<td>185</td>
<td>476</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>71</td>
<td>185</td>
<td>500</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>62</td>
<td>135</td>
<td>170</td>
</tr>
<tr>
<td>Hospitals</td>
<td>60</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>71</td>
<td>135</td>
<td>200</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>66</td>
<td>135</td>
<td>462</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>71</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
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<td>546</td>
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<td>71</td>
<td>135</td>
<td>200</td>
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<td>100 to 499 workers</td>
<td>56</td>
<td>–</td>
<td>–</td>
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<tr>
<td>500 workers or more</td>
<td>75</td>
<td>135</td>
<td>200</td>
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See footnotes at end of table.
Table 28. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
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<td></td>
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<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>State government</td>
<td>80</td>
<td>$135</td>
<td>$185</td>
</tr>
<tr>
<td>Local government</td>
<td>67</td>
<td>–</td>
<td>–</td>
</tr>
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<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>87</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>East North Central</td>
<td>20</td>
<td>500</td>
<td>550</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>81</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>69</td>
<td>462</td>
<td>625</td>
</tr>
<tr>
<td>Mountain</td>
<td>67</td>
<td>692</td>
<td>1,000</td>
</tr>
<tr>
<td>Pacific</td>
<td>84</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
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<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount1</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers ................................................................................................</td>
<td>2.2</td>
<td>$36.27</td>
<td>$0.00</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>2.3</td>
<td>–</td>
<td>–</td>
</tr>
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<td>Professional and related</td>
<td>2.4</td>
<td>44.75</td>
<td>25.95</td>
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<td>Primary, secondary, and special education school teachers</td>
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<td>0.00</td>
<td>93.97</td>
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<td>16.40</td>
<td>0.00</td>
</tr>
<tr>
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<td>0.00</td>
<td>36.85</td>
</tr>
<tr>
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<td>0.00</td>
<td>35.47</td>
</tr>
<tr>
<td>Office and administrative support</td>
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<td>0.00</td>
<td>25.31</td>
</tr>
<tr>
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<td>–</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>42.35</td>
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<td>47.97</td>
<td>10.94</td>
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<tr>
<td>Part time</td>
<td>5.0</td>
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<tr>
<td>Union</td>
<td>2.3</td>
<td>0.00</td>
<td>15.22</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
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<td>13.25</td>
<td>63.57</td>
</tr>
<tr>
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<td>6.3</td>
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<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>3.5</td>
<td>13.39</td>
<td>0.00</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2.8</td>
<td>39.42</td>
<td>7.65</td>
</tr>
<tr>
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<td>2.1</td>
<td>0.00</td>
<td>2.34</td>
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<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>2.2</td>
<td>39.42</td>
<td>0.00</td>
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<tr>
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<td>3.1</td>
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<td>–</td>
</tr>
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<td>Educational services</td>
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<tr>
<td>Health care and social assistance</td>
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<td>14.99</td>
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<tr>
<td>Hospitals</td>
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<td>–</td>
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<tr>
<td>Public administration</td>
<td>3.6</td>
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<td>0.00</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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<td>50 to 99 workers</td>
<td>11.1</td>
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<td>41.28</td>
<td>0.00</td>
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<tr>
<td>100 to 499 workers</td>
<td>6.5</td>
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<td>–</td>
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<tr>
<td>500 workers or more</td>
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<td>34.58</td>
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</table>

See footnotes at end of table.

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<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>$0.00</td>
<td>$33.38</td>
<td>$59.64</td>
<td>$14.80</td>
<td>$0.00</td>
<td>4.0</td>
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<tr>
<td>Local government</td>
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<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>2.4</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
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<td>98.78</td>
<td>0.00</td>
<td>0.00</td>
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</tr>
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<td>138.04</td>
<td>5.3</td>
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<tr>
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<td>–</td>
<td>–</td>
<td>–</td>
<td>4.1</td>
</tr>
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<td>268.75</td>
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<td>–</td>
<td>–</td>
<td>–</td>
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</tbody>
</table>

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.

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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/glossary20102011.htm.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
</tr>
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<tbody>
<tr>
<td>All workers</td>
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</tr>
<tr>
<td></td>
<td>82</td>
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<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>19</td>
</tr>
<tr>
<td>Professional and related</td>
<td>19</td>
</tr>
<tr>
<td>Teachers</td>
<td>21</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>22</td>
</tr>
<tr>
<td>Service</td>
<td>17</td>
</tr>
<tr>
<td>Protective service</td>
<td>18</td>
</tr>
<tr>
<td>Sales and office</td>
<td>16</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>17</td>
</tr>
<tr>
<td>Full time</td>
<td>17</td>
</tr>
<tr>
<td>Part time</td>
<td>20</td>
</tr>
<tr>
<td>Union</td>
<td>18</td>
</tr>
<tr>
<td>Nonunion</td>
<td>17</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
<td>19</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>22</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>15</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>15</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>19</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>19</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>18</td>
</tr>
<tr>
<td>Education and health services</td>
<td>19</td>
</tr>
<tr>
<td>Educational services</td>
<td>20</td>
</tr>
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<td>Elementary and secondary schools</td>
<td>21</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
<td>17</td>
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<tr>
<td>Health care and social assistance</td>
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<tr>
<td>Hospitals</td>
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<tr>
<td>Public administration</td>
<td>16</td>
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<tr>
<td>100 workers or more</td>
<td>18</td>
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<tr>
<td>100 to 499 workers</td>
<td>16</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>19</td>
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See footnotes at end of table.

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

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<th>Characteristics</th>
<th>Employee contribution required</th>
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<tr>
<td>State government</td>
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</tr>
<tr>
<td>Local government</td>
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<td><strong>Geographic areas</strong></td>
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<td>Middle Atlantic</td>
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<td>94</td>
</tr>
<tr>
<td>East North Central</td>
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<td>64</td>
</tr>
<tr>
<td>South Atlantic</td>
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<td>93</td>
</tr>
<tr>
<td>Mountain</td>
<td>50</td>
<td>50</td>
</tr>
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</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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<table>
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<tr>
<th>Characteristics</th>
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<td>Professional and related</td>
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</tr>
<tr>
<td>Teachers</td>
<td>2.7</td>
<td>2.7</td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>3.3</td>
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<td>Service</td>
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<td>Protective service</td>
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<tr>
<td>Sales and office</td>
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<td>Office and administrative support</td>
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<td>Full time</td>
<td>2.2</td>
<td>2.2</td>
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<td>Nonunion</td>
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<td>Average wage within the following categories:¹</td>
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</tr>
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<td>Lowest 25 percent</td>
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<td>4.9</td>
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<td>Lowest 10 percent</td>
<td>6.2</td>
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<tr>
<td>Second 25 percent</td>
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<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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<td>Highest 10 percent</td>
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</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.4</td>
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<td>Educational services</td>
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<td>2.6</td>
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<tr>
<td>Elementary and secondary schools</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
<td>4.3</td>
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<td>Health care and social assistance</td>
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<td>Hospitals</td>
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See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
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</thead>
<tbody>
<tr>
<td>State government</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>Local government</td>
<td>2.6</td>
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</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
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<tr>
<td>Middle Atlantic</td>
<td>1.5</td>
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<tr>
<td>East North Central</td>
<td>3.4</td>
<td>3.4</td>
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<td>South Atlantic</td>
<td>1.8</td>
<td>1.8</td>
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<tr>
<td>Mountain</td>
<td>11.4</td>
<td>11.4</td>
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</tbody>
</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 30. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>94</td>
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<td><strong>Worker characteristics</strong></td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>Management, professional, and related</td>
<td>94</td>
<td>4</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Professional and related</td>
<td>94</td>
<td>3</td>
<td>1</td>
<td>1</td>
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<tr>
<td>Teachers</td>
<td>95</td>
<td>-</td>
<td>2</td>
<td>-</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>96</td>
<td>-</td>
<td>2</td>
<td>-</td>
</tr>
<tr>
<td>Service</td>
<td>93</td>
<td>5</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Protective service</td>
<td>93</td>
<td>6</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Sales and office</td>
<td>94</td>
<td>5</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>93</td>
<td>6</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>97</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>95</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>Full time</td>
<td>94</td>
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<tr>
<td>Part time</td>
<td>93</td>
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<tr>
<td>Union</td>
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<tr>
<td>Nonunion</td>
<td>94</td>
<td>5</td>
<td>-</td>
<td>-</td>
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<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>93</td>
<td>6</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>95</td>
<td>4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>93</td>
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<td>-</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>94</td>
<td>5</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>95</td>
<td>2</td>
<td>2</td>
<td>1</td>
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<tr>
<td>Highest 10 percent</td>
<td>96</td>
<td>-</td>
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<td>-</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
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<td>1</td>
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<tr>
<td>Education and health services</td>
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<tr>
<td>Educational services</td>
<td>95</td>
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<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>96</td>
<td>-</td>
<td>2</td>
<td>-</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>91</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>Health care and social assistance</td>
<td>93</td>
<td>-</td>
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<td>-</td>
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<tr>
<td>Hospitals</td>
<td>93</td>
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<td>Public administration</td>
<td>93</td>
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<tr>
<td>1 to 99 workers</td>
<td>89</td>
<td>7</td>
<td>3</td>
<td>-</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>86</td>
<td>-</td>
<td>5</td>
<td>-</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>93</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>100 workers or more</td>
<td>95</td>
<td>3</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>96</td>
<td>2</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>94</td>
<td>4</td>
<td>-</td>
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</table>

See footnotes at end of table.

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>86</td>
<td>-</td>
<td>1</td>
<td>-</td>
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<tr>
<td>Local government</td>
<td>97</td>
<td>1</td>
<td>1</td>
<td>1</td>
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**Geographic areas**

<table>
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<th>Area</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>99</td>
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<td>-</td>
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</tr>
<tr>
<td>Middle Atlantic</td>
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<tr>
<td>East North Central</td>
<td>87</td>
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<td>-</td>
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<tr>
<td>West North Central</td>
<td>96</td>
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<td>-</td>
<td>-</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>98</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>East South Central</td>
<td>87</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>West South Central</td>
<td>98</td>
<td>-</td>
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<tr>
<td>Mountain</td>
<td>98</td>
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<tr>
<td>Pacific</td>
<td>92</td>
<td>-</td>
<td>3</td>
<td>-</td>
</tr>
</tbody>
</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>1.2</td>
<td>1.1</td>
<td>0.3</td>
<td>0.4</td>
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</tbody>
</table>

**Worker characteristics**

<table>
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<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
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<td>1.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.5</td>
<td>1.2</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.3</td>
<td>–</td>
<td>0.7</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.4</td>
<td>–</td>
<td>0.9</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>1.6</td>
<td>1.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.1</td>
<td>2.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.5</td>
<td>1.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.6</td>
<td>1.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.2</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.3</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>1.2</td>
<td>1.0</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Part time</td>
<td>2.8</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>1.4</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.4</td>
<td>1.4</td>
<td>–</td>
<td>–</td>
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</tbody>
</table>

**Average wage within the following categories:**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>1.6</td>
<td>1.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.7</td>
<td>1.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.7</td>
<td>1.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.6</td>
<td>1.5</td>
<td>0.4</td>
<td>0.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.1</td>
<td>0.7</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.4</td>
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<td>–</td>
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</table>

**Establishment characteristics**

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<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service-providing industries</td>
<td>1.2</td>
<td>1.1</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.4</td>
<td>1.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.4</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.2</td>
<td>–</td>
<td>0.7</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>4.1</td>
<td>–</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Health care and social assistance</td>
<td>3.2</td>
<td>–</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Hospitals</td>
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<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.2</td>
<td>2.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.7</td>
<td>2.7</td>
<td>1.0</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4.0</td>
<td>–</td>
<td>1.8</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.6</td>
<td>–</td>
<td>–</td>
<td>–</td>
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<td>100 workers or more</td>
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<td>0.4</td>
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<tr>
<td>100 to 499 workers</td>
<td>1.3</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.7</td>
<td>1.5</td>
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See footnotes at end of table.

<table>
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<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>4.1</td>
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<td>–</td>
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<td>Local government</td>
<td>0.7</td>
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<td>0.4</td>
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**Geographic areas**

<table>
<thead>
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<th>Region</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
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<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
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<td>East North Central</td>
<td>4.5</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.4</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
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<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>9.6</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
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<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.9</td>
<td>–</td>
<td>–</td>
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</tr>
<tr>
<td>Pacific</td>
<td>2.7</td>
<td>–</td>
<td>0.9</td>
<td>–</td>
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</tbody>
</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
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<td></td>
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<td>60 percent</td>
<td>61 to 66 percent</td>
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<tr>
<td>Professional and related ...................................</td>
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<tr>
<td>Teachers ..........................................................</td>
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<td>33</td>
<td>28</td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>28</td>
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<tr>
<td>Service ............................................................</td>
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<tr>
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<td>Sales and office ..............................................</td>
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<tr>
<td>Office and administrative support ........................</td>
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<td>18</td>
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<tr>
<td>Natural resources, construction, and maintenance ....</td>
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<td>Production, transportation, and material moving ...</td>
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<td>42</td>
<td>24</td>
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<td>Part time ..........................................................</td>
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<td>22</td>
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<tr>
<td>Union ...................................................................</td>
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<td>42</td>
<td>24</td>
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<td>22</td>
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<td>25</td>
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<td>20</td>
</tr>
<tr>
<td>Highest 10 percent ............................................</td>
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<td>40</td>
<td>19</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries ..................................</td>
<td>17</td>
<td>41</td>
<td>23</td>
</tr>
<tr>
<td>Education and health services ..............................</td>
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<td>38</td>
<td>24</td>
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<td>Educational services ..........................................</td>
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<td>27</td>
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<td>Elementary and secondary schools ...........................</td>
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<td>29</td>
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<td>Health care and social assistance ...........................</td>
<td>13</td>
<td>46</td>
<td>20</td>
</tr>
<tr>
<td>Hospitals ...........................................................</td>
<td>23</td>
<td>56</td>
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</tr>
<tr>
<td>Public administration ..........................................</td>
<td>26</td>
<td>53</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers ..................................................</td>
<td>–</td>
<td>39</td>
<td>23</td>
</tr>
<tr>
<td>1 to 49 workers ..................................................</td>
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<td>35</td>
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<tr>
<td>50 to 99 workers ................................................</td>
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<td>–</td>
</tr>
<tr>
<td>100 workers or more ...........................................</td>
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<td>42</td>
<td>23</td>
</tr>
<tr>
<td>100 to 499 workers .............................................</td>
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<td>43</td>
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<tr>
<td>500 workers or more ............................................</td>
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See footnotes at end of table.
### Table 31. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>State government</td>
<td>11</td>
<td>46</td>
<td>25</td>
</tr>
<tr>
<td>Local government</td>
<td>19</td>
<td>40</td>
<td>22</td>
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#### Geographic areas

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<th>Median fixed percent of annual earnings</th>
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<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>46</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>7</td>
<td>37</td>
<td>53</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
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<td>12</td>
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<tr>
<td>West South Central</td>
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<td>78</td>
<td>–</td>
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<tr>
<td>Mountain</td>
<td>–</td>
<td>38</td>
<td>21</td>
</tr>
<tr>
<td>Pacific</td>
<td>14</td>
<td>47</td>
<td>25</td>
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</tbody>
</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>All workers</td>
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<td>2.8</td>
<td>2.3</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.7</td>
<td>3.1</td>
<td>2.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.8</td>
<td>3.3</td>
<td>2.8</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>3.5</td>
<td>2.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.3</td>
<td>3.9</td>
<td>3.3</td>
</tr>
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<td>Service</td>
<td>3.0</td>
<td>3.1</td>
<td>2.3</td>
</tr>
<tr>
<td>Protective services</td>
<td>4.1</td>
<td>5.6</td>
<td>3.6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>3.1</td>
<td>3.8</td>
<td>3.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>3.1</td>
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<td>3.8</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.2</td>
<td>5.6</td>
<td>5.5</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>5.5</td>
<td>6.7</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>1.8</td>
<td>2.9</td>
<td>2.4</td>
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<tr>
<td>Part time</td>
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</tr>
<tr>
<td>Union</td>
<td>2.7</td>
<td>2.8</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>3.5</td>
</tr>
<tr>
<td>Average wage within the following categories:¹</td>
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<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.8</td>
<td>4.6</td>
<td>3.2</td>
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<tr>
<td>Lowest 10 percent</td>
<td>4.3</td>
<td>5.9</td>
<td>3.9</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>3.2</td>
<td>4.1</td>
<td>3.8</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.9</td>
<td>3.4</td>
<td>2.6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>2.0</td>
<td>2.6</td>
<td>2.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.9</td>
<td>4.1</td>
<td>2.6</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.9</td>
<td>2.8</td>
<td>2.4</td>
</tr>
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<td>Education and health services</td>
<td>2.1</td>
<td>3.4</td>
<td>2.7</td>
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<tr>
<td>Educational services</td>
<td>2.2</td>
<td>3.4</td>
<td>2.9</td>
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<tr>
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<td>3.1</td>
</tr>
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<td>Junior colleges, colleges, and universities</td>
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<td>8.8</td>
<td>4.0</td>
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<tr>
<td>Health care and social assistance</td>
<td>5.2</td>
<td>7.2</td>
<td>–</td>
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<td>7.2</td>
<td>8.4</td>
<td>–</td>
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<tr>
<td>Public administration</td>
<td>2.8</td>
<td>3.5</td>
<td>3.4</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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<tr>
<td>50 to 99 workers</td>
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<td>5.9</td>
<td>–</td>
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<td>100 workers or more</td>
<td>1.8</td>
<td>2.8</td>
<td>2.4</td>
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<tr>
<td>100 to 499 workers</td>
<td>3.2</td>
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<tr>
<td>500 workers or more</td>
<td>1.9</td>
<td>3.7</td>
<td>2.7</td>
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See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
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</thead>
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<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>State government</td>
<td>2.9</td>
<td>7.5</td>
<td>4.5</td>
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<tr>
<td>Local government</td>
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<td>2.2</td>
<td>2.2</td>
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**Geographic areas**

<table>
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<th>67 percent</th>
<th>Greater than 67 percent</th>
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<td>2.4</td>
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<td>2.0</td>
<td>–</td>
<td>2.6</td>
<td>–</td>
</tr>
<tr>
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</tr>
<tr>
<td>South Atlantic</td>
<td>1.7</td>
<td>4.9</td>
<td>5.3</td>
<td>–</td>
<td>–</td>
</tr>
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<td>East South Central</td>
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<td>9.6</td>
<td>3.4</td>
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<td>–</td>
</tr>
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<td>–</td>
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<td>4.6</td>
<td>8.4</td>
<td>–</td>
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<td>Pacific</td>
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<td>4.6</td>
<td>3.8</td>
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1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 32. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers .............................................................</td>
<td>65</td>
<td>$1,500</td>
<td>$3,900</td>
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<td>Worker characteristics</td>
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</tr>
<tr>
<td>Management, professional, and related .......................</td>
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<td>–</td>
</tr>
<tr>
<td>Professional and related .........................................</td>
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<td>–</td>
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<td>Teachers ..................................................................</td>
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<td>1,500</td>
<td>3,500</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>63</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service ...................................................................</td>
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<td>3,900</td>
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<tr>
<td>Protective service ..................................................</td>
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<td>–</td>
</tr>
<tr>
<td>Sales and office .....................................................</td>
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<td>–</td>
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</tr>
<tr>
<td>Lowest 10 percent ..................................................</td>
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<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent ...................................................</td>
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<td>Third 25 percent ....................................................</td>
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<td>–</td>
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<tr>
<td>Highest 25 percent ..................................................</td>
<td>68</td>
<td>2,000</td>
<td>3,900</td>
</tr>
<tr>
<td>Highest 10 percent ..................................................</td>
<td>70</td>
<td>2,500</td>
<td>4,000</td>
</tr>
<tr>
<td>Establishment characteristics</td>
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<td>Service-providing industries ....................................</td>
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<td>3,900</td>
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<td>Education and health services ...................................</td>
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<td>3,750</td>
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<tr>
<td>Elementary and secondary schools .............................</td>
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<td>–</td>
</tr>
<tr>
<td>Health care and social assistance .............................</td>
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<td>–</td>
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<td>Public administration ...............................................</td>
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<td>1 to 99 workers ......................................................</td>
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<td>–</td>
</tr>
<tr>
<td>1 to 49 workers ......................................................</td>
<td>73</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers ......................................................</td>
<td>61</td>
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<td>3,900</td>
</tr>
<tr>
<td>100 workers or more .................................................</td>
<td>65</td>
<td>1,500</td>
<td>3,900</td>
</tr>
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<td>100 to 499 workers ..................................................</td>
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<td>–</td>
</tr>
<tr>
<td>500 workers or more ..................................................</td>
<td>67</td>
<td>1,500</td>
<td>3,900</td>
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</table>

See footnotes at end of table.
Table 32. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2011—Continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount1</th>
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<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>State government</td>
<td>60</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>67</td>
<td>$1,500</td>
<td>$3,900</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
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<th>90th percentile</th>
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<td>Middle Atlantic</td>
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<td>3,000</td>
<td>5,000</td>
<td>6,111</td>
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<td>4,400</td>
<td>5,000</td>
<td>7,000</td>
</tr>
<tr>
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<td>4,000</td>
<td>5,000</td>
<td>5,000</td>
</tr>
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<td>South Atlantic</td>
<td>80</td>
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<td>–</td>
<td>–</td>
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</tr>
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<td>–</td>
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1 The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
## Table 32. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount$^1$</th>
<th>With no maximum benefit amount</th>
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<td>500 workers or more ..........................................</td>
<td>3.8</td>
<td>744.56</td>
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</table>

See footnotes at end of table.
Table 32. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>With no maximum benefit amount</th>
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<tr>
<td>State government</td>
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<td>8.5</td>
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<td>$0.00</td>
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<td>0.00</td>
<td>674.98</td>
<td>312.41</td>
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<td>654.15</td>
<td>575.05</td>
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<td>509.89</td>
<td>635.01</td>
<td>0.00</td>
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<td>South Atlantic</td>
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<td>-</td>
<td>-</td>
<td>-</td>
<td>4.5</td>
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<td>-</td>
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<td>-</td>
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<td>523.93</td>
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<td>0.00</td>
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</tbody>
</table>

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.

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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/glossary20102011.htm.
Table 33. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2011

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave¹</th>
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<tr>
<td>All workers</td>
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<td>89</td>
<td>60</td>
<td>59</td>
<td>85</td>
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<td><strong>Worker characteristics</strong></td>
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<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>55</td>
<td>90</td>
<td>43</td>
<td>64</td>
<td>87</td>
<td>92</td>
<td>75</td>
<td>17</td>
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<tr>
<td>Professional and related</td>
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<td>90</td>
<td>36</td>
<td>65</td>
<td>87</td>
<td>92</td>
<td>74</td>
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<td>69</td>
<td>85</td>
<td>92</td>
<td>72</td>
<td>17</td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>27</td>
<td>96</td>
<td>9</td>
<td>78</td>
<td>89</td>
<td>97</td>
<td>74</td>
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<td>51</td>
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<td>Office and administrative support</td>
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<td>91</td>
<td>80</td>
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<td>Production, transportation, and material moving</td>
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<td>87</td>
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<td>Full time</td>
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<td>67</td>
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<td>Part time</td>
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<td>56</td>
<td>44</td>
<td>71</td>
<td>79</td>
<td>64</td>
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<tr>
<td>Lowest 10 percent</td>
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<td>62</td>
<td>41</td>
<td>37</td>
<td>61</td>
<td>68</td>
<td>54</td>
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<tr>
<td>Second 25 percent</td>
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<td>84</td>
<td>57</td>
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<td>Third 25 percent</td>
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<td>89</td>
<td>94</td>
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<td>Highest 25 percent</td>
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<td>71</td>
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<td>Highest 10 percent</td>
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<td>64</td>
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<td>97</td>
<td>79</td>
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<td>73</td>
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<td>85</td>
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<td>100 workers or more</td>
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<td>59</td>
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<td>87</td>
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<td>78</td>
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<tr>
<td>500 workers or more</td>
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<td>59</td>
<td>61</td>
<td>89</td>
<td>94</td>
<td>81</td>
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</table>

See footnotes at end of table.
Table 33. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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<thead>
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<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
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<td>85</td>
<td>52</td>
<td>63</td>
<td>80</td>
<td>87</td>
<td>60</td>
<td>30</td>
</tr>
<tr>
<td>West North Central</td>
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<td>89</td>
<td>56</td>
<td>50</td>
<td>82</td>
<td>87</td>
<td>70</td>
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</tr>
<tr>
<td>South Atlantic</td>
<td>78</td>
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¹ The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

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/glossary20102011.htm.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
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<td>0.7</td>
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<td>1.2</td>
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<td>0.7</td>
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<td>0.7</td>
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<td>1.4</td>
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<td>2.3</td>
<td>2.1</td>
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<td>0.9</td>
<td>0.6</td>
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<td>1.3</td>
<td>0.8</td>
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<td>1.2</td>
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<td>0.6</td>
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<td>2.9</td>
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<td>0.9</td>
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<td>1.8</td>
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See footnotes at end of table.

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<th>Characteristics</th>
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<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave</th>
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<tr>
<td>State government</td>
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<td>1.0</td>
<td>1.2</td>
<td>2.4</td>
<td>1.8</td>
<td>1.6</td>
<td>2.0</td>
<td>2.3</td>
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<tr>
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<td>0.9</td>
<td>1.3</td>
<td>1.0</td>
<td>0.7</td>
<td>1.1</td>
<td>1.1</td>
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<th>Unpaid</th>
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<td>2.2</td>
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<tr>
<td>West North Central</td>
<td>3.3</td>
<td>1.7</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.4</td>
<td>1.1</td>
</tr>
<tr>
<td>East South Central</td>
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<td>1.5</td>
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<tr>
<td>West South Central</td>
<td>3.1</td>
<td>1.7</td>
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<td>Mountain</td>
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<td>Pacific</td>
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<td>1.0</td>
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</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
### Table 34. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2011

(All workers with paid holidays = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean number of days</th>
<th>Median number of days</th>
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<tr>
<td></td>
<td>Less than 6 days</td>
<td>6 days</td>
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<tr>
<td>All workers</td>
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<tr>
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<tr>
<td>Management, professional, and related</td>
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<td>Professional and related</td>
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<td>Teachers</td>
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<td>Service</td>
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<td>Protective service</td>
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<td>Sales and office</td>
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<td>Office and administrative support</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>Production, transportation, and material moving ...</td>
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<td>Full time</td>
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<td>4</td>
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<td>Lowest 25 percent</td>
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<tr>
<td>Lowest 10 percent</td>
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</tr>
<tr>
<td>Second 25 percent</td>
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<tr>
<td>Third 25 percent</td>
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<td>7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
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<td>7</td>
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<td>Highest 10 percent</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<td>Service-providing industries</td>
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<td>4</td>
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<td>Education and health services</td>
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<td>Educational services</td>
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<td>Junior colleges, colleges, and universities</td>
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<tr>
<td>Health care and social assistance</td>
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<td>Hospitals</td>
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<tr>
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<td>1 to 49 workers</td>
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See footnotes at end of table.
### Table 34. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2011—Continued

(All workers with paid holidays = 100 percent)

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<th>Characteristics</th>
<th>Mean number of days</th>
<th>Median number of days</th>
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<td></td>
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<td>6 days</td>
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<tr>
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#### Geographic areas

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<tr>
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<tr>
<td>Middle Atlantic</td>
<td>1 – 2 – 4 13 31 17 8 15</td>
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<td>East North Central</td>
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<td>2 10 – 3 14 25 21 8 5 3</td>
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<td>– – 11 11</td>
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<tr>
<td>West South Central</td>
<td>5 4 3 6 7 23 15 5 10 19</td>
<td>12 11</td>
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<td>Mountain</td>
<td>– 2 – – 4 37 25 11 – –</td>
<td>– 12 11</td>
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<tr>
<td>Pacific</td>
<td>3 – 2 – – 9 27 11 20 10 6</td>
<td>11 11</td>
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</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/eds/glossary20102011.htm.
Table 34. Standard errors for paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 6 days</td>
<td>6 days</td>
<td>7 days</td>
</tr>
<tr>
<td>All workers</td>
<td>0.4</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.8</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.9</td>
<td>0.9</td>
<td>1.1</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.1</td>
<td>2.0</td>
<td>2.3</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.7</td>
<td>2.9</td>
<td>2.8</td>
</tr>
<tr>
<td>Service</td>
<td>0.7</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>–</td>
<td>0.4</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.5</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.4</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.7</td>
<td>0.4</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.5</td>
<td>1.3</td>
<td>2.1</td>
</tr>
<tr>
<td>Full time</td>
<td>0.5</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Part time</td>
<td>2.2</td>
<td>–</td>
<td>2.2</td>
</tr>
<tr>
<td>Union</td>
<td>0.6</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.3</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.5</td>
<td>1.7</td>
<td>1.4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.3</td>
<td>0.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.4</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
<td>0.8</td>
<td>1.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.7</td>
<td>–</td>
<td>1.2</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.5</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.8</td>
<td>0.8</td>
<td>1.1</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.0</td>
<td>0.8</td>
<td>1.2</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.4</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.1</td>
<td>0.2</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>2.5</td>
<td>1.8</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.8</td>
<td>2.3</td>
<td>1.6</td>
</tr>
<tr>
<td>Public administration</td>
<td>2(2)</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.8</td>
<td>0.8</td>
<td>1.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.9</td>
<td>–</td>
<td>2.6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.1</td>
<td>0.9</td>
<td>1.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.6</td>
<td>0.6</td>
<td>0.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 34. Standard errors for paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 6 days</td>
<td>6 days</td>
</tr>
<tr>
<td>State government</td>
<td></td>
<td>0.2</td>
</tr>
<tr>
<td>Local government</td>
<td></td>
<td>0.7</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td></td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td></td>
<td>0.2</td>
</tr>
<tr>
<td>East North Central</td>
<td></td>
<td>1.7</td>
</tr>
<tr>
<td>West North Central</td>
<td></td>
<td>1.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td></td>
<td>0.5</td>
</tr>
<tr>
<td>East South Central</td>
<td></td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td></td>
<td>1.6</td>
</tr>
<tr>
<td>Mountain</td>
<td></td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td></td>
<td>1.1</td>
</tr>
</tbody>
</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 35. Paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2011

(All workers with paid sick leave = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>All workers</td>
<td>82</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>83</td>
</tr>
<tr>
<td>Professional and related</td>
<td>83</td>
</tr>
<tr>
<td>Teachers</td>
<td>84</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>85</td>
</tr>
<tr>
<td>Service</td>
<td>80</td>
</tr>
<tr>
<td>Protective service</td>
<td>80</td>
</tr>
<tr>
<td>Sales and office</td>
<td>82</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>82</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>84</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>79</td>
</tr>
<tr>
<td>Full time</td>
<td>82</td>
</tr>
<tr>
<td>Part time</td>
<td>80</td>
</tr>
<tr>
<td>Union</td>
<td>84</td>
</tr>
<tr>
<td>Nonunion</td>
<td>81</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong>&lt;sup&gt;4&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>81</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>79</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>84</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>80</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>84</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>86</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>82</td>
</tr>
<tr>
<td>Education and health services</td>
<td>84</td>
</tr>
<tr>
<td>Educational services</td>
<td>85</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>84</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>88</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>70</td>
</tr>
<tr>
<td>Hospitals</td>
<td>69</td>
</tr>
<tr>
<td>Public administration</td>
<td>81</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>79</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>79</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>78</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>83</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>85</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>82</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 35. Paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2011—Continued

(All workers with paid sick leave = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year¹</td>
</tr>
<tr>
<td>State government</td>
<td>90 2 8</td>
</tr>
<tr>
<td>Local government</td>
<td>80 3 17</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>90 – –</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>92 4 4</td>
</tr>
<tr>
<td>East North Central</td>
<td>83 2 14</td>
</tr>
<tr>
<td>West North Central</td>
<td>84 2 14</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>76 2 23</td>
</tr>
<tr>
<td>East South Central</td>
<td>82 2 16</td>
</tr>
<tr>
<td>West South Central</td>
<td>85 – –</td>
</tr>
<tr>
<td>Mountain</td>
<td>83 – –</td>
</tr>
<tr>
<td>Pacific</td>
<td>76 5 18</td>
</tr>
</tbody>
</table>

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 A consolidated leave plan provides a single amount of time-off for workers to use for multiple purposes, such as vacation, illness, or personal business.
⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 35. Standard errors for paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
<th>Fixed number of days per year&lt;sup&gt;1&lt;/sup&gt;</th>
<th>As needed&lt;sup&gt;2&lt;/sup&gt;</th>
<th>As part of consolidated leave plan&lt;sup&gt;3&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td></td>
<td>0.9</td>
<td>0.4</td>
<td>0.9</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td></td>
<td>0.9</td>
<td>0.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td></td>
<td>1.0</td>
<td>0.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Teachers</td>
<td></td>
<td>1.2</td>
<td>0.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td></td>
<td>1.4</td>
<td>0.6</td>
<td>1.3</td>
</tr>
<tr>
<td>Service</td>
<td></td>
<td>1.3</td>
<td>0.5</td>
<td>1.3</td>
</tr>
<tr>
<td>Protective service</td>
<td></td>
<td>1.9</td>
<td>0.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Sales and office</td>
<td></td>
<td>1.5</td>
<td>0.9</td>
<td>1.3</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td></td>
<td>1.5</td>
<td>0.8</td>
<td>1.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td></td>
<td>1.9</td>
<td>0.7</td>
<td>1.8</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td></td>
<td>3.7</td>
<td>1.6</td>
<td>3.7</td>
</tr>
<tr>
<td>Full time</td>
<td></td>
<td>0.8</td>
<td>0.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td></td>
<td>2.5</td>
<td>1.0</td>
<td>2.4</td>
</tr>
<tr>
<td>Union</td>
<td></td>
<td>1.0</td>
<td>0.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td></td>
<td>1.4</td>
<td>0.5</td>
<td>1.4</td>
</tr>
<tr>
<td>**Average wage within the following categories:&lt;sup&gt;4&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
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<td>1.7</td>
<td>0.5</td>
<td>1.7</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td></td>
<td>2.6</td>
<td>0.8</td>
<td>2.7</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td></td>
<td>1.1</td>
<td>0.6</td>
<td>1.0</td>
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<tr>
<td>Third 25 percent</td>
<td></td>
<td>1.3</td>
<td>0.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td></td>
<td>1.0</td>
<td>0.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td></td>
<td>1.2</td>
<td>0.6</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td></td>
<td>0.9</td>
<td>0.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Education and health services</td>
<td></td>
<td>1.0</td>
<td>0.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Educational services</td>
<td></td>
<td>1.1</td>
<td>0.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td></td>
<td>1.3</td>
<td>0.5</td>
<td>1.2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td></td>
<td>1.9</td>
<td>0.8</td>
<td>1.6</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td></td>
<td>2.7</td>
<td>0.6</td>
<td>2.7</td>
</tr>
<tr>
<td>Hospitals</td>
<td></td>
<td>4.0</td>
<td>0.9</td>
<td>4.3</td>
</tr>
<tr>
<td>Public administration</td>
<td></td>
<td>1.5</td>
<td>0.7</td>
<td>1.3</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td></td>
<td>2.6</td>
<td>1.5</td>
<td>2.6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td></td>
<td>3.2</td>
<td>1.6</td>
<td>3.2</td>
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<tr>
<td>50 to 99 workers</td>
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</tr>
<tr>
<td>100 workers or more</td>
<td></td>
<td>0.9</td>
<td>0.3</td>
<td>0.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td></td>
<td>1.7</td>
<td>0.7</td>
<td>1.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td></td>
<td>1.1</td>
<td>0.4</td>
<td>1.0</td>
</tr>
</tbody>
</table>

See footnotes at the end of the table.
### Table 35. Standard errors for paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>State government</td>
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</tr>
<tr>
<td>Local government</td>
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</tr>
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<td><strong>Geographic areas</strong></td>
<td></td>
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<td>New England</td>
<td>3.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.3</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.0</td>
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<td>South Atlantic</td>
<td>2.5</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.5</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.2</td>
</tr>
<tr>
<td>Mountain</td>
<td>5.9</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.1</td>
</tr>
</tbody>
</table>

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

<sup>2</sup> Plan does not specify maximum number of days.

<sup>3</sup> A consolidated leave plan provides a single amount of time-off for workers to use for multiple purposes, such as vacation, illness, or personal business.

<sup>4</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).
Table 36. Paid sick leave: Number of annual days by service requirement,\(^{1}\) State and local government workers, National Compensation Survey, March 2011

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service(^{2})</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td><strong>After 1 year</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td></td>
<td>9</td>
<td>15</td>
</tr>
<tr>
<td>Full time</td>
<td></td>
<td>8</td>
<td>15</td>
</tr>
<tr>
<td>Part time</td>
<td></td>
<td>–</td>
<td>20</td>
</tr>
<tr>
<td>Union</td>
<td></td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>Nonunion</td>
<td></td>
<td>11</td>
<td>20</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td></td>
<td>–</td>
<td>17</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td></td>
<td>–</td>
<td>18</td>
</tr>
<tr>
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<td>5</td>
<td>15</td>
</tr>
<tr>
<td>100 workers or more</td>
<td></td>
<td>9</td>
<td>15</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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<td>13</td>
</tr>
<tr>
<td>500 workers or more</td>
<td></td>
<td>9</td>
<td>16</td>
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<tr>
<td><strong>After 5 years</strong></td>
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<td></td>
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<td>–</td>
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</tr>
<tr>
<td>Nonunion</td>
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<td>11</td>
<td>20</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td></td>
<td>–</td>
<td>16</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td></td>
<td>–</td>
<td>16</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td></td>
<td>5</td>
<td>15</td>
</tr>
<tr>
<td>100 workers or more</td>
<td></td>
<td>9</td>
<td>15</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td></td>
<td>–</td>
<td>12</td>
</tr>
<tr>
<td>500 workers or more</td>
<td></td>
<td>9</td>
<td>15</td>
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See footnotes at end of table.
Table 36. Paid sick leave: Number of annual days by service requirement,1 State and local government workers, National Compensation Survey, March 2011—Continued

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

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<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service2</th>
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</thead>
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<td>10 to 14 days</td>
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<tr>
<td>After 10 years</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>8</td>
<td>15</td>
<td>56</td>
</tr>
<tr>
<td>Full time</td>
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<tr>
<td>Part time</td>
<td>–</td>
<td>20</td>
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<tr>
<td>Union</td>
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<tr>
<td>Nonunion</td>
<td>11</td>
<td>21</td>
<td>52</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>15</td>
<td>53</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>16</td>
<td>51</td>
</tr>
<tr>
<td>50 to 99 workers</td>
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<td>57</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>9</td>
<td>15</td>
<td>56</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>12</td>
<td>56</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>9</td>
<td>16</td>
<td>56</td>
</tr>
<tr>
<td>After 20 years</td>
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<tr>
<td>All workers</td>
<td>8</td>
<td>15</td>
<td>56</td>
</tr>
<tr>
<td>Full time</td>
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<td>15</td>
<td>56</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>20</td>
<td>52</td>
</tr>
<tr>
<td>Union</td>
<td>6</td>
<td>10</td>
<td>60</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>56</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>9</td>
<td>12</td>
<td>56</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>8</td>
<td>16</td>
<td>56</td>
</tr>
</tbody>
</table>

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/glossary20102011.htm.
Table 36. Standard errors for paid sick leave: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2011

<table>
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<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service²</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>1.0</td>
<td>1.6</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>1.1</td>
<td>1.7</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>2.1</td>
<td>2.5</td>
</tr>
<tr>
<td>Union</td>
<td>1.0</td>
<td>1.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.5</td>
<td>1.6</td>
<td>2.2</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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<td>50 to 99 workers</td>
<td>1.5</td>
<td>3.4</td>
<td>4.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.0</td>
<td>1.2</td>
<td>1.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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<td>1.7</td>
<td>2.1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.2</td>
<td>1.4</td>
<td>2.0</td>
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<tr>
<td>After 5 years</td>
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<tr>
<td>All workers</td>
<td>0.9</td>
<td>1.0</td>
<td>1.6</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>1.1</td>
<td>1.7</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
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<tr>
<td>Union</td>
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<tr>
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<td>1.7</td>
<td>2.3</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
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</tr>
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<td>1 to 49 workers</td>
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<td>50 to 99 workers</td>
<td>1.5</td>
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<tr>
<td>100 workers or more</td>
<td>1.0</td>
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</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>1.8</td>
<td>2.4</td>
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<td>500 workers or more</td>
<td>1.3</td>
<td>1.4</td>
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</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>1.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>1.7</td>
<td>1.9</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>2.2</td>
<td>2.4</td>
</tr>
<tr>
<td>Union</td>
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<td>0.9</td>
<td>2.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.5</td>
<td>2.8</td>
<td>2.5</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>2.3</td>
<td>3.4</td>
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<tr>
<td>1 to 49 workers</td>
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<td>50 to 99 workers</td>
<td>1.5</td>
<td>3.6</td>
<td>4.8</td>
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<tr>
<td>100 workers or more</td>
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</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
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<tr>
<td>500 workers or more</td>
<td>1.3</td>
<td>2.1</td>
<td>2.0</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>1.6</td>
<td>1.8</td>
</tr>
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<td>Full time</td>
<td>0.9</td>
<td>1.7</td>
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<tr>
<td>Part time</td>
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<td>2.4</td>
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<tr>
<td>Union</td>
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<td>0.9</td>
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<td>Nonunion</td>
<td>1.5</td>
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<td>1 to 49 workers</td>
<td>–</td>
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<tr>
<td>500 workers or more</td>
<td>1.2</td>
<td>2.1</td>
<td>2.0</td>
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</table>

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/glossary20102011.htm.

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision¹</th>
<th>No carryover provision</th>
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<td></td>
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<td>Unlimited accumulation</td>
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<td>All workers ........................................................................</td>
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<td>63</td>
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<tr>
<td><strong>Worker characteristics</strong></td>
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<td>Management, professional, and related ..................................</td>
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<td>64</td>
</tr>
<tr>
<td>Professional and related ..................................................</td>
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<td>Primary, secondary, and special education school teachers .......</td>
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<td>Service ...........................................................................</td>
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<td>Sales and office ..................................................................</td>
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<td>Office and administrative support ......................................</td>
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<td>Natural resources, construction, and maintenance ..................</td>
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<td>Production, transportation, and material moving ...................</td>
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<td>Full time .........................................................................</td>
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<td>Lowest 10 percent ................................................................</td>
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<td>Second 25 percent ................................................................</td>
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<td>Third 25 percent ................................................................</td>
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<td>Highest 25 percent ................................................................</td>
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<td>Highest 10 percent ................................................................</td>
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<td>63</td>
</tr>
<tr>
<td>Elementary and secondary schools ......................................</td>
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<td>Junior colleges, colleges, and universities .........................</td>
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<td>69</td>
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<tr>
<td>Health care and social assistance .....................................</td>
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<td>Hospitals .........................................................................</td>
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<td>50 to 99 workers .............................................................</td>
<td>93</td>
<td>51</td>
</tr>
<tr>
<td>100 workers or more .......................................................</td>
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<td>65</td>
</tr>
<tr>
<td>100 to 499 workers .......................................................</td>
<td>91</td>
<td>50</td>
</tr>
<tr>
<td>500 workers or more .......................................................</td>
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<td>70</td>
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See footnotes at end of table.

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

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<th>Carryover provision¹</th>
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</tr>
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<tr>
<td>Local government</td>
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</table>

**Geographic areas**

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<th>Geographic areas</th>
<th>Carryover provision¹</th>
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<tr>
<td></td>
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<td>Unlimited accumulation</td>
</tr>
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<td>New England</td>
<td>94</td>
<td>51</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>94</td>
<td>63</td>
</tr>
<tr>
<td>East North Central</td>
<td>94</td>
<td>53</td>
</tr>
<tr>
<td>West North Central</td>
<td>94</td>
<td>48</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>89</td>
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<tr>
<td>West South Central</td>
<td>87</td>
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</tr>
<tr>
<td>Pacific</td>
<td>96</td>
<td>85</td>
</tr>
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¹ Plans that allow employees to accumulate unused sick leave from year to year.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

<table>
<thead>
<tr>
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<td>Unlimited accumulation</td>
<td>Limit on days accumulated</td>
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<tr>
<td>All workers</td>
<td>0.8</td>
<td>1.6</td>
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</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<td></td>
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</tr>
<tr>
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<td>0.8</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.9</td>
<td>1.9</td>
<td>1.8</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.0</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>2.4</td>
<td>2.4</td>
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<td>Service</td>
<td>1.5</td>
<td>2.2</td>
<td>1.9</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.9</td>
<td>3.5</td>
<td>3.1</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.2</td>
<td>2.9</td>
<td>2.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.2</td>
<td>2.9</td>
<td>2.8</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.9</td>
<td>3.5</td>
<td>2.8</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.9</td>
<td>4.1</td>
<td>3.6</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
<td>1.7</td>
<td>1.5</td>
</tr>
<tr>
<td>Part time</td>
<td>1.9</td>
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<tr>
<td>Union</td>
<td>0.8</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.3</td>
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<td>2.1</td>
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<tr>
<td><strong>Average wage within the following categories:</strong></td>
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<tr>
<td>Lowest 25 percent</td>
<td>2.0</td>
<td>2.6</td>
<td>1.9</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.5</td>
<td>3.7</td>
<td>3.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
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<tr>
<td>Third 25 percent</td>
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</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.8</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
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<td>2.1</td>
<td>1.8</td>
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<td><strong>Establishment characteristics</strong></td>
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<td></td>
<td></td>
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<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>1.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.9</td>
<td>1.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.0</td>
<td>1.7</td>
<td>1.8</td>
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<tr>
<td>Elementary and secondary schools</td>
<td>1.0</td>
<td>2.0</td>
<td>2.2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.6</td>
<td>4.1</td>
<td>3.0</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.3</td>
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<td>3.7</td>
</tr>
<tr>
<td>Hospitals</td>
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<td>5.6</td>
<td>4.7</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.5</td>
<td>2.5</td>
<td>2.3</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.5</td>
<td>4.1</td>
<td>3.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>3.6</td>
<td>5.7</td>
<td>5.7</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.8</td>
<td>6.2</td>
<td>5.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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<tr>
<td>500 workers or more</td>
<td>0.9</td>
<td>1.4</td>
<td>1.4</td>
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See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision(^1)</th>
<th>No carryover provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>State government</td>
<td>1.6</td>
<td>3.4</td>
</tr>
<tr>
<td>Local government</td>
<td>0.8</td>
<td>1.7</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
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<tr>
<td>New England</td>
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<td>Middle Atlantic</td>
<td>1.6</td>
<td>2.2</td>
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<tr>
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<td>West North Central</td>
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</tr>
<tr>
<td>South Atlantic</td>
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<td>5.2</td>
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<tr>
<td>West South Central</td>
<td>1.8</td>
<td>4.7</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.8</td>
<td>2.1</td>
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</tbody>
</table>

\(^1\) Plans that allow employees to accumulate unused sick leave from year to year.

\(^2\) The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 38. Paid vacations: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2011

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 5 days</th>
<th>5 to 9 days</th>
<th>10 to 14 days</th>
<th>15 to 19 days</th>
<th>20 to 24 days</th>
<th>Greater than 24 days</th>
<th>Mean number of days</th>
<th>Median number of days</th>
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<tr>
<td>After 1 year</td>
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<td>57</td>
<td>16</td>
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<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Full time</td>
<td>5</td>
<td>10</td>
<td>57</td>
<td>16</td>
<td>8</td>
<td>3</td>
<td>12</td>
<td>12</td>
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<tr>
<td>Part time</td>
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<td>46</td>
<td>12</td>
<td>12</td>
<td>–</td>
<td>–</td>
<td>11</td>
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<td>4</td>
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<td>11</td>
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<tr>
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<td>10</td>
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<td>60</td>
<td>16</td>
<td>5</td>
<td>–</td>
<td>11</td>
<td>12</td>
</tr>
<tr>
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<td>10</td>
<td>56</td>
<td>17</td>
<td>9</td>
<td>3</td>
<td>13</td>
<td>12</td>
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<td>13</td>
<td>59</td>
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<td>7</td>
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<td>12</td>
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<td>55</td>
<td>18</td>
<td>10</td>
<td>3</td>
<td>13</td>
<td>12</td>
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<td>After 5 years</td>
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<td>50</td>
<td>13</td>
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<td>25</td>
<td>51</td>
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<td>6</td>
<td>16</td>
<td>15</td>
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<td>41</td>
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<td>15</td>
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<td>47</td>
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<td>4</td>
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<td>2</td>
<td>14</td>
<td>15</td>
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<td>49</td>
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<td>3</td>
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<td>15</td>
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<td>7</td>
<td>34</td>
<td>52</td>
<td>4</td>
<td>–</td>
<td>14</td>
<td>15</td>
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<tr>
<td>100 workers or more</td>
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<td>4</td>
<td>25</td>
<td>48</td>
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<td>6</td>
<td>16</td>
<td>15</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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<td>4</td>
<td>15</td>
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<td>500 workers or more</td>
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<td>5</td>
<td>22</td>
<td>49</td>
<td>15</td>
<td>7</td>
<td>16</td>
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</table>

See footnotes at end of table.
Table 38. Paid vacations: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2011—Continued

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service²</th>
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<th></th>
<th></th>
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<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
<td>15 to 19 days</td>
<td>20 to 24 days</td>
<td>Greater than 24 days</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
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<td>2</td>
<td>8</td>
<td>52</td>
<td>28</td>
<td>9</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>1</td>
<td>8</td>
<td>52</td>
<td>28</td>
<td>9</td>
</tr>
<tr>
<td>Part time</td>
<td>3</td>
<td>7</td>
<td>14</td>
<td>48</td>
<td>23</td>
<td>4</td>
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<tr>
<td>Union</td>
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</tr>
<tr>
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<td>1</td>
<td>9</td>
<td>53</td>
<td>27</td>
<td>8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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<td>2</td>
<td>11</td>
<td>57</td>
<td>21</td>
<td>6</td>
</tr>
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<td>1 to 49 workers</td>
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<td>2</td>
<td>11</td>
<td>55</td>
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<td>4</td>
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<tr>
<td>100 workers or more</td>
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<td>2</td>
<td>8</td>
<td>51</td>
<td>29</td>
<td>9</td>
</tr>
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<td>500 workers or more</td>
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<td>50</td>
<td>30</td>
<td>10</td>
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<td>After 20 years</td>
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<tr>
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<td>1</td>
<td>5</td>
<td>14</td>
<td>48</td>
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<tr>
<td>Full time</td>
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</tr>
<tr>
<td>Part time</td>
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<td>–</td>
<td>9</td>
<td>18</td>
<td>50</td>
<td>15</td>
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<tr>
<td>Union</td>
<td>(³)</td>
<td>2</td>
<td>3</td>
<td>11</td>
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<td>15</td>
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<td>–</td>
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<td>43</td>
<td>29</td>
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<tr>
<td>50 to 99 workers</td>
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<td>–</td>
<td>8</td>
<td>16</td>
<td>49</td>
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<td>1</td>
<td>1</td>
<td>4</td>
<td>14</td>
<td>48</td>
<td>31</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>–</td>
<td>7</td>
<td>16</td>
<td>43</td>
<td>31</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>13</td>
<td>50</td>
<td>31</td>
</tr>
</tbody>
</table>

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

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time-off for workers to use for multiple purposes.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20102011.htm.
Table 38. Standard errors for paid vacations: Number of annual days by service requirement,\(^1\) State and local government workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service(^2)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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See footnotes at end of table.
Table 38. Standard errors for paid vacations: Number of annual days by service requirement,¹ State and local
government workers, National Compensation Survey, March 2011—Continued

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**After 10 years**

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<tr>
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<td>Part time</td>
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<td>1.4</td>
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**After 20 years**

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<tr>
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<td>0.5</td>
<td>0.4</td>
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<td>50 to 99 workers</td>
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<td>500 workers or more</td>
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</table>

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

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time-off for workers to use for multiple purposes.

³ Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

(All workers with paid vacations = 100 percent)

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<th>With no consolidated leave plan</th>
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See footnotes at end of table.

(All workers with paid vacations = 100 percent)

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.

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See footnotes at end of table.

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<td>1 year</td>
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</table>

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
### Table 40. Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2011

(All workers = 100 percent)

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<tr>
<th>Characteristics</th>
<th>Childcare1</th>
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See footnotes at end of table.

(All workers = 100 percent)

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<th>Employee assistance programs</th>
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**Geographic areas**

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

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**Geographic areas**

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</table>

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

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2011

(All workers = 100 percent)

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(All workers = 100 percent)

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<td>Public administration</td>
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See footnotes at end of table.

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<th>Section 125 cafeteria benefits</th>
<th>Dependent care reimbursement account</th>
<th>Health care reimbursement account</th>
<th>Pre-tax savings with no employer contributions</th>
<th>Financial planning</th>
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<td>Middle Atlantic</td>
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<td>2.9</td>
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<td>1.0</td>
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<td>5.1</td>
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<td>3.1</td>
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<td>8.5</td>
<td>7.2</td>
<td>12.1</td>
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<td>West South Central</td>
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<td>3.5</td>
<td>2.4</td>
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<tr>
<td>Mountain</td>
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<td>10.5</td>
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<td>Pacific</td>
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<td>3.4</td>
<td>3.0</td>
<td>2.8</td>
<td>3.2</td>
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</tbody>
</table>

1 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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Table 42. Health-related benefits: Access, State and local government workers, National Compensation Survey, March 2011

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance</th>
<th>Retiree health care benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>All workers</td>
<td>28</td>
<td>70</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<td></td>
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<tr>
<td>Management, professional, and related</td>
<td>30</td>
<td>74</td>
</tr>
<tr>
<td>Professional and related</td>
<td>30</td>
<td>74</td>
</tr>
<tr>
<td>Teachers</td>
<td>27</td>
<td>73</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>22</td>
<td>74</td>
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<td>Service</td>
<td>24</td>
<td>64</td>
</tr>
<tr>
<td>Protective service</td>
<td>26</td>
<td>71</td>
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<tr>
<td>Sales and office</td>
<td>29</td>
<td>68</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>30</td>
<td>70</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>27</td>
<td>67</td>
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<tr>
<td>Production, transportation, and material moving</td>
<td>16</td>
<td>67</td>
</tr>
<tr>
<td>Full time</td>
<td>30</td>
<td>74</td>
</tr>
<tr>
<td>Part time</td>
<td>14</td>
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<tr>
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<td>65</td>
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<td>Average wage within the following categories:</td>
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<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
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<td>57</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>17</td>
<td>45</td>
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<tr>
<td>Second 25 percent</td>
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<td>72</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
<td>29</td>
<td>77</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>32</td>
<td>78</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>28</td>
<td>70</td>
</tr>
<tr>
<td>Education and health services</td>
<td>31</td>
<td>72</td>
</tr>
<tr>
<td>Educational services</td>
<td>30</td>
<td>73</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>22</td>
<td>73</td>
</tr>
<tr>
<td>Health care and social assistance</td>
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<td>69</td>
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<tr>
<td>Hospitals</td>
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<td>68</td>
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<tr>
<td>Public administration</td>
<td>25</td>
<td>72</td>
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<tr>
<td>1 to 99 workers</td>
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<td>45</td>
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<td>1 to 49 workers</td>
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<td>100 to 499 workers</td>
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<td>62</td>
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<tr>
<td>500 workers or more</td>
<td>34</td>
<td>78</td>
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See footnotes at end of table.
Table 42. Health-related benefits: Access, State and local government workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance</th>
<th>Retiree health care benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>State government</td>
<td>46</td>
<td>84</td>
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<td>Local government</td>
<td>22</td>
<td>66</td>
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Geographic areas

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<th>Age 65 and over</th>
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<tr>
<td>South Atlantic</td>
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<td>76</td>
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<td>East South Central</td>
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<td>West South Central</td>
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<tr>
<td>Mountain</td>
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<td>71</td>
</tr>
<tr>
<td>Pacific</td>
<td>42</td>
<td>74</td>
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</tbody>
</table>

1 A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

2 A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

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Table 42. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2011

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<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance¹</th>
<th>Retiree health care benefits²</th>
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</thead>
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<tr>
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<td>Under age 65</td>
<td>Age 65 and over</td>
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<td>All workers</td>
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<td>1.4</td>
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<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
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<tr>
<td>Management, professional, and related</td>
<td>1.4</td>
<td>1.3</td>
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<tr>
<td>Professional and related</td>
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<tr>
<td>Teachers</td>
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</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>1.6</td>
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<tr>
<td>Service</td>
<td>1.7</td>
<td>1.9</td>
</tr>
<tr>
<td>Protective service</td>
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<td>2.7</td>
</tr>
<tr>
<td>Sales and office</td>
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<td>2.8</td>
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<td>Office and administrative support</td>
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<td>2.8</td>
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<td>Union</td>
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<td>**Average wage within the following categories:**³</td>
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<tr>
<td>Lowest 25 percent</td>
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<td>2.4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.5</td>
<td>3.0</td>
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<tr>
<td>Second 25 percent</td>
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<td>2.0</td>
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<td>Third 25 percent</td>
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<td>1.9</td>
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<td><strong>Establishment characteristics</strong></td>
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<td>Service-providing industries</td>
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<td>Education and health services</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>1 to 99 workers</td>
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<tr>
<td>500 workers or more</td>
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See footnotes at end of table.
### Table 42. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance</th>
<th>Retiree health care benefits</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
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<td>2.5</td>
</tr>
<tr>
<td>Local government</td>
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</tr>
<tr>
<td><strong>Geographic areas</strong></td>
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<td></td>
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<td>Middle Atlantic</td>
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<td>1.0</td>
</tr>
<tr>
<td>East North Central</td>
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<td>2.6</td>
</tr>
<tr>
<td>West North Central</td>
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<td>5.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.8</td>
<td>2.2</td>
</tr>
<tr>
<td>East South Central</td>
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</tr>
<tr>
<td>West South Central</td>
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<td>3.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.9</td>
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<tr>
<td>Pacific</td>
<td>2.6</td>
<td>3.7</td>
</tr>
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</table>

1 A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.
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<table>
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<tr>
<th>Characteristics</th>
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<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
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<td>1</td>
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**Worker characteristics**

<table>
<thead>
<tr>
<th>Worker characteristics</th>
<th>All nonproduction bonuses¹</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus²</th>
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<tbody>
<tr>
<td>Management, professional, and related</td>
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<td>1</td>
<td>12</td>
<td>5</td>
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<td>Professional and related</td>
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<td>(³)</td>
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<td>12</td>
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<td>3</td>
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<td>(³)</td>
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**Average wage within the following categories:**

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<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus²</th>
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<td>3</td>
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<tr>
<td>Second 25 percent</td>
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<td>2</td>
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<td>8</td>
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<td>12</td>
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<tr>
<td>Third 25 percent</td>
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<td>1</td>
<td>1</td>
<td>12</td>
<td>6</td>
<td>1</td>
<td>14</td>
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<tr>
<td>Highest 25 percent</td>
<td>33</td>
<td>5</td>
<td>(³)</td>
<td>–</td>
<td>16</td>
<td>4</td>
<td>(³)</td>
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<td>5</td>
<td>(³)</td>
<td>–</td>
<td>16</td>
<td>4</td>
<td>–</td>
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**Establishment characteristics**

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<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus²</th>
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<td>1</td>
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<td>Education and health services</td>
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<td>1</td>
<td>11</td>
<td>4</td>
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<td>10</td>
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<td>Educational services</td>
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<td>–</td>
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<td>–</td>
<td>9</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>5</td>
<td>3</td>
<td>3</td>
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<td>5</td>
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<td>1 to 99 workers</td>
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<td>9</td>
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<td>100 workers or more</td>
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<td>(³)</td>
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<td>6</td>
<td>1</td>
<td>12</td>
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<td>2</td>
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<td>7</td>
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<td>500 workers or more</td>
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<td>–</td>
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See footnotes at end of table.
## Table 43. Nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses¹</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus²</th>
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<tr>
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<td>–</td>
<td>12</td>
<td>7</td>
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<td>19</td>
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<td>Local government</td>
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<td>2</td>
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<td>9</td>
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<td>3</td>
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<td>15</td>
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<td>–</td>
<td>18</td>
<td>8</td>
<td>–</td>
<td>7</td>
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<td>West North Central</td>
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<td>West South Central</td>
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<td>6</td>
<td>–</td>
<td>6</td>
<td>9</td>
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<td>Pacific</td>
<td>36</td>
<td>14</td>
<td>1</td>
<td>–</td>
<td>24</td>
<td>1</td>
<td>–</td>
<td>6</td>
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</tbody>
</table>

¹ The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.
² Includes all other bonuses provided to employees and not published separately.
³ Less than 0.5 percent.
4 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus</th>
</tr>
</thead>
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<tr>
<td>All workers</td>
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<td>0.2</td>
<td>0.3</td>
<td>0.8</td>
<td>0.6</td>
<td>0.2</td>
<td>0.9</td>
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<td><strong>Worker characteristics</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
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<td>0.2</td>
<td>0.9</td>
<td>0.6</td>
<td>0.1</td>
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<td>–</td>
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<td>0.5</td>
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<tr>
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<td>–</td>
<td>–</td>
<td>1.3</td>
<td>0.7</td>
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<td>1.0</td>
<td>–</td>
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<td>1.7</td>
<td>1.7</td>
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<td>1.5</td>
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<td>(2)</td>
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<td>Lowest 25 percent</td>
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<td>0.8</td>
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<td>1.3</td>
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<td>Hospitals</td>
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<td>1.5</td>
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<td>2.8</td>
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</tr>
<tr>
<td>50 to 99 workers</td>
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<td>(2)</td>
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<td>0.8</td>
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<td>0.6</td>
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<td>1.1</td>
<td>0.2</td>
<td>1.4</td>
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<tr>
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<td>0.5</td>
<td>0.6</td>
<td>0.3</td>
<td>1.1</td>
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See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus¹</th>
</tr>
</thead>
<tbody>
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<td>1.1</td>
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<td>2.1</td>
<td>1.6</td>
<td>0.8</td>
<td>2.8</td>
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<tr>
<td>Local government</td>
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<td>0.2</td>
<td>0.3</td>
<td>0.4</td>
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<td>0.5</td>
<td>(2)</td>
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**Geographic areas**

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<tr>
<th>Geographic areas</th>
<th>All nonproduction bonuses</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus¹</th>
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<td>1.9</td>
<td>2.5</td>
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<td>4.6</td>
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<tr>
<td>Middle Atlantic</td>
<td>2.6</td>
<td>–</td>
<td>0.0</td>
<td>–</td>
<td>1.3</td>
<td>0.9</td>
<td>–</td>
<td>1.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>3.5</td>
<td>0.5</td>
<td>–</td>
<td>–</td>
<td>2.4</td>
<td>1.5</td>
<td>–</td>
<td>1.2</td>
</tr>
<tr>
<td>West North Central</td>
<td>4.0</td>
<td>–</td>
<td>(2)</td>
<td>–</td>
<td>2.0</td>
<td>–</td>
<td>–</td>
<td>1.9</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.7</td>
<td>1.4</td>
<td>–</td>
<td>1.0</td>
<td>0.8</td>
<td>0.8</td>
<td>1.0</td>
<td>3.4</td>
</tr>
<tr>
<td>West South Central</td>
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<td>0.7</td>
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<td>–</td>
<td>1.7</td>
<td>1.2</td>
<td>–</td>
<td>2.4</td>
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<tr>
<td>Mountain</td>
<td>4.3</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
<td>2.9</td>
<td>–</td>
<td>–</td>
<td>2.6</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.6</td>
<td>0.8</td>
<td>0.5</td>
<td>–</td>
<td>3.3</td>
<td>0.5</td>
<td>–</td>
<td>1.3</td>
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</tbody>
</table>

¹ Includes all other bonuses provided to employees and not published separately.
² Less than 0.05.
3 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.
Table 44. Unmarried domestic partner benefits: Access\(^1\), State and local
government workers, National Compensation Survey, March 2011

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Health care benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
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<tr>
<td>----------------------------------------</td>
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<td>--------------</td>
</tr>
<tr>
<td>All workers</td>
<td>50</td>
<td>49</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>54</td>
<td>52</td>
</tr>
<tr>
<td>Professional and related</td>
<td>54</td>
<td>53</td>
</tr>
<tr>
<td>Teachers</td>
<td>54</td>
<td>51</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>57</td>
<td>56</td>
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<tr>
<td>Service</td>
<td>42</td>
<td>42</td>
</tr>
<tr>
<td>Protective service</td>
<td>45</td>
<td>44</td>
</tr>
<tr>
<td>Sales and office</td>
<td>52</td>
<td>51</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>53</td>
<td>53</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>46</td>
<td>46</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>40</td>
<td>41</td>
</tr>
<tr>
<td>Full time</td>
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<td>Part time</td>
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<td>51</td>
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<tr>
<td>Nonunion</td>
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<td>Lowest 10 percent</td>
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<td>30</td>
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<tr>
<td>Second 25 percent</td>
<td>51</td>
<td>50</td>
</tr>
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<td>Third 25 percent</td>
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<td>52</td>
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<td>Highest 25 percent</td>
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<td>57</td>
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<td>Highest 10 percent</td>
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<td>55</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>50</td>
<td>49</td>
</tr>
<tr>
<td>Education and health services</td>
<td>53</td>
<td>51</td>
</tr>
<tr>
<td>Educational services</td>
<td>54</td>
<td>52</td>
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<tr>
<td>Elementary and secondary schools</td>
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<td>52</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
<td>55</td>
<td>53</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>43</td>
<td>44</td>
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<tr>
<td>Hospitals</td>
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<td>42</td>
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<td>Public administration</td>
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<td>1 to 99 workers</td>
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<tr>
<td>50 to 99 workers</td>
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<td>39</td>
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<tr>
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<td>51</td>
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<tr>
<td>100 to 499 workers</td>
<td>42</td>
<td>42</td>
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<tr>
<td>500 workers or more</td>
<td>56</td>
<td>54</td>
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See footnotes at end of table.
Table 44. Unmarried domestic partner benefits: Access¹, State and local government workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Health care benefits</th>
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</thead>
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<td>58</td>
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<td>Local government</td>
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<td>46</td>
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<tr>
<td>East North Central</td>
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<td>–</td>
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<td>South Atlantic</td>
<td>46</td>
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<td>Mountain</td>
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<td>60</td>
</tr>
<tr>
<td>Pacific</td>
<td>84</td>
<td>82</td>
</tr>
</tbody>
</table>

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer’s policy on providing the benefit to unmarried domestic partners.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/nca/ebs/glossary20102011.htm.
Table 44. Standard errors for unmarried domestic partner benefits: Access¹, State and local government workers, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Health care benefits</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>All workers</td>
<td>1.8</td>
<td>1.8</td>
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<tr>
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<tr>
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<td>1.9</td>
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<tr>
<td>Professional and related</td>
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<td>1.9</td>
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<tr>
<td>Teachers</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.2</td>
<td>2.2</td>
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<tr>
<td>Service</td>
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<td>2.1</td>
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<tr>
<td>Protective service</td>
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<tr>
<td>Sales and office</td>
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<td>2.6</td>
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<tr>
<td>Office and administrative support</td>
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<td>2.7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.0</td>
<td>3.0</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>3.7</td>
<td>3.8</td>
</tr>
<tr>
<td>Full time</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Part time</td>
<td>1.8</td>
<td>1.7</td>
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<tr>
<td>Union</td>
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<td>2.1</td>
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<td>Nonunion</td>
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<td>Average wage within the following categories:²</td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
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<td>2.6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3.7</td>
<td>3.7</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.7</td>
<td>2.7</td>
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<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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<td>Highest 10 percent</td>
<td>2.2</td>
<td>2.4</td>
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<td><strong>Establishment characteristics</strong></td>
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<td></td>
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<tr>
<td>Service-providing industries</td>
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<td>1.8</td>
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<tr>
<td>Education and health services</td>
<td>1.8</td>
<td>1.9</td>
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<tr>
<td>Educational services</td>
<td>1.8</td>
<td>1.9</td>
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<tr>
<td>Elementary and secondary schools</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>7.7</td>
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<td>2.5</td>
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<td>3.1</td>
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<td>1 to 49 workers</td>
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<td>100 workers or more</td>
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<tr>
<td>100 to 499 workers</td>
<td>3.0</td>
<td>3.1</td>
</tr>
<tr>
<td>500 workers or more</td>
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<td>2.1</td>
</tr>
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</table>

See footnotes at end of table.
Table 44. Standard errors for unmarried domestic partner benefits: Access\(^1\), State and local government workers, National Compensation Survey, March 2011—Continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Health care benefits</th>
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<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>State government</td>
<td>3.9</td>
<td>3.9</td>
</tr>
<tr>
<td>Local government</td>
<td>1.4</td>
<td>1.5</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Health care benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>New England</td>
<td>2.9</td>
<td>1.3</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.9</td>
<td>3.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>4.2</td>
<td>4.1</td>
</tr>
<tr>
<td>East South Central</td>
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<tr>
<td>West South Central</td>
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<tr>
<td>Mountain</td>
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<td>5.2</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.6</td>
<td>2.5</td>
</tr>
</tbody>
</table>

1 The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer’s policy on providing the benefit to unmarried domestic partners.

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011

(All workers = 100 percent)

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<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and no retirement benefits</th>
<th>Retirement benefits and no medical care benefits</th>
<th>No medical care and no retirement benefits</th>
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<th>Medical care and no life insurance benefits</th>
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<tr>
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<tr>
<td>Management, professional, and related</td>
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<tr>
<td>Professional and related</td>
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<td>Teachers</td>
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See footnotes at end of table.
Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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**Geographic areas**

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Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

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1 Less than 0.5 percent.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/ncsblsglossary.htm.

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| Characteristics                                      | Medical care benefits and defined benefit retirement | Medical care benefits and no defined benefit retirement | Defined benefit retirement | No medical care benefits and no defined benefit retirement | Medical care benefits and defined contribution retirement | Medical care benefits and no defined contribution retirement | No medical care benefits and no defined contribution retirement |
|------------------------------------------------------|------------------------------------------------------|------------------------------------------------------|---------------------------|-----------------------------------------------------------|-----------------------------------------------------------|-----------------------------------------------------------|
| All workers                                          | 0.9                                                  | 0.8                                                  | 0.2                       | 0.5                                                       | 1.5                                                       | 1.4                                                       | 0.2                                                       | 0.5                                                       |
| **Worker characteristics**                           |                                                      |                                                      |                           |                                                           |                                                           |                                                           |                                                           |
| Management, professional, and related                | 0.8                                                  | 0.7                                                  | 0.3                       | 0.5                                                       | 1.8                                                       | 1.7                                                       | 0.1                                                       | 0.6                                                       |
| Professional and related                            | 0.8                                                  | 0.7                                                  | 0.4                       | 0.5                                                       | 1.7                                                       | 1.6                                                       | 0.1                                                       | 0.6                                                       |
| Teachers                                             | 1.1                                                  | 0.8                                                  | 0.4                       | 0.7                                                       | 1.8                                                       | 1.8                                                       | (1)                                                       | 0.8                                                       |
| Primary, secondary, and special education school teachers | 0.4                                      | –                                                    | –                         | 0.2                                                       | 1.9                                                       | 1.9                                                       | –                                                         | 0.3                                                       |
| Service                                              | 1.7                                                  | 1.3                                                  | 0.4                       | 1.3                                                       | 1.7                                                       | 1.9                                                       | 0.2                                                       | 1.2                                                       |
| Protective service                                   | 2.1                                                  | 1.9                                                  | 0.4                       | 1.7                                                       | 2.7                                                       | 2.8                                                       | 0.3                                                       | 1.0                                                       |
| Sales and office                                     | 2.1                                                  | 1.5                                                  | 0.4                       | 1.4                                                       | 2.2                                                       | 2.0                                                       | 0.5                                                       | 1.4                                                       |
| Office and administrative support                    | 2.0                                                  | 1.3                                                  | 0.4                       | 1.3                                                       | 2.3                                                       | 2.1                                                       | 0.6                                                       | 1.3                                                       |
| Natural resources, construction, and maintenance     | 2.7                                                  | 1.9                                                  | 0.2                       | 1.8                                                       | 3.1                                                       | 3.7                                                       | –                                                         | 1.3                                                       |
| Production, transportation, and material moving      | 4.4                                                  | 2.4                                                  | –                         | –                                                         | 3.3                                                       | 4.0                                                       | 0.7                                                       | 4.2                                                       |
| Full time                                            | 0.8                                                  | 0.8                                                  | 0.1                       | 0.2                                                       | 1.7                                                       | 1.7                                                       | –                                                         | –                                                         |
| Part time                                            | 1.4                                                  | 1.2                                                  | 1.4                       | 1.8                                                       | 0.6                                                       | 1.6                                                       | 0.7                                                       | 1.9                                                       |
| Union                                                | 0.7                                                  | 0.6                                                  | 0.3                       | 0.3                                                       | 1.9                                                       | 1.8                                                       | 0.1                                                       | 0.4                                                       |
| Nonunion                                             | 1.5                                                  | 1.2                                                  | 0.3                       | 0.9                                                       | 2.0                                                       | 1.9                                                       | 0.3                                                       | 0.9                                                       |
| **Average wage within the following categories:**    |                                                      |                                                      |                           |                                                           |                                                           |                                                           |                                                           |
| Lowest 25 percent                                    | 1.9                                                  | 1.4                                                  | 0.6                       | 1.3                                                       | 2.1                                                       | 2.2                                                       | 0.4                                                       | 1.4                                                       |
| Lowest 10 percent                                    | 3.2                                                  | 2.1                                                  | 1.0                       | 2.3                                                       | 2.2                                                       | 3.3                                                       | 0.8                                                       | 2.2                                                       |
| Second 25 percent                                    | 1.2                                                  | 1.1                                                  | 0.6                       | 0.6                                                       | 2.2                                                       | 2.2                                                       | 0.2                                                       | 0.9                                                       |
| Third 25 percent                                     | 1.3                                                  | 0.8                                                  | 0.2                       | 1.0                                                       | 2.1                                                       | 2.1                                                       | 0.2                                                       | 1.1                                                       |
| Highest 25 percent                                   | 0.9                                                  | 0.8                                                  | 0.2                       | 0.3                                                       | 1.6                                                       | 1.6                                                       | (1)                                                       | 0.4                                                       |
| Highest 10 percent                                   | 1.6                                                  | 1.6                                                  | 0.4                       | 0.3                                                       | 2.0                                                       | 1.9                                                       | –                                                         | –                                                         |
| **Establishment characteristics**                    |                                                      |                                                      |                           |                                                           |                                                           |                                                           |                                                           |
| Service-providing industries                         | 0.9                                                  | 0.8                                                  | 0.2                       | 0.5                                                       | 1.5                                                       | 1.4                                                       | 0.2                                                       | 0.5                                                       |
| Education and health services                        | 0.8                                                  | 0.9                                                  | 0.4                       | 0.4                                                       | 1.9                                                       | 1.9                                                       | 0.1                                                       | 0.6                                                       |
| Educational services                                 | 0.7                                                  | 0.7                                                  | 0.4                       | 0.5                                                       | 1.8                                                       | 1.8                                                       | 0.2                                                       | 0.6                                                       |
| Elementary and secondary schools                     | 0.6                                                  | 0.3                                                  | 0.4                       | 0.4                                                       | 1.7                                                       | 1.6                                                       | 0.2                                                       | 0.5                                                       |
| Junior colleges, colleges, and universities          | 2.5                                                  | 2.6                                                  | 0.7                       | 1.3                                                       | 3.9                                                       | 4.1                                                       | –                                                         | –                                                         |
| Health care and social assistance                    | 3.8                                                  | 3.5                                                  | –                         | –                                                         | 3.8                                                       | 3.8                                                       | 0.3                                                       | 1.6                                                       |
| Hospitals                                            | 4.9                                                  | 4.8                                                  | 0.3                       | 1.2                                                       | 4.6                                                       | 4.9                                                       | 0.4                                                       | 1.3                                                       |
| Public administration                                | 1.5                                                  | 0.8                                                  | 0.4                       | 1.2                                                       | 2.3                                                       | 2.3                                                       | 0.3                                                       | 1.3                                                       |
| 1 to 99 workers                                      | 3.1                                                  | 1.9                                                  | 1.2                       | 2.4                                                       | 2.9                                                       | 3.6                                                       | 0.9                                                       | 2.4                                                       |
| 1 to 49 workers                                      | 4.1                                                  | 2.2                                                  | 1.8                       | 3.5                                                       | 2.6                                                       | 3.9                                                       | 1.4                                                       | 3.5                                                       |
| 50 to 99 workers                                     | 3.1                                                  | 2.3                                                  | 1.1                       | 2.2                                                       | 4.8                                                       | 4.5                                                       | –                                                         | –                                                         |
| 100 workers or more                                 | 0.8                                                  | 0.8                                                  | 0.2                       | 0.4                                                       | 1.6                                                       | 1.5                                                       | 0.1                                                       | 0.5                                                       |
| 100 to 499 workers                                   | 1.6                                                  | 1.3                                                  | 0.5                       | 1.1                                                       | 2.3                                                       | 2.3                                                       | 0.3                                                       | 1.1                                                       |
| 500 workers or more                                 | 0.8                                                  | 0.8                                                  | 0.3                       | 0.4                                                       | 1.8                                                       | 1.8                                                       | 0.1                                                       | 0.5                                                       |

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**Geographic areas**

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1 Less than 0.05.

2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the “National Compensation Survey: Occupational Earnings in the United States, 2010.” 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/glossary20102011.htm.

(All workers = 100 percent)

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<tr>
<th>Characteristics</th>
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<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
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See footnotes at end of table.

(All workers = 100 percent)

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<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave¹</th>
<th>Personal leave, sick leave, paid family leave, or vacation¹</th>
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</table>

¹ Includes workers with access to one or more of these leave benefits.
² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the *National Compensation Survey: Occupational Earnings in the United States, 2010.* See Technical Note for more details.

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<thead>
<tr>
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<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
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<th>Personal leave, sick leave, paid family leave, or vacation¹</th>
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</table>

**Worker characteristics**

| Management, professional, and related    | 1.3                        | 1.3                          | 1.1                     | 1.2                  | 0.6                                              | 0.6                                              | 1.0                              |
| Professional and related                | 1.2                        | 1.3                          | 1.1                     | 1.2                  | 0.6                                              | 0.6                                              | 1.1                              |
| Teachers                                | 1.2                        | 1.7                          | 1.2                     | 1.3                  | 0.8                                              | 0.8                                              | 1.5                              |
| Primary, secondary, and special education school teachers | 1.2 | 1.9 | 1.3 | 1.2 | 0.7 | 0.7 | 1.6 |
| Service                                 | 1.9                        | 2.0                          | 1.4                     | 1.4                  | 1.2                                              | 1.2                                              | 1.2                              |
| Protective service                      | 2.7                        | 2.7                          | 1.2                     | 1.4                  | 1.0                                              | 1.0                                              | 1.0                              |
| Sales and office                        | 2.3                        | 2.3                          | 1.5                     | 1.5                  | 1.2                                              | 1.1                                              | 1.3                              |
| Office and administrative support       | 2.2                        | 2.3                          | 1.5                     | 1.5                  | 1.1                                              | 1.0                                              | 1.3                              |
| Natural resources, construction, and maintenance | 2.8 | 2.8 | 1.8 | 1.9 | 1.8 | 1.8 | 1.6 |
| Production, transportation, and material moving | 3.6 | 4.4 | 3.2 | 3.4 | 2.9 | 1.9 | 2.2 |
| Full time                               | 1.3                        | 1.4                          | 0.8                     | 0.9                  | 0.2                                              | 0.2                                              | 0.6                              |
| Part time                               | 0.9                        | 1.5                          | 1.2                     | 1.3                  | 1.9                                              | 2.0                                              | 2.1                              |
| Union                                   | 1.4                        | 1.3                          | 1.2                     | 1.2                  | 0.2                                              | 0.2                                              | 0.6                              |
| Nonunion                                | 1.5                        | 1.8                          | 1.2                     | 1.2                  | 0.8                                              | 0.8                                              | 1.2                              |

**Average wage within the following categories:**

| Lowest 25 percent                       | 1.7                        | 1.9                          | 1.7                     | 1.7                  | 1.3                                              | 1.3                                              | 1.3                              |
| Second 25 percent                       | 2.0                        | 1.9                          | 1.1                     | 1.1                  | 0.7                                              | 0.7                                              | 0.9                              |
| Third 25 percent                        | 1.8                        | 1.7                          | 2.0                     | 2.0                  | 1.1                                              | 1.1                                              | 1.3                              |
| Highest 25 percent                      | 0.9                        | 1.3                          | 1.1                     | 1.3                  | 0.3                                              | 0.2                                              | 1.1                              |
| Highest 10 percent                      | 1.4                        | 1.6                          | 1.8                     | 1.8                  | 0.4                                              | 0.3                                              | 1.8                              |

**Establishment characteristics**

| Service-providing industries            | 1.1                        | 1.3                          | 0.8                     | 0.9                  | 0.5                                              | 0.5                                              | 0.7                              |
| Education and health services           | 1.3                        | 1.6                          | 1.1                     | 1.1                  | 0.5                                              | 0.5                                              | 0.9                              |
| Educational services                    | 1.4                        | 1.8                          | 1.3                     | 1.2                  | 0.5                                              | 0.5                                              | 1.0                              |
| Elementary and secondary schools        | 0.9                        | 1.5                          | 1.1                     | 1.1                  | 0.6                                              | 0.6                                              | 1.1                              |
| Junior colleges, colleges, and universities | 4.3              | 5.2                          | 2.5                     | 1.8                  | 1.7                                              | 1.5                                              | 1.6                              |
| Health care and social assistance       | 3.2                        | 3.4                          | 1.8                     | 1.7                  | 1.4                                              | 1.4                                              | 1.5                              |
| Hospitals                               | 4.0                        | 4.0                          | 1.6                     | 1.3                  | 1.1                                              | 1.1                                              | 1.2                              |
| Public administration                   | 2.2                        | 2.2                          | 1.3                     | 1.3                  | 1.2                                              | 1.1                                              | 1.1                              |

| 1 to 99 workers                         | 2.4                        | 2.5                          | 2.4                     | 2.5                  | 2.1                                              | 2.1                                              | 2.3                              |
| 1 to 49 workers                         | 2.9                        | 3.1                          | 3.4                     | 3.5                  | 3.1                                              | 3.1                                              | 3.1                              |
| 50 to 99 workers                        | 3.9                        | 4.3                          | 2.9                     | 2.9                  | 2.0                                              | 2.0                                              | 2.2                              |
| 100 workers or more                     | 1.2                        | 1.4                          | 0.9                     | 0.9                  | 0.4                                              | 0.4                                              | 0.7                              |
| 100 to 499 workers                      | 2.2                        | 2.2                          | 1.7                     | 1.7                  | 0.8                                              | 0.7                                              | 1.0                              |
| 500 workers or more                     | 1.4                        | 1.5                          | 1.1                     | 1.1                  | 0.5                                              | 0.5                                              | 0.9                              |

See footnotes at end of table.
Table 46. Standard errors for paid leave combinations: Access, State and local government workers, 
National Compensation Survey, March 2011—Continued

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**Geographic areas**

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¹ Includes workers with access to one or more of these leave benefits.
2 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.
Technical note

Estimates in this publication are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). Data were collected on civilian, private industry, and state and local government workers in the United States for the period March 2011. Previous publications containing information on employee benefits for civilian, private industry and state and local government workers are available on the BLS Web site http://www.bls.gov/ncs/ebs.

Survey scope and method

For information on the survey scope, sample design, industry and occupational classification systems, data collection, survey estimation, and reliability of estimates, see the BLS Handbook of Methods, Chapter 8, “National Compensation Measures,” available online at http://www.bls.gov/opub/hom/homch8.htm. For information on survey establishment response and on the number of workers represented by the survey, see Appendix tables 1 and 2, respectively, linked below.

Appendix table 1

Appendix table 2

Calculation details

For data presented by wage levels, average hourly earnings for occupations within an establishment were used to produce estimates for worker groups within the six earnings categories: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories are computed using earnings reported for individual workers in sampled establishment jobs and their scheduled hours of work. Establishments in the survey may report only individual worker earnings for each sampled job. For the calculation of these estimates, the individual worker hourly earnings are appropriately weighted and then arrayed from lowest to highest.

The published 10th, 25th, 50th, 75th, and 90th percentiles designate position in the earnings distribution within each published occupation. At the 50th percentile, the median, half of the hours are paid the same as or more than the rate shown in the data tables, and half are paid the same as or less than the rate shown. At the 25th percentile, one-fourth of the hours are paid the same as or less than the rate shown. At the 75th percentile, one-fourth of the hours are paid the same as or more than the rate shown. The 10th and 90th percentiles follow the same logic. The percentile values are based on wages published in the bulletin National Compensation Survey: Occupational Earnings in the United States, 2010. Values corresponding to the percentiles used in the tables are as follows:
The tables on employer and employee medical premiums include participants in all medical plans, with calculations for both single and family coverage. Similar tables for health premiums (which include data on medical, dental, vision, and prescription drug plan coverage) are also published. The calculations are not based on actual decisions regarding coverage made by employees within the occupations. Rather, the premium calculations are based on the assumption that all employees in the occupation have identical coverage.

### Interpreting the tables

The set of workers on which estimates in the tables are based is indicated by the statement directly under each table’s title. For example, the statement may indicate that “All workers participating in medical care plans = 100 percent,” or “Includes workers participating in medical care benefits with flat dollar amount contributory coverage.” All estimates shown in the table are based on the given set of workers and on any subsets indicated by column headers.

Most of the tables in this bulletin exhibit the percentage of employees participating in a particular benefit plan. Some tables provide estimates on other types of percentages, such as the percent of a medical premium cost shared by employers and employees or a medical co-payment percentage. Some tables exhibited estimates on the number of days provided and on dollar amounts; these may be expressed as averages, medians, or percentiles.

Finally, some tables contain data on both percentages of workers and provision estimates. For example, one table indicates the percent of workers with fixed duration short-term disability plans, the number of weeks at the 10th, 25th, 50th, 75th, and 90th percentiles for workers with fixed duration plans, and the percent of workers with variable duration plans. The base of this table is all workers with short-term disability coverage. The non-shaded estimates are percentages of workers with fixed duration and with variable duration plans. To indicate values other than percentages of workers, the columns with the number of weeks at a particular percentile are shaded.

### Benefit definitions

For definitions of major plan types, key provisions, and related terms used in these tables, see the *Glossary of Employee Benefit Terms*, August 2011, at the BLS Web site [http://www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).
### Appendix table 1. Survey establishment response, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Establishments</th>
<th>Total</th>
<th>Private industry</th>
<th>State and local governments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total in sampling frame(^1)</td>
<td>5,167,424</td>
<td>4,950,028</td>
<td>217,397</td>
</tr>
<tr>
<td>Total in sample</td>
<td>17,585</td>
<td>15,566</td>
<td>2,019</td>
</tr>
<tr>
<td>Responding</td>
<td>10,475</td>
<td>8,727</td>
<td>1,748</td>
</tr>
<tr>
<td>Refused or unable to provide data</td>
<td>4,591</td>
<td>4,343</td>
<td>248</td>
</tr>
<tr>
<td>Out of business or not in survey scope</td>
<td>2,519</td>
<td>2,496</td>
<td>23</td>
</tr>
</tbody>
</table>

\(^1\) 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.

NOTE: Because of rounding, sums of individual items may not equal totals.
Appendix table 2. Number of workers\(^1\) represented, National Compensation Survey, March 2011

<table>
<thead>
<tr>
<th>Occupational group(^2)</th>
<th>Civilian workers</th>
<th>Private industry workers</th>
<th>State and local government workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>119,726,200</td>
<td>100,764,900</td>
<td>18,961,200</td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>35,035,700</td>
<td>24,576,700</td>
<td>10,459,000</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>9,362,500</td>
<td>7,785,200</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>25,673,100</td>
<td>16,791,500</td>
<td>8,881,600</td>
</tr>
<tr>
<td>Teachers</td>
<td>6,190,800</td>
<td>–</td>
<td>4,921,200</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>4,128,500</td>
<td>–</td>
<td>3,602,900</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2,683,500</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>26,216,500</td>
<td>22,190,000</td>
<td>4,026,500</td>
</tr>
<tr>
<td>Protective service</td>
<td>3,024,800</td>
<td>1,214,300</td>
<td>1,810,400</td>
</tr>
<tr>
<td>Sales and office</td>
<td>31,364,800</td>
<td>28,600,200</td>
<td>2,764,600</td>
</tr>
<tr>
<td>Sales and related</td>
<td>11,452,500</td>
<td>11,303,100</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>19,912,300</td>
<td>17,297,100</td>
<td>2,615,200</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>9,401,500</td>
<td>8,443,700</td>
<td>957,800</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>4,746,700</td>
<td>4,217,700</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>4,654,800</td>
<td>4,226,000</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>17,707,600</td>
<td>16,954,300</td>
<td>753,300</td>
</tr>
<tr>
<td>Production</td>
<td>8,534,300</td>
<td>8,416,300</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>9,173,300</td>
<td>8,538,000</td>
<td>–</td>
</tr>
</tbody>
</table>

\(^1\) The number of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

\(^2\) The 2000 Standard Occupational Classification system is used to classify workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no estimates for this characteristic are provided in this publication.