

National Compensation Survey: Employee Benefits in the United States, March 2011

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(NOTE: Some estimates that include access to paid sick leave benefits were corrected in the [BLS database](#) on December 7, 2017. For additional information about this correction, see www.bls.gov/bls/errata/ebs-errata-07212017.htm.)

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)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	68	55	80	30	28	92	54	37	69
Worker characteristics									
Management, professional, and related	83	74	88	45	42	93	62	47	75
Management, business, and financial	86	78	91	41	38	93	73	60	81
Professional and related	82	72	88	47	43	93	58	42	73
Teachers	86	81	94	74	69	93	33	20	61
Primary, secondary, and special education school teachers	95	90	96	89	85	96	25	12	51
Registered nurses	83	69	83	39	36	93	69	49	71
Service	47	31	66	18	17	94	35	17	50
Protective service	74	62	84	53	51	95	37	20	54
Sales and office	71	55	78	24	21	88	61	43	71
Sales and related	66	44	67	13	10	77	61	39	64
Office and administrative support	73	61	84	30	27	91	62	46	74
Natural resources, construction, and maintenance	65	53	81	31	30	97	52	37	71
Construction, extraction, farming, fishing, and forestry	63	50	80	30	30	98	47	33	69
Installation, maintenance, and repair	68	57	83	31	30	96	56	41	73
Production, transportation, and material moving ...	67	52	78	27	25	94	54	37	68
Production	67	53	79	24	23	95	61	43	71
Transportation and material moving	66	51	77	30	27	92	47	31	65
Full time	78	65	84	35	33	94	62	45	72
Part time	38	22	58	13	10	82	29	13	46
Union	93	88	94	82	78	95	41	29	69
Nonunion	64	49	77	21	19	91	56	39	69
Average wage within the following categories: ⁴									
Lowest 25 percent	41	23	56	9	7	80	36	17	49
Lowest 10 percent	29	12	40	5	4	67	25	9	34
Second 25 percent	70	54	78	25	23	92	58	38	67
Third 25 percent	78	67	86	36	34	94	61	45	75
Highest 25 percent	88	80	91	53	50	94	65	51	79
Highest 10 percent	90	83	92	52	49	93	69	55	80
Establishment characteristics									
Goods-producing industries	73	61	83	29	27	96	66	49	75
Service-providing industries	67	54	80	30	28	92	52	35	68
Education and health services	79	67	85	45	42	92	51	34	66
Educational services	87	82	93	73	68	93	34	22	63
Elementary and secondary schools	91	86	95	86	82	95	22	10	46
Junior colleges, colleges, and universities	88	80	91	55	46	84	63	48	75
Health care and social assistance	73	56	77	25	23	91	63	43	68
Hospitals	90	78	87	51	46	92	74	53	71
Public administration	90	86	95	84	80	95	32	18	58

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)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	51	36	71	12	10	90	45	29	65
1 to 49 workers	46	33	72	9	9	92	42	28	66
50 to 99 workers	64	44	69	18	16	87	55	34	63
100 workers or more	84	72	85	46	43	93	62	44	71
100 to 499 workers	79	62	79	30	27	92	64	45	70
500 workers or more	89	81	91	62	58	93	60	43	72
Geographic areas									
New England	63	53	83	29	27	94	49	36	74
Middle Atlantic	70	58	83	34	31	92	52	38	72
East North Central	70	57	82	34	31	91	57	39	67
West North Central	70	58	83	29	26	88	55	41	75
South Atlantic	69	52	76	27	25	91	58	37	63
East South Central	71	56	80	32	30	94	51	34	67
West South Central	67	52	78	25	24	95	54	36	67
Mountain	68	53	78	25	23	93	55	38	69
Pacific	65	53	82	31	29	95	49	35	72

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

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

³ Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or 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

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.6	0.5	0.5	0.5	0.6	0.6	0.5	0.6
Worker characteristics									
Management, professional, and related	0.7	0.8	0.5	0.9	0.8	0.8	1.0	0.9	0.8
Management, business, and financial	1.1	1.2	0.5	1.3	1.3	0.8	1.2	1.1	0.8
Professional and related	0.8	0.9	0.6	1.0	0.9	0.9	1.1	1.0	1.0
Teachers	1.3	1.2	0.5	1.4	1.3	1.0	1.7	1.3	2.1
Primary, secondary, and special education school teachers	1.5	1.4	0.5	1.3	1.4	0.5	2.0	1.5	3.0
Registered nurses	1.6	1.8	1.5	2.3	2.2	1.2	1.7	1.8	1.8
Service	1.1	0.8	1.6	0.8	0.7	0.7	1.2	0.6	1.5
Protective service	3.2	2.9	2.0	3.1	3.0	0.8	2.7	1.5	3.0
Sales and office	0.8	0.8	0.7	0.6	0.6	1.2	0.8	0.7	0.8
Sales and related	1.1	1.0	1.1	0.7	0.5	2.2	1.1	1.0	1.2
Office and administrative support	1.0	0.9	0.8	0.8	0.8	1.2	1.1	0.9	0.9
Natural resources, construction, and maintenance	1.4	1.3	1.0	1.3	1.2	0.6	1.4	1.1	1.2
Construction, extraction, farming, fishing, and forestry	2.0	1.7	1.4	1.9	1.9	0.5	2.1	1.7	1.7
Installation, maintenance, and repair	1.9	1.8	1.2	1.7	1.7	1.0	1.8	1.5	1.5
Production, transportation, and material moving	1.3	1.2	0.8	1.1	1.0	0.6	1.2	0.9	0.9
Production	1.6	1.3	1.0	1.3	1.2	0.8	1.6	1.2	1.1
Transportation and material moving	1.8	1.6	1.0	1.5	1.4	0.9	1.6	1.2	1.3
Full time	0.6	0.5	0.4	0.6	0.6	0.6	0.7	0.5	0.5
Part time	1.1	0.8	1.5	0.5	0.5	1.6	1.1	0.7	1.6
Union	0.7	0.7	0.5	1.0	1.0	0.6	1.3	1.2	1.4
Nonunion	0.6	0.6	0.5	0.5	0.4	0.8	0.7	0.5	0.6
Average wage within the following categories: ⁴									
Lowest 25 percent	1.0	0.7	1.3	0.6	0.5	2.0	1.0	0.6	1.2
Lowest 10 percent	1.5	0.8	2.1	0.6	0.5	4.8	1.4	0.7	2.0
Second 25 percent	0.9	0.9	0.7	0.7	0.7	0.7	1.0	0.8	0.8
Third 25 percent	0.7	0.7	0.5	0.8	0.7	0.8	0.9	0.8	0.8
Highest 25 percent	0.6	0.7	0.4	0.9	0.9	0.6	0.9	0.9	0.7
Highest 10 percent	0.7	0.8	0.6	1.3	1.2	0.7	1.1	1.2	1.0
Establishment characteristics									
Goods-producing industries	1.2	1.1	0.7	1.1	1.1	0.5	1.3	1.1	0.7
Service-providing industries	0.6	0.6	0.5	0.6	0.5	0.7	0.7	0.6	0.6
Education and health services	1.0	1.0	0.8	1.1	1.1	1.3	1.3	0.9	1.2
Educational services	0.8	0.9	0.5	0.9	1.0	1.3	1.4	1.0	1.8
Elementary and secondary schools	0.6	0.7	0.4	0.9	1.0	0.5	1.7	1.1	2.8
Junior colleges, colleges, and universities	1.2	1.5	1.0	2.4	1.8	5.0	2.5	1.8	1.9
Health care and social assistance	1.8	1.5	1.3	1.5	1.3	1.9	1.8	1.5	1.5
Hospitals	0.7	1.1	1.0	2.3	2.1	1.8	1.5	1.4	1.8
Public administration	1.2	1.3	0.7	1.4	1.5	0.8	2.3	1.7	4.4

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011—Continued

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.9	0.8	0.9	0.5	0.5	1.4	1.0	0.8	0.9
1 to 49 workers	1.1	0.9	1.1	0.6	0.5	1.7	1.1	0.9	1.1
50 to 99 workers	1.7	1.5	1.5	1.1	1.0	2.3	1.7	1.4	1.6
100 workers or more	0.7	0.6	0.4	0.8	0.7	0.6	0.8	0.6	0.7
100 to 499 workers	1.0	1.0	0.8	1.0	1.0	0.7	1.1	0.9	0.8
500 workers or more	0.9	1.0	0.5	1.4	1.3	0.9	0.9	0.8	0.9
Geographic areas									
New England	3.6	3.2	1.0	2.5	2.5	1.6	3.1	2.4	0.8
Middle Atlantic	2.2	2.4	1.2	1.9	1.6	0.7	2.3	2.1	1.3
East North Central	1.3	1.2	1.3	1.5	1.3	1.3	1.3	1.1	1.8
West North Central	1.6	2.0	2.1	2.1	1.3	6.2	2.0	1.7	1.9
South Atlantic	1.3	1.2	1.0	1.0	0.8	1.0	1.4	1.1	1.4
East South Central	3.3	3.1	2.5	3.5	3.3	1.8	3.6	2.0	2.4
West South Central	1.5	1.0	1.2	1.0	1.0	0.5	1.7	1.1	1.1
Mountain	1.8	2.0	1.6	1.6	1.8	2.0	2.0	1.9	2.2
Pacific	1.3	1.3	1.0	1.0	1.0	0.5	1.5	1.3	1.3

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

² Includes workers in the 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 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)

Characteristics	Open plans ²	Frozen plans ³
All workers	81	19
Worker characteristics		
Management, professional, and related	80	20
Management, business, and financial	74	26
Professional and related	82	18
Teachers	90	10
Primary, secondary, and special education school teachers	91	9
Registered nurses	81	19
Service	87	13
Protective service	88	12
Sales and office	78	22
Office and administrative support	81	19
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	90	10
Installation, maintenance, and repair	93	7
Production, transportation, and material moving ...	86	14
Production	79	21
Transportation and material moving	74	26
Transportation and material moving	83	17
Full time	81	19
Part time	83	17
Union	86	14
Nonunion	78	22
Average wage within the following categories: ⁴		
Lowest 25 percent	77	23
Lowest 10 percent	70	30
Second 25 percent	83	17
Third 25 percent	83	17
Highest 25 percent	80	20
Highest 10 percent	76	24
Establishment characteristics		
Goods-producing industries	75	25
Service-providing industries	82	18
Education and health services	87	13
Educational services	90	10
Elementary and secondary schools	90	10
Junior colleges, colleges, and universities	88	12
Health care and social assistance	82	18
Hospitals	80	20
Public administration	88	12

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)

Characteristics	Open plans ²	Frozen plans ³
1 to 99 workers	84	16
1 to 49 workers	87	13
50 to 99 workers	81	19
100 workers or more	81	19
100 to 499 workers	78	22
500 workers or more	82	18
Geographic areas		
New England	72	28
Middle Atlantic	80	20
East North Central	75	25
West North Central	83	17
South Atlantic	86	14
East South Central	86	14
West South Central	81	19
Mountain	83	17
Pacific	86	14

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,¹ National Compensation Survey, March 2011

Characteristics	Open plans ²	Frozen plans ³
All workers	0.7	0.7
Worker characteristics		
Management, professional, and related	1.0	1.0
Management, business, and financial	1.4	1.4
Professional and related	1.1	1.1
Teachers	0.9	0.9
Primary, secondary, and special education school teachers	0.9	0.9
Registered nurses	2.3	2.3
Service	1.3	1.3
Protective service	1.7	1.7
Sales and office	1.1	1.1
Office and administrative support	1.1	1.1
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.0	1.0
Installation, maintenance, and repair	0.9	0.9
Production, transportation, and material moving ... Production	1.7	1.7
Transportation and material moving	1.6	1.6
Production	2.4	2.4
Transportation and material moving	1.9	1.9
Full time	0.7	0.7
Part time	1.6	1.6
Union	0.9	0.9
Nonunion	0.9	0.9
Average wage within the following categories: ⁴		
Lowest 25 percent	2.9	2.9
Lowest 10 percent	6.8	6.8
Second 25 percent	1.0	1.0
Third 25 percent	0.9	0.9
Highest 25 percent	0.9	0.9
Highest 10 percent	1.4	1.4
Establishment characteristics		
Goods-producing industries	1.8	1.8
Service-providing industries	0.8	0.8
Education and health services	0.9	0.9
Educational services	0.9	0.9
Elementary and secondary schools	0.9	0.9
Junior colleges, colleges, and universities	2.1	2.1
Health care and social assistance	2.2	2.2
Hospitals	2.2	2.2
Public administration	1.5	1.5

See footnotes at end of table.

Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Open plans ²	Frozen plans ³
1 to 99 workers	1.5	1.5
1 to 49 workers	1.6	1.6
50 to 99 workers	2.6	2.6
100 workers or more	0.8	0.8
100 to 499 workers	1.6	1.6
500 workers or more	0.9	0.9
Geographic areas		
New England	3.1	3.1
Middle Atlantic	0.9	0.9
East North Central	1.8	1.8
West North Central	2.4	2.4
South Atlantic	1.7	1.7
East South Central	3.2	3.2
West South Central	2.1	2.1
Mountain	4.4	4.4
Pacific	1.6	1.6

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

² 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.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, civilian workers,² National Compensation Survey, March 2011

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

Characteristics	Retirement benefit accrual ³		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	74	5	21
Worker characteristics			
Management, professional, and related	77	6	18
Management, business, and financial	68	6	26
Professional and related	81	6	13
Teachers	100	—	—
Primary, secondary, and special education school teachers	100	—	—
Registered nurses	87	2	11
Service	87	—	—
Protective service	95	—	5
Sales and office	65	5	31
Office and administrative support	68	4	28
Natural resources, construction, and maintenance	85	3	12
Construction, extraction, farming, fishing, and forestry	94	—	—
Installation, maintenance, and repair	81	4	15
Production, transportation, and material moving ...	69	7	24
Production	76	5	20
Transportation and material moving	61	11	28
Full time	74	5	21
Part time	77	—	—
Union	92	3	5
Nonunion	65	6	28
Average wage within the following categories: ⁴			
Lowest 25 percent	70	—	—
Lowest 10 percent	56	—	—
Second 25 percent	70	5	26
Third 25 percent	72	6	22
Highest 25 percent	78	6	17
Highest 10 percent	76	6	18
Establishment characteristics			
Goods-producing industries	72	10	19
Service-providing industries	75	4	21
Education and health services	94	1	5
Educational services	99	—	—
Elementary and secondary schools	100	—	—
Junior colleges, colleges, and universities	95	—	—
Health care and social assistance	87	3	9
Hospitals	86	4	10
Public administration	100	—	—

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, civilian workers,² National Compensation Survey, March 2011—Continued

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

Characteristics	Retirement benefit accrual ³		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
1 to 99 workers	58	4	38
1 to 49 workers	49	5	46
50 to 99 workers	69	1	29
100 workers or more	77	5	18
100 to 499 workers	77	4	20
500 workers or more	77	6	17
Geographic areas			
New England	73	2	25
Middle Atlantic	80	3	18
East North Central	74	—	—
West North Central	70	—	—
South Atlantic	65	4	30
East South Central	70	—	—
West South Central	78	3	19
Mountain	59	—	—
Pacific	82	6	12

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**

Characteristics	Retirement benefit accrual ³		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	1.4	1.0	1.3
Worker characteristics			
Management, professional, and related	2.1	1.7	1.6
Management, business, and financial	2.7	1.6	2.4
Professional and related	2.3	1.8	1.6
Teachers	0.2	–	–
Primary, secondary, and special education school teachers	0.2	–	–
Registered nurses	3.2	0.9	3.1
Service	4.4	–	–
Protective service	1.4	–	1.4
Sales and office	2.6	1.2	2.5
Office and administrative support	2.5	1.0	2.4
Natural resources, construction, and maintenance	2.9	0.8	2.8
Construction, extraction, farming, fishing, and forestry	4.4	–	–
Installation, maintenance, and repair	3.9	1.3	3.7
Production, transportation, and material moving ...	3.8	1.8	3.8
Production	4.2	1.7	4.1
Transportation and material moving	5.5	3.1	5.9
Full time	1.4	1.0	1.3
Part time	3.5	–	–
Union	1.7	0.8	1.5
Nonunion	2.0	1.4	1.8
Average wage within the following categories: ⁴			
Lowest 25 percent	5.0	–	–
Lowest 10 percent	10.2	–	–
Second 25 percent	2.9	1.1	2.9
Third 25 percent	2.5	1.2	2.3
Highest 25 percent	1.8	1.4	1.4
Highest 10 percent	2.5	2.0	1.9
Establishment characteristics			
Goods-producing industries	3.0	1.9	2.8
Service-providing industries	1.5	1.1	1.5
Education and health services	1.1	0.6	0.9
Educational services	0.6	–	–
Elementary and secondary schools	0.0	–	–
Junior colleges, colleges, and universities	2.8	–	–
Health care and social assistance	2.5	1.3	2.0
Hospitals	2.7	1.7	2.1
Public administration	0.2	–	–

See footnotes at end of table.

Table 5. Standard errors for defined benefit frozen retirement plans:¹ Benefits accrual, civilian workers,² National Compensation Survey, March 2011—Continued

Characteristics	Retirement benefit accrual ³		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
1 to 99 workers	4.3	1.1	4.3
1 to 49 workers	5.8	1.8	5.6
50 to 99 workers	7.2	0.7	7.2
100 workers or more	1.6	1.1	1.2
100 to 499 workers	2.8	1.4	2.6
500 workers or more	2.0	1.5	1.6
Geographic areas			
New England	6.4	0.6	6.3
Middle Atlantic	1.5	0.8	1.6
East North Central	3.5	—	—
West North Central	9.7	—	—
South Atlantic	3.4	1.3	3.1
East South Central	7.9	—	—
West South Central	3.7	1.5	3.2
Mountain	11.6	—	—
Pacific	4.2	2.7	2.4

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:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2011

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	7	45	48
Worker characteristics			
Management, professional, and related	8	43	49
Management, business, and financial	5	50	45
Professional and related	10	40	51
Teachers	14	10	76
Registered nurses	11	39	50
Service	11	21	67
Protective service	—	—	82
Sales and office	5	50	44
Office and administrative support	7	49	43
Natural resources, construction, and maintenance	8	56	37
Construction, extraction, farming, fishing, and forestry	13	44	43
Installation, maintenance, and repair	5	61	33
Production, transportation, and material moving ...	3	54	43
Production	4	63	32
Transportation and material moving	2	42	55
Full time	7	45	48
Part time	9	42	49
Union	14	26	60
Nonunion	4	54	42
Average wage within the following categories: ³			
Lowest 25 percent	4	51	46
Second 25 percent	8	41	51
Third 25 percent	9	41	50
Highest 25 percent	7	47	47
Highest 10 percent	8	44	48
Establishment characteristics			
Goods-producing industries	4	58	39
Service-providing industries	8	42	50
Education and health services	16	25	59
Educational services:			
Junior colleges, colleges, and universities ...	—	—	51
Health care and social assistance	13	38	49
Hospitals	16	39	45
Public administration	—	—	85

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2011—Continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	—	52	—
1 to 49 workers	—	54	—
50 to 99 workers	—	49	—
100 workers or more	8	44	48
100 to 499 workers	5	46	49
500 workers or more	9	42	48
Geographic areas			
New England	—	—	62
Middle Atlantic	14	31	55
East North Central	13	40	47
South Atlantic	—	57	—
East South Central	—	57	—
West South Central	—	56	—
Pacific	—	—	54

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: 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**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	0.7	1.9	1.9
Worker characteristics			
Management, professional, and related	1.0	2.7	2.6
Management, business, and financial	1.3	3.3	3.2
Professional and related	1.2	3.0	2.8
Teachers	2.4	2.2	3.0
Registered nurses	2.5	5.1	5.1
Service	1.7	3.1	3.5
Protective service	–	–	5.2
Sales and office	1.0	2.7	2.9
Office and administrative support	1.4	2.7	3.1
Natural resources, construction, and maintenance	1.9	5.1	4.7
Construction, extraction, farming, fishing, and forestry	3.6	7.8	7.3
Installation, maintenance, and repair	2.1	5.8	5.3
Production, transportation, and material moving ...	0.9	3.9	4.0
Production	1.6	4.6	4.5
Transportation and material moving	0.8	5.9	6.1
Full time	0.7	2.0	2.0
Part time	2.1	4.9	4.5
Union	1.4	2.5	2.6
Nonunion	0.8	2.3	2.3
Average wage within the following categories: ³			
Lowest 25 percent	1.1	5.9	6.1
Second 25 percent	1.4	3.2	3.3
Third 25 percent	1.0	2.7	2.7
Highest 25 percent	0.8	2.4	2.3
Highest 10 percent	1.1	3.1	2.9
Establishment characteristics			
Goods-producing industries	1.8	3.7	3.9
Service-providing industries	0.8	2.1	2.1
Education and health services	2.0	3.5	3.4
Educational services:			
Junior colleges, colleges, and universities ...	–	–	7.3
Health care and social assistance	3.0	5.6	6.0
Hospitals	3.8	4.5	4.2
Public administration	–	–	4.1

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	—	4.9	—
1 to 49 workers	—	5.7	—
50 to 99 workers	—	7.9	—
100 workers or more	0.8	2.1	2.0
100 to 499 workers	1.3	3.2	3.3
500 workers or more	1.1	2.4	2.3
Geographic areas			
New England	—	—	6.3
Middle Atlantic	1.2	2.7	3.2
East North Central	2.0	3.8	3.6
South Atlantic	—	4.8	—
East South Central	—	8.3	—
West South Central	—	7.6	—
Pacific	—	—	6.0

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 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² 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 ³			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	9	91	35	26	36	1
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: ⁵						
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.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2011—Continued

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans ³			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
1 to 99 workers	5	95	28	40	31	—
1 to 49 workers	6	94	24	47	25	—
100 workers or more	9	91	37	24	37	—
100 to 499 workers	15	85	28	20	41	—
500 workers or more	7	93	41	26	35	(⁴)
Geographic areas						
New England	9	91	45	30	17	—
Middle Atlantic	9	91	48	27	17	—
East North Central	9	91	37	14	52	(⁴)
South Atlantic	12	88	17	34	39	—
Pacific	4	96	52	26	39	—

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:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2011

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	0.9	0.9	1.9	1.9	2.2	0.3
Worker characteristics						
Management, professional, and related	0.9	0.9	2.5	2.7	3.0	0.5
Management, business, and financial	1.2	1.2	2.6	3.7	3.9	–
Professional and related	1.2	1.2	2.8	2.7	3.1	0.4
Teachers:						
Primary, secondary, and special education school teachers	–	0.0	0.3	–	2.8	–
Service	1.1	1.1	4.6	5.0	4.3	–
Protective service	1.8	1.8	5.3	1.9	5.0	–
Sales and office	2.0	2.0	2.3	2.5	2.8	(³)
Office and administrative support	2.1	2.1	2.7	2.3	2.9	(³)
Production, transportation, and material moving ...	2.2	2.2	2.7	3.3	4.6	–
Production	2.5	2.5	3.3	5.0	5.7	–
Transportation and material moving	3.3	3.3	4.5	–	6.2	–
Full time	0.8	0.8	1.9	1.9	2.3	0.3
Part time	4.2	4.2	3.5	4.0	4.1	–
Union	1.0	1.0	3.0	1.1	3.4	–
Nonunion	1.1	1.1	1.7	2.5	2.6	0.4
Average wage within the following categories: ⁴						
Lowest 25 percent	4.4	4.4	4.0	6.2	6.2	–
Second 25 percent	1.9	1.9	3.2	2.6	3.6	(³)
Third 25 percent	1.4	1.4	2.5	2.3	2.7	–
Highest 25 percent	0.8	0.8	2.4	2.9	2.6	–
Highest 10 percent	0.9	0.9	3.0	4.0	3.3	–
Establishment characteristics						
Goods-producing industries	1.4	1.4	2.7	3.4	4.1	–
Service-providing industries	1.1	1.1	2.2	2.1	2.4	0.3
Education and health services	1.2	1.2	3.8	1.6	3.7	–
Educational services	0.6	0.6	1.4	0.8	2.8	–
Elementary and secondary schools	–	0.0	0.9	–	3.0	–
Health care and social assistance	2.2	2.2	3.3	3.7	5.1	–
Hospitals	2.8	2.8	2.7	4.0	4.2	–
Public administration	–	0.0	3.1	2.2	–	–

See footnotes at end of table.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2011—Continued

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
1 to 99 workers	1.2	1.2	4.3	4.7	4.0	—
1 to 49 workers	1.6	1.6	5.5	5.3	4.4	—
100 workers or more	1.0	1.0	1.9	1.9	2.2	—
100 to 499 workers	2.3	2.3	3.0	2.8	3.5	—
500 workers or more	1.0	1.0	2.4	2.3	2.6	(³)
Geographic areas						
New England	2.7	2.7	5.9	6.5	4.2	—
Middle Atlantic	2.2	2.2	1.9	2.3	3.5	—
East North Central	1.9	1.9	3.8	3.1	4.3	(³)
South Atlantic	2.4	2.4	2.7	4.1	3.9	—
Pacific	1.1	1.1	7.2	4.4	7.5	—

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

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

³ 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)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	62	38	78	22
Worker characteristics				
Management, professional, and related	66	34	83	17
Management, business, and financial	69	31	85	15
Professional and related	65	35	82	18
Teachers	56	44	78	22
Primary, secondary, and special education school teachers	47	53	70	30
Registered nurses	65	35	82	18
Service	62	38	83	17
Protective service	68	32	79	21
Sales and office	55	45	70	30
Sales and related	46	54	55	45
Office and administrative support	60	40	78	22
Natural resources, construction, and maintenance	63	37	81	19
Construction, extraction, farming, fishing, and forestry	55	45	78	22
Installation, maintenance, and repair	69	31	83	17
Production, transportation, and material moving ...	66	34	81	19
Production	67	33	82	18
Transportation and material moving	65	35	80	20
Full time	63	37	79	21
Part time	55	45	70	30
Union	57	43	78	22
Nonunion	62	38	78	22
Average wage within the following categories: ²				
Lowest 25 percent	56	44	70	30
Lowest 10 percent	63	37	81	19
Second 25 percent	57	43	72	28
Third 25 percent	65	35	82	18
Highest 25 percent	66	34	84	16
Highest 10 percent	66	34	84	16
Establishment characteristics				
Goods-producing industries	66	34	82	18
Service-providing industries	61	39	77	23
Education and health services	58	42	80	20
Educational services	55	45	75	25
Elementary and secondary schools	46	54	70	30
Junior colleges, colleges, and universities	59	41	77	23
Health care and social assistance	60	40	82	18
Hospitals	66	34	81	19
Public administration	57	43	81	19

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)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	64	36	83	17
1 to 49 workers	63	37	84	16
50 to 99 workers	65	35	82	18
100 workers or more	61	39	76	24
100 to 499 workers	58	42	71	29
500 workers or more	64	36	81	19
Geographic areas				
New England	65	35	81	19
Middle Atlantic	60	40	81	19
East North Central	58	42	76	24
West North Central	64	36	79	21
South Atlantic	60	40	76	24
East South Central	64	36	75	25
West South Central	65	35	76	24
Mountain	63	37	82	18
Pacific	65	35	81	19

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.8	0.8	0.6	0.6
Worker characteristics				
Management, professional, and related	1.1	1.1	0.9	0.9
Management, business, and financial	1.3	1.3	1.0	1.0
Professional and related	1.3	1.3	1.1	1.1
Teachers	3.2	3.2	2.8	2.8
Primary, secondary, and special education school teachers	5.2	5.2	5.7	5.7
Registered nurses	2.6	2.6	2.0	2.0
Service	2.0	2.0	1.7	1.7
Protective service	4.0	4.0	3.6	3.6
Sales and office	1.0	1.0	1.1	1.1
Sales and related	1.6	1.6	1.9	1.9
Office and administrative support	1.2	1.2	1.0	1.0
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.6	1.6	1.3	1.3
Installation, maintenance, and repair	2.8	2.8	2.3	2.3
Production, transportation, and material moving ... Production	1.8	1.8	1.5	1.5
Transportation and material moving	1.3	1.3	1.0	1.0
Production	1.6	1.6	1.3	1.3
Transportation and material moving	1.9	1.9	1.6	1.6
Full time	0.8	0.8	0.6	0.6
Part time	2.0	2.0	1.8	1.8
Union	2.3	2.3	2.1	2.1
Nonunion	0.8	0.8	0.7	0.7
Average wage within the following categories: ²				
Lowest 25 percent	1.5	1.5	1.5	1.5
Lowest 10 percent	3.4	3.4	2.3	2.3
Second 25 percent	1.3	1.3	1.2	1.2
Third 25 percent	0.9	0.9	0.8	0.8
Highest 25 percent	1.1	1.1	0.8	0.8
Highest 10 percent	1.5	1.5	1.1	1.1
Establishment characteristics				
Goods-producing industries	1.1	1.1	1.0	1.0
Service-providing industries	0.9	0.9	0.7	0.7
Education and health services	1.9	1.9	1.6	1.6
Educational services	2.7	2.7	2.4	2.4
Elementary and secondary schools	5.0	5.0	5.5	5.5
Junior colleges, colleges, and universities	3.1	3.1	2.3	2.3
Health care and social assistance	2.2	2.2	2.0	2.0
Hospitals	1.9	1.9	1.5	1.5
Public administration	5.0	5.0	3.6	3.6

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	1.2	1.2	1.1	1.1
1 to 49 workers	1.5	1.5	1.3	1.3
50 to 99 workers	2.0	2.0	1.8	1.8
100 workers or more	0.9	0.9	0.8	0.8
100 to 499 workers	1.1	1.1	1.1	1.1
500 workers or more	1.2	1.2	1.0	1.0
Geographic areas				
New England	4.6	4.6	2.2	2.2
Middle Atlantic	2.4	2.4	2.1	2.1
East North Central	1.2	1.2	1.5	1.5
West North Central	1.8	1.8	2.3	2.3
South Atlantic	1.8	1.8	1.7	1.7
East South Central	2.2	2.2	2.0	2.0
West South Central	2.1	2.1	1.6	1.6
Mountain	4.2	4.2	2.3	2.3
Pacific	2.2	2.2	1.4	1.4

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above 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)

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	73	59	81	72	54	75
Worker characteristics						
Management, professional, and related	88	76	86	88	68	78
Management, business, and financial	94	81	86	94	73	78
Professional and related	86	74	86	85	67	78
Teachers	85	74	87	85	68	80
Primary, secondary, and special education school teachers	95	83	88	95	77	81
Registered nurses	82	69	84	82	63	77
Service	48	35	74	48	33	70
Protective service	72	62	86	72	58	81
Sales and office	73	57	79	72	52	72
Sales and related	63	47	74	63	42	67
Office and administrative support	78	63	81	78	58	74
Natural resources, construction, and maintenance	77	62	81	77	59	77
Construction, extraction, farming, fishing, and forestry	71	59	82	71	57	80
Installation, maintenance, and repair	83	66	80	83	61	73
Production, transportation, and material moving	76	63	83	76	59	78
Production	82	70	84	82	65	80
Transportation and material moving	70	57	80	70	53	76
Full time	88	73	83	88	67	77
Part time	24	15	64	24	14	58
Union	94	83	89	93	77	82
Nonunion	69	55	80	69	50	73
Average wage within the following categories: ⁴						
Lowest 25 percent	39	26	66	39	24	62
Lowest 10 percent	22	13	58	22	12	56
Second 25 percent	77	61	79	77	56	73
Third 25 percent	88	75	85	87	69	79
Highest 25 percent	93	81	87	93	74	80
Highest 10 percent	95	84	89	94	75	79
Establishment characteristics						
Goods-producing industries	85	73	85	85	69	81
Service-providing industries	70	57	81	70	52	74
Education and health services	80	65	82	79	60	76
Educational services	86	75	87	86	69	80
Elementary and secondary schools	89	77	86	88	70	79
Junior colleges, colleges, and universities	88	78	89	87	72	82
Health care and social assistance	75	58	78	75	54	73
Hospitals	89	78	87	89	71	80
Public administration	88	80	91	88	74	85

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	47	37	79	28	22	77	71	53	75
Worker characteristics									
Management, professional, and related	59	49	82	37	28	77	86	67	78
Management, business, and financial	67	56	83	41	32	78	93	72	77
Professional and related	56	46	82	35	27	77	84	65	78
Teachers	51	43	84	33	26	79	84	68	80
Primary, secondary, and special education school teachers	56	47	85	35	28	80	94	76	81
Registered nurses	60	47	79	31	22	71	79	61	78
Service	29	22	74	18	13	73	47	32	69
Protective service	49	41	84	33	27	80	70	57	81
Sales and office	46	35	77	25	19	77	71	51	72
Sales and related	39	28	72	19	14	76	61	41	67
Office and administrative support	50	40	79	29	22	78	77	57	74
Natural resources, construction, and maintenance	45	37	81	30	24	79	75	58	77
Construction, extraction, farming, fishing, and forestry	38	33	86	27	23	87	69	56	81
Installation, maintenance, and repair	52	41	77	34	25	73	81	60	74
Production, transportation, and material moving	48	38	80	29	23	79	74	58	78
Production	51	43	83	29	24	82	80	64	80
Transportation and material moving	44	34	76	29	22	76	69	52	75
Full time	57	46	80	34	26	78	86	66	76
Part time	14	9	67	9	6	68	23	13	58
Union	73	61	84	56	46	82	91	75	82
Nonunion	42	32	78	23	17	75	67	49	73
Average wage within the following categories: ⁴									
Lowest 25 percent	20	13	66	11	8	69	38	23	62
Lowest 10 percent	12	7	59	7	5	64	22	12	55
Second 25 percent	47	36	76	26	20	76	75	55	73
Third 25 percent	58	48	82	34	27	80	86	67	79
Highest 25 percent	67	55	83	44	34	78	91	73	80
Highest 10 percent	72	60	84	46	37	80	93	74	79
Establishment characteristics									
Goods-producing industries	54	46	84	32	27	83	83	67	81
Service-providing industries	45	35	78	27	21	76	69	51	74
Education and health services	48	38	80	28	21	75	78	59	76
Educational services	51	43	83	33	25	77	85	68	79
Elementary and secondary schools	51	42	83	33	26	78	87	69	79
Junior colleges, colleges, and universities	57	48	84	34	26	76	87	72	82
Health care and social assistance	46	35	77	25	18	73	73	53	73
Hospitals	70	56	80	41	30	74	87	69	79
Public administration	62	53	86	48	39	82	86	73	85

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	58	44	77	57	42	73
1 to 49 workers	54	41	76	53	38	72
50 to 99 workers	69	54	78	69	51	74
100 workers or more	86	72	84	86	66	77
100 to 499 workers	82	66	80	82	60	74
500 workers or more	90	79	87	90	71	79
Geographic areas						
New England	71	59	83	70	51	72
Middle Atlantic	73	61	84	73	57	78
East North Central	73	59	81	72	54	75
West North Central	70	58	82	70	53	75
South Atlantic	73	57	78	73	53	72
East South Central	79	65	83	79	62	79
West South Central	71	56	79	71	53	74
Mountain	72	58	79	72	52	72
Pacific	73	62	85	72	56	77

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	29	22	77	17	13	76	56	41	73
1 to 49 workers	26	20	76	15	11	76	52	38	72
50 to 99 workers	40	31	78	25	19	76	67	49	74
100 workers or more	62	50	80	37	29	77	84	64	76
100 to 499 workers	56	44	78	29	23	78	80	59	73
500 workers or more	68	56	82	45	35	77	88	70	79
Geographic areas									
New England	50	40	79	21	17	80	68	49	72
Middle Atlantic	49	40	82	33	27	83	72	56	78
East North Central	48	38	78	27	20	74	71	53	75
West North Central	46	37	80	18	14	77	68	51	75
South Atlantic	41	31	76	26	18	67	71	51	72
East South Central	45	33	75	24	19	78	78	61	78
West South Central	35	27	76	18	13	73	69	51	75
Mountain	47	38	80	27	21	80	71	51	71
Pacific	57	47	82	42	34	82	71	55	77

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

² Includes workers in the 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.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.6	0.4	0.6	0.5	0.4
Worker characteristics						
Management, professional, and related	0.7	0.8	0.5	0.7	0.7	0.5
Management, business, and financial	0.7	1.2	0.9	0.7	1.1	0.9
Professional and related	0.9	0.9	0.5	0.9	0.8	0.6
Teachers	1.3	1.3	0.8	1.4	1.3	0.8
Primary, secondary, and special education school teachers	1.4	1.3	0.7	1.4	1.3	0.8
Registered nurses	1.4	1.5	1.5	1.4	1.6	1.6
Service	1.2	1.1	1.3	1.2	1.1	1.3
Protective service	3.2	2.8	1.5	3.2	2.8	1.6
Sales and office	0.8	0.7	0.5	0.8	0.7	0.6
Sales and related	1.2	1.1	0.8	1.2	1.0	0.9
Office and administrative support	1.0	0.9	0.7	1.0	0.9	0.7
Natural resources, construction, and maintenance	1.3	1.3	0.8	1.3	1.4	1.0
Construction, extraction, farming, fishing, and forestry	1.9	1.8	1.2	1.9	1.9	1.2
Installation, maintenance, and repair	1.6	1.5	1.1	1.5	1.5	1.4
Production, transportation, and material moving ...	1.3	1.2	0.5	1.3	1.1	0.6
Production	1.3	1.3	0.7	1.3	1.2	0.7
Transportation and material moving	1.9	1.7	0.8	1.8	1.5	0.9
Full time	0.6	0.6	0.3	0.5	0.5	0.4
Part time	0.9	0.6	1.7	0.9	0.6	1.7
Union	0.7	0.8	0.5	0.7	0.9	0.6
Nonunion	0.7	0.6	0.4	0.7	0.6	0.4
Average wage within the following categories: ⁴						
Lowest 25 percent	1.1	0.9	1.3	1.1	0.9	1.3
Lowest 10 percent	1.8	1.4	3.2	1.8	1.4	3.4
Second 25 percent	0.9	0.9	0.6	1.0	0.9	0.6
Third 25 percent	0.7	0.6	0.4	0.7	0.6	0.5
Highest 25 percent	0.5	0.6	0.4	0.5	0.6	0.5
Highest 10 percent	0.5	0.7	0.5	0.5	0.8	0.8
Establishment characteristics						
Goods-producing industries	0.8	0.8	0.5	0.8	0.8	0.5
Service-providing industries	0.7	0.7	0.4	0.7	0.6	0.4
Education and health services	1.0	1.0	0.7	1.0	1.0	0.7
Educational services	0.6	0.8	0.6	0.6	0.8	0.7
Elementary and secondary schools	0.5	0.8	0.7	0.5	0.8	0.8
Junior colleges, colleges, and universities	1.0	1.5	1.2	1.0	1.8	1.6
Health care and social assistance	1.6	1.5	1.1	1.6	1.4	1.0
Hospitals	0.6	0.8	0.7	0.7	1.1	1.1
Public administration	1.2	1.3	0.7	1.2	1.3	0.8

See footnotes at end of table.

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

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.6	0.4	0.7	0.5	0.5	0.6	0.5	0.4
Worker characteristics									
Management, professional, and related	0.9	0.9	0.6	0.9	0.7	1.0	0.7	0.7	0.5
Management, business, and financial	1.3	1.4	1.2	1.4	1.1	1.8	0.8	1.1	0.9
Professional and related	1.0	0.9	0.6	1.0	0.8	1.1	0.9	0.8	0.6
Teachers	1.6	1.5	0.9	1.6	1.4	1.9	1.4	1.3	0.9
Primary, secondary, and special education school teachers	2.1	1.8	1.1	2.1	1.8	2.1	1.5	1.3	0.8
Registered nurses	2.4	2.1	1.4	2.6	1.5	2.7	1.7	1.7	1.5
Service	1.3	1.0	1.2	1.3	1.0	1.7	1.2	1.0	1.3
Protective service	2.9	2.5	1.4	2.6	2.1	2.2	3.2	2.8	1.6
Sales and office	0.9	0.7	0.6	0.8	0.6	0.8	0.8	0.7	0.6
Sales and related	1.0	0.9	1.2	1.0	0.8	1.3	1.1	1.0	0.9
Office and administrative support	1.2	0.9	0.7	0.9	0.7	0.9	1.0	0.9	0.7
Natural resources, construction, and maintenance	1.3	1.1	1.1	1.3	1.0	1.6	1.3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	1.8	1.6	1.2	1.7	1.5	1.5	1.9	1.8	1.3
Installation, maintenance, and repair	1.7	1.5	1.5	1.9	1.4	2.4	1.6	1.5	1.4
Production, transportation, and material moving ...	1.4	1.2	0.9	1.2	0.9	1.3	1.3	1.1	0.6
Production	1.8	1.6	1.1	1.5	1.2	1.6	1.4	1.2	0.8
Transportation and material moving	1.9	1.5	1.4	1.5	1.3	1.9	1.8	1.5	0.9
Full time	0.7	0.6	0.4	0.8	0.6	0.6	0.5	0.5	0.4
Part time	0.7	0.5	1.9	0.5	0.4	2.4	0.8	0.6	1.7
Union	1.2	1.1	0.6	1.4	1.2	0.7	0.8	0.9	0.6
Nonunion	0.7	0.6	0.5	0.6	0.5	0.7	0.7	0.6	0.4
Average wage within the following categories: ⁴									
Lowest 25 percent	1.0	0.7	1.4	1.0	0.8	2.0	1.0	0.8	1.2
Lowest 10 percent	1.6	1.1	3.2	1.3	1.0	4.7	1.8	1.3	3.1
Second 25 percent	1.1	0.9	0.6	0.9	0.7	1.0	0.9	0.9	0.6
Third 25 percent	0.8	0.7	0.4	0.9	0.8	0.8	0.7	0.6	0.5
Highest 25 percent	0.8	0.8	0.6	0.9	0.7	0.7	0.5	0.6	0.5
Highest 10 percent	1.3	1.2	0.7	1.1	1.0	0.9	0.6	0.9	0.8
Establishment characteristics									
Goods-producing industries	1.3	1.1	0.7	1.3	1.1	1.0	0.9	0.8	0.6
Service-providing industries	0.8	0.6	0.4	0.7	0.6	0.6	0.6	0.6	0.4
Education and health services	1.2	1.0	0.9	1.3	0.9	1.2	1.0	1.0	0.7
Educational services	1.3	1.2	0.7	1.3	1.0	1.5	0.6	0.8	0.7
Elementary and secondary schools	1.5	1.4	1.0	1.6	1.3	2.0	0.6	0.9	0.8
Junior colleges, colleges, and universities	2.5	2.2	1.1	2.5	2.1	2.4	1.0	1.8	1.6
Health care and social assistance	1.9	1.4	1.4	2.0	1.2	1.8	1.6	1.4	1.1
Hospitals	1.6	1.4	0.8	2.6	1.6	2.2	0.8	1.1	1.1
Public administration	2.3	2.1	1.1	2.2	1.8	1.9	1.5	1.5	0.9

See footnotes at end of table.

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

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.0	0.8	0.7	1.0	0.7	0.7
1 to 49 workers	1.1	0.9	0.9	1.1	0.8	0.8
50 to 99 workers	1.7	1.4	1.2	1.7	1.3	1.2
100 workers or more	0.6	0.6	0.4	0.6	0.5	0.5
100 to 499 workers	1.0	1.0	0.6	1.0	0.9	0.7
500 workers or more	0.5	0.7	0.6	0.5	0.7	0.6
Geographic areas						
New England	2.7	1.6	1.3	2.7	2.0	1.4
Middle Atlantic	2.4	2.4	0.9	2.3	1.9	0.8
East North Central	1.2	1.0	0.8	1.2	0.9	0.7
West North Central	2.1	2.2	1.0	2.1	2.1	1.1
South Atlantic	1.7	1.4	0.9	1.7	1.3	0.8
East South Central	2.2	1.8	1.7	2.2	1.6	1.8
West South Central	1.7	1.7	1.6	1.7	1.6	1.5
Mountain	2.1	2.1	1.4	2.1	1.8	1.3
Pacific	1.1	1.1	0.4	1.1	1.0	0.7

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

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.8	0.6	0.9	0.6	0.5	1.1	0.9	0.7	0.6
1 to 49 workers	0.9	0.7	1.1	0.7	0.6	1.4	1.1	0.8	0.8
50 to 99 workers	1.7	1.3	1.4	1.3	1.1	2.1	1.7	1.3	1.1
100 workers or more	0.7	0.6	0.4	1.0	0.8	0.7	0.6	0.6	0.5
100 to 499 workers	1.2	1.1	0.7	1.1	1.0	1.1	1.0	0.9	0.7
500 workers or more	1.1	0.9	0.6	1.3	1.0	0.9	0.6	0.7	0.6
Geographic areas									
New England	1.9	1.8	1.0	2.0	1.6	1.4	2.4	1.9	1.5
Middle Atlantic	2.3	2.0	0.8	2.2	1.7	1.3	2.2	1.9	0.9
East North Central	1.2	1.0	0.7	1.5	1.2	1.2	1.2	1.0	0.8
West North Central	2.2	1.9	1.3	1.1	0.9	1.6	2.0	2.0	1.0
South Atlantic	1.5	1.3	1.1	1.4	0.9	1.6	1.6	1.3	0.8
East South Central	4.0	2.6	1.8	4.6	3.5	1.6	2.1	1.5	1.8
West South Central	2.1	1.3	1.9	1.7	1.4	3.1	1.6	1.6	1.4
Mountain	3.0	2.3	1.9	3.6	2.8	1.7	2.1	1.9	1.5
Pacific	1.2	1.1	0.7	1.2	1.0	0.9	0.9	0.9	0.7

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

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

³ 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.

Table 10. Health care benefits:¹ Share of premiums paid by employer and employee, civilian workers,² National Compensation Survey, March 2011

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	79	21	67	33
Worker characteristics				
Management, professional, and related	80	20	68	32
Management, business, and financial	78	22	68	32
Professional and related	81	19	68	32
Teachers	88	12	69	31
Primary, secondary, and special education school teachers	89	11	69	31
Registered nurses	75	25	65	35
Service	80	20	66	34
Protective service	84	16	73	27
Sales and office	75	25	64	36
Sales and related	70	30	61	39
Office and administrative support	77	23	66	34
Natural resources, construction, and maintenance	81	19	68	32
Construction, extraction, farming, fishing, and forestry	83	17	67	33
Installation, maintenance, and repair	79	21	68	32
Production, transportation, and material moving ...	79	21	71	29
Production	79	21	72	28
Transportation and material moving	78	22	69	31
Full time	79	21	67	33
Part time	76	24	66	34
Union	88	12	81	19
Nonunion	76	24	63	37
Average wage within the following categories: ³				
Lowest 25 percent	75	25	61	39
Lowest 10 percent	74	26	62	38
Second 25 percent	77	23	64	36
Third 25 percent	79	21	67	33
Highest 25 percent	81	19	71	29
Highest 10 percent	81	19	72	28
Establishment characteristics				
Goods-producing industries	79	21	71	29
Service-providing industries	79	21	66	34
Education and health services	82	18	66	34
Educational services	87	13	68	32
Elementary and secondary schools	89	11	69	31
Junior colleges, colleges, and universities	84	16	69	31
Health care and social assistance	77	23	63	37
Hospitals	74	26	65	35
Public administration	87	13	76	24

See footnotes at end of table.

Table 10. Health care benefits:¹ Share of premiums paid by employer and employee, civilian workers,² National Compensation Survey, March 2011—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	78	22	63	37
1 to 49 workers	78	22	62	38
50 to 99 workers	78	22	64	36
100 workers or more	79	21	69	31
100 to 499 workers	77	23	67	33
500 workers or more	80	20	71	29
Geographic areas				
New England	75	25	69	31
Middle Atlantic	81	19	74	26
East North Central	79	21	72	28
West North Central	79	21	67	33
South Atlantic	76	24	61	39
East South Central	77	23	61	39
West South Central	78	22	60	40
Mountain	77	23	63	37
Pacific	81	19	69	31

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.

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

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

See footnotes at end of table.

Table 10. Standard errors for health care benefits:¹ Share of premiums paid by employer and employee, civilian workers,² National Compensation Survey, March 2011—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.4	0.4	0.5	0.5
1 to 49 workers	0.5	0.5	0.6	0.6
50 to 99 workers	0.6	0.6	0.8	0.8
100 workers or more	0.3	0.3	0.3	0.3
100 to 499 workers	0.4	0.4	0.5	0.5
500 workers or more	0.4	0.4	0.4	0.4
Geographic areas				
New England	0.7	0.7	0.7	0.7
Middle Atlantic	0.5	0.5	0.9	0.9
East North Central	0.5	0.5	0.7	0.7
West North Central	1.0	1.0	0.7	0.7
South Atlantic	0.4	0.4	0.5	0.5
East South Central	1.6	1.6	1.7	1.7
West South Central	0.6	0.6	1.0	1.0
Mountain	1.1	1.1	0.8	0.8
Pacific	0.6	0.6	0.6	0.6

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

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

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

average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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,¹ National Compensation Survey, March 2011

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	81	19	70	30
Worker characteristics				
Management, professional, and related	83	17	71	29
Management, business, and financial	82	18	71	29
Professional and related	83	17	70	30
Teachers	87	13	67	33
Primary, secondary, and special education school teachers	88	12	66	34
Registered nurses	81	19	72	28
Service	81	19	66	34
Protective service	85	15	74	26
Sales and office	79	21	68	32
Sales and related	75	25	65	35
Office and administrative support	81	19	69	31
Natural resources, construction, and maintenance	82	18	69	31
Construction, extraction, farming, fishing, and forestry	83	17	68	32
Installation, maintenance, and repair	81	19	70	30
Production, transportation, and material moving ...	81	19	73	27
Production	81	19	74	26
Transportation and material moving	81	19	72	28
Full time	82	18	70	30
Part time	78	22	70	30
Union	89	11	82	18
Nonunion	79	21	66	34
Average wage within the following categories: ²				
Lowest 25 percent	78	22	63	37
Lowest 10 percent	75	25	62	38
Second 25 percent	80	20	67	33
Third 25 percent	82	18	70	30
Highest 25 percent	83	17	73	27
Highest 10 percent	84	16	75	25
Establishment characteristics				
Goods-producing industries	82	18	73	27
Service-providing industries	81	19	69	31
Education and health services	84	16	67	33
Educational services	87	13	67	33
Elementary and secondary schools	88	12	65	35
Junior colleges, colleges, and universities	86	14	70	30
Health care and social assistance	81	19	68	32
Hospitals	81	19	74	26
Public administration	89	11	78	22

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)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	80	20	64	36
1 to 49 workers	80	20	64	36
50 to 99 workers	79	21	65	35
100 workers or more	82	18	72	28
100 to 499 workers	80	20	70	30
500 workers or more	84	16	74	26
Geographic areas				
New England	79	21	74	26
Middle Atlantic	83	17	76	24
East North Central	82	18	75	25
West North Central	83	17	71	29
South Atlantic	80	20	65	35
East South Central	80	20	62	38
West South Central	81	19	62	38
Mountain	81	19	67	33
Pacific	83	17	70	30

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above 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 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.4	0.4
Management, business, and financial	0.4	0.4	0.6	0.6
Professional and related	0.3	0.3	0.5	0.5
Teachers	0.5	0.5	0.9	0.9
Primary, secondary, and special education school teachers	0.6	0.6	1.0	1.0
Registered nurses	0.9	0.9	1.1	1.1
Service	0.6	0.6	0.8	0.8
Protective service	0.7	0.7	1.4	1.4
Sales and office	0.3	0.3	0.4	0.4
Sales and related	0.5	0.5	0.7	0.7
Office and administrative support	0.4	0.4	0.5	0.5
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	0.5	0.5	0.7	0.7
Installation, maintenance, and repair	0.8	0.8	1.4	1.4
Production, transportation, and material moving ... Production	0.7	0.7	0.8	0.8
Transportation and material moving	0.4	0.4	0.5	0.5
Production	0.5	0.5	0.7	0.7
Transportation and material moving	0.6	0.6	0.9	0.9
Full time	0.2	0.2	0.3	0.3
Part time	1.1	1.1	1.0	1.0
Union	0.3	0.3	0.6	0.6
Nonunion	0.2	0.2	0.3	0.3
Average wage within the following categories: ²				
Lowest 25 percent	0.7	0.7	0.8	0.8
Lowest 10 percent	1.4	1.4	1.4	1.4
Second 25 percent	0.3	0.3	0.4	0.4
Third 25 percent	0.3	0.3	0.5	0.5
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.4	0.4	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.4	0.4	0.6	0.6
Service-providing industries	0.2	0.2	0.4	0.4
Education and health services	0.4	0.4	0.7	0.7
Educational services	0.5	0.5	0.9	0.9
Elementary and secondary schools	0.5	0.5	0.9	0.9
Junior colleges, colleges, and universities	0.7	0.7	2.2	2.2
Health care and social assistance	0.6	0.6	1.0	1.0
Hospitals	0.5	0.5	0.6	0.6
Public administration	0.5	0.5	0.8	0.8

See footnotes at end of table.

Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.4	0.4	0.6	0.6
1 to 49 workers	0.5	0.5	0.7	0.7
50 to 99 workers	0.7	0.7	0.9	0.9
100 workers or more	0.3	0.3	0.4	0.4
100 to 499 workers	0.4	0.4	0.5	0.5
500 workers or more	0.3	0.3	0.5	0.5
Geographic areas				
New England	0.7	0.7	0.8	0.8
Middle Atlantic	0.5	0.5	1.0	1.0
East North Central	0.4	0.4	0.6	0.6
West North Central	0.7	0.7	1.1	1.1
South Atlantic	0.4	0.4	0.6	0.6
East South Central	1.5	1.5	2.0	2.0
West South Central	0.6	0.6	1.1	1.1
Mountain	1.2	1.2	1.4	1.4
Pacific	0.6	0.6	0.7	0.7

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above 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)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$367.18	21	\$459.47	79	\$341.92	\$102.40
Worker characteristics							
Management, professional, and related	100	389.86	22	464.12	78	368.92	101.74
Management, business, and financial	100	375.04	19	457.15	81	356.01	102.14
Professional and related	100	395.74	23	466.35	77	374.33	101.57
Teachers	100	443.60	35	492.11	65	417.95	100.55
Primary, secondary, and special education school teachers	100	450.83	38	495.70	62	423.85	103.44
Registered nurses	100	390.97	14	564.09	86	363.89	100.37
Service	100	366.43	22	492.18	78	331.57	98.59
Protective service	100	423.56	27	487.05	73	399.50	98.20
Sales and office	100	346.42	18	439.96	82	326.30	106.49
Sales and related	100	306.01	14	399.61	86	290.70	114.63
Office and administrative support	100	363.29	19	452.26	81	342.11	102.87
Natural resources, construction, and maintenance	100	354.87	32	442.64	68	313.64	108.24
Construction, extraction, farming, fishing, and forestry	100	354.75	37	442.24	63	302.55	106.22
Installation, maintenance, and repair	100	354.99	27	443.18	73	322.76	109.89
Production, transportation, and material moving ...	100	354.59	20	459.32	80	327.65	97.75
Production	100	349.75	19	453.83	81	325.45	96.33
Transportation and material moving	100	360.17	22	464.71	78	330.30	99.46
Full time	100	367.48	21	458.47	79	342.64	101.30
Part time	100	362.58	22	474.31	78	330.73	119.43
Union	100	465.66	40	525.76	60	425.08	99.02
Nonunion	100	340.42	16	415.13	84	325.79	103.05
Average wage within the following categories: ²							
Lowest 25 percent	100	320.61	17	416.31	83	301.59	104.04
Lowest 10 percent	100	307.31	15	448.69	85	282.06	108.18
Second 25 percent	100	342.85	18	430.14	82	323.06	102.94
Third 25 percent	100	374.15	23	464.76	77	346.92	100.87
Highest 25 percent	100	397.09	24	483.18	76	369.60	102.61
Highest 10 percent	100	405.42	24	485.95	76	380.59	102.82
Establishment characteristics							
Goods-producing industries	100	346.68	22	436.74	78	321.29	94.76
Service-providing industries	100	371.73	21	464.66	79	346.47	104.08
Education and health services	100	401.11	23	478.66	77	377.37	100.36
Educational services	100	428.49	32	480.20	68	404.53	99.22
Elementary and secondary schools	100	440.64	37	487.50	63	413.25	104.27
Junior colleges, colleges, and universities	100	407.57	21	452.66	79	395.37	91.02
Health care and social assistance	100	376.07	16	475.85	84	357.19	101.21
Hospitals	100	390.35	11	535.97	89	372.84	99.69
Public administration	100	454.63	31	504.82	69	431.83	87.49

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)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$343.25	27	\$436.06	73	\$309.27	\$113.95
1 to 49 workers	100	344.95	28	435.52	72	309.59	115.40
50 to 99 workers	100	339.34	24	437.54	76	308.59	110.81
100 workers or more	100	380.62	19	478.51	81	358.40	96.56
100 to 499 workers	100	361.47	16	456.99	84	343.03	99.17
500 workers or more	100	396.43	20	492.60	80	371.76	94.30
Geographic areas							
New England	100	384.88	13	462.24	87	373.72	118.04
Middle Atlantic	100	399.66	27	488.75	73	367.05	106.55
East North Central	100	369.51	19	456.24	81	349.36	97.41
West North Central	100	362.38	23	441.07	77	338.50	96.06
South Atlantic	100	343.27	17	422.11	83	327.19	100.97
East South Central	100	341.24	15	414.62	85	328.31	95.95
West South Central	100	344.61	23	412.71	77	323.95	103.06
Mountain	100	358.16	22	447.13	78	333.41	100.65
Pacific	100	385.87	27	507.19	73	340.20	106.07

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 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$2.37	0.6	\$5.40	0.6	\$1.89	\$0.94
Worker characteristics						
Management, professional, and related	2.92	0.9	6.76	0.9	2.56	1.40
Management, business, and financial	4.63	1.1	11.06	1.1	4.37	2.16
Professional and related	3.49	1.1	7.45	1.1	3.37	1.55
Teachers	5.28	1.7	10.58	1.7	5.94	3.12
Primary, secondary, and special education school teachers	6.21	2.1	11.66	2.1	7.70	3.98
Registered nurses	14.91	3.1	58.35	3.1	8.04	2.71
Service	7.61	1.3	18.35	1.3	5.23	2.01
Protective service	7.85	2.4	15.19	2.4	8.17	3.17
Sales and office	2.77	0.7	9.31	0.7	2.75	1.59
Sales and related	4.02	1.3	12.63	1.3	3.28	2.30
Office and administrative support	3.43	0.9	11.07	0.9	3.47	1.95
Natural resources, construction, and maintenance	4.05	1.5	9.40	1.5	3.98	2.38
Construction, extraction, farming, fishing, and forestry	6.88	2.1	13.57	2.1	7.13	3.91
Installation, maintenance, and repair	5.56	1.8	12.87	1.8	4.70	3.28
Production, transportation, and material moving ...	4.38	1.1	11.39	1.1	3.74	1.55
Production	5.01	1.4	13.13	1.4	4.90	2.18
Transportation and material moving	6.76	1.6	15.43	1.6	6.40	2.43
Full time	2.34	0.6	5.36	0.6	1.84	0.89
Part time	11.37	2.1	28.47	2.1	10.13	5.00
Union	5.20	1.3	10.21	1.3	3.54	2.36
Nonunion	2.03	0.5	4.98	0.5	1.97	1.00
Average wage within the following categories: ²						
Lowest 25 percent	5.23	1.3	15.52	1.3	4.67	2.57
Lowest 10 percent	11.54	2.6	31.99	2.6	10.72	5.19
Second 25 percent	2.82	0.7	9.13	0.7	2.39	1.62
Third 25 percent	4.09	0.9	10.27	0.9	2.83	1.30
Highest 25 percent	2.65	0.9	5.22	0.9	2.27	1.40
Highest 10 percent	3.94	1.3	9.56	1.3	3.20	1.76
Establishment characteristics						
Goods-producing industries	3.70	1.0	8.45	1.0	3.67	1.65
Service-providing industries	2.64	0.7	6.57	0.7	2.02	1.06
Education and health services	4.40	1.1	10.89	1.1	3.71	2.41
Educational services	4.41	1.6	7.60	1.6	4.86	3.21
Elementary and secondary schools	5.36	1.8	9.07	1.8	6.56	3.71
Junior colleges, colleges, and universities	6.22	2.7	13.23	2.7	5.52	5.06
Health care and social assistance	6.63	1.7	26.31	1.7	5.17	2.98
Hospitals	6.23	1.4	27.10	1.4	4.39	2.04
Public administration	9.76	2.2	25.91	2.2	5.65	2.15

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	\$3.72	1.0	\$6.89	1.0	\$3.16	\$1.78
1 to 49 workers	4.15	1.2	8.22	1.2	4.09	2.47
50 to 99 workers	5.77	1.7	12.97	1.7	5.04	2.47
100 workers or more	2.77	0.6	7.98	0.6	2.26	1.11
100 to 499 workers	3.15	0.8	7.90	0.8	3.10	1.52
500 workers or more	3.86	0.9	10.71	0.9	3.18	1.48
Geographic areas						
New England	6.26	1.1	18.32	1.1	7.22	4.92
Middle Atlantic	7.16	2.0	12.82	2.0	4.98	1.77
East North Central	6.08	1.1	14.18	1.1	5.74	2.05
West North Central	7.52	2.3	15.34	2.3	5.63	2.83
South Atlantic	3.47	1.3	7.73	1.3	3.56	1.43
East South Central	6.66	2.2	12.81	2.2	6.82	6.25
West South Central	6.22	1.4	11.62	1.4	5.90	2.86
Mountain	10.17	2.3	16.87	2.3	8.49	3.55
Pacific	7.59	1.8	14.84	1.8	3.86	1.94

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)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	100	75	1	12	1	(⁵)	10	(⁵)
Worker characteristics								
Management, professional, and related	100	74	1	13	2	1	9	(⁵)
Management, business, and financial	100	76	—	12	2	1	9	—
Professional and related	100	73	1	14	1	1	10	(⁵)
Teachers	100	75	—	14	2	1	6	—
Primary, secondary, and special education school teachers	100	76	1	12	2	—	7	—
Registered nurses	100	71	—	16	1	1	11	—
Service	100	75	1	10	1	1	12	(⁵)
Protective service	100	72	—	14	2	1	10	—
Sales and office	100	71	(⁵)	17	1	(⁵)	10	(⁵)
Sales and related	100	66	—	22	—	—	12	(⁵)
Office and administrative support	100	73	(⁵)	15	1	(⁵)	10	(⁵)
Natural resources, construction, and maintenance	100	80	—	8	(⁵)	—	10	1
Construction, extraction, farming, fishing, and forestry	100	80	—	8	1	—	9	—
Installation, maintenance, and repair	100	81	—	8	—	—	11	1
Production, transportation, and material moving	100	81	1	7	(⁵)	—	10	—
Production	100	80	—	7	(⁵)	—	11	—
Transportation and material moving	100	82	—	7	(⁵)	(⁵)	10	—
Full time	100	75	1	12	1	1	10	(⁵)
Part time	100	72	(⁵)	18	1	—	8	—
Union	100	74	1	11	2	2	10	1
Nonunion	100	75	(⁵)	13	1	(⁵)	10	(⁵)
Average wage within the following categories: ⁶								
Lowest 25 percent	100	75	—	14	—	—	11	—
Lowest 10 percent	100	81	—	8	—	—	10	—
Second 25 percent	100	73	(⁵)	15	1	(⁵)	11	(⁵)
Third 25 percent	100	78	1	10	1	1	9	(⁵)
Highest 25 percent	100	74	1	12	2	1	11	1
Highest 10 percent	100	74	1	11	2	1	11	1
Establishment characteristics								
Goods-producing industries	100	80	—	7	(⁵)	—	11	(⁵)
Service-providing industries	100	74	(⁵)	14	1	1	10	(⁵)
Education and health services	100	73	(⁵)	15	1	1	9	(⁵)
Educational services	100	74	—	16	2	1	6	—
Elementary and secondary schools	100	75	—	13	2	1	7	—
Junior colleges, colleges, and universities	100	72	—	22	1	1	3	—
Health care and social assistance	100	73	—	14	1	1	11	—
Hospitals	100	70	—	17	1	1	11	—
Public administration	100	71	—	18	5	3	3	—

See footnotes at end of table.

Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	79	—	9	1	—	11	(⁵)
1 to 49 workers	100	78	—	9	1	—	11	(⁵)
50 to 99 workers	100	80	—	9	—	(⁵)	9	—
100 workers or more	100	73	1	14	1	1	10	(⁵)
100 to 499 workers	100	75	1	12	1	(⁵)	10	(⁵)
500 workers or more	100	71	—	16	2	1	10	—
Geographic areas								
New England	100	79	—	10	—	—	11	—
Middle Atlantic	100	76	—	8	(⁵)	3	11	—
East North Central	100	73	(⁵)	15	(⁵)	—	11	—
West North Central	100	75	—	13	—	—	10	—
South Atlantic	100	76	—	12	—	—	10	(⁵)
East South Central	100	76	—	15	—	—	8	—
West South Central	100	75	—	13	2	—	10	—
Mountain	100	73	—	12	1	—	14	—
Pacific	100	73	1	13	3	—	10	—

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

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

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

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

⁵ Less than 0.5 percent.

⁶ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 13. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.8	0.1	0.7	0.1	(⁵)	0.5	(⁵)
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	0.0	1.6	—	1.1	(⁵)	—	1.4	0.4
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 13. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	0.0	1.3	—	0.9	0.2	—	1.0	(⁵)
1 to 49 workers	0.0	1.6	—	1.2	0.2	—	1.3	(⁵)
50 to 99 workers	0.0	1.9	—	1.3	—	(⁵)	1.5	—
100 workers or more	0.0	1.0	0.2	0.8	0.2	0.1	0.5	(⁵)
100 to 499 workers	0.0	1.1	0.3	0.8	0.2	(⁵)	0.9	(⁵)
500 workers or more	0.0	1.4	—	1.3	0.2	0.1	0.8	—
Geographic areas								
New England	0.0	2.5	—	0.8	—	—	2.5	—
Middle Atlantic	0.0	2.1	—	1.7	(⁵)	0.4	1.0	—
East North Central	0.0	2.4	(⁵)	2.4	(⁵)	—	1.1	—
West North Central	0.0	2.0	—	1.6	—	—	1.1	—
South Atlantic	0.0	1.4	—	1.1	—	—	1.5	(⁵)
East South Central	0.0	4.0	—	3.1	—	—	2.6	—
West South Central	0.0	1.9	—	1.5	0.5	—	1.4	—
Mountain	0.0	2.0	—	1.3	0.1	—	1.9	—
Pacific	0.0	1.9	0.4	1.9	0.5	—	1.6	—

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

² 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,¹ National Compensation Survey, March 2011

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$853.41	10	\$1,115.64	90	\$823.64	\$402.85
Worker characteristics							
Management, professional, and related	100	903.87	10	1,177.47	90	875.14	407.73
Management, business, and financial	100	903.03	8	1,133.85	92	882.53	397.40
Professional and related	100	904.20	10	1,191.46	90	872.16	411.89
Teachers	100	884.57	12	1,272.58	88	829.72	465.58
Primary, secondary, and special education school teachers	100	874.21	14	1,277.50	86	806.12	492.20
Registered nurses	100	925.04	6	1,014.98	94	918.99	378.17
Service	100	802.31	9	1,145.96	91	766.66	426.03
Protective service	100	949.43	10	1,210.27	90	920.52	368.77
Sales and office	100	816.77	8	1,024.14	92	799.37	406.50
Sales and related	100	745.26	7	936.88	93	730.09	423.27
Office and administrative support	100	846.70	8	1,058.03	92	828.55	399.44
Natural resources, construction, and maintenance	100	817.63	17	1,117.53	83	755.76	423.18
Construction, extraction, farming, fishing, and forestry	100	774.23	22	1,078.09	78	688.15	453.04
Installation, maintenance, and repair	100	858.46	12	1,183.49	88	812.36	398.18
Production, transportation, and material moving ...	100	855.16	13	1,074.99	87	823.15	354.48
Production	100	858.78	12	1,104.08	88	824.78	340.92
Transportation and material moving	100	850.94	13	1,044.04	87	821.23	370.50
Full time	100	855.42	10	1,153.64	90	822.53	400.85
Part time	100	822.23	14	705.35	86	841.74	435.60
Union	100	1,044.85	28	1,130.09	72	1,012.14	347.81
Nonunion	100	801.86	5	1,095.93	95	784.84	414.18
Average wage within the following categories: ²							
Lowest 25 percent	100	714.08	7	925.68	93	697.09	441.13
Lowest 10 percent	100	662.54	8	624.73	92	665.80	441.28
Second 25 percent	100	789.03	7	1,036.33	93	770.39	411.00
Third 25 percent	100	863.97	10	1,091.99	90	838.72	388.59
Highest 25 percent	100	944.59	14	1,198.74	86	903.86	393.80
Highest 10 percent	100	988.56	15	1,190.27	85	953.69	383.42
Establishment characteristics							
Goods-producing industries	100	842.40	14	1,076.15	86	803.45	356.10
Service-providing industries	100	855.83	9	1,128.96	91	827.83	412.55
Education and health services	100	857.63	9	1,120.97	91	832.77	447.54
Educational services	100	855.28	11	1,249.08	89	807.33	457.68
Elementary and secondary schools	100	848.53	14	1,256.83	86	781.04	496.98
Junior colleges, colleges, and universities	100	888.43	4	1,199.23	96	874.46	378.20
Health care and social assistance	100	859.83	7	921.84	93	855.49	438.49
Hospitals	100	972.09	4	1,207.34	96	962.27	355.52
Public administration	100	1,002.02	11	1,142.14	89	985.11	320.38

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$763.36	12	\$1,110.61	88	\$716.18	\$460.61
1 to 49 workers	100	759.48	12	1,152.81	88	705.76	464.85
50 to 99 workers	100	772.01	12	1,015.23	88	739.34	451.18
100 workers or more	100	902.80	9	1,119.22	91	880.80	372.13
100 to 499 workers	100	862.02	8	1,054.82	92	845.93	391.41
500 workers or more	100	936.21	10	1,157.99	90	910.25	355.84
Geographic areas							
New England	100	989.23	8	1,087.05	92	980.64	377.55
Middle Atlantic	100	980.30	19	1,146.40	81	940.85	390.04
East North Central	100	929.86	13	1,135.64	87	899.90	337.74
West North Central	100	850.45	11	1,030.77	89	827.46	379.27
South Atlantic	100	771.66	3	1,197.68	97	757.21	417.14
East South Central	100	712.79	5	1,072.74	95	693.68	449.84
West South Central	100	742.36	5	1,179.64	95	718.72	449.66
Mountain	100	790.38	9	1,107.19	91	757.62	417.80
Pacific	100	859.03	13	1,061.01	87	829.39	422.18

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above 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 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$6.37	0.4	\$18.79	0.4	\$5.76	\$3.40
Worker characteristics						
Management, professional, and related	8.63	0.7	34.91	0.7	8.14	4.72
Management, business, and financial	13.18	0.6	33.88	0.6	12.95	6.92
Professional and related	9.60	0.8	43.73	0.8	9.28	5.65
Teachers	15.36	0.9	24.85	0.9	15.35	11.01
Primary, secondary, and special education school teachers	17.66	1.1	27.75	1.1	17.67	11.92
Registered nurses	21.84	2.1	143.59	2.1	21.64	10.70
Service	14.76	1.0	42.00	1.0	13.20	8.78
Protective service	22.54	1.3	37.99	1.3	23.11	18.33
Sales and office	7.81	0.5	34.10	0.5	7.62	4.56
Sales and related	13.12	1.2	100.26	1.2	10.12	8.80
Office and administrative support	9.21	0.6	31.78	0.6	9.44	5.19
Natural resources, construction, and maintenance	12.84	1.2	41.21	1.2	11.99	8.83
Construction, extraction, farming, fishing, and forestry	21.74	1.9	45.74	1.9	22.94	16.30
Installation, maintenance, and repair	16.27	1.4	68.16	1.4	14.51	8.40
Production, transportation, and material moving	10.41	0.7	20.90	0.7	10.94	6.89
Production	12.54	1.0	25.48	1.0	12.97	8.21
Transportation and material moving	16.95	1.1	29.39	1.1	18.76	11.52
Full time	6.48	0.4	17.33	0.4	5.83	3.50
Part time	19.55	1.5	48.95	1.5	21.43	15.90
Union	10.60	1.2	21.40	1.2	9.96	7.15
Nonunion	6.39	0.4	31.41	0.4	6.29	3.61
Average wage within the following categories: ²						
Lowest 25 percent	13.92	1.0	78.16	1.0	11.20	9.61
Lowest 10 percent	28.30	1.6	70.27	1.6	29.48	19.67
Second 25 percent	7.70	0.4	29.13	0.4	7.49	5.31
Third 25 percent	10.34	0.6	18.65	0.6	9.68	4.87
Highest 25 percent	7.18	0.7	29.91	0.7	6.45	4.45
Highest 10 percent	10.28	1.2	46.94	1.2	8.89	6.37
Establishment characteristics						
Goods-producing industries	9.36	0.8	18.16	0.8	10.11	6.71
Service-providing industries	7.15	0.5	23.62	0.5	6.41	3.75
Education and health services	11.74	0.7	42.34	0.7	11.82	7.55
Educational services	14.04	0.7	23.60	0.7	14.13	9.67
Elementary and secondary schools	15.26	1.0	26.16	1.0	14.91	9.31
Junior colleges, colleges, and universities	29.58	0.7	44.29	0.7	29.98	21.88
Health care and social assistance	17.20	1.3	75.02	1.3	17.53	11.61
Hospitals	13.05	0.6	52.23	0.6	13.12	8.53
Public administration	17.25	0.8	23.36	0.8	18.76	9.05

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	\$11.71	0.7	\$36.11	0.7	\$9.98	\$6.05
1 to 49 workers	12.85	0.9	38.47	0.9	11.51	8.14
50 to 99 workers	16.26	1.3	67.69	1.3	14.98	10.12
100 workers or more	6.15	0.4	13.38	0.4	6.28	4.03
100 to 499 workers	9.74	0.5	27.81	0.5	9.69	5.98
500 workers or more	7.61	0.5	11.58	0.5	7.94	5.88
Geographic areas						
New England	15.90	0.8	89.82	0.8	20.43	13.96
Middle Atlantic	23.68	1.7	37.45	1.7	19.77	7.03
East North Central	16.63	0.9	35.51	0.9	15.79	6.81
West North Central	17.12	0.9	38.07	0.9	19.53	13.27
South Atlantic	9.85	0.6	65.28	0.6	8.65	6.55
East South Central	20.73	1.2	62.31	1.2	21.76	24.51
West South Central	21.79	0.9	122.70	0.9	18.24	10.27
Mountain	23.19	1.9	78.17	1.9	22.07	15.89
Pacific	11.52	1.2	41.21	1.2	12.10	7.92

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)

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

See footnotes at end of table.

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

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	80	—	7	(⁵)	—	12	(⁵)
1 to 49 workers	100	79	—	7	(⁵)	—	13	(⁵)
50 to 99 workers	100	81	—	8	—	(⁵)	10	—
100 workers or more	100	75	1	13	1	1	9	(⁵)
100 to 499 workers	100	77	1	11	1	(⁵)	10	(⁵)
500 workers or more	100	74	—	14	1	1	9	—
Geographic areas								
New England	100	79	—	9	—	—	10	—
Middle Atlantic	100	78	—	8	(⁵)	3	10	—
East North Central	100	74	(⁵)	14	(⁵)	—	10	—
West North Central	100	76	—	12	—	—	11	—
South Atlantic	100	80	—	11	(⁵)	—	9	—
East South Central	100	81	—	13	—	—	6	—
West South Central	100	78	—	11	1	—	10	—
Mountain	100	72	—	11	1	—	16	—
Pacific	100	74	1	11	2	—	12	—

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

² 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 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.7	(⁵)	0.6	0.1	(⁵)	0.4	(⁵)
Worker characteristics								
Management, professional, and related	0.0	1.1	(⁵)	1.0	0.2	0.1	0.6	(⁵)
Management, business, and financial	0.0	1.2	—	0.9	0.4	0.1	0.7	—
Professional and related	0.0	1.3	(⁵)	1.3	0.2	0.1	0.7	(⁵)
Teachers	0.0	1.6	—	1.2	0.4	0.4	1.0	—
Primary, secondary, and special education school teachers	0.0	1.8	—	1.2	0.6	0.5	1.3	—
Registered nurses	0.0	4.1	—	4.5	0.3	0.2	1.4	—
Service	0.0	1.2	—	0.9	0.2	0.2	0.9	—
Protective service	0.0	2.8	—	2.0	0.7	0.6	2.0	—
Sales and office	0.0	1.0	(⁵)	0.8	0.2	(⁵)	0.6	(⁵)
Sales and related	0.0	1.7	—	1.4	—	—	1.0	—
Office and administrative support	0.0	1.1	(⁵)	0.9	0.2	(⁵)	0.7	(⁵)
Natural resources, construction, and maintenance	0.0	1.5	—	0.9	(⁵)	—	1.4	0.3
Construction, extraction, farming, fishing, and forestry	0.0	2.3	—	1.3	0.1	—	2.0	—
Installation, maintenance, and repair	0.0	1.9	—	1.1	(⁵)	—	1.7	(⁵)
Production, transportation, and material moving ...	0.0	1.1	0.3	0.7	(⁵)	—	0.9	—
Production	0.0	1.5	—	1.1	(⁵)	—	1.2	—
Transportation and material moving	0.0	1.3	—	0.7	—	(⁵)	1.0	—
Full time	0.0	0.7	(⁵)	0.6	0.1	(⁵)	0.5	(⁵)
Part time	0.0	2.0	(⁵)	1.6	0.2	—	1.2	—
Union	0.0	1.4	0.3	1.0	0.4	0.2	0.9	(⁵)
Nonunion	0.0	0.8	(⁵)	0.6	0.1	(⁵)	0.5	(⁵)
Average wage within the following categories: ⁶								
Lowest 25 percent	0.0	1.2	—	0.9	—	—	0.9	—
Lowest 10 percent	0.0	2.1	—	1.0	—	—	1.5	—
Second 25 percent	0.0	1.0	(⁵)	0.8	0.2	(⁵)	0.6	(⁵)
Third 25 percent	0.0	0.9	(⁵)	0.7	0.1	(⁵)	0.6	(⁵)
Highest 25 percent	0.0	0.9	—	0.7	0.2	0.1	0.6	—
Highest 10 percent	0.0	1.2	—	0.9	0.2	0.1	0.8	—
Establishment characteristics								
Goods-producing industries	0.0	1.1	—	0.7	(⁵)	—	1.0	—
Service-providing industries	0.0	0.8	(⁵)	0.7	0.1	0.1	0.5	(⁵)
Education and health services	0.0	1.5	—	1.5	0.1	0.1	0.8	—
Educational services	0.0	1.6	—	1.2	0.2	0.2	0.9	—
Elementary and secondary schools	0.0	1.9	—	1.3	0.4	0.2	1.4	—
Junior colleges, colleges, and universities	0.0	2.5	—	2.3	0.1	0.2	0.6	—
Health care and social assistance	0.0	2.5	—	2.5	0.2	0.2	1.3	—
Hospitals	0.0	3.6	—	4.2	0.3	0.3	1.4	—
Public administration	0.0	2.6	—	2.1	0.9	0.4	1.7	—

See footnotes at end of table.

Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	0.0	1.1	—	0.8	(⁵)	—	0.9	(⁵)
1 to 49 workers	0.0	1.3	—	1.0	(⁵)	—	1.1	(⁵)
50 to 99 workers	0.0	1.7	—	1.1	—	(⁵)	1.5	—
100 workers or more	0.0	0.9	0.2	0.8	0.1	0.1	0.5	(⁵)
100 to 499 workers	0.0	1.1	0.3	0.8	0.2	(⁵)	0.8	(⁵)
500 workers or more	0.0	1.2	—	1.2	0.2	0.1	0.7	—
Geographic areas								
New England	0.0	2.3	—	0.8	—	—	2.4	—
Middle Atlantic	0.0	2.0	—	1.6	(⁵)	0.4	1.0	—
East North Central	0.0	2.3	(⁵)	2.3	(⁵)	—	0.9	—
West North Central	0.0	2.4	—	1.4	—	—	1.5	—
South Atlantic	0.0	1.2	—	1.0	(⁵)	—	1.3	—
East South Central	0.0	2.8	—	2.3	—	—	1.7	—
West South Central	0.0	1.5	—	1.1	0.4	—	1.0	—
Mountain	0.0	2.1	—	1.2	0.1	—	2.4	—
Pacific	0.0	1.7	0.3	1.6	0.4	—	0.9	—

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

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

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

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

⁵ Less than 0.05.

⁶ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$32.50	\$54.92	\$86.66	\$127.74	\$185.16	\$126.00	\$214.72	\$335.13	\$531.00	\$768.87
Worker characteristics										
Management, professional, and related	30.76	54.18	86.05	127.77	185.52	126.55	220.98	340.00	549.66	780.00
Management, business, and financial	33.25	55.71	89.48	127.01	184.74	127.47	227.01	332.78	524.36	762.80
Professional and related	30.00	53.27	83.49	127.89	185.60	125.00	218.62	343.30	560.00	782.54
Teachers	20.00	42.00	75.83	127.01	191.34	103.41	220.00	400.79	660.18	872.24
Primary, secondary, and special education school teachers	20.90	41.85	76.13	127.37	192.05	102.85	213.46	460.72	667.00	910.03
Registered nurses	33.84	51.78	88.04	125.38	184.17	133.10	220.90	321.49	475.22	683.29
Service	25.00	48.07	82.47	129.99	176.74	121.96	220.98	364.05	567.70	815.09
Protective service	30.00	49.46	80.00	116.76	180.82	105.00	190.25	287.13	459.00	770.22
Sales and office	33.69	58.31	90.85	130.83	196.89	133.24	230.61	345.93	528.10	776.62
Sales and related	41.94	70.00	100.75	143.39	213.90	155.82	259.82	356.97	565.00	783.97
Office and administrative support	30.89	54.00	87.24	124.13	184.04	127.94	220.98	338.53	516.04	771.45
Natural resources, construction, and maintenance	34.66	60.00	90.77	135.30	203.25	131.01	214.35	350.49	558.99	786.35
Construction, extraction, farming, fishing, and forestry	32.22	55.56	89.78	135.23	203.25	149.27	217.50	390.84	580.44	897.86
Installation, maintenance, and repair	37.00	62.50	93.13	135.30	202.74	127.06	212.85	334.85	539.30	757.60
Production, transportation, and material moving ...	36.00	56.81	83.00	119.93	167.20	108.33	177.36	286.60	444.96	686.74
Production	36.03	57.20	84.00	116.03	160.41	110.00	173.32	273.00	421.08	632.46
Transportation and material moving	36.00	56.33	82.47	122.54	174.45	108.33	186.32	299.63	486.04	729.06
Full time	32.04	54.79	86.63	126.36	180.82	125.43	212.72	334.63	528.00	765.74
Part time	34.22	57.55	91.00	163.63	247.14	132.65	240.11	345.93	578.46	840.99
Union	25.72	45.92	72.00	114.99	175.18	80.58	143.24	243.38	425.72	748.33
Nonunion	33.84	56.96	89.23	129.99	185.87	145.00	231.79	352.44	550.56	771.24
Average wage within the following categories: ³										
Lowest 25 percent	29.42	54.51	88.57	132.00	185.12	140.99	240.11	384.22	593.00	822.93
Lowest 10 percent	33.58	54.66	88.83	140.64	192.87	174.28	240.11	392.21	578.46	770.34
Second 25 percent	35.00	56.70	86.90	127.18	184.86	134.00	220.00	346.57	532.64	791.37
Third 25 percent	30.46	54.16	85.00	126.29	181.33	119.00	205.00	324.32	516.56	751.70
Highest 25 percent	33.04	54.78	85.70	126.61	186.56	119.44	206.91	324.14	516.97	733.67
Highest 10 percent	32.76	54.40	84.99	128.86	186.67	115.96	202.77	313.70	488.10	730.14
Establishment characteristics										
Goods-producing industries	35.65	56.00	83.00	118.97	161.10	114.87	182.47	280.00	439.27	671.81
Service-providing industries	31.24	54.74	87.92	130.66	188.33	130.00	225.21	349.82	552.38	785.30
Education and health services	22.56	46.76	78.86	126.76	184.15	115.56	229.09	377.24	612.36	862.00
Educational services	20.00	39.99	74.27	125.68	187.00	106.30	228.00	395.00	648.00	831.00
Elementary and secondary schools	20.00	39.71	77.97	128.75	191.34	98.38	225.63	462.96	667.00	901.22
Junior colleges, colleges, and universities	20.00	39.99	69.15	113.00	181.23	121.31	230.38	355.37	513.00	667.00
Health care and social assistance	29.00	50.15	83.97	128.33	176.79	134.36	230.00	363.26	589.21	870.75
Hospitals	33.50	49.84	77.91	119.92	185.52	113.66	197.87	298.18	422.88	630.45
Public administration	23.07	39.99	66.81	98.80	149.14	89.00	175.00	279.74	419.62	623.45

See footnotes at end of table.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$35.90	\$62.14	\$98.25	\$142.63	\$203.25	\$150.00	\$251.12	\$393.49	\$619.75	\$857.88
1 to 49 workers	34.38	61.66	99.00	146.90	212.32	140.65	250.00	403.62	631.62	862.00
50 to 99 workers	40.00	63.00	97.50	135.09	191.00	163.20	257.80	373.54	583.88	818.33
100 workers or more	31.00	51.86	80.68	119.70	173.26	115.96	198.25	311.17	479.30	690.76
100 to 499 workers	33.84	55.97	86.66	125.21	173.04	130.96	216.65	335.98	510.49	727.94
500 workers or more	27.15	48.07	74.51	113.02	174.00	105.97	186.27	293.81	457.43	667.00
Geographic areas										
New England	43.33	67.15	106.86	145.47	216.62	128.29	216.24	324.98	469.46	714.95
Middle Atlantic	35.00	58.34	88.13	135.81	198.01	111.91	201.43	312.00	503.77	796.10
East North Central	31.39	51.14	81.27	120.28	170.82	90.00	164.80	275.94	414.44	625.21
West North Central	32.50	53.92	82.38	117.68	174.23	124.86	214.47	313.73	494.60	705.79
South Atlantic	35.61	59.00	88.25	125.02	185.12	149.27	237.41	350.70	565.07	782.54
East South Central	20.00	41.77	83.96	126.93	176.58	155.09	258.09	400.00	667.00	764.00
West South Central	32.04	55.53	90.00	130.83	173.46	166.59	265.42	403.59	587.01	804.07
Mountain	32.91	51.43	86.66	129.41	177.44	134.00	220.98	339.00	547.34	769.80
Pacific	25.00	51.17	83.90	128.44	205.05	119.80	204.99	335.51	566.00	855.80

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.

Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1.47	\$0.85	\$1.05	\$1.53	\$3.45	\$4.21	\$3.68	\$3.83	\$10.64	\$11.14
Worker characteristics										
Management, professional, and related	1.50	1.67	2.56	2.32	3.96	5.33	4.62	6.74	15.90	18.62
Management, business, and financial	1.37	1.82	1.62	3.39	4.55	6.05	8.26	9.56	21.55	35.82
Professional and related	2.28	2.06	2.93	3.12	4.21	8.18	6.29	9.40	17.61	20.24
Teachers	1.80	4.26	3.19	6.14	7.62	7.83	15.80	31.24	21.08	40.78
Primary, secondary, and special education school teachers	2.15	4.21	3.09	9.37	8.88	8.09	23.40	26.23	15.33	46.28
Registered nurses	1.40	3.70	6.89	8.57	13.22	10.12	11.47	16.40	31.87	25.09
Service	2.47	3.13	2.58	3.21	2.48	10.47	6.42	10.66	20.08	29.23
Protective service	4.91	4.32	4.44	5.33	11.84	16.47	11.03	11.05	33.28	102.06
Sales and office	1.28	2.04	1.45	3.40	9.88	5.23	5.52	6.81	14.47	18.80
Sales and related	2.25	2.35	3.16	5.69	5.53	11.60	10.92	11.40	31.53	28.42
Office and administrative support	2.57	2.10	1.77	2.17	7.60	5.98	4.97	7.30	8.19	27.86
Natural resources, construction, and maintenance	1.91	1.92	1.97	3.35	4.64	6.80	6.69	16.23	14.91	34.00
Construction, extraction, farming, fishing, and forestry	3.00	3.29	5.56	4.56	11.08	19.80	11.73	24.28	27.40	68.62
Installation, maintenance, and repair	3.61	3.37	3.06	6.05	7.74	9.16	9.89	9.73	18.96	17.33
Production, transportation, and material moving	1.47	1.91	1.85	2.07	5.43	5.59	8.33	4.89	14.48	17.36
Production	1.73	3.05	2.79	4.51	5.09	7.14	6.49	9.13	21.24	32.42
Transportation and material moving	2.86	2.67	2.12	3.11	9.03	10.53	11.79	11.49	21.02	38.94
Full time	1.67	0.80	1.30	1.43	3.29	4.15	4.03	4.17	10.39	12.68
Part time	0.69	5.92	3.72	9.60	18.90	14.13	7.29	15.93	29.01	75.05
Union	1.32	2.31	2.47	4.19	3.36	4.38	8.43	3.27	15.82	34.74
Nonunion	1.38	1.41	1.00	1.74	2.20	5.35	4.01	6.11	9.65	11.30
Average wage within the following categories: ³										
Lowest 25 percent	4.95	4.64	2.79	3.21	8.78	17.97	10.70	11.30	24.37	28.79
Lowest 10 percent	7.56	6.80	9.79	18.85	12.80	14.75	14.14	33.59	37.70	60.98
Second 25 percent	1.83	1.52	1.31	2.57	6.39	4.31	5.01	6.43	13.03	14.20
Third 25 percent	1.37	1.09	1.84	2.18	5.27	6.04	4.12	4.57	9.50	18.42
Highest 25 percent	1.06	1.05	1.97	1.92	2.44	4.88	4.27	4.06	12.38	12.17
Highest 10 percent	1.79	0.80	2.25	4.12	1.74	4.11	5.07	7.50	20.64	18.78
Establishment characteristics										
Goods-producing industries	1.08	1.95	1.77	2.39	4.01	5.10	8.54	6.66	13.58	22.80
Service-providing industries	2.04	1.05	1.38	1.86	2.81	4.26	4.21	5.13	9.60	11.61
Education and health services	2.33	2.76	2.96	3.59	9.35	7.66	5.95	14.96	28.61	26.10
Educational services	0.36	3.62	3.56	4.57	6.18	7.44	11.05	23.49	38.23	32.10
Elementary and secondary schools	0.16	2.95	4.07	9.30	8.90	5.77	18.31	17.87	13.37	32.18
Junior colleges, colleges, and universities	0.81	8.21	6.50	6.87	10.57	25.52	13.05	30.81	91.35	14.61
Health care and social assistance	4.99	1.89	5.83	5.82	4.32	8.92	6.47	10.44	37.91	50.11
Hospitals	2.00	2.58	1.83	4.91	10.93	4.34	7.68	7.16	16.78	40.09
Public administration	1.46	2.80	2.16	3.83	11.01	5.24	10.49	10.94	12.90	24.31

See footnotes at end of table.

Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$2.87	\$2.10	\$1.74	\$3.54	\$5.89	\$7.25	\$6.07	\$6.65	\$16.35	\$14.03
1 to 49 workers	3.91	3.22	2.58	4.71	10.35	11.78	8.00	10.08	22.35	14.94
50 to 99 workers	3.85	2.73	3.92	2.66	9.06	6.35	10.11	14.22	29.22	30.05
100 workers or more	1.60	1.78	1.21	1.80	2.98	3.31	4.03	5.13	9.41	13.18
100 to 499 workers	1.37	1.94	1.75	2.29	3.75	3.70	5.06	6.78	13.38	21.62
500 workers or more	3.17	2.07	1.24	2.17	4.27	4.51	5.75	4.81	14.12	9.88
Geographic areas										
New England	1.57	2.93	5.09	4.05	26.77	23.45	7.63	6.27	25.12	129.90
Middle Atlantic	1.51	2.69	2.79	3.68	5.98	7.17	4.55	10.01	10.04	51.70
East North Central	2.29	3.09	2.15	4.00	3.19	4.75	9.13	12.64	16.99	24.13
West North Central	2.14	3.45	5.04	5.27	9.37	18.43	13.17	15.32	36.90	21.52
South Atlantic	1.40	2.44	1.43	3.11	5.03	4.16	5.78	12.18	13.39	23.22
East South Central	5.04	8.08	10.82	8.52	14.53	16.92	17.42	45.84	44.77	69.84
West South Central	3.48	1.45	4.47	4.26	5.60	17.22	14.09	7.39	28.42	33.18
Mountain	5.42	6.85	5.68	9.92	12.12	21.01	5.50	22.41	39.02	62.85
Pacific	1.55	2.24	1.30	3.61	9.72	6.13	4.04	11.31	19.64	28.10

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

² The 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.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	61	59	97	36	35	98	33	31	96
Worker characteristics									
Management, professional, and related	78	76	98	42	42	98	52	50	96
Management, business, and financial	85	84	98	56	54	98	62	60	96
Professional and related	75	74	98	38	37	98	48	46	96
Teachers	75	73	98	22	21	99	40	38	97
Primary, secondary, and special education school teachers	82	81	98	20	20	99	40	39	98
Registered nurses	72	71	98	35	35	99	51	49	97
Service	38	36	95	21	20	94	14	13	95
Protective service	72	69	96	23	23	98	22	21	95
Sales and office	60	57	96	35	35	98	32	31	96
Sales and related	48	45	92	29	28	98	20	19	92
Office and administrative support	66	65	97	39	39	98	39	38	96
Natural resources, construction, and maintenance	61	59	96	35	34	98	25	24	97
Construction, extraction, farming, fishing, and forestry	53	51	96	29	28	98	18	17	97
Installation, maintenance, and repair	68	66	97	42	41	98	32	31	98
Production, transportation, and material moving ...	65	63	97	45	44	98	27	26	96
Production	71	69	97	52	51	99	31	30	96
Transportation and material moving	59	57	97	38	37	98	24	23	96
Full time	76	74	97	42	42	98	41	39	96
Part time	15	14	91	14	14	97	7	6	94
Union	85	83	98	47	46	99	35	34	97
Nonunion	57	55	96	34	33	97	32	31	96
Average wage within the following categories: ³									
Lowest 25 percent	28	26	92	17	16	95	9	8	93
Lowest 10 percent	15	14	91	13	13	93	4	3	95
Second 25 percent	64	62	96	36	35	97	29	28	95
Third 25 percent	75	73	97	44	43	98	41	39	96
Highest 25 percent	83	82	98	49	48	99	56	54	96
Highest 10 percent	87	85	98	52	51	99	59	56	96
Establishment characteristics									
Goods-producing industries	72	70	97	51	50	99	35	33	96
Service-providing industries	59	57	97	33	32	97	32	31	96
Education and health services	69	67	97	27	26	98	37	35	95
Educational services	77	75	98	23	23	99	40	39	96
Elementary and secondary schools	77	75	98	20	20	99	35	35	98
Junior colleges, colleges, and universities	83	80	96	30	30	99	53	51	95
Health care and social assistance	63	61	97	30	29	97	35	33	94
Hospitals	85	84	98	45	44	98	61	59	95
Public administration	82	80	98	27	27	98	31	29	96

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 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
1 to 99 workers	42	40	96	27	26	97	21	20	96
1 to 49 workers	38	36	95	24	23	96	18	17	96
50 to 99 workers	55	54	97	34	33	98	30	29	97
100 workers or more	78	76	97	44	43	98	43	41	96
100 to 499 workers	70	68	96	40	39	98	36	34	96
500 workers or more	85	84	98	47	46	98	50	48	96
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

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.6	0.2	0.6	0.6	0.3	0.6	0.6	0.3
Worker characteristics									
Management, professional, and related	0.7	0.7	0.2	0.9	0.9	0.3	0.9	0.9	0.4
Management, business, and financial	1.0	1.0	0.3	1.4	1.4	0.4	1.2	1.2	0.5
Professional and related	0.8	0.8	0.2	1.0	1.0	0.3	1.1	1.1	0.5
Teachers	1.5	1.5	0.4	1.3	1.2	0.4	1.9	1.8	0.7
Primary, secondary, and special education school teachers	2.0	2.0	0.3	1.6	1.5	0.5	2.4	2.4	0.7
Registered nurses	1.8	1.8	0.3	2.6	2.6	0.3	2.3	2.3	0.5
Service	1.2	1.2	0.6	1.4	1.3	1.4	0.8	0.8	0.8
Protective service	2.6	2.4	1.1	2.0	1.9	0.9	1.9	1.8	1.2
Sales and office	1.0	0.9	0.3	0.8	0.8	0.2	0.7	0.7	0.4
Sales and related	1.2	1.2	0.6	1.1	1.1	0.4	1.0	1.0	1.0
Office and administrative support	1.2	1.2	0.3	1.0	1.0	0.3	0.9	0.9	0.3
Natural resources, construction, and maintenance	1.4	1.3	0.5	1.3	1.2	0.4	1.2	1.1	0.4
Construction, extraction, farming, fishing, and forestry	2.0	1.9	0.8	1.9	1.9	0.8	1.5	1.5	0.8
Installation, maintenance, and repair	1.6	1.6	0.7	1.7	1.7	0.4	1.6	1.6	0.5
Production, transportation, and material moving ...	1.4	1.3	0.3	1.2	1.2	0.3	1.0	1.0	0.6
Production	1.5	1.5	0.4	1.6	1.6	0.4	1.4	1.4	0.8
Transportation and material moving	1.8	1.8	0.4	1.5	1.5	0.6	1.3	1.3	0.8
Full time	0.6	0.5	0.2	0.6	0.6	0.2	0.6	0.6	0.3
Part time	0.7	0.7	0.8	1.1	1.1	1.2	0.6	0.6	1.1
Union	1.1	1.1	0.3	1.2	1.2	0.3	1.3	1.3	0.5
Nonunion	0.7	0.7	0.2	0.7	0.6	0.3	0.6	0.6	0.3
Average wage within the following categories: ³									
Lowest 25 percent	1.1	1.0	0.7	1.0	0.9	1.1	0.7	0.7	1.1
Lowest 10 percent	1.6	1.6	1.8	1.8	1.7	2.7	1.0	1.0	2.1
Second 25 percent	1.1	1.0	0.2	1.0	1.0	0.5	0.9	0.8	0.4
Third 25 percent	0.7	0.7	0.2	0.9	0.9	0.2	0.9	0.8	0.3
Highest 25 percent	0.7	0.7	0.1	0.9	0.9	0.2	1.0	1.0	0.4
Highest 10 percent	0.9	0.9	0.2	1.4	1.4	0.3	1.5	1.5	0.5
Establishment characteristics									
Goods-producing industries	1.0	1.0	0.3	1.2	1.2	0.2	1.2	1.2	0.5
Service-providing industries	0.7	0.7	0.2	0.7	0.7	0.3	0.6	0.6	0.3
Education and health services	1.0	1.0	0.3	1.1	1.1	0.6	1.2	1.2	0.6
Educational services	0.9	0.9	0.5	1.2	1.2	0.3	1.7	1.7	0.8
Elementary and secondary schools	1.4	1.3	0.2	1.5	1.5	0.3	1.9	1.9	0.9
Junior colleges, colleges, and universities	1.3	1.5	1.3	2.0	2.0	0.4	3.3	3.1	0.8
Health care and social assistance	1.5	1.5	0.4	1.7	1.7	0.8	1.6	1.6	0.8
Hospitals	0.9	0.9	0.3	2.3	2.3	0.5	2.1	2.1	0.7
Public administration	1.9	1.8	0.5	1.8	1.7	0.5	1.6	1.6	0.8

See footnotes at end of table.

Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011—Continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.8	0.8	0.4	0.9	0.9	0.6	0.7	0.6	0.5
1 to 49 workers	0.9	0.9	0.5	0.8	0.8	0.8	0.7	0.7	0.7
50 to 99 workers	1.7	1.7	0.4	2.0	2.0	0.5	1.6	1.6	0.6
100 workers or more	0.7	0.7	0.2	1.0	0.9	0.2	0.8	0.8	0.3
100 to 499 workers	1.1	1.2	0.3	1.1	1.1	0.3	1.1	1.1	0.5
500 workers or more	0.7	0.7	0.2	1.2	1.2	0.3	1.1	1.1	0.4
Geographic areas									
New England	1.9	1.6	0.5	1.2	1.2	0.2	2.0	2.2	1.4
Middle Atlantic	2.5	2.5	0.2	2.6	2.6	0.1	1.8	1.8	0.6
East North Central	1.1	1.0	0.5	1.3	1.3	0.8	1.4	1.3	0.8
West North Central	1.8	1.9	0.6	1.7	1.7	0.9	2.6	2.6	0.7
South Atlantic	1.6	1.6	0.3	1.5	1.3	0.8	1.3	1.3	0.6
East South Central	3.1	3.0	1.1	3.4	3.0	1.7	3.3	3.3	0.5
West South Central	1.1	1.3	0.8	1.4	1.5	1.8	1.9	1.9	0.9
Mountain	2.1	2.0	0.8	1.7	1.7	0.4	1.8	1.7	1.5
Pacific	1.3	1.2	0.3	1.1	1.1	0.4	1.2	1.2	0.6

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

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

³ The categories are based on the average wage for each occupation surveyed, which

may include workers with earnings both above 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, civilian workers,¹ National Compensation Survey, March 2011

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

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

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)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	7	93
50 to 99 workers	7	93
100 workers or more	6	94
100 to 499 workers	6	94
500 workers or more	6	94
Geographic areas		
New England	8	92
Middle Atlantic	4	96
East North Central	7	93
West North Central	5	95
South Atlantic	7	93
East South Central	14	86
West South Central	6	94
Mountain	7	93
Pacific	4	96

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 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 18. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.5	0.5
Management, business, and financial	0.6	0.6
Professional and related	0.6	0.6
Teachers	1.2	1.2
Primary, secondary, and special education school teachers	1.0	1.0
Registered nurses	0.8	0.8
Service	1.2	1.2
Protective service	1.7	1.7
Sales and office	0.6	0.6
Sales and related	0.8	0.8
Office and administrative support	0.7	0.7
Natural resources, construction, and maintenance	1.0	1.0
Construction, extraction, farming, fishing, and forestry	1.9	1.9
Installation, maintenance, and repair	1.0	1.0
Production, transportation, and material moving ...	0.6	0.6
Production	0.7	0.7
Transportation and material moving	0.7	0.7
Full time	0.4	0.4
Part time	0.8	0.8
Union	0.5	0.5
Nonunion	0.5	0.5
Average wage within the following categories: ²		
Lowest 25 percent	1.1	1.1
Lowest 10 percent	2.6	2.6
Second 25 percent	0.5	0.5
Third 25 percent	0.5	0.5
Highest 25 percent	0.4	0.4
Highest 10 percent	0.5	0.5
Establishment characteristics		
Goods-producing industries	0.6	0.6
Service-providing industries	0.5	0.5
Education and health services	0.9	0.9
Educational services	1.7	1.7
Elementary and secondary schools	1.3	1.3
Health care and social assistance	0.7	0.7
Hospitals	0.6	0.6
Public administration	1.7	1.7

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	0.6	0.6
1 to 49 workers	0.8	0.8
50 to 99 workers	1.2	1.2
100 workers or more	0.5	0.5
100 to 499 workers	0.6	0.6
500 workers or more	0.8	0.8
Geographic areas		
New England	1.6	1.6
Middle Atlantic	0.6	0.6
East North Central	0.9	0.9
West North Central	0.5	0.5
South Atlantic	1.1	1.1
East South Central	4.1	4.1
West South Central	1.0	1.0
Mountain	1.1	1.1
Pacific	1.0	1.0

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above 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,¹ National Compensation Survey, March 2011

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	55	2	39	3	1
Worker characteristics					
Management, professional, and related	61	3	33	2	1
Management, business, and financial	68	3	25	2	2
Professional and related	57	3	36	3	1
Teachers	38	2	55	5	1
Primary, secondary, and special education school teachers	31	1	62	6	1
Registered nurses	70	2	26	—	—
Service	44	2	49	4	1
Protective service	39	2	52	5	2
Sales and office	62	2	33	2	1
Sales and related	62	3	33	2	1
Office and administrative support	63	2	33	2	1
Natural resources, construction, and maintenance	38	1	56	4	1
Construction, extraction, farming, fishing, and forestry	21	1	71	5	1
Installation, maintenance, and repair	51	1	44	4	1
Production, transportation, and material moving ...	45	1	49	4	1
Production	44	1	49	5	2
Transportation and material moving	46	1	49	3	1
Full time	55	2	39	3	1
Part time	51	1	45	2	1
Union	37	1	54	8	1
Nonunion	59	2	35	2	1
Average wage within the following categories: ²					
Lowest 25 percent	46	1	50	3	(³)
Lowest 10 percent	38	—	54	6	—
Second 25 percent	54	2	42	2	1
Third 25 percent	54	2	40	3	1
Highest 25 percent	59	3	33	3	1
Highest 10 percent	61	4	32	2	1
Establishment characteristics					
Goods-producing industries	44	2	49	4	1
Service-providing industries	57	2	37	3	1
Education and health services	51	2	42	3	1
Educational services	40	2	52	5	1
Elementary and secondary schools	31	1	61	6	1
Junior colleges, colleges, and universities	59	4	33	4	1
Health care and social assistance	61	3	34	2	1
Hospitals	78	3	17	—	—
Public administration	40	3	49	7	2

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	45	2	51	2	1
1 to 49 workers	45	2	51	2	1
50 to 99 workers	46	—	50	2	—
100 workers or more	59	2	34	3	1
100 to 499 workers	59	1	37	2	1
500 workers or more	59	3	32	4	1
Geographic areas					
New England	60	3	33	—	—
Middle Atlantic	56	2	36	5	1
East North Central	52	2	42	4	(³)
West North Central	55	2	40	3	(³)
South Atlantic	62	2	31	3	2
East South Central	56	—	36	4	—
West South Central	54	1	41	2	1
Mountain	49	1	48	—	—
Pacific	46	3	47	—	—

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

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

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	1.3	0.2	1.3	0.3	0.2
1 to 49 workers	1.7	0.3	1.7	0.3	0.3
50 to 99 workers	2.1	—	2.1	0.4	—
100 workers or more	0.8	0.2	0.8	0.3	0.2
100 to 499 workers	1.3	0.2	1.3	0.3	0.3
500 workers or more	1.1	0.4	1.0	0.4	0.2
Geographic areas					
New England	1.7	1.1	2.1	—	—
Middle Atlantic	2.0	0.3	1.8	0.2	0.5
East North Central	1.8	0.3	1.8	0.5	(³)
West North Central	3.2	0.7	3.0	0.6	(³)
South Atlantic	1.8	0.3	1.6	0.6	0.3
East South Central	3.7	—	4.2	1.0	—
West South Central	2.4	0.2	2.4	0.4	0.4
Mountain	2.3	0.4	2.5	—	—
Pacific	1.9	0.8	1.8	—	—

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above 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)

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	58	15	23	4	1.4	1.0
Worker characteristics							
Management, professional, and related	1	54	15	25	5	1.4	1.0
Management, business, and financial	1	54	15	26	5	1.4	1.0
Professional and related	1	55	15	25	5	1.4	1.0
Teachers	—	47	25	25	—	1.4	1.5
Primary, secondary, and special education school teachers	—	47	28	23	2	1.4	—
Registered nurses	—	69	11	15	—	1.3	1.0
Service	1	56	20	20	3	1.3	1.0
Protective service	—	54	20	18	8	1.5	1.0
Sales and office	(³)	63	12	21	4	1.3	1.0
Sales and related	—	73	10	14	—	1.2	1.0
Office and administrative support	(³)	59	12	24	5	1.4	1.0
Natural resources, construction, and maintenance	2	59	14	23	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	—	55	12	29	—	1.4	1.0
Installation, maintenance, and repair	2	61	14	21	3	1.3	1.0
Production, transportation, and material moving ...	1	58	17	22	2	1.3	1.0
Production	—	53	16	28	—	1.4	1.0
Transportation and material moving	1	64	19	15	2	1.3	1.0
Full time	1	57	15	23	4	1.4	1.0
Part time	1	66	12	16	6	1.3	1.0
Union	1	62	17	15	5	1.3	1.0
Nonunion	1	57	14	24	4	1.4	1.0
Average wage within the following categories: ⁴							
Lowest 25 percent	—	64	15	19	—	1.3	1.0
Lowest 10 percent	—	59	—	—	—	1.4	1.0
Second 25 percent	1	61	15	21	2	1.3	1.0
Third 25 percent	1	58	15	22	5	1.4	1.0
Highest 25 percent	1	54	14	26	5	1.4	1.0
Highest 10 percent	1	50	15	28	6	1.5	1.0
Establishment characteristics							
Goods-producing industries	1	49	15	29	6	1.4	—
Service-providing industries	1	59	15	22	4	1.4	1.0
Education and health services	1	60	17	20	3	1.3	1.0
Educational services	1	47	23	26	3	1.4	1.5
Elementary and secondary schools	—	43	29	26	1	1.4	1.5
Junior colleges, colleges, and universities	3	51	15	27	4	1.4	—
Health care and social assistance	1	67	13	16	3	1.3	1.0
Hospitals	1	72	12	12	3	1.2	1.0
Public administration	—	54	24	17	—	1.4	1.0

See footnotes at end of table.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	1	56	14	24	6	1.4	1.0
1 to 49 workers	1	56	13	24	7	1.4	1.0
50 to 99 workers	(³)	55	17	23	4	1.4	1.0
100 workers or more	1	59	15	22	3	1.4	1.0
100 to 499 workers	(³)	61	14	22	3	1.3	1.0
500 workers or more	1	57	16	23	3	1.4	1.0
Geographic areas							
New England	1	64	12	17	5	1.3	1.0
Middle Atlantic	2	52	21	18	6	1.4	1.0
East North Central	—	57	13	25	—	1.4	1.0
West North Central	—	51	17	25	—	1.4	—
South Atlantic	—	59	15	23	—	1.3	1.0
East South Central	—	50	18	29	3	1.4	—
West South Central	—	59	12	26	—	1.4	1.0
Mountain	—	71	12	15	—	1.2	1.0
Pacific	1	60	11	22	5	1.4	1.0

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

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

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	0.1	0.9	0.7	0.9	0.3	0.0	0.0
Worker characteristics							
Management, professional, and related	0.2	1.4	0.9	1.4	0.4	0.0	0.0
Management, business, and financial	0.1	1.7	1.5	1.5	0.5	0.0	0.0
Professional and related	0.3	1.7	1.0	1.8	0.6	0.0	0.0
Teachers	–	3.7	2.4	4.1	–	0.0	0.3
Primary, secondary, and special education school teachers	–	4.3	3.0	4.0	0.4	0.0	–
Registered nurses	–	3.7	1.7	2.9	–	0.0	0.0
Service	0.3	2.4	2.5	2.3	0.6	0.0	0.0
Protective service	–	4.9	4.2	4.0	2.2	0.1	0.2
Sales and office	(³)	1.1	0.8	0.9	0.4	0.0	0.0
Sales and related	–	1.9	1.4	1.4	–	0.0	0.0
Office and administrative support	(³)	1.4	0.9	1.2	0.5	0.0	0.0
Natural resources, construction, and maintenance	0.6	2.6	1.8	2.2	0.6	0.0	0.0
Construction, extraction, farming, fishing, and forestry	–	4.6	2.6	3.6	–	0.0	0.0
Installation, maintenance, and repair	0.5	3.0	2.1	2.8	0.8	0.0	0.0
Production, transportation, and material moving ...	0.2	1.8	1.4	1.5	0.4	0.0	0.0
Production	–	2.6	1.7	2.4	–	0.0	0.0
Transportation and material moving	0.3	2.5	2.0	1.5	0.5	0.0	0.0
Full time	0.1	1.0	0.7	0.9	0.2	0.0	0.0
Part time	0.2	3.2	2.0	2.6	1.9	0.0	0.0
Union	0.2	2.1	1.6	1.8	0.8	0.0	0.0
Nonunion	0.1	1.1	0.8	1.0	0.3	0.0	0.0
Average wage within the following categories: ⁴							
Lowest 25 percent	–	2.9	2.4	2.6	–	0.0	0.0
Lowest 10 percent	–	7.1	–	–	–	0.1	0.0
Second 25 percent	0.2	1.5	1.1	1.3	0.3	0.0	0.0
Third 25 percent	0.3	1.5	1.0	1.2	0.5	0.0	0.0
Highest 25 percent	0.1	1.1	0.8	1.1	0.4	0.0	0.0
Highest 10 percent	0.1	1.6	1.0	1.5	0.5	0.0	0.2
Establishment characteristics							
Goods-producing industries	0.3	2.1	1.6	1.7	0.6	0.0	–
Service-providing industries	0.1	1.0	0.8	1.0	0.3	0.0	0.0
Education and health services	0.4	2.5	1.6	2.7	0.5	0.0	0.0
Educational services	0.3	3.6	2.4	5.0	0.8	0.0	0.3
Elementary and secondary schools	–	3.5	2.9	4.0	0.3	0.0	0.0
Junior colleges, colleges, and universities	0.6	5.9	2.5	7.9	0.5	0.1	–
Health care and social assistance	0.5	2.8	2.1	2.4	0.7	0.0	0.0
Hospitals	0.5	2.7	1.6	2.2	0.5	0.0	0.0
Public administration	–	4.2	3.3	2.8	–	0.0	0.1

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	0.2	2.0	1.2	1.6	0.8	0.0	0.0
1 to 49 workers	0.3	2.2	1.3	1.8	1.2	0.0	0.0
50 to 99 workers	(³)	3.3	2.2	2.9	0.8	0.0	0.0
100 workers or more	0.2	1.1	0.9	1.1	0.3	0.0	0.0
100 to 499 workers	(³)	1.5	1.0	1.4	0.4	0.0	0.0
500 workers or more	0.2	1.8	1.2	1.7	0.3	0.0	0.0
Geographic areas							
New England	0.3	1.9	1.2	1.8	0.5	0.0	0.0
Middle Atlantic	0.6	2.8	2.5	2.0	0.7	0.0	0.0
East North Central	—	2.7	1.1	2.2	—	0.0	0.0
West North Central	—	3.6	3.0	4.5	—	0.0	—
South Atlantic	—	1.8	1.8	1.7	—	0.0	0.0
East South Central	—	5.5	3.9	7.3	1.4	0.1	—
West South Central	—	2.7	1.6	2.1	—	0.0	0.0
Mountain	—	3.0	2.8	1.4	—	0.0	0.0
Pacific	0.4	1.7	1.2	1.7	0.9	0.0	0.0

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

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

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,¹ National Compensation Survey, March 2011

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	69	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	31
Worker characteristics							
Management, professional, and related	69	50,000	100,000	250,000	600,000	1,000,000	31
Management, business, and financial	73	50,000	100,000	250,000	700,000	1,100,000	27
Professional and related	67	—	—	—	—	—	33
Teachers	58	50,000	50,000	100,000	250,000	500,000	42
Primary, secondary, and special education school teachers	48	—	—	—	—	—	52
Registered nurses	67	50,000	50,000	250,000	550,000	1,000,000	33
Service	62	50,000	50,000	150,000	500,000	1,000,000	38
Protective service	47	50,000	50,000	140,000	280,000	1,000,000	53
Sales and office	74	50,000	50,000	200,000	500,000	1,000,000	26
Sales and related	81	—	—	—	—	—	19
Office and administrative support	71	50,000	50,000	225,000	600,000	1,000,000	29
Natural resources, construction, and maintenance	66	50,000	70,000	200,000	500,000	2,000,000	34
Construction, extraction, farming, fishing, and forestry	60	—	—	—	—	—	40
Installation, maintenance, and repair	68	50,000	70,000	250,000	1,000,000	2,000,000	32
Production, transportation, and material moving	62	50,000	70,000	200,000	500,000	1,000,000	38
Production	64	50,000	100,000	250,000	500,000	1,000,000	36
Transportation and material moving	60	50,000	50,000	125,000	450,000	1,000,000	40
Full time	70	50,000	50,000	200,000	500,000	1,000,000	30
Part time	52	50,000	100,000	300,000	650,000	1,000,000	48
Union	52	—	—	—	—	—	48
Nonunion	71	50,000	50,000	225,000	500,000	1,000,000	29
Average wage within the following categories: ³							
Lowest 25 percent	61	50,000	50,000	125,000	500,000	1,000,000	39
Lowest 10 percent	59	—	—	—	—	—	41
Second 25 percent	72	50,000	50,000	150,000	500,000	1,000,000	28
Third 25 percent	69	50,000	50,000	200,000	500,000	1,000,000	31
Highest 25 percent	68	50,000	100,000	300,000	750,000	1,500,000	32
Highest 10 percent	71	50,000	100,000	300,000	750,000	1,100,000	29
Establishment characteristics							
Goods-producing industries	63	50,000	100,000	300,000	750,000	2,000,000	37
Service-providing industries	70	50,000	50,000	200,000	500,000	1,000,000	30
Education and health services	65	50,000	50,000	150,000	500,000	1,000,000	35
Educational services	60	50,000	50,000	100,000	250,000	500,000	40
Elementary and secondary schools	47	40,000	50,000	100,000	175,000	300,000	53
Junior colleges, colleges, and universities	75	—	—	—	—	—	25
Health care and social assistance	69	50,000	50,000	200,000	500,000	1,000,000	31
Hospitals	69	—	—	—	—	—	31
Public administration	43	50,000	50,000	100,000	200,000	500,000	57

See footnotes at end of table.

Table 21. Life insurance plans: Maximum benefit amount, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	73	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	27
1 to 49 workers	73	50,000	50,000	245,000	500,000	1,000,000	27
50 to 99 workers	71	—	—	—	—	—	29
100 workers or more	67	50,000	50,000	200,000	500,000	1,000,000	33
100 to 499 workers	71	50,000	50,000	150,000	500,000	1,000,000	29
500 workers or more	64	50,000	70,000	250,000	1,000,000	1,500,000	36
Geographic areas							
New England	74	50,000	50,000	200,000	500,000	750,000	26
Middle Atlantic	67	50,000	50,000	200,000	500,000	1,000,000	33
East North Central	60	50,000	75,000	200,000	600,000	1,000,000	40
West North Central	67	—	—	—	—	—	33
South Atlantic	66	50,000	50,000	250,000	500,000	1,500,000	34
East South Central	81	50,000	50,000	100,000	500,000	1,000,000	19
West South Central	75	50,000	50,000	250,000	750,000	1,000,000	25
Mountain	72	50,000	50,000	200,000	750,000	1,000,000	28
Pacific	73	50,000	50,000	200,000	500,000	1,000,000	27

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

² The 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 21. Standard errors for life insurance plans: Maximum benefit amount, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.0	\$0.00	\$0.00	\$3,905.12	\$0.00	\$0.00	1.0
Worker characteristics							
Management, professional, and related	1.5	0.00	15,795.25	11,045.36	124,344.96	0.00	1.5
Management, business, and financial	1.8	0.00	0.00	11,045.36	121,939.99	502,533.58	1.8
Professional and related	1.9	–	–	–	–	–	1.9
Teachers	3.0	0.00	0.00	0.00	30,848.01	141,665.10	3.0
Primary, secondary, and special education school teachers	4.7	–	–	–	–	–	4.7
Registered nurses	5.0	0.00	1,562.05	56,320.51	115,844.72	0.00	5.0
Service	2.5	0.00	0.00	28,754.45	0.00	0.00	2.5
Protective service	4.7	0.00	0.00	63,967.80	62,735.32	220,907.22	4.7
Sales and office	1.3	0.00	0.00	11,045.36	0.00	15,620.50	1.3
Sales and related	2.0	–	–	–	–	–	2.0
Office and administrative support	1.5	0.00	0.00	40,912.59	122,658.22	446,279.06	1.5
Natural resources, construction, and maintenance	2.6	0.00	20,869.01	5,001.00	202,929.77	0.00	2.6
Construction, extraction, farming, fishing, and forestry	4.5	–	–	–	–	–	4.5
Installation, maintenance, and repair	3.0	0.00	11,896.22	65,972.34	182,846.60	0.00	3.0
Production, transportation, and material moving	1.6	0.00	19,115.18	0.00	7,810.25	27,613.40	1.6
Production	2.4	0.00	7,810.25	62,208.04	0.00	0.00	2.4
Transportation and material moving	2.6	0.00	0.00	42,059.48	65,865.92	176,812.05	2.6
Full time	1.0	0.00	0.00	0.00	0.00	0.00	1.0
Part time	3.4	0.00	27,338.55	50,616.20	91,416.63	281,602.56	3.4
Union	1.8	–	–	–	–	–	1.8
Nonunion	1.2	0.00	0.00	42,269.26	49,396.36	0.00	1.2
Average wage within the following categories: ³							
Lowest 25 percent	3.1	0.00	0.00	42,779.64	0.00	0.00	3.1
Lowest 10 percent	6.9	–	–	–	–	–	6.9
Second 25 percent	1.5	0.00	0.00	10,416.66	0.00	0.00	1.5
Third 25 percent	1.3	0.00	8,561.40	0.00	0.00	0.00	1.3
Highest 25 percent	1.2	0.00	0.00	22,433.23	58,576.87	423,197.35	1.2
Highest 10 percent	1.5	0.00	0.00	0.00	83,755.60	429,208.57	1.5
Establishment characteristics							
Goods-producing industries	2.0	0.00	5,522.68	7,810.25	130,456.89	552,268.05	2.0
Service-providing industries	1.1	0.00	0.00	0.00	0.00	0.00	1.1
Education and health services	2.4	0.00	0.00	25,337.97	87,307.27	84,118.96	2.4
Educational services	3.1	0.00	0.00	0.00	33,819.37	74,913.28	3.1
Elementary and secondary schools	4.4	13,537.67	0.00	35,765.49	43,009.73	59,736.92	4.4
Junior colleges, colleges, and universities	2.9	–	–	–	–	–	2.9
Health care and social assistance	3.2	0.00	1,562.05	35,791.06	15,620.50	0.00	3.2
Hospitals	4.2	–	–	–	–	–	4.2
Public administration	3.6	1,746.42	0.00	0.00	25,903.67	96,449.47	3.6

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Maximum benefit amount, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	1.9	\$0.00	\$19,147.06	\$29,637.81	\$0.00	\$0.00	1.9
1 to 49 workers	2.1	0.00	6,100.00	40,733.28	0.00	103,237.20	2.1
50 to 99 workers	2.7	—	—	—	—	—	2.7
100 workers or more	1.2	0.00	0.00	12,149.90	111,959.32	0.00	1.2
100 to 499 workers	1.3	0.00	0.00	19,131.13	0.00	19,525.62	1.3
500 workers or more	1.8	0.00	12,868.68	52,532.28	259,272.06	263,241.33	1.8
Geographic areas							
New England	4.0	0.00	15,737.22	33,136.08	53,544.37	121,749.74	4.0
Middle Atlantic	2.4	0.00	0.00	3,492.85	12,790.70	0.00	2.4
East North Central	3.2	0.00	21,332.14	47,744.84	149,622.86	0.00	3.2
West North Central	2.8	—	—	—	—	—	2.8
South Atlantic	2.4	0.00	14,982.66	48,196.27	230,236.83	331,728.80	2.4
East South Central	2.6	0.00	10,906.42	31,959.10	78,492.04	0.00	2.6
West South Central	2.7	0.00	13,949.55	58,053.85	185,200.11	84,118.96	2.7
Mountain	3.9	0.00	0.00	74,985.56	322,119.54	0.00	3.9
Pacific	2.6	0.00	0.00	12,174.97	152,049.33	417,789.23	2.6

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

² The 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)

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$6,000	\$10,000	\$20,000	\$28,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	50,000	50,000
Management, business, and financial	10,000	10,000	20,000	50,000	50,000
Professional and related	5,000	10,000	20,000	50,000	50,000
Teachers:					
Primary, secondary, and special education school teachers	10,000	10,000	25,000	50,000	50,000
Registered nurses	5,000	10,000	15,000	25,000	50,000
Service	5,000	10,000	15,000	25,000	50,000
Sales and office	6,000	10,000	20,000	25,000	50,000
Sales and related	5,000	10,000	15,000	25,000	50,000
Office and administrative support	9,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	20,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	10,000	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	10,000	15,000	25,000	50,000
Production, transportation, and material moving ...	10,000	10,000	15,000	25,000	50,000
Production	10,000	10,000	18,000	25,000	50,000
Transportation and material moving	10,000	10,000	15,000	25,000	50,000
Full time	10,000	10,000	20,000	30,000	50,000
Part time	5,000	5,000	10,000	20,000	50,000
Union	5,000	10,000	20,000	40,000	50,000
Nonunion	10,000	10,000	15,000	25,000	50,000
Average wage within the following categories: ⁴					
Lowest 25 percent	5,000	10,000	15,000	20,000	30,000
Lowest 10 percent	5,000	10,000	10,000	20,000	25,000
Second 25 percent	10,000	10,000	15,000	25,000	50,000
Highest 25 percent	6,000	10,000	25,000	50,000	50,000
Highest 10 percent	6,000	15,000	30,000	50,000	50,000
Establishment characteristics					
Goods-producing industries	10,000	10,000	20,000	25,000	50,000
Service-providing industries	5,000	10,000	20,000	30,000	50,000
Education and health services	5,000	10,000	20,000	35,000	50,000
Educational services	5,000	10,000	20,000	45,000	50,000
Health care and social assistance	5,000	10,000	15,000	25,000	50,000
Hospitals	5,000	10,000	15,000	25,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000

See footnotes at end of table.

Table 22. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2011—Continued

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$10,000	\$10,000	\$15,000	\$25,000	\$50,000
1 to 49 workers	10,000	10,000	15,000	25,000	50,000
50 to 99 workers	10,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	20,000	31,217	50,000
100 to 499 workers	7,000	10,000	20,000	25,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
Geographic areas					
Middle Atlantic	5,000	10,000	20,000	50,000	50,000
East North Central	10,000	10,000	20,000	30,000	50,000
West North Central	10,000	10,000	20,000	30,000	50,000
South Atlantic	10,000	10,000	15,000	25,000	50,000
East South Central	10,000	10,000	15,000	25,000	50,000
West South Central	5,000	10,000	15,000	20,000	40,000
Mountain	10,000	10,000	20,000	25,000	50,000
Pacific	5,000	10,000	15,000	30,000	50,000

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

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

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

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

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1,510.43	\$0.00	\$2,358.97	\$3,838.96	\$0.00
Worker characteristics					
Management, professional, and related	1,642.01	0.00	781.02	0.00	0.00
Management, business, and financial	1,087.84	1,194.74	2,469.82	2,209.07	0.00
Professional and related	1,000.20	0.00	781.02	781.02	0.00
Teachers:					
Primary, secondary, and special education school teachers	3,420.50	880.17	781.02	3,447.14	0.00
Registered nurses	0.00	1,486.00	0.00	8,696.15	0.00
Service	0.00	0.00	0.00	5,634.22	7,961.86
Sales and office	2,294.41	0.00	5,494.58	0.00	0.00
Sales and related	0.00	0.00	0.00	1,746.42	0.00
Office and administrative support	2,668.09	0.00	0.00	1,760.34	0.00
Natural resources, construction, and maintenance					
Construction, extraction, farming, fishing, and forestry	2,920.24	0.00	0.00	156.20	0.00
Installation, maintenance, and repair	0.00	0.00	0.00	0.00	6,440.50
Production, transportation, and material moving ...					
Production	312.41	0.00	4,169.72	0.00	0.00
Transportation and material moving	541.11	0.00	2,217.68	0.00	2,972.00
Full time	2,354.76	0.00	0.00	1,823.32	0.00
Part time	0.00	0.00	2,102.97	1,913.11	0.00
Union	0.00	0.00	0.00	0.00	0.00
Nonunion	0.00	0.00	1,288.10	0.00	0.00
Average wage within the following categories: ⁴					
Lowest 25 percent	0.00	0.00	5,566.14	0.00	5,966.54
Lowest 10 percent	1,583.38	500.10	781.02	5,467.17	5,948.11
Second 25 percent	800.31	0.00	0.00	0.00	781.02
Highest 25 percent	1,608.23	1,199.83	1,269.02	0.00	0.00
Highest 10 percent	2,882.39	781.02	5,192.60	0.00	11,100.45
Establishment characteristics					
Goods-producing industries	0.00	0.00	841.19	2,734.70	0.00
Service-providing industries	413.28	0.00	4,981.75	3,112.36	0.00
Education and health services	312.41	0.00	5,340.75	6,843.66	0.00
Educational services	604.98	0.00	855.57	6,527.52	0.00
Health care and social assistance	563.21	0.00	0.00	5,844.66	0.00
Hospitals	156.20	0.00	6,763.87	3,744.05	0.00
Public administration	0.00	0.00	0.00	3,124.10	0.00

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$0.00	\$0.00	\$1,209.96	\$0.00	\$0.00
1 to 49 workers	0.00	0.00	1,104.54	0.00	0.00
50 to 99 workers	2,285.08	0.00	6,449.96	0.00	0.00
100 workers or more	0.00	0.00	0.00	2,696.61	0.00
100 to 499 workers	2,521.15	0.00	4,067.33	5,126.29	0.00
500 workers or more	0.00	0.00	0.00	1,838.34	0.00
Geographic areas					
Middle Atlantic	715.82	0.00	4,103.91	11,203.29	0.00
East North Central	2,538.03	0.00	0.00	5,259.03	0.00
West North Central	4,822.16	0.00	1,746.42	6,115.48	0.00
South Atlantic	1,481.89	0.00	0.00	493.96	0.00
East South Central	0.00	0.00	2,209.07	156.20	5,535.92
West South Central	0.00	0.00	0.00	3,857.98	13,131.44
Mountain	0.00	2,816.03	2,816.03	6,980.46	0.00
Pacific	413.28	0.00	4,971.64	4,701.59	0.00

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

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

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

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

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)

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	46	34	16	4
Worker characteristics				
Management, professional, and related	50	33	13	4
Management, business, and financial	51	37	11	2
Professional and related	49	31	14	5
Registered nurses	50	32	—	—
Service	34	29	32	5
Protective service	48	30	17	6
Sales and office	49	32	17	2
Sales and related	52	28	18	2
Office and administrative support	47	34	16	3
Natural resources, construction, and maintenance	40	38	14	8
Construction, extraction, farming, fishing, and forestry	27	41	18	14
Installation, maintenance, and repair	49	36	11	3
Production, transportation, and material moving ...	45	39	12	3
Production	47	40	10	3
Transportation and material moving	43	37	15	4
Full time	47	36	13	4
Part time	36	15	45	3
Union	45	27	16	12
Nonunion	46	36	16	2
Average wage within the following categories: ³				
Lowest 25 percent	33	32	34	2
Lowest 10 percent	29	20	50	1
Second 25 percent	46	36	15	3
Third 25 percent	45	36	14	5
Highest 25 percent	51	31	13	4
Highest 10 percent	52	30	13	5
Establishment characteristics				
Goods-producing industries	47	39	10	4
Service-providing industries	46	32	18	4
Education and health services	41	33	18	8
Educational services	46	26	12	16
Elementary and secondary schools	34	29	11	26
Junior colleges, colleges, and universities	65	20	13	2
Health care and social assistance	38	36	22	4
Hospitals	54	26	15	5
Public administration	53	21	8	17

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)

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	33	37	28	2
1 to 49 workers	32	35	31	2
50 to 99 workers	36	40	22	3
100 workers or more	53	32	10	5
100 to 499 workers	46	39	13	3
500 workers or more	59	27	8	6
Geographic areas				
Middle Atlantic	18	21	55	5
East North Central	62	33	—	5
West North Central	59	37	—	4
South Atlantic	54	42	—	3
East South Central	56	43	—	—
West South Central	59	39	—	2
Mountain	60	38	—	—
Pacific	51	37	10	3

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

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

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

"National Compensation Survey: Occupational Earnings in the United States, 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 23. Standard errors for short-term disability plans: Method of funding, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	1.1	0.9	0.9	0.3
Worker characteristics				
Management, professional, and related	1.6	1.6	0.8	0.4
Management, business, and financial	2.2	1.9	0.9	0.5
Professional and related	1.7	1.9	1.1	0.5
Registered nurses	5.5	4.7	—	—
Service	3.1	1.9	3.7	0.8
Protective service	5.1	5.7	2.8	2.1
Sales and office	1.3	1.2	0.8	0.4
Sales and related	2.1	2.0	1.3	0.5
Office and administrative support	1.4	1.3	0.9	0.4
Natural resources, construction, and maintenance	1.9	2.4	1.6	1.0
Construction, extraction, farming, fishing, and forestry	2.9	3.9	2.9	1.9
Installation, maintenance, and repair	2.5	2.9	1.5	0.9
Production, transportation, and material moving ...	1.6	1.5	0.9	0.6
Production	2.0	1.9	1.2	0.6
Transportation and material moving	2.3	2.5	1.3	1.1
Full time	1.0	1.0	0.7	0.3
Part time	3.5	1.5	3.9	0.6
Union	1.8	1.7	1.6	0.9
Nonunion	1.2	1.1	1.0	0.2
Average wage within the following categories: ³				
Lowest 25 percent	2.8	2.2	3.0	0.3
Lowest 10 percent	5.7	3.4	6.9	0.4
Second 25 percent	1.7	1.3	1.8	0.4
Third 25 percent	1.3	1.3	0.8	0.4
Highest 25 percent	1.2	1.4	0.6	0.3
Highest 10 percent	1.7	1.7	0.8	0.5
Establishment characteristics				
Goods-producing industries	1.6	1.6	1.2	0.5
Service-providing industries	1.4	1.1	1.1	0.3
Education and health services	2.4	2.5	1.2	0.8
Educational services	2.7	3.0	1.5	1.8
Elementary and secondary schools	3.6	4.5	2.4	3.3
Junior colleges, colleges, and universities	2.3	2.1	0.8	0.4
Health care and social assistance	3.4	3.2	1.7	0.6
Hospitals	4.2	3.2	2.4	1.0
Public administration	3.8	3.0	1.5	2.1

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Method of funding, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	1.8	1.7	2.1	0.4
1 to 49 workers	1.6	1.8	1.4	0.5
50 to 99 workers	3.4	3.2	5.1	0.6
100 workers or more	1.1	1.1	0.9	0.3
100 to 499 workers	1.5	1.8	1.4	0.4
500 workers or more	1.7	1.3	1.2	0.5
Geographic areas				
Middle Atlantic	1.9	1.4	1.7	0.5
East North Central	2.1	2.0	—	0.7
West North Central	2.7	2.7	—	1.3
South Atlantic	2.4	2.5	—	0.8
East South Central	4.9	4.8	—	—
West South Central	3.4	3.4	—	0.5
Mountain	2.7	2.7	—	—
Pacific	2.9	2.8	1.1	0.4

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

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

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above 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 24. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	19	81
Worker characteristics		
Management, professional, and related	14	86
Management, business, and financial	11	89
Professional and related	15	85
Registered nurses	15	85
Service	35	65
Protective service	18	82
Sales and office	19	81
Sales and related	23	77
Office and administrative support	17	83
Natural resources, construction, and maintenance	20	80
Construction, extraction, farming, fishing, and forestry	19	81
Installation, maintenance, and repair	21	79
Production, transportation, and material moving ...	18	82
Production	15	85
Transportation and material moving	22	78
Full time	17	83
Part time	39	61
Union	19	81
Nonunion	19	81
Average wage within the following categories: ²		
Lowest 25 percent	39	61
Lowest 10 percent	54	46
Second 25 percent	19	81
Third 25 percent	16	84
Highest 25 percent	14	86
Highest 10 percent	13	87
Establishment characteristics		
Goods-producing industries	13	87
Service-providing industries	21	79
Education and health services	21	79
Educational services	12	88
Elementary and secondary schools	12	88
Junior colleges, colleges, and universities	9	91
Health care and social assistance	25	75
Hospitals	19	81
Public administration	17	83

See footnotes at end of table.

Table 24. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	29	71
1 to 49 workers	31	69
50 to 99 workers	25	75
100 workers or more	14	86
100 to 499 workers	16	84
500 workers or more	12	88
Geographic areas		
Middle Atlantic	47	53
East North Central	7	93
West North Central	8	92
South Atlantic	8	92
West South Central	7	93
Mountain	5	95
Pacific	12	88

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

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

Compensation Survey: Occupational Earnings in the United States, 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 24. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.9	0.9
Worker characteristics		
Management, professional, and related	1.0	1.0
Management, business, and financial	1.1	1.1
Professional and related	1.7	1.7
Registered nurses	3.6	3.6
Service	2.7	2.7
Protective service	3.6	3.6
Sales and office	0.9	0.9
Sales and related	1.7	1.7
Office and administrative support	0.8	0.8
Natural resources, construction, and maintenance	1.7	1.7
Construction, extraction, farming, fishing, and forestry	2.3	2.3
Installation, maintenance, and repair	2.4	2.4
Production, transportation, and material moving	1.3	1.3
Production	1.3	1.3
Transportation and material moving	1.8	1.8
Full time	0.8	0.8
Part time	3.0	3.0
Union	1.6	1.6
Nonunion	1.0	1.0
Average wage within the following categories: ²		
Lowest 25 percent	2.4	2.4
Lowest 10 percent	5.8	5.8
Second 25 percent	1.4	1.4
Third 25 percent	0.9	0.9
Highest 25 percent	0.6	0.6
Highest 10 percent	1.0	1.0
Establishment characteristics		
Goods-producing industries	1.1	1.1
Service-providing industries	1.0	1.0
Education and health services	2.6	2.6
Educational services	1.6	1.6
Elementary and secondary schools	1.9	1.9
Junior colleges, colleges, and universities	1.4	1.4
Health care and social assistance	3.6	3.6
Hospitals	3.2	3.2
Public administration	2.2	2.2

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	1.9	1.9
1 to 49 workers	1.4	1.4
50 to 99 workers	5.1	5.1
100 workers or more	1.1	1.1
100 to 499 workers	1.2	1.2
500 workers or more	1.6	1.6
Geographic areas		
Middle Atlantic	1.5	1.5
East North Central	0.9	0.9
West North Central	1.5	1.5
South Atlantic	1.3	1.3
West South Central	1.7	1.7
Mountain	0.8	0.8
Pacific	1.9	1.9

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above 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)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	7	2	68	21	2
Worker characteristics					
Management, professional, and related	2	1	67	28	3
Management, business, and financial	2	(²)	61	35	1
Professional and related	2	1	70	25	4
Registered nurses	—	—	78	15	5
Service	3	1	84	9	2
Protective service	—	1	83	13	—
Sales and office	3	1	67	27	2
Sales and related	3	1	68	27	1
Office and administrative support	3	1	66	27	3
Natural resources, construction, and maintenance	15	6	63	14	1
Construction, extraction, farming, fishing, and forestry	20	—	64	8	—
Installation, maintenance, and repair	12	5	63	19	1
Production, transportation, and material moving ...	20	5	64	10	1
Production	20	7	61	12	1
Transportation and material moving	19	3	69	9	1
Full time	7	2	67	22	2
Part time	4	1	80	14	1
Union	17	6	59	15	3
Nonunion	4	1	70	23	2
Average wage within the following categories: ³					
Lowest 25 percent	6	2	81	10	2
Lowest 10 percent	3	—	90	5	—
Second 25 percent	9	2	71	17	2
Third 25 percent	9	2	67	21	1
Highest 25 percent	4	2	62	29	3
Highest 10 percent	2	1	61	33	3
Establishment characteristics					
Goods-producing industries	18	6	58	16	1
Service-providing industries	4	1	71	22	2
Education and health services	3	1	79	12	6
Educational services	—	—	82	9	5
Elementary and secondary schools	5	—	83	—	8
Junior colleges, colleges, and universities	2	—	79	18	—
Health care and social assistance	2	1	77	13	7
Hospitals	—	—	81	13	5
Public administration	2	—	86	11	—

See footnotes at end of table.

**Table 25. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2011—Continued**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	7	1	74	16	1
1 to 49 workers	7	2	73	17	1
50 to 99 workers	8	—	77	14	—
100 workers or more	7	2	65	24	3
100 to 499 workers	8	2	70	19	1
500 workers or more	5	3	61	27	4
Geographic areas					
Middle Atlantic	4	(²)	83	11	2
East North Central	12	4	58	24	1
West North Central	11	—	61	23	—
South Atlantic	7	2	64	25	1
East South Central	9	—	72	14	—
West South Central	8	2	54	32	4
Mountain	4	—	65	29	—
Pacific	3	1	67	24	5

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

² Less than 0.5 percent.

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

Compensation Survey: Occupational Earnings in the United States, 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 25. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	0.4	0.2	0.8	0.6	0.3
Worker characteristics					
Management, professional, and related	0.4	0.2	1.2	1.1	0.3
Management, business, and financial	0.8	(²)	1.6	1.5	0.3
Professional and related	0.5	0.2	1.4	1.3	0.4
Registered nurses	–	–	3.8	3.4	0.9
Service	0.7	0.4	1.6	1.2	0.7
Protective service	–	0.5	3.7	3.4	–
Sales and office	0.4	0.1	1.1	1.1	0.4
Sales and related	0.6	0.3	2.3	2.3	0.3
Office and administrative support	0.4	0.2	1.2	1.1	0.6
Natural resources, construction, and maintenance	1.4	0.8	1.9	1.4	0.2
Construction, extraction, farming, fishing, and forestry	2.4	–	2.7	1.5	–
Installation, maintenance, and repair	1.8	0.9	2.5	2.0	0.3
Production, transportation, and material moving ...	1.5	0.7	1.8	1.0	0.3
Production	1.6	1.1	2.3	1.4	0.4
Transportation and material moving	2.3	0.6	2.4	1.3	0.3
Full time	0.4	0.2	0.8	0.7	0.3
Part time	1.0	0.2	1.9	1.7	0.3
Union	1.4	0.7	1.9	1.3	0.4
Nonunion	0.3	0.2	0.8	0.7	0.3
Average wage within the following categories: ³					
Lowest 25 percent	1.4	0.6	2.2	1.6	0.6
Lowest 10 percent	0.8	–	2.0	1.1	–
Second 25 percent	0.7	0.3	1.1	0.9	0.7
Third 25 percent	0.7	0.4	1.1	0.9	0.3
Highest 25 percent	0.5	0.3	1.1	1.0	0.3
Highest 10 percent	0.3	0.2	1.3	1.2	0.3
Establishment characteristics					
Goods-producing industries	1.1	0.7	1.7	1.2	0.3
Service-providing industries	0.4	0.1	0.9	0.8	0.3
Education and health services	0.7	0.2	2.0	1.8	1.2
Educational services	–	–	1.6	1.2	0.6
Elementary and secondary schools	2.3	–	2.3	–	1.1
Junior colleges, colleges, and universities	0.5	–	2.5	2.7	–
Health care and social assistance	0.8	0.3	3.0	2.7	1.8
Hospitals	–	–	2.6	2.3	0.9
Public administration	0.9	–	2.4	2.0	–

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	0.7	0.3	1.4	1.1	0.3
1 to 49 workers	0.8	0.4	1.4	1.1	0.3
50 to 99 workers	1.4	—	2.6	1.7	—
100 workers or more	0.5	0.3	1.2	1.0	0.4
100 to 499 workers	0.8	0.4	1.4	1.1	0.2
500 workers or more	0.7	0.3	1.6	1.5	0.7
Geographic areas					
Middle Atlantic	0.7	(²)	1.2	1.0	0.4
East North Central	1.3	0.5	2.4	1.5	0.3
West North Central	1.8	—	3.7	2.8	—
South Atlantic	0.9	0.4	1.7	1.8	0.6
East South Central	1.9	—	4.5	2.8	—
West South Central	1.5	0.6	2.6	3.0	1.8
Mountain	1.3	—	2.4	2.2	—
Pacific	0.9	0.2	2.8	1.9	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 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 26. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	90	13	24	26	26	26	10
Worker characteristics							
Management, professional, and related	89	13	22	26	26	26	11
Management, business, and financial	91	13	21	26	26	26	9
Professional and related	88	13	23	26	26	26	12
Registered nurses	92	12	21	26	26	26	8
Service	94	13	26	26	26	26	6
Protective service	91	—	—	—	—	—	9
Sales and office	89	12	20	26	26	26	11
Sales and related	85	12	13	26	26	26	15
Office and administrative support	91	13	21	26	26	26	9
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	91	—	—	—	—	—	9
Installation, maintenance, and repair	96	—	—	—	—	—	4
Production, transportation, and material moving ... Production	88	13	26	26	26	52	12
Transportation and material moving	91	13	26	26	26	26	9
Full time	91	13	26	26	26	26	9
Part time	93	20	26	26	26	26	7
Union	86	18	26	26	26	52	14
Nonunion	91	12	21	26	26	26	9
Average wage within the following categories: ³							
Lowest 25 percent	91	13	25	26	26	26	9
Lowest 10 percent	94	—	—	—	—	—	6
Second 25 percent	92	13	21	26	26	26	8
Third 25 percent	92	13	23	26	26	26	8
Highest 25 percent	87	13	25	26	26	26	13
Highest 10 percent	85	13	25	26	26	26	15
Establishment characteristics							
Goods-producing industries	92	13	26	26	26	26	8
Service-providing industries	90	13	22	26	26	26	10
Education and health services	90	13	24	26	26	26	10
Educational services	83	18	24	26	26	52	17
Elementary and secondary schools	76	20	22	26	52	52	24
Junior colleges, colleges, and universities	91	18	26	26	26	26	9
Health care and social assistance	94	13	24	26	26	26	6
Hospitals	91	13	20	26	26	26	9
Public administration	88	—	—	—	—	—	12

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)

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	92	12	20	26	26	26	8
1 to 49 workers	91	12	24	26	26	26	9
50 to 99 workers	92	12	13	26	26	26	8
100 workers or more	89	13	24	26	26	26	11
100 to 499 workers	91	12	20	26	26	26	9
500 workers or more	88	13	26	26	26	26	12
Geographic areas							
Middle Atlantic	93	25	26	26	26	26	7
East North Central	86	13	21	26	26	26	14
West North Central	89	12	13	26	26	26	11
South Atlantic	93	12	20	26	26	52	7
East South Central	92	12	13	26	26	26	8
West South Central	90	13	20	26	26	26	10
Mountain	82	12	13	26	26	26	18
Pacific	89	12	21	26	26	26	11

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

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

³ The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 26. Standard errors for short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.5	0.0	0.5	0.0	0.0	0.0	0.5
Worker characteristics							
Management, professional, and related	0.8	1.1	1.1	0.0	0.0	0.0	0.8
Management, business, and financial	0.8	1.2	1.9	0.0	0.0	0.0	0.8
Professional and related	1.0	1.2	1.9	0.0	0.0	0.0	1.0
Registered nurses	1.6	0.4	3.9	0.0	0.0	0.0	1.6
Service	0.8	0.0	0.0	0.0	0.0	3.9	0.8
Protective service	1.9	–	–	–	–	–	1.9
Sales and office	0.7	0.0	1.1	0.0	0.0	0.0	0.7
Sales and related	1.3	0.0	3.8	0.0	0.0	0.0	1.3
Office and administrative support	0.7	1.2	0.3	0.0	0.0	0.0	0.7
Natural resources, construction, and maintenance	1.3	–	–	–	–	–	1.3
Construction, extraction, farming, fishing, and forestry	1.0	–	–	–	–	–	1.0
Installation, maintenance, and repair	1.9	0.0	0.9	0.0	0.0	16.0	1.9
Production, transportation, and material moving ...	0.9	0.0	0.4	0.0	0.0	0.0	0.9
Production	1.1	0.0	0.9	0.0	0.0	0.0	1.1
Transportation and material moving	1.3	0.0	0.9	0.0	0.0	0.0	1.3
Full time	0.5	0.5	2.5	0.0	0.0	0.0	0.5
Part time	1.1	1.8	0.0	0.0	0.0	8.0	1.1
Union	0.9	4.9	0.0	0.0	0.0	0.0	0.9
Nonunion	0.5	0.3	0.5	0.0	0.0	0.0	0.5
Average wage within the following categories: ³							
Lowest 25 percent	1.2	0.2	1.4	0.0	0.0	0.0	1.2
Lowest 10 percent	1.5	–	–	–	–	–	1.5
Second 25 percent	0.6	0.7	0.9	0.0	0.0	0.0	0.6
Third 25 percent	0.5	1.4	2.0	0.0	0.0	0.0	0.5
Highest 25 percent	0.9	0.0	0.6	0.0	0.0	0.0	0.9
Highest 10 percent	1.2	0.0	1.2	0.0	0.0	0.0	1.2
Establishment characteristics							
Goods-producing industries	0.8	0.0	0.2	0.0	0.0	0.0	0.8
Service-providing industries	0.5	1.4	2.1	0.0	0.0	0.0	0.5
Education and health services	0.9	0.0	1.4	0.0	0.0	2.2	0.9
Educational services	1.8	4.2	1.2	0.0	0.0	0.0	1.8
Elementary and secondary schools	3.0	3.5	0.3	0.0	4.9	0.0	3.0
Junior colleges, colleges, and universities	1.3	5.1	0.0	0.0	0.0	1.6	1.3
Health care and social assistance	1.0	1.3	2.0	0.0	0.0	0.0	1.0
Hospitals	1.8	0.5	2.3	0.0	0.0	0.0	1.8
Public administration	1.6	–	–	–	–	–	1.6

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	0.8	0.0	1.5	0.0	0.0	0.0	0.8
1 to 49 workers	0.9	0.5	2.7	0.0	0.0	0.0	0.9
50 to 99 workers	1.3	0.0	5.7	0.0	0.0	0.0	1.3
100 workers or more	0.6	0.0	1.0	0.0	0.0	0.0	0.6
100 to 499 workers	0.8	0.3	2.2	0.0	0.0	0.0	0.8
500 workers or more	0.8	1.6	1.1	0.0	0.0	7.0	0.8
Geographic areas							
Middle Atlantic	0.7	1.3	0.0	0.0	0.0	0.0	0.7
East North Central	1.2	0.0	1.4	0.0	0.0	8.3	1.2
West North Central	1.6	1.0	2.2	0.0	0.0	0.0	1.6
South Atlantic	0.8	0.0	2.7	0.0	0.0	8.7	0.8
East South Central	2.4	0.0	0.8	0.0	0.0	0.0	2.4
West South Central	2.5	1.1	4.5	0.0	0.0	0.0	2.5
Mountain	2.6	0.0	1.9	0.0	0.0	2.8	2.6
Pacific	0.9	0.5	3.1	0.0	0.0	0.0	0.9

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

² 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)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	22	2	33	26	15	63.4	60.0
Worker characteristics								
Management, professional, and related	1	20	3	34	22	20	64.7	60.0
Management, business, and financial	—	20	—	38	16	24	64.9	60.0
Professional and related	1	21	3	32	25	19	64.6	60.0
Registered nurses	2	18	3	49	20	8	60.4	60.0
Service	1	35	2	27	29	5	59.4	60.0
Protective service	—	36	1	37	—	7	59.8	60.0
Sales and office	1	21	2	34	26	16	63.6	60.0
Sales and related	—	21	—	37	25	15	63.4	60.0
Office and administrative support	1	21	2	33	27	16	63.7	60.0
Natural resources, construction, and maintenance	—	22	—	33	33	10	62.2	60.0
Construction, extraction, farming, fishing, and forestry	—	20	—	30	37	8	61.7	60.0
Installation, maintenance, and repair	—	23	—	34	30	12	62.5	60.0
Production, transportation, and material moving	1	18	1	36	27	16	64.5	60.0
Production	2	17	1	40	27	12	62.0	60.0
Transportation and material moving	—	18	—	32	28	21	67.3	60.0
Full time	1	20	2	35	25	16	63.7	60.0
Part time	—	39	—	17	33	8	60.7	60.0
Union	1	21	5	25	34	13	63.4	60.0
Nonunion	1	23	1	35	24	16	63.4	60.0
Average wage within the following categories: ²								
Lowest 25 percent	—	33	—	26	31	7	60.3	60.0
Lowest 10 percent	—	46	—	17	33	3	58.4	60.0
Second 25 percent	1	21	2	37	27	12	62.6	60.0
Third 25 percent	1	21	2	37	24	15	63.2	60.0
Highest 25 percent	1	20	2	31	24	23	65.7	60.0
Highest 10 percent	—	19	—	30	23	25	66.6	60.0
Establishment characteristics								
Goods-producing industries	2	15	1	38	26	18	64.4	60.0
Service-providing industries	1	24	2	32	26	15	63.2	60.0
Education and health services	1	27	5	32	22	13	61.9	60.0
Educational services	—	33	8	22	13	24	64.6	60.0
Elementary and secondary schools	—	42	4	21	15	18	61.2	60.0
Junior colleges, colleges, and universities	—	23	15	20	9	33	69.3	60.0
Health care and social assistance	2	24	2	37	27	7	60.2	60.0
Hospitals	2	20	3	46	21	8	60.2	60.0
Public administration	—	26	4	36	28	7	60.7	60.0

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)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	1	27	1	30	31	11	62.1	60.0
1 to 49 workers	—	27	—	28	33	10	62.0	60.0
50 to 99 workers	1	27	—	33	26	13	62.1	60.0
100 workers or more	1	20	3	35	23	18	64.2	60.0
100 to 499 workers	2	16	1	39	26	17	64.3	60.0
500 workers or more	1	24	4	32	20	19	64.1	60.0
Geographic areas								
Middle Atlantic	—	38	—	10	44	6	60.9	66.0
East North Central	1	13	1	46	21	19	64.6	60.0
West North Central	—	8	—	40	22	27	66.5	60.0
South Atlantic	—	21	—	48	11	19	63.7	60.0
East South Central	—	—	—	50	5	—	63.0	60.0
West South Central	—	9	—	51	16	22	66.0	60.0
Mountain	—	7	—	49	15	24	66.1	60.0
Pacific	—	12	—	35	23	16	64.0	60.0

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

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	0.2	1.6	0.1	1.1	1.4	0.7	0.3	0.0
Worker characteristics								
Management, professional, and related	0.2	1.9	0.2	1.8	1.8	1.2	0.4	0.0
Management, business, and financial	–	1.8	–	2.3	1.3	1.6	0.6	0.0
Professional and related	0.2	2.3	0.2	2.1	2.7	1.4	0.5	0.0
Registered nurses	0.8	2.7	1.1	6.4	3.8	1.5	0.5	0.0
Service	0.7	4.1	0.4	2.7	3.3	0.7	0.6	0.0
Protective service	–	6.8	0.5	5.3	–	1.7	1.2	0.0
Sales and office	0.2	1.4	0.3	1.2	1.5	0.9	0.4	0.0
Sales and related	–	2.0	–	2.4	2.3	1.5	0.6	0.0
Office and administrative support	0.3	1.5	0.3	1.3	1.5	1.1	0.4	0.0
Natural resources, construction, and maintenance	–	2.2	–	2.6	2.4	1.5	0.6	0.0
Construction, extraction, farming, fishing, and forestry	–	2.9	–	4.1	3.6	2.5	1.2	1.2
Installation, maintenance, and repair	–	2.9	–	3.1	3.5	2.1	0.6	0.0
Production, transportation, and material moving	0.4	1.3	0.4	2.0	1.6	1.7	0.5	0.0
Production	0.6	1.9	0.5	2.8	2.7	2.1	0.4	0.0
Transportation and material moving	–	1.5	–	2.8	1.8	2.5	1.0	4.6
Full time	0.3	1.2	0.2	1.1	1.3	0.7	0.3	0.0
Part time	–	4.9	–	3.0	2.8	1.3	0.9	0.0
Union	0.4	1.7	0.5	1.9	2.2	1.4	0.5	1.1
Nonunion	0.3	1.7	0.1	1.2	1.3	0.8	0.3	0.0
Average wage within the following categories: ²								
Lowest 25 percent	–	3.3	–	2.0	2.5	1.1	0.6	0.0
Lowest 10 percent	–	5.1	–	3.5	4.3	1.0	0.8	4.0
Second 25 percent	0.4	2.4	0.2	1.8	1.9	1.0	0.5	0.0
Third 25 percent	0.2	1.1	0.3	1.3	1.6	0.9	0.3	0.0
Highest 25 percent	0.2	1.6	0.3	1.6	1.6	1.2	0.4	0.0
Highest 10 percent	–	1.3	–	2.3	1.7	1.6	0.5	0.0
Establishment characteristics								
Goods-producing industries	0.5	1.8	0.4	2.2	2.1	1.7	0.6	0.0
Service-providing industries	0.3	1.8	0.2	1.3	1.4	0.8	0.4	0.0
Education and health services	0.5	3.4	0.4	2.7	2.9	1.1	0.6	0.0
Educational services	–	2.8	0.6	2.2	1.3	2.2	0.9	0.0
Elementary and secondary schools	–	3.8	0.8	3.3	2.0	2.7	0.9	0.3
Junior colleges, colleges, and universities	–	2.5	1.0	2.0	0.9	3.6	1.6	0.0
Health care and social assistance	0.7	4.8	0.6	3.8	4.4	1.1	0.8	0.0
Hospitals	0.8	2.8	1.0	5.7	3.1	1.6	0.5	0.0
Public administration	–	3.7	0.4	4.8	2.9	1.7	0.7	0.0

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	0.4	3.6	0.2	1.8	2.3	0.9	0.6	0.0
1 to 49 workers	—	3.1	—	1.6	2.7	1.1	0.6	0.0
50 to 99 workers	0.3	5.0	—	3.8	2.5	2.0	1.0	0.0
100 workers or more	0.3	1.3	0.3	1.6	1.3	0.9	0.4	0.0
100 to 499 workers	0.5	1.3	0.4	1.9	1.6	1.3	0.4	0.0
500 workers or more	0.2	2.0	0.4	2.1	1.5	1.3	0.6	0.0
Geographic areas								
Middle Atlantic	—	4.2	—	1.3	3.7	0.5	0.7	7.6
East North Central	0.3	1.7	0.3	2.9	2.1	1.9	0.5	0.0
West North Central	—	2.2	—	3.8	3.6	3.0	0.8	6.3
South Atlantic	—	2.3	—	2.1	1.7	2.0	0.9	0.0
East South Central	—	—	—	8.0	1.6	—	2.6	0.0
West South Central	—	2.0	—	3.0	1.9	2.0	0.5	0.0
Mountain	—	1.6	—	3.9	1.6	4.3	1.9	0.0
Pacific	—	1.6	—	3.1	3.1	2.3	0.8	0.0

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

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	71	\$170	\$250	\$546	\$1,000	\$2,000	29
Worker characteristics							
Management, professional, and related	69	170	381	650	1,385	2,310	31
Management, business, and financial	68	170	476	750	1,500	2,500	32
Professional and related	69	170	350	577	1,154	2,308	31
Registered nurses	63	170	300	561	1,250	2,423	37
Service	82	170	170	524	750	1,500	18
Protective service	70	—	—	—	—	—	30
Sales and office	71	170	200	546	1,000	2,300	29
Sales and related	72	170	170	546	1,000	2,500	28
Office and administrative support	70	170	201	546	1,000	2,000	30
Natural resources, construction, and maintenance	71	170	300	546	1,000	1,500	29
Construction, extraction, farming, fishing, and forestry	77	—	—	—	—	—	23
Installation, maintenance, and repair	67	170	265	546	1,000	1,500	33
Production, transportation, and material moving ...	69	170	250	515	750	1,500	31
Production	70	170	250	515	1,000	1,500	30
Transportation and material moving	66	170	300	524	577	1,385	34
Full time	70	170	300	559	1,000	2,300	30
Part time	81	170	170	315	559	561	19
Union	73	170	200	500	559	1,500	27
Nonunion	71	170	300	559	1,000	2,307	29
Average wage within the following categories: ³							
Lowest 25 percent	82	170	170	524	561	1,500	18
Second 25 percent	72	170	300	546	1,000	2,000	28
Third 25 percent	71	170	300	559	1,000	2,000	29
Highest 25 percent	67	170	260	559	1,155	2,308	33
Highest 10 percent	67	170	250	559	1,500	2,400	33
Establishment characteristics							
Goods-producing industries	65	170	300	524	1,000	1,500	35
Service-providing industries	73	170	250	559	1,000	2,080	27
Education and health services	71	170	300	559	1,000	1,780	29
Educational services	66	170	450	692	831	1,500	34
Elementary and secondary schools	72	170	500	692	831	1,500	28
Junior colleges, colleges, and universities	60	170	185	559	1,000	1,500	40
Health care and social assistance	74	—	—	—	—	—	26
Hospitals	60	170	385	581	1,250	2,423	40
Public administration	71	135	200	546	917	1,662	29

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)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	78	—	—	—	—	—	22
1 to 49 workers	80	\$170	\$170	\$546	\$750	\$1,500	20
50 to 99 workers	72	170	170	524	1,000	1,662	28
100 workers or more	68	170	315	559	1,167	2,308	32
100 to 499 workers	71	170	350	559	1,250	2,308	29
500 workers or more	65	170	249	559	1,155	2,308	35
Geographic areas							
Middle Atlantic	90	170	170	500	559	561	10
East North Central	48	245	350	560	1,039	2,000	52
West North Central	52	250	350	515	1,250	2,000	48
South Atlantic	69	300	577	1,000	1,500	2,500	31
East South Central	70	—	—	—	—	—	30
West South Central	58	280	500	692	1,500	2,000	42
Mountain	61	315	600	1,000	2,300	3,363	39
Pacific	74	135	201	546	1,662	2,326	26

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

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

³ The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.1	\$0.00	\$43.52	\$9.11	\$0.00	\$49.22	1.1
Worker characteristics							
Management, professional, and related	1.7	0.00	96.73	79.71	224.23	55.82	1.7
Management, business, and financial	2.2	0.00	108.28	134.50	81.53	154.92	2.2
Professional and related	2.3	0.00	119.12	52.37	182.21	139.12	2.3
Registered nurses	7.8	0.00	92.88	36.72	233.35	387.09	7.8
Service	1.9	0.00	68.31	31.21	303.24	119.94	1.9
Protective service	4.6	—	—	—	—	—	4.6
Sales and office	1.2	0.00	39.37	2.94	0.00	215.98	1.2
Sales and related	2.2	0.00	47.45	8.42	315.35	60.62	2.2
Office and administrative support	1.4	0.00	70.60	19.91	0.00	79.02	1.4
Natural resources, construction, and maintenance	2.6	0.00	51.78	0.00	274.79	219.37	2.6
Construction, extraction, farming, fishing, and forestry	4.3	—	—	—	—	—	4.3
Installation, maintenance, and repair	3.5	0.00	54.58	10.88	59.99	65.35	3.5
Production, transportation, and material moving	2.2	0.00	19.70	14.91	90.35	101.14	2.2
Production	2.6	0.00	6.63	17.82	240.71	74.12	2.6
Transportation and material moving	2.9	0.00	48.80	29.52	33.63	290.28	2.9
Full time	1.1	0.00	44.61	0.00	143.58	277.76	1.1
Part time	2.4	0.00	0.00	56.41	14.07	51.04	2.4
Union	1.7	7.89	19.42	21.07	2.00	470.27	1.7
Nonunion	1.3	0.00	42.41	0.00	109.91	125.68	1.3
Average wage within the following categories: ³							
Lowest 25 percent	2.0	0.00	9.37	30.95	75.15	0.00	2.0
Second 25 percent	1.7	0.00	51.11	7.03	0.00	204.83	1.7
Third 25 percent	1.5	0.00	53.39	11.33	0.00	133.77	1.5
Highest 25 percent	1.4	0.00	75.25	1.96	162.11	37.97	1.4
Highest 10 percent	1.7	0.00	20.31	1.34	398.42	132.23	1.7
Establishment characteristics							
Goods-producing industries	2.2	0.00	33.48	28.97	0.00	354.59	2.2
Service-providing industries	1.2	0.00	58.92	13.52	0.00	299.99	1.2
Education and health services	2.7	0.00	137.03	5.17	86.76	367.98	2.7
Educational services	2.3	0.00	176.84	63.35	38.94	57.39	2.3
Elementary and secondary schools	2.9	9.94	11.86	0.00	55.11	518.85	2.9
Junior colleges, colleges, and universities	3.5	0.00	0.00	8.64	124.78	459.48	3.5
Health care and social assistance	4.2	—	—	—	—	—	4.2
Hospitals	6.3	0.00	39.45	94.15	246.46	36.54	6.3
Public administration	3.6	0.00	0.00	17.44	279.13	0.00	3.6

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	1.5	—	—	—	—	—	1.5
1 to 49 workers	1.6	\$0.00	\$46.29	\$8.83	\$204.49	\$146.18	1.6
50 to 99 workers	3.4	0.00	57.79	36.94	125.21	238.54	3.4
100 workers or more	1.5	0.00	22.15	1.16	216.62	48.25	1.5
100 to 499 workers	1.5	0.00	59.96	1.00	248.93	215.75	1.5
500 workers or more	2.4	0.00	59.08	8.53	264.56	51.52	2.4
Geographic areas							
Middle Atlantic	0.7	0.00	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	182.25	239.06	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)

Characteristics	Employee contribution required	Employee contribution not required
All workers	9	91
Worker characteristics		
Management, professional, and related	10	90
Management, business, and financial	9	91
Professional and related	10	90
Teachers	17	83
Primary, secondary, and special education school teachers	20	80
Registered nurses	8	92
Service	11	89
Protective service	17	83
Sales and office	9	91
Sales and related	10	90
Office and administrative support	9	91
Natural resources, construction, and maintenance	10	90
Construction, extraction, farming, fishing, and forestry	8	92
Installation, maintenance, and repair	11	89
Production, transportation, and material moving	8	92
Production	8	92
Transportation and material moving	7	93
Full time	10	90
Union	13	87
Nonunion	9	91
Average wage within the following categories: ²		
Lowest 25 percent	8	92
Second 25 percent	10	90
Third 25 percent	10	90
Highest 25 percent	9	91
Highest 10 percent	10	90
Establishment characteristics		
Goods-producing industries	9	91
Service-providing industries	10	90
Education and health services	12	88
Educational services	17	83
Elementary and secondary schools	20	80
Junior colleges, colleges, and universities	12	88
Health care and social assistance	9	91
Hospitals	9	91
Public administration	16	84

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)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	8	92
50 to 99 workers	5	95
100 workers or more	10	90
100 to 499 workers	8	92
500 workers or more	12	88
Geographic areas		
New England	5	95
Middle Atlantic	8	92
East North Central	13	87
West North Central	5	95
South Atlantic	8	92
East South Central	8	92
West South Central	10	90
Pacific	8	92

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 29. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.6	0.6
Worker characteristics		
Management, professional, and related	0.8	0.8
Management, business, and financial	0.9	0.9
Professional and related	0.9	0.9
Teachers	2.1	2.1
Primary, secondary, and special education school teachers	2.9	2.9
Registered nurses	1.3	1.3
Service	1.5	1.5
Protective service	3.5	3.5
Sales and office	0.7	0.7
Sales and related	1.6	1.6
Office and administrative support	0.8	0.8
Natural resources, construction, and maintenance	1.6	1.6
Construction, extraction, farming, fishing, and forestry	2.9	2.9
Installation, maintenance, and repair	1.7	1.7
Production, transportation, and material moving ...	0.9	0.9
Production	1.1	1.1
Transportation and material moving	1.3	1.3
Full time	0.6	0.6
Union	1.3	1.3
Nonunion	0.6	0.6
Average wage within the following categories: ²		
Lowest 25 percent	1.3	1.3
Second 25 percent	1.0	1.0
Third 25 percent	0.8	0.8
Highest 25 percent	0.6	0.6
Highest 10 percent	0.7	0.7
Establishment characteristics		
Goods-producing industries	0.8	0.8
Service-providing industries	0.7	0.7
Education and health services	1.3	1.3
Educational services	1.9	1.9
Elementary and secondary schools	3.1	3.1
Junior colleges, colleges, and universities	1.9	1.9
Health care and social assistance	1.5	1.5
Hospitals	1.4	1.4
Public administration	2.5	2.5

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	0.7	0.7
1 to 49 workers	0.9	0.9
50 to 99 workers	0.9	0.9
100 workers or more	0.7	0.7
100 to 499 workers	0.7	0.7
500 workers or more	1.0	1.0
Geographic areas		
New England	1.2	1.2
Middle Atlantic	1.1	1.1
East North Central	1.3	1.3
West North Central	1.1	1.1
South Atlantic	1.0	1.0
East South Central	1.8	1.8
West South Central	2.0	2.0
Pacific	1.5	1.5

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above 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)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	93	5	1	1
Worker characteristics				
Management, professional, and related	94	5	1	(²)
Management, business, and financial	93	6	1	(²)
Professional and related	95	4	(²)	(²)
Teachers	95	2	1	1
Primary, secondary, and special education school teachers	96	—	—	2
Registered nurses	97	3	—	—
Service	95	4	1	(²)
Protective service	94	5	—	—
Sales and office	93	6	1	(²)
Sales and related	91	9	—	—
Office and administrative support	94	5	1	(²)
Natural resources, construction, and maintenance	91	5	3	1
Construction, extraction, farming, fishing, and forestry	91	4	4	1
Installation, maintenance, and repair	91	5	2	1
Production, transportation, and material moving	88	4	5	3
Production	86	4	7	2
Transportation and material moving	91	4	2	3
Full time	93	5	1	1
Union	85	6	6	3
Nonunion	95	5	(²)	(²)
Average wage within the following categories: ³				
Lowest 25 percent	95	4	1	1
Lowest 10 percent	93	—	—	—
Second 25 percent	94	5	1	(²)
Third 25 percent	93	5	1	1
Highest 25 percent	92	5	2	1
Highest 10 percent	93	6	1	(²)
Establishment characteristics				
Goods-producing industries	90	4	5	1
Service-providing industries	94	5	1	1
Education and health services	96	3	1	1
Educational services	95	3	1	1
Elementary and secondary schools	96	—	—	2
Junior colleges, colleges, and universities	93	7	—	—
Health care and social assistance	97	3	—	—
Hospitals	97	3	—	—
Public administration	93	6	—	—

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)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	93	5	1	(²)
1 to 49 workers	92	6	1	(²)
50 to 99 workers	94	4	1	1
100 workers or more	93	5	1	1
100 to 499 workers	94	5	1	(²)
500 workers or more	93	5	2	1
Geographic areas				
New England	95	4	1	(²)
Middle Atlantic	95	3	1	1
East North Central	88	7	3	1
West North Central	94	4	—	—
South Atlantic	96	3	—	—
East South Central	91	7	—	—
West South Central	92	6	1	1
Mountain	95	4	—	—
Pacific	93	5	1	1

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

² 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 30. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.4	0.4	0.2	0.1
Worker characteristics				
Management, professional, and related	0.6	0.5	0.1	(²)
Management, business, and financial	0.8	0.7	0.3	(²)
Professional and related	0.7	0.6	(²)	(²)
Teachers	1.1	0.8	0.5	0.6
Primary, secondary, and special education school teachers	1.2	—	—	0.8
Registered nurses	0.8	0.8	—	—
Service	0.8	0.8	0.3	(²)
Protective service	1.6	1.6	—	—
Sales and office	0.5	0.4	0.2	(²)
Sales and related	1.0	1.0	—	—
Office and administrative support	0.5	0.5	0.1	(²)
Natural resources, construction, and maintenance	1.1	0.9	0.6	0.3
Construction, extraction, farming, fishing, and forestry	1.9	1.5	1.1	0.4
Installation, maintenance, and repair	1.3	1.2	0.5	0.3
Production, transportation, and material moving ...	1.2	0.7	0.9	0.6
Production	1.9	1.1	1.6	0.6
Transportation and material moving	1.3	0.8	0.6	1.0
Full time	0.4	0.3	0.2	0.1
Union	1.3	1.0	0.8	0.6
Nonunion	0.4	0.3	(²)	(²)
Average wage within the following categories: ³				
Lowest 25 percent	1.0	0.8	0.4	0.3
Lowest 10 percent	3.5	—	—	—
Second 25 percent	0.5	0.5	0.2	(²)
Third 25 percent	0.6	0.5	0.4	0.1
Highest 25 percent	0.6	0.5	0.2	0.2
Highest 10 percent	0.7	0.6	0.2	(²)
Establishment characteristics				
Goods-producing industries	1.0	0.7	0.8	0.4
Service-providing industries	0.4	0.4	0.1	0.1
Education and health services	0.8	0.7	0.2	0.2
Educational services	1.1	0.9	0.4	0.5
Elementary and secondary schools	1.1	—	—	0.8
Junior colleges, colleges, and universities	2.3	2.3	—	—
Health care and social assistance	1.0	0.9	—	—
Hospitals	0.8	0.8	—	—
Public administration	2.2	2.1	—	—

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	0.6	0.5	0.2	(²)
1 to 49 workers	0.9	0.8	0.3	(²)
50 to 99 workers	1.0	0.7	0.4	0.4
100 workers or more	0.5	0.5	0.2	0.1
100 to 499 workers	0.8	0.7	0.3	(²)
500 workers or more	0.7	0.6	0.3	0.2
Geographic areas				
New England	1.0	0.9	0.2	(²)
Middle Atlantic	0.4	0.3	0.3	0.3
East North Central	1.4	1.3	0.6	0.3
West North Central	1.5	1.1	—	—
South Atlantic	0.6	0.5	—	—
East South Central	2.4	2.1	—	—
West South Central	1.5	1.3	0.3	0.4
Mountain	1.4	1.3	—	—
Pacific	1.2	1.1	0.3	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 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 31. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	21	60	9	7	2	59.0	60.0
Worker characteristics							
Management, professional, and related	21	58	11	8	2	59.1	60.0
Management, business, and financial	19	63	9	8	1	59.2	60.0
Professional and related	21	55	12	8	3	59.1	60.0
Teachers	14	42	22	15	7	61.5	60.0
Primary, secondary, and special education school teachers	15	37	24	16	7	61.7	60.0
Registered nurses	40	49	7	—	—	56.0	60.0
Service	31	52	8	6	3	58.4	60.0
Protective service	20	50	18	—	—	60.2	60.0
Sales and office	19	64	8	7	2	59.3	60.0
Sales and related	18	65	8	6	3	59.7	60.0
Office and administrative support	19	63	8	7	2	59.2	60.0
Natural resources, construction, and maintenance	19	64	9	6	2	59.3	60.0
Construction, extraction, farming, fishing, and forestry	19	67	8	—	—	59.3	60.0
Installation, maintenance, and repair	20	62	9	7	3	59.2	60.0
Production, transportation, and material moving	19	70	5	5	2	58.6	60.0
Production	17	69	6	6	2	59.0	60.0
Transportation and material moving	21	70	4	4	1	58.1	60.0
Full time	21	61	9	7	2	59.0	60.0
Union	26	47	9	11	7	59.6	60.0
Nonunion	20	63	9	6	2	59.0	60.0
Average wage within the following categories: ²							
Lowest 25 percent	25	59	6	7	3	59.2	60.0
Second 25 percent	21	62	9	6	2	58.8	60.0
Third 25 percent	20	62	9	7	2	59.1	60.0
Highest 25 percent	21	59	10	8	3	59.1	60.0
Highest 10 percent	21	58	11	8	2	59.0	60.0
Establishment characteristics							
Goods-producing industries	19	68	6	6	1	58.8	60.0
Service-providing industries	21	59	10	7	2	59.1	60.0
Education and health services	23	53	12	—	—	59.0	60.0
Educational services	13	47	21	13	7	61.4	60.0
Elementary and secondary schools	15	36	26	16	7	61.8	60.0
Junior colleges, colleges, and universities	11	63	14	—	—	60.6	60.0
Health care and social assistance	31	59	—	5	—	57.0	60.0
Hospitals	40	54	3	—	—	55.7	60.0
Public administration	19	46	22	11	2	60.3	60.0

See footnotes at end of table.

Table 31. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	16	66	7	9	3	59.8	60.0
1 to 49 workers	16	67	7	8	2	59.6	60.0
50 to 99 workers	16	65	5	11	3	60.0	60.0
100 workers or more	23	58	11	6	2	58.7	60.0
100 to 499 workers	16	65	9	7	2	59.4	60.0
500 workers or more	28	53	12	—	—	58.2	60.0
Geographic areas							
New England	12	67	7	11	2	60.4	60.0
Middle Atlantic	18	67	5	8	2	59.4	60.0
East North Central	27	58	5	6	3	58.4	60.0
West North Central	17	59	11	—	—	60.1	60.0
South Atlantic	18	61	16	3	1	58.9	60.0
East South Central	—	55	6	4	—	57.4	60.0
West South Central	18	69	5	6	2	58.7	60.0
Mountain	19	54	14	12	1	59.6	60.0
Pacific	24	53	12	9	1	59.1	60.0

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

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

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 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.1	1.2	0.6	0.6	0.6	0.2	0.0
Worker characteristics							
Management, professional, and related	1.3	1.6	0.8	0.7	0.9	0.2	0.0
Management, business, and financial	1.3	1.8	0.8	1.1	0.5	0.2	0.0
Professional and related	1.5	1.9	1.0	0.9	1.1	0.3	0.0
Teachers	1.7	3.1	2.3	2.1	2.5	0.6	0.0
Primary, secondary, and special education school teachers	2.3	3.8	3.0	2.7	1.9	0.7	2.1
Registered nurses	4.8	4.3	2.4	–	–	0.6	0.0
Service	5.1	4.0	1.3	0.9	1.2	0.8	0.0
Protective service	3.9	4.7	3.0	–	–	0.6	0.0
Sales and office	0.9	1.2	0.7	0.7	0.5	0.2	0.0
Sales and related	2.0	2.3	1.2	1.3	1.0	0.5	0.0
Office and administrative support	1.1	1.4	0.8	0.8	0.6	0.2	0.0
Natural resources, construction, and maintenance	2.1	2.7	1.7	1.7	1.0	0.4	0.0
Construction, extraction, farming, fishing, and forestry	2.8	3.9	2.9	–	–	0.6	0.0
Installation, maintenance, and repair	2.9	3.1	1.9	1.8	0.9	0.5	0.0
Production, transportation, and material moving ...	1.6	1.9	0.7	0.7	0.5	0.2	0.0
Production	1.7	2.3	1.2	1.1	0.9	0.3	0.0
Transportation and material moving	2.4	2.7	0.8	1.1	0.5	0.4	0.0
Full time	1.1	1.2	0.6	0.6	0.6	0.2	0.0
Union	2.5	2.5	1.2	1.6	2.0	0.5	0.0
Nonunion	1.1	1.2	0.7	0.5	0.4	0.2	0.0
Average wage within the following categories: ²							
Lowest 25 percent	5.5	4.7	1.2	1.5	1.0	0.8	0.0
Second 25 percent	1.7	1.6	0.9	0.9	0.4	0.2	0.0
Third 25 percent	1.1	1.5	0.7	0.7	0.8	0.2	0.0
Highest 25 percent	1.2	1.4	0.7	0.7	0.8	0.2	0.0
Highest 10 percent	1.5	1.9	1.0	0.7	0.8	0.2	0.0
Establishment characteristics							
Goods-producing industries	1.7	2.1	1.0	0.8	0.4	0.2	0.0
Service-providing industries	1.2	1.4	0.7	0.6	0.7	0.2	0.0
Education and health services	2.1	2.3	1.2	–	–	0.4	0.0
Educational services	1.6	2.8	2.0	1.6	2.9	0.5	0.0
Elementary and secondary schools	2.3	3.1	2.9	2.3	1.6	0.6	2.6
Junior colleges, colleges, and universities	1.6	5.1	1.6	–	–	0.7	0.0
Health care and social assistance	3.4	3.3	–	1.6	–	0.4	0.0
Hospitals	4.1	3.9	0.7	–	–	0.5	0.0
Public administration	2.8	3.5	3.4	2.6	1.1	0.5	0.0

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	1.3	1.8	0.8	1.2	0.4	0.2	0.0
1 to 49 workers	1.8	2.5	1.1	1.6	0.4	0.3	0.0
50 to 99 workers	2.1	2.8	1.0	2.4	0.9	0.5	0.0
100 workers or more	1.4	1.4	0.7	0.6	0.9	0.2	0.0
100 to 499 workers	1.2	1.7	1.0	0.8	0.4	0.2	0.0
500 workers or more	2.0	1.9	0.9	—	—	0.3	0.0
Geographic areas							
New England	2.4	4.0	1.8	2.7	0.3	0.4	0.0
Middle Atlantic	2.0	1.9	0.7	2.1	0.7	0.3	0.0
East North Central	3.2	2.5	0.9	0.9	0.8	0.5	0.0
West North Central	2.7	5.7	2.8	—	—	0.9	0.0
South Atlantic	1.4	2.5	2.0	0.6	0.4	0.3	0.0
East South Central	—	8.3	1.6	1.6	—	1.1	0.0
West South Central	2.5	2.8	0.8	2.6	0.7	0.5	0.0
Mountain	1.9	4.4	2.5	3.3	0.3	0.5	0.0
Pacific	2.9	2.5	1.4	1.5	0.4	0.4	0.0

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

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

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,¹ National Compensation Survey, March 2011

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	80	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	20
Worker characteristics							
Management, professional, and related	81	3,250	5,000	7,500	10,000	15,000	19
Management, business, and financial	84	4,000	5,000	10,000	12,250	17,300	16
Professional and related	79	3,000	5,000	7,000	10,000	15,000	21
Teachers	70	2,000	3,900	5,000	7,000	10,000	30
Primary, secondary, and special education school teachers	65	1,500	3,000	5,000	6,000	8,000	35
Registered nurses	85	3,000	5,000	7,000	10,000	15,000	15
Service	76	3,000	5,000	7,000	10,000	10,500	24
Protective service	69	3,000	5,000	6,000	10,000	10,000	31
Sales and office	83	3,000	5,000	8,000	10,000	20,000	17
Sales and related	87	3,000	5,000	7,500	12,000	20,000	13
Office and administrative support	82	3,000	5,000	8,000	10,000	17,000	18
Natural resources, construction, and maintenance	81	3,000	4,000	5,000	10,000	15,000	19
Construction, extraction, farming, fishing, and forestry	78	2,500	5,000	5,000	8,333	15,000	22
Installation, maintenance, and repair	82	3,000	4,000	6,000	10,000	15,000	18
Production, transportation, and material moving	76	2,500	5,000	6,000	10,000	15,000	24
Production	80	2,500	5,000	7,000	10,000	15,000	20
Transportation and material moving	71	2,500	5,000	5,000	10,000	11,500	29
Full time	81	3,000	5,000	7,500	10,000	15,000	19
Union	66	2,500	4,000	5,000	8,000	10,000	34
Nonunion	83	3,000	5,000	7,500	10,000	15,000	17
Average wage within the following categories: ³							
Lowest 25 percent	80	3,000	5,000	7,000	10,000	15,000	20
Second 25 percent	80	3,000	5,000	6,000	10,000	15,000	20
Third 25 percent	82	3,000	5,000	7,500	10,000	15,000	18
Highest 25 percent	79	3,500	5,000	8,000	11,000	15,000	21
Highest 10 percent	81	3,900	5,000	9,100	12,500	20,000	19
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	7,000	10,000	15,000	18
Service-providing industries	80	3,000	5,000	7,500	10,000	15,000	20
Education and health services	78	2,500	5,000	6,000	10,000	12,000	22
Educational services	71	2,000	3,900	5,000	7,500	10,000	29
Elementary and secondary schools	67	–	–	–	–	–	33
Junior colleges, colleges, and universities	80	3,600	5,000	7,000	10,000	13,000	20
Health care and social assistance	84	3,000	5,000	6,000	10,000	15,000	16
Hospitals	87	3,000	5,000	7,000	10,000	15,000	13
Public administration	62	–	–	–	–	–	38

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)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	83	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	17
1 to 49 workers	83	3,000	5,000	7,500	10,000	15,000	17
50 to 99 workers	82	3,000	5,000	6,000	10,000	13,890	18
100 workers or more	79	3,000	5,000	7,500	10,000	15,000	21
100 to 499 workers	83	3,000	5,000	7,000	10,000	15,000	17
500 workers or more	76	3,000	5,000	8,000	12,000	16,000	24
Geographic areas							
New England	87	4,000	5,000	7,500	10,000	15,000	13
Middle Atlantic	84	3,000	5,000	7,000	10,000	15,000	16
East North Central	72	3,000	5,000	6,000	10,000	15,000	28
West North Central	75	3,000	5,000	6,000	10,000	15,000	25
South Atlantic	82	3,000	4,000	6,667	10,000	15,000	18
East South Central	88	3,000	5,000	8,000	10,000	15,000	12
West South Central	85	3,000	5,000	8,000	10,000	15,000	15
Mountain	74	4,000	5,000	7,500	12,000	20,000	26
Pacific	82	4,000	5,000	9,000	10,000	17,300	18

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

² 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**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.8	\$0.00	\$0.00	\$159.55	\$0.00	\$0.00	0.8
Worker characteristics							
Management, professional, and related	1.1	644.84	0.00	0.00	0.00	0.00	1.1
Management, business, and financial	1.3	34.93	326.98	901.97	386.59	2,723.95	1.3
Professional and related	1.3	162.89	0.00	479.37	0.00	0.00	1.3
Teachers	2.4	806.55	0.00	0.00	764.04	0.00	2.4
Primary, secondary, and special education school teachers	3.3	608.42	769.19	355.99	368.41	56.51	3.3
Registered nurses	3.1	541.28	0.00	1,234.36	110.45	0.00	3.1
Service	2.6	0.00	0.00	1,313.82	0.00	2,283.75	2.6
Protective service	4.7	624.78	723.24	357.91	2,372.83	0.00	4.7
Sales and office	1.0	206.22	0.00	523.85	1,171.55	1,893.51	1.0
Sales and related	1.6	255.33	0.00	289.30	2,457.98	0.00	1.6
Office and administrative support	1.2	421.82	0.00	792.40	915.57	4,252.69	1.2
Natural resources, construction, and maintenance	1.8	86.97	352.13	564.91	0.00	869.71	1.8
Construction, extraction, farming, fishing, and forestry	2.7	755.12	688.37	0.00	1,594.90	1,247.48	2.7
Installation, maintenance, and repair	2.3	52.02	0.00	1,091.97	0.00	1,791.26	2.3
Production, transportation, and material moving ...	2.0	238.99	0.00	156.20	0.00	487.75	2.0
Production	2.2	554.09	0.00	1,047.85	0.00	0.00	2.2
Transportation and material moving	3.0	532.72	0.00	1,177.25	0.00	4,444.66	3.0
Full time	0.8	0.00	0.00	84.59	0.00	0.00	0.8
Union	2.3	259.58	0.00	0.00	307.33	962.91	2.3
Nonunion	0.8	306.97	0.00	244.58	0.00	0.00	0.8
Average wage within the following categories: ³							
Lowest 25 percent	2.6	0.00	0.00	1,282.91	0.00	1,250.20	2.6
Second 25 percent	1.4	171.11	0.00	326.44	0.00	0.00	1.4
Third 25 percent	1.1	93.87	0.00	712.29	0.00	0.00	1.1
Highest 25 percent	1.0	654.23	0.00	691.90	1,480.37	1,067.76	1.0
Highest 10 percent	1.4	311.49	126.90	1,459.53	768.55	2,248.64	1.4
Establishment characteristics							
Goods-producing industries	1.7	511.36	0.00	450.36	427.78	0.00	1.7
Service-providing industries	0.9	78.55	0.00	78.10	0.00	0.00	0.9
Education and health services	1.9	584.47	270.55	727.75	0.00	1,720.53	1.9
Educational services	2.8	724.84	0.00	0.00	382.62	0.00	2.8
Elementary and secondary schools	3.3	–	–	–	–	–	3.3
Junior colleges, colleges, and universities	5.2	722.93	0.00	1,171.54	0.00	1,664.15	5.2
Health care and social assistance	2.1	0.00	0.00	468.60	0.00	2,008.31	2.1
Hospitals	2.1	366.33	0.00	745.57	0.00	0.00	2.1
Public administration	3.4	–	–	–	–	–	3.4

See footnotes at end of table.

Table 32. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	1.2	\$178.78	\$0.00	\$488.22	\$0.00	\$0.00	1.2
1 to 49 workers	1.6	747.18	0.00	562.93	0.00	0.00	1.6
50 to 99 workers	1.9	240.47	0.00	357.04	0.00	2,322.82	1.9
100 workers or more	1.1	0.00	0.00	0.00	0.00	0.00	1.1
100 to 499 workers	1.2	195.91	0.00	1,204.27	0.00	0.00	1.2
500 workers or more	1.6	25.93	0.00	1,473.48	1,296.24	1,783.29	1.6
Geographic areas							
New England	2.3	963.99	0.00	246.98	0.00	0.00	2.3
Middle Atlantic	2.8	156.20	0.00	701.45	0.00	0.00	2.8
East North Central	2.2	110.79	0.00	840.08	0.00	0.00	2.2
West North Central	4.4	702.25	0.00	156.20	0.00	1,835.43	4.4
South Atlantic	1.9	763.65	992.11	1,000.97	0.00	0.00	1.9
East South Central	3.4	959.19	591.11	1,996.18	0.00	691.31	3.4
West South Central	1.3	407.63	0.00	969.22	0.00	0.00	1.3
Mountain	3.5	1,593.20	0.00	673.34	3,658.46	0.00	3.5
Pacific	1.7	316.29	0.00	1,061.04	1,605.75	1,431.54	1.7

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

² The 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)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
								Paid	Unpaid
All workers	76	67	74	42	67	70	44	12	86
Worker characteristics									
Management, professional, and related	79	87	74	59	83	86	59	18	91
Management, business, and financial	95	91	94	59	87	88	60	21	92
Professional and related	73	85	67	59	82	85	59	17	90
Teachers	34	84	17	64	82	89	67	16	91
Primary, secondary, and special education school teachers	30	94	12	75	88	96	71	17	96
Registered nurses	83	81	82	63	82	82	53	22	90
Service	57	50	61	28	47	53	31	9	81
Protective service	76	69	77	42	70	78	62	13	90
Sales and office	82	68	80	42	68	71	43	12	87
Sales and related	72	56	69	33	59	63	37	7	86
Office and administrative support	87	76	86	48	73	75	47	14	88
Natural resources, construction, and maintenance	80	56	81	28	56	58	35	8	80
Construction, extraction, farming, fishing, and forestry	71	44	72	22	44	47	30	8	76
Installation, maintenance, and repair	91	67	91	35	67	70	40	9	84
Production, transportation, and material moving ...	83	55	82	33	65	68	39	6	85
Production	91	55	90	31	69	70	41	7	87
Transportation and material moving	76	56	74	35	63	66	38	5	83
Full time	87	79	87	48	77	79	51	14	90
Part time	39	28	35	20	35	40	23	6	75
Union	79	84	74	59	89	92	64	15	94
Nonunion	75	64	74	38	63	66	40	11	85
Average wage within the following categories: ³									
Lowest 25 percent	53	36	53	21	39	44	23	5	78
Lowest 10 percent	36	23	40	13	27	33	15	4	74
Second 25 percent	84	69	83	43	70	73	44	11	87
Third 25 percent	89	79	89	47	77	79	51	14	89
Highest 25 percent	81	88	78	60	86	87	61	19	92
Highest 10 percent	78	90	75	61	88	89	65	20	93
Establishment characteristics									
Goods-producing industries	88	56	88	31	67	68	42	9	87
Service-providing industries	73	69	72	43	66	70	44	12	86
Education and health services	71	83	66	58	80	82	54	17	90
Educational services	53	87	40	61	83	89	68	16	92
Elementary and secondary schools	42	90	27	70	84	93	69	17	94
Junior colleges, colleges, and universities	78	86	68	47	88	90	75	14	94
Health care and social assistance	85	79	84	55	77	77	44	19	89
Hospitals	91	89	90	70	90	90	61	26	95
Public administration	88	89	88	53	86	90	82	16	93

See footnotes at end of table.

Table 33. Leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
								Paid	Unpaid
1 to 99 workers	69	55	70	28	51	55	28	8	78
1 to 49 workers	67	53	68	25	47	51	25	8	74
50 to 99 workers	75	60	75	35	62	66	35	10	88
100 workers or more	82	78	79	54	80	83	58	15	94
100 to 499 workers	81	69	79	47	73	75	46	12	91
500 workers or more	82	86	78	61	87	90	70	18	96
Geographic areas									
New England	72	72	71	49	70	79	48	12	88
Middle Atlantic	77	71	74	52	73	78	47	10	84
East North Central	77	62	74	44	69	69	41	14	84
West North Central	73	66	72	34	67	66	43	10	87
South Atlantic	77	65	77	40	65	70	46	13	86
East South Central	77	65	76	38	69	73	49	8	91
West South Central	76	68	75	39	64	68	45	12	86
Mountain	73	66	74	38	62	64	38	9	86
Pacific	74	69	74	37	62	62	40	13	88

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

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

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

threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 33. Standard errors for leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers	0.5	0.5	0.5	0.6	0.6	0.5	0.6	0.4	0.4
Worker characteristics									
Management, professional, and related	0.7	0.5	0.7	0.9	0.7	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	0.8
Professional and related	0.8	0.7	0.8	1.0	0.8	0.7	1.0	0.8	0.6
Teachers	1.7	1.2	1.4	1.5	1.3	1.2	1.3	1.0	1.1
Primary, secondary, and special education school teachers	2.0	1.1	1.7	1.6	1.3	0.9	1.4	1.3	0.7
Registered nurses	1.9	1.7	2.0	2.1	1.8	1.7	2.6	2.1	1.4
Service	1.3	1.2	1.3	1.0	1.4	1.3	1.1	0.7	1.0
Protective service	3.0	3.4	3.1	2.7	3.3	2.8	2.7	1.6	1.9
Sales and office	0.6	0.8	0.6	0.9	0.8	0.7	0.8	0.5	0.6
Sales and related	1.0	1.2	0.9	1.2	1.1	1.2	1.1	0.7	0.8
Office and administrative support	0.8	1.0	0.7	1.2	1.1	1.0	1.1	0.7	0.7
Natural resources, construction, and maintenance	1.2	1.4	1.2	1.1	1.4	1.3	1.2	0.7	1.2
Construction, extraction, farming, fishing, and forestry	2.1	2.0	2.1	1.7	2.0	2.0	1.9	1.0	2.0
Installation, maintenance, and repair	1.3	1.9	1.1	1.6	1.7	1.7	1.5	0.9	1.6
Production, transportation, and material moving ...	0.9	1.2	1.0	1.2	1.2	1.3	1.4	0.6	1.1
Production	0.9	1.7	1.1	1.4	1.6	1.7	1.7	0.9	1.1
Transportation and material moving	1.4	1.8	1.5	1.7	1.6	1.8	1.8	0.6	1.6
Full time	0.4	0.5	0.3	0.6	0.5	0.5	0.6	0.5	0.4
Part time	1.1	0.9	1.1	0.8	1.2	1.1	0.9	0.5	0.9
Union	0.9	0.9	0.9	1.2	0.7	0.6	1.1	0.9	0.6
Nonunion	0.5	0.6	0.5	0.6	0.6	0.6	0.6	0.4	0.4
Average wage within the following categories: ²									
Lowest 25 percent	1.1	1.0	1.0	0.8	1.2	1.2	0.9	0.4	0.9
Lowest 10 percent	1.7	1.7	1.8	1.2	1.8	1.7	1.3	0.7	1.5
Second 25 percent	0.7	0.8	0.6	0.9	0.9	0.9	1.0	0.6	0.6
Third 25 percent	0.5	0.7	0.5	0.8	0.8	0.7	0.8	0.6	0.6
Highest 25 percent	0.7	0.6	0.8	0.9	0.6	0.6	0.9	0.7	0.5
Highest 10 percent	0.8	0.7	0.9	1.3	0.7	0.8	1.1	1.0	0.7
Establishment characteristics									
Goods-producing industries	0.7	1.2	0.7	1.1	1.1	1.1	1.3	0.7	0.9
Service-providing industries	0.5	0.6	0.5	0.6	0.7	0.6	0.6	0.4	0.4
Education and health services	0.9	0.9	0.9	1.2	1.1	1.0	1.2	1.0	0.7
Educational services	1.1	0.6	1.1	1.4	1.0	0.6	1.0	1.1	0.6
Elementary and secondary schools	1.4	0.7	1.1	1.3	1.2	0.6	1.1	1.3	0.6
Junior colleges, colleges, and universities	1.2	1.2	1.6	3.3	1.1	1.0	2.3	1.5	1.0
Health care and social assistance	1.2	1.4	1.2	2.1	1.7	1.6	2.0	1.6	1.2
Hospitals	0.6	0.9	0.8	2.2	1.4	1.4	2.3	2.2	0.8
Public administration	1.2	1.3	1.2	2.3	1.4	1.2	1.6	1.7	1.1

See footnotes at end of table.

Table 33. Standard errors for leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
1 to 99 workers	0.7	0.8	0.7	0.8	0.9	0.8	0.7	0.6	0.7
1 to 49 workers	0.9	0.9	0.9	0.9	1.1	1.0	0.9	0.7	0.9
50 to 99 workers	1.4	1.4	1.3	1.5	1.5	1.6	1.3	1.1	1.2
100 workers or more	0.6	0.6	0.5	0.7	0.6	0.6	0.6	0.7	0.4
100 to 499 workers	1.0	1.0	0.9	1.1	1.0	1.0	1.0	0.8	0.7
500 workers or more	0.7	0.7	0.6	1.0	0.9	0.8	1.0	1.0	0.4
Geographic areas									
New England	1.5	1.4	1.4	2.1	2.4	1.6	2.7	1.4	2.0
Middle Atlantic	0.9	1.0	1.0	1.0	1.2	1.1	2.1	1.1	0.9
East North Central	0.9	1.5	1.0	1.4	1.4	1.2	1.2	1.0	0.9
West North Central	1.2	1.4	1.1	2.1	1.6	2.2	1.8	2.4	1.4
South Atlantic	1.5	1.5	1.3	1.1	1.5	1.8	1.3	0.9	1.0
East South Central	2.9	2.2	2.0	2.4	2.9	2.2	2.2	1.7	1.6
West South Central	1.2	1.7	1.3	2.0	1.3	1.2	1.4	1.9	1.0
Mountain	1.9	2.0	1.6	1.8	2.8	2.6	1.9	0.9	1.7
Pacific	1.5	1.3	1.4	1.8	1.4	0.8	1.4	0.8	1.2

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above 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,¹ National Compensation Survey, March 2011

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	9	22	12	12	9	14	8	6	3	2	3	8	8
Worker characteristics													
Management, professional, and related	3	13	11	12	11	19	11	9	4	2	3	9	9
Management, business, and financial	2	9	10	13	12	24	12	10	4	2	3	10	10
Professional and related	4	15	12	12	10	17	10	9	4	3	4	9	9
Teachers	11	10	5	7	9	11	16	10	6	6	8	10	10
Primary, secondary, and special education school teachers	14	16	6	6	6	12	16	7	—	—	8	10	10
Registered nurses	8	37	18	10	6	8	4	4	2	1	1	7	7
Service	21	22	12	11	6	7	7	6	4	2	3	8	7
Protective service	6	9	6	4	9	13	20	13	13	3	5	10	11
Sales and office	9	29	12	12	8	14	6	4	2	1	1	8	7
Sales and related	16	46	12	10	5	6	3	2	(²)	(²)	(²)	7	6
Office and administrative support	6	21	12	13	10	18	8	6	3	2	2	8	8
Natural resources, construction, and maintenance	9	27	16	12	7	12	7	5	2	1	2	8	7
Construction, extraction, farming, fishing, and forestry	12	28	15	12	8	10	7	5	2	(²)	1	8	7
Installation, maintenance, and repair	7	27	16	11	7	14	8	5	2	1	2	8	8
Production, transportation, and material moving	9	23	12	15	9	14	8	5	2	1	3	8	8
Production	6	17	12	14	10	18	9	6	3	1	4	9	9
Transportation and material moving	11	28	12	17	8	10	6	3	1	1	2	8	7
Full time	7	20	12	13	9	15	9	7	3	2	3	9	8
Part time	26	33	10	10	5	7	4	1	1	1	2	6	6
Union	3	11	6	11	9	14	15	12	8	4	6	10	10
Nonunion	11	24	13	13	9	14	7	5	2	1	2	8	8
Average wage within the following categories: ³													
Lowest 25 percent	25	34	14	10	5	6	3	2	(²)	(²)	1	6	6
Lowest 10 percent	43	29	12	7	3	3	2	1	(²)	—	—	5	6
Second 25 percent	9	27	12	13	9	13	7	4	2	1	2	8	8
Third 25 percent	5	18	11	13	10	17	11	7	4	2	3	9	9
Highest 25 percent	3	11	11	12	11	20	11	10	5	2	4	10	10
Highest 10 percent	2	9	10	11	13	22	12	11	5	2	3	10	10
Establishment characteristics													
Goods-producing industries	6	17	11	13	12	18	9	7	3	1	3	9	9
Service-providing industries	10	23	12	12	8	14	8	6	3	2	2	8	8
Education and health services	7	22	12	10	8	12	9	7	5	4	6	9	8
Educational services	6	6	4	7	7	14	13	11	10	8	15	11	11
Elementary and secondary schools	10	11	5	5	7	13	12	8	9	7	14	11	11
Junior colleges, colleges, and universities	2	1	2	8	7	11	15	15	13	9	16	12	12
Health care and social assistance	8	31	17	11	8	11	6	4	2	—	—	8	7
Hospitals	4	37	17	9	8	7	5	8	4	—	—	8	7
Public administration	(²)	—	—	1	10	15	26	24	15	5	4	11	11

See footnotes at end of table.

Table 34. Paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers	13	26	15	14	9	13	5	3	1	1	1	8	7
1 to 49 workers	13	26	15	14	8	13	5	3	1	1	1	7	7
50 to 99 workers	14	25	13	12	12	12	5	4	1	1	1	8	7
100 workers or more	6	19	10	11	9	15	11	8	4	2	4	9	9
100 to 499 workers	8	25	13	11	9	14	9	5	3	1	1	8	8
500 workers or more	5	12	6	11	9	17	13	12	6	3	6	10	10
Geographic areas													
New England	5	14	10	10	11	20	12	10	5	1	3	9	10
Middle Atlantic	9	18	12	11	9	14	9	9	3	2	4	9	9
East North Central	8	24	13	11	11	15	5	4	3	1	3	8	8
West North Central	6	27	17	14	8	10	—	4	3	—	1	8	8
South Atlantic	12	26	11	10	8	14	7	7	2	1	1	8	8
East South Central	17	17	11	16	8	13	6	5	2	1	5	8	8
West South Central	13	24	11	11	8	13	8	5	2	2	3	8	8
Mountain	10	25	11	16	8	14	9	4	2	—	—	8	8
Pacific	7	17	11	16	9	16	10	6	5	3	2	9	8

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

² Less than 0.5 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,¹ National Compensation Survey, March 2011

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	0.5	0.5	0.5	0.5	0.4	0.5	0.4	0.3	0.2	0.2	0.1	0.0	0.0
Worker characteristics													
Management, professional, and related	0.4	0.8	0.8	0.7	0.8	1.0	0.9	0.6	0.3	0.3	0.2	0.1	0.8
Management, business, and financial	0.3	0.7	0.9	0.9	1.0	1.1	1.2	0.9	0.3	0.3	0.3	0.1	0.0
Professional and related	0.5	1.2	1.0	0.8	1.0	1.3	1.0	0.6	0.4	0.4	0.3	0.1	0.0
Teachers	1.6	1.5	1.7	1.7	1.5	1.4	2.5	1.4	1.6	2.0	1.6	0.2	0.1
Primary, secondary, and special education school teachers	2.4	2.5	2.4	2.5	1.3	2.4	3.7	1.9	–	–	1.5	0.3	0.4
Registered nurses	2.3	4.5	2.8	1.7	1.4	1.8	1.1	0.7	0.5	0.4	0.4	0.2	0.2
Service	1.8	1.4	1.1	1.0	0.7	0.7	0.7	0.6	0.4	0.3	0.5	0.1	0.0
Protective service	2.8	2.1	1.9	1.1	2.3	1.5	2.0	2.0	1.7	0.7	1.0	0.3	0.4
Sales and office	0.6	0.8	0.8	0.6	0.6	0.6	0.4	0.3	0.2	0.1	0.2	0.0	0.5
Sales and related	1.3	1.4	1.0	0.8	0.6	0.8	0.4	0.3	(²)	(²)	(²)	0.1	0.0
Office and administrative support	0.6	0.8	1.0	0.8	0.8	0.7	0.5	0.4	0.2	0.2	0.3	0.1	0.0
Natural resources, construction, and maintenance	1.0	1.4	1.2	1.2	0.6	0.9	0.7	0.5	0.3	0.1	0.3	0.1	0.0
Construction, extraction, farming, fishing, and forestry	1.8	2.1	2.0	1.7	1.1	1.1	1.0	0.7	0.5	(²)	0.3	0.1	0.0
Installation, maintenance, and repair	1.1	1.8	1.3	1.4	0.8	1.2	0.9	0.6	0.3	0.2	0.4	0.1	0.8
Production, transportation, and material moving ...	0.8	1.0	0.9	0.9	0.8	0.9	0.7	0.6	0.3	0.3	0.3	0.1	0.0
Production	0.8	1.3	1.4	1.2	1.0	1.3	0.9	0.9	0.5	0.5	0.5	0.1	1.1
Transportation and material moving	1.3	1.6	1.0	1.3	0.9	1.1	0.8	0.8	0.2	0.2	0.3	0.1	0.2
Full time	0.5	0.5	0.5	0.5	0.4	0.5	0.5	0.4	0.2	0.2	0.2	0.0	0.0
Part time	2.2	2.0	1.3	0.8	0.7	0.8	0.7	0.2	0.2	0.1	0.2	0.1	0.0
Union	0.5	0.8	0.5	0.9	1.1	0.8	1.2	0.8	0.5	0.4	0.5	0.1	0.0
Nonunion	0.6	0.6	0.6	0.5	0.4	0.5	0.4	0.3	0.2	0.1	0.1	0.0	0.0
Average wage within the following categories: ³													
Lowest 25 percent	1.5	1.2	1.1	0.9	0.5	0.7	0.5	0.4	(²)	(²)	0.3	0.1	0.0
Lowest 10 percent	3.1	2.1	1.6	1.2	0.5	0.9	0.6	0.2	(²)	–	–	0.2	0.0
Second 25 percent	0.6	0.9	0.6	0.8	0.6	0.6	0.6	0.4	0.3	0.2	0.2	0.1	0.2
Third 25 percent	0.4	0.7	0.6	0.8	0.6	0.6	0.7	0.5	0.2	0.2	0.3	0.0	0.0
Highest 25 percent	0.3	0.5	0.7	0.7	0.7	1.0	0.8	0.7	0.3	0.3	0.3	0.0	0.0
Highest 10 percent	0.5	0.7	1.0	0.9	0.9	1.4	1.2	0.9	0.4	0.4	0.3	0.1	0.0
Establishment characteristics													
Goods-producing industries	0.7	1.1	1.0	0.9	0.8	1.0	0.7	0.8	0.4	0.4	0.4	0.1	0.0
Service-providing industries	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.3	0.2	0.2	0.2	0.0	0.0
Education and health services	0.8	1.6	1.2	1.0	0.9	1.0	1.2	0.4	0.5	0.5	0.6	0.1	1.1
Educational services	0.8	0.6	1.0	1.3	0.8	1.4	2.0	0.8	1.2	0.9	1.2	0.1	0.0
Elementary and secondary schools	1.3	1.1	1.2	1.0	0.9	1.5	1.8	0.8	1.9	1.3	1.3	0.2	1.4
Junior colleges, colleges, and universities	0.7	0.2	1.0	2.7	1.4	2.2	4.0	1.5	1.5	1.4	2.1	0.2	0.6
Health care and social assistance	1.2	2.3	1.7	1.3	1.4	1.4	1.2	0.4	0.4	–	–	0.1	0.0
Hospitals	1.1	4.7	2.3	1.3	1.5	1.4	2.2	1.4	0.9	–	–	0.2	0.0
Public administration	(²)	–	–	0.3	2.8	1.8	1.9	2.0	1.3	0.7	0.6	0.1	0.1

See footnotes at end of table.

Table 34. Standard errors for paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers	0.7	0.8	0.9	0.7	0.5	0.7	0.5	0.4	0.2	0.2	0.2	0.1	0.0
1 to 49 workers	0.9	1.1	1.1	0.8	0.6	0.8	0.6	0.4	0.2	0.2	0.2	0.1	0.0
50 to 99 workers	1.2	1.6	1.4	1.3	1.3	1.1	0.7	0.8	0.3	0.3	0.5	0.1	0.3
100 workers or more	0.6	0.7	0.6	0.6	0.6	0.7	0.7	0.4	0.3	0.2	0.2	0.1	0.0
100 to 499 workers	0.8	0.9	0.9	0.8	0.8	0.9	0.8	0.5	0.3	0.3	0.2	0.1	0.0
500 workers or more	1.0	1.0	0.6	0.8	0.8	0.9	1.2	0.7	0.4	0.3	0.5	0.1	0.0
Geographic areas													
New England	0.9	1.8	1.4	1.1	2.5	1.6	1.9	1.5	0.8	0.2	0.6	0.1	1.2
Middle Atlantic	1.4	1.2	1.3	1.1	0.9	1.2	0.5	0.8	0.3	0.5	0.4	0.1	0.9
East North Central	1.1	1.6	1.3	1.1	1.2	1.1	0.7	0.7	0.4	0.3	0.3	0.1	0.0
West North Central	0.9	1.3	2.5	1.8	1.0	1.1	—	1.1	0.8	—	0.2	0.1	1.3
South Atlantic	1.3	1.1	0.9	0.8	0.8	1.1	0.8	0.7	0.4	0.4	0.2	0.1	0.4
East South Central	4.1	1.4	2.5	3.1	1.3	3.3	1.6	1.0	0.4	0.1	1.5	0.4	0.1
West South Central	1.2	1.4	1.1	1.4	1.1	1.7	1.3	1.1	0.4	0.3	0.5	0.1	0.2
Mountain	1.5	1.6	2.4	2.3	1.3	1.1	1.8	0.9	0.6	—	—	0.1	0.0
Pacific	1.0	1.3	1.1	1.4	1.1	1.2	1.0	0.9	0.5	0.4	0.3	0.1	1.0

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

² Less than 0.05.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above 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,¹ National Compensation Survey, March 2011

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
All workers	69	6	25
Worker characteristics			
Management, professional, and related	66	7	26
Management, business, and financial	65	8	26
Professional and related	67	6	27
Teachers	83	4	14
Primary, secondary, and special education school teachers	84	2	14
Registered nurses	48	1	51
Service	69	3	28
Protective service	77	4	19
Sales and office	70	5	25
Sales and related	74	6	20
Office and administrative support	67	5	27
Natural resources, construction, and maintenance	70	7	23
Construction, extraction, farming, fishing, and forestry	69	6	25
Installation, maintenance, and repair	70	8	21
Production, transportation, and material moving	74	4	21
Production	71	4	25
Transportation and material moving	77	5	18
Full time	69	6	25
Part time	67	4	29
Union	80	4	16
Nonunion	66	6	28
Average wage within the following categories: ⁵			
Lowest 25 percent	70	4	26
Lowest 10 percent	67	5	29
Second 25 percent	69	4	27
Third 25 percent	69	5	25
Highest 25 percent	67	8	24
Highest 10 percent	67	10	23
Establishment characteristics			
Goods-producing industries	68	8	24
Service-providing industries	69	5	26
Education and health services	66	3	31
Educational services	84	3	13
Elementary and secondary schools	84	2	14
Junior colleges, colleges, and universities	84	5	10
Health care and social assistance	53	3	45
Hospitals	45	1	54
Public administration	81	4	15

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)

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
1 to 99 workers	67	8	25
1 to 49 workers	66	9	25
50 to 99 workers	71	5	24
100 workers or more	70	4	26
100 to 499 workers	72	4	24
500 workers or more	68	4	28
Geographic areas			
New England	67	8	25
Middle Atlantic	76	6	18
East North Central	65	7	28
West North Central	68	5	27
South Atlantic	65	4	30
East South Central	61	6	33
West South Central	72	5	24
Mountain	67	6	28
Pacific	72	5	23

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

² 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

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
All workers	0.7	0.3	0.7
Worker characteristics			
Management, professional, and related	0.9	0.6	0.9
Management, business, and financial	1.2	0.8	1.2
Professional and related	1.0	0.6	1.0
Teachers	1.1	0.5	1.0
Primary, secondary, and special education school teachers	1.3	0.5	1.3
Registered nurses	2.9	0.3	3.0
Service	1.7	0.4	1.7
Protective service	2.1	0.7	2.1
Sales and office	0.9	0.4	0.8
Sales and related	1.3	0.6	1.3
Office and administrative support	1.1	0.6	1.1
Natural resources, construction, and maintenance	1.7	0.9	1.3
Construction, extraction, farming, fishing, and forestry	2.7	1.1	2.6
Installation, maintenance, and repair	1.9	1.3	1.3
Production, transportation, and material moving ...	1.3	0.5	1.2
Production	2.0	0.7	1.9
Transportation and material moving	1.5	0.7	1.5
Full time	0.8	0.3	0.7
Part time	1.7	0.7	1.8
Union	1.1	0.8	0.8
Nonunion	0.8	0.3	0.8
Average wage within the following categories: ⁵			
Lowest 25 percent	1.8	0.6	1.8
Lowest 10 percent	4.6	1.4	4.7
Second 25 percent	1.1	0.5	1.0
Third 25 percent	0.9	0.4	0.8
Highest 25 percent	0.9	0.5	0.8
Highest 10 percent	1.3	0.8	1.1
Establishment characteristics			
Goods-producing industries	1.6	0.6	1.5
Service-providing industries	0.8	0.4	0.7
Education and health services	1.3	0.5	1.3
Educational services	0.9	0.3	0.9
Elementary and secondary schools	1.2	0.5	1.2
Junior colleges, colleges, and universities	1.4	0.7	1.2
Health care and social assistance	2.0	0.9	2.0
Hospitals	2.6	0.2	2.6
Public administration	1.5	0.7	1.3

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

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
1 to 99 workers	1.2	0.7	1.2
1 to 49 workers	1.4	0.9	1.4
50 to 99 workers	2.1	0.8	2.1
100 workers or more	0.9	0.3	0.9
100 to 499 workers	1.0	0.4	1.0
500 workers or more	1.2	0.3	1.2
Geographic areas			
New England	2.7	1.4	3.5
Middle Atlantic	2.1	0.9	1.5
East North Central	2.3	1.2	1.9
West North Central	2.2	0.8	2.2
South Atlantic	1.5	0.5	1.5
East South Central	5.7	1.4	5.8
West South Central	1.7	0.8	1.9
Mountain	2.5	1.1	2.8
Pacific	1.2	0.5	1.1

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

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

³ Plan does not specify maximum number of days.

⁴ 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,¹ civilian workers,² National Compensation Survey, March 2011

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

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	17	45	31	6	1	9	6
Full time	16	45	31	7	1	9	6
Part time	29	44	23	–	–	7	6
Union	11	24	50	14	1	10	10
Nonunion	18	51	25	4	1	8	6
1 to 99 workers	24	54	18	3	(⁴)	7	5
1 to 49 workers	24	55	18	3	1	7	5
50 to 99 workers	25	52	18	–	–	7	6
100 workers or more	13	40	38	8	1	10	9
100 to 499 workers	17	53	25	5	(⁴)	7	6
500 workers or more	9	29	49	11	2	11	10
After 5 years							
All workers	16	45	31	7	2	9	6
Full time	14	45	32	7	2	9	7
Part time	28	44	23	–	–	7	6
Union	10	24	49	15	1	11	10
Nonunion	17	51	26	5	2	9	6
1 to 99 workers	23	54	19	4	1	7	6
1 to 49 workers	22	55	18	3	1	7	5
50 to 99 workers	24	52	19	–	–	7	6
100 workers or more	11	39	38	9	2	10	10
100 to 499 workers	15	52	26	6	1	8	6
500 workers or more	8	28	49	11	4	12	10

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)

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	15	45	31	7	2	10	7
Full time	14	45	32	8	2	10	7
Part time	28	44	23	—	—	7	6
Union	10	24	48	16	1	11	10
Nonunion	17	51	26	5	2	9	6
1 to 99 workers	23	54	19	4	1	7	6
1 to 49 workers	22	55	19	3	1	7	5
50 to 99 workers	24	52	19	—	—	7	6
100 workers or more	11	39	38	9	2	11	10
100 to 499 workers	15	52	26	6	1	8	6
500 workers or more	8	28	48	12	4	13	10
After 20 years							
All workers	15	45	31	7	2	10	7
Full time	14	45	31	8	2	10	7
Part time	28	44	24	—	—	7	6
Union	10	24	48	16	2	12	10
Nonunion	17	51	26	5	2	10	6
1 to 99 workers	23	54	19	4	1	7	6
1 to 49 workers	22	55	19	4	1	7	5
50 to 99 workers	23	52	19	—	—	7	6
100 workers or more	11	39	38	9	3	12	10
100 to 499 workers	15	52	26	6	1	9	6
500 workers or more	8	28	48	12	4	14	10

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

² Includes workers in the 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

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	0.6	0.9	0.7	0.5	0.1	0.1	0.0
Full time	0.6	0.8	0.8	0.5	0.1	0.2	0.2
Part time	1.7	2.1	1.4	–	–	0.5	0.0
Union	0.8	1.3	1.6	1.1	0.2	0.2	0.0
Nonunion	0.7	1.0	0.8	0.4	0.2	0.2	0.0
1 to 99 workers	1.1	1.2	1.0	0.5	(⁴)	0.2	0.1
1 to 49 workers	1.4	1.5	1.1	0.4	0.2	0.3	0.0
50 to 99 workers	1.7	2.3	1.7	–	–	0.2	0.0
100 workers or more	0.7	1.1	0.9	0.7	0.2	0.2	0.2
100 to 499 workers	1.2	1.7	1.4	0.5	(⁴)	0.1	0.0
500 workers or more	0.8	1.2	1.3	1.1	0.3	0.3	0.0
After 5 years							
All workers	0.6	0.8	0.7	0.5	0.2	0.2	0.7
Full time	0.6	0.8	0.8	0.5	0.2	0.2	0.1
Part time	1.7	2.1	1.4	–	–	0.5	0.0
Union	0.8	1.2	1.6	1.0	0.2	0.2	0.0
Nonunion	0.7	1.0	0.8	0.4	0.2	0.2	0.0
1 to 99 workers	1.1	1.3	1.0	0.5	0.2	0.2	0.9
1 to 49 workers	1.3	1.5	1.2	0.5	0.2	0.3	0.2
50 to 99 workers	1.8	2.3	1.6	–	–	0.2	0.0
100 workers or more	0.7	1.1	0.9	0.7	0.3	0.2	0.6
100 to 499 workers	1.2	1.7	1.4	0.6	0.2	0.2	0.0
500 workers or more	0.8	1.2	1.3	0.9	0.4	0.3	0.0

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

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	0.6	0.9	0.7	0.5	0.2	0.2	0.6
Full time	0.6	0.8	0.8	0.5	0.2	0.2	0.0
Part time	1.7	2.2	1.4	–	–	0.5	0.0
Union	0.7	1.3	1.6	1.1	0.2	0.3	0.3
Nonunion	0.7	1.0	0.8	0.4	0.2	0.2	0.0
1 to 99 workers	1.1	1.3	1.0	0.5	0.2	0.2	0.8
1 to 49 workers	1.3	1.6	1.2	0.5	0.2	0.3	0.2
50 to 99 workers	1.8	2.3	1.7	–	–	0.2	0.0
100 workers or more	0.7	1.1	0.9	0.7	0.3	0.3	0.6
100 to 499 workers	1.2	1.7	1.4	0.6	0.2	0.3	0.0
500 workers or more	0.8	1.3	1.3	1.0	0.4	0.4	0.0
After 20 years							
All workers	0.6	0.9	0.7	0.6	0.2	0.2	0.7
Full time	0.6	0.8	0.7	0.6	0.2	0.2	0.0
Part time	1.7	2.2	1.4	–	–	0.5	0.0
Union	0.7	1.3	1.7	1.2	0.4	0.3	0.3
Nonunion	0.7	1.0	0.8	0.4	0.2	0.3	0.0
1 to 99 workers	1.1	1.3	1.0	0.6	0.2	0.2	0.7
1 to 49 workers	1.3	1.6	1.2	0.6	0.2	0.3	0.2
50 to 99 workers	1.8	2.3	1.7	–	–	0.2	0.0
100 workers or more	0.6	1.1	0.9	0.8	0.3	0.3	0.5
100 to 499 workers	1.2	1.7	1.4	0.6	0.3	0.3	0.0
500 workers or more	0.7	1.3	1.3	1.1	0.5	0.5	0.0

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

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

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

⁴ Less than 0.05.

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

Table 37. Paid sick leave: Carryover provisions, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	56	23	33	44
Worker characteristics				
Management, professional, and related	66	34	32	34
Management, business, and financial	52	24	28	48
Professional and related	72	38	34	28
Teachers	88	54	33	12
Primary, secondary, and special education school teachers	89	55	33	11
Registered nurses	77	28	49	23
Service	57	24	32	43
Protective service	81	53	28	19
Sales and office	51	16	36	49
Sales and related	51	10	41	49
Office and administrative support	52	19	33	48
Natural resources, construction, and maintenance	47	18	29	53
Installation, maintenance, and repair	46	12	34	54
Production, transportation, and material moving	41	10	32	59
Production	30	6	25	70
Transportation and material moving	51	13	38	49
Full time	56	24	33	44
Union	74	43	32	26
Nonunion	51	18	33	49
Average wage within the following categories: ³				
Lowest 25 percent	44	11	32	56
Second 25 percent	56	19	37	44
Third 25 percent	57	25	33	43
Highest 25 percent	62	31	30	38
Highest 10 percent	64	34	30	36
Establishment characteristics				
Goods-producing industries	31	10	21	69
Service-providing industries	59	25	35	41
Education and health services	78	39	39	22
Educational services	88	55	33	12
Elementary and secondary schools	89	58	32	11
Junior colleges, colleges, and universities	89	52	37	11
Health care and social assistance	65	19	47	35
Hospitals	83	27	56	17
Public administration	94	66	28	6

See footnotes at end of table.

Table 37. Paid sick leave: Carryover provisions, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	39	10	28	61
1 to 49 workers	35	9	26	65
50 to 99 workers	48	13	34	52
100 workers or more	66	31	36	34
100 to 499 workers	59	19	41	41
500 workers or more	72	41	32	28
Geographic areas				
New England	54	19	35	46
Middle Atlantic	50	21	29	50
East North Central	52	18	34	48
West North Central	58	19	39	42
South Atlantic	61	27	34	39
East South Central	68	32	36	32
West South Central	53	19	34	47
Mountain	64	23	41	36
Pacific	57	29	28	43

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,¹ National Compensation Survey, March 2011

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	0.9	0.7	0.8	0.9
Worker characteristics				
Management, professional, and related	1.2	1.1	1.1	1.2
Management, business, and financial	1.7	1.2	1.5	1.7
Professional and related	1.3	1.4	1.3	1.3
Teachers	1.1	2.0	2.0	1.1
Primary, secondary, and special education school teachers	1.2	2.4	2.4	1.2
Registered nurses	3.2	2.8	3.4	3.2
Service	1.8	1.3	1.5	1.8
Protective service	3.2	3.3	2.6	3.2
Sales and office	1.1	0.8	1.1	1.1
Sales and related	1.8	0.9	2.0	1.8
Office and administrative support	1.3	1.0	1.2	1.3
Natural resources, construction, and maintenance	2.4	1.6	1.7	2.4
Installation, maintenance, and repair	2.6	1.2	2.5	2.6
Production, transportation, and material moving ...	1.7	0.7	1.6	1.7
Production	2.1	0.9	1.9	2.1
Transportation and material moving	2.2	1.0	2.2	2.2
Full time	0.9	0.8	0.8	0.9
Union	1.3	1.6	1.1	1.3
Nonunion	1.0	0.8	0.9	1.0
Average wage within the following categories: ³				
Lowest 25 percent	1.9	1.1	1.7	1.9
Second 25 percent	1.3	0.9	1.2	1.3
Third 25 percent	1.3	1.1	1.1	1.3
Highest 25 percent	1.1	0.8	1.0	1.1
Highest 10 percent	1.6	1.2	1.6	1.6
Establishment characteristics				
Goods-producing industries	1.8	0.9	1.5	1.8
Service-providing industries	0.8	0.8	0.8	0.8
Education and health services	1.5	1.5	1.4	1.5
Educational services	1.0	1.6	1.5	1.0
Elementary and secondary schools	1.1	1.9	2.1	1.1
Junior colleges, colleges, and universities	1.9	3.6	2.8	1.9
Health care and social assistance	2.8	1.8	2.7	2.8
Hospitals	2.1	2.6	3.0	2.1
Public administration	1.5	2.5	2.3	1.5

See footnotes at end of table.

Table 37. Standard errors for paid sick leave: Carryover provisions, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	1.3	0.7	1.3	1.3
1 to 49 workers	1.5	0.7	1.5	1.5
50 to 99 workers	2.5	1.8	2.7	2.5
100 workers or more	1.0	0.9	0.9	1.0
100 to 499 workers	1.4	1.1	1.3	1.4
500 workers or more	1.3	1.4	1.2	1.3
Geographic areas				
New England	2.7	1.9	3.0	2.7
Middle Atlantic	1.5	1.8	1.4	1.5
East North Central	2.5	1.5	2.4	2.5
West North Central	3.5	3.8	3.1	3.5
South Atlantic	1.5	2.1	2.2	1.5
East South Central	4.0	4.5	2.6	4.0
West South Central	2.4	1.0	2.4	2.4
Mountain	3.5	1.8	3.8	3.5
Pacific	2.9	1.7	2.0	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 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)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	7	35	38	12	6	2	10	10
Full time	4	33	41	13	6	2	10	10
Part time	23	45	22	5	4	1	8	5
Union	4	35	45	9	4	2	10	10
Nonunion	7	35	37	13	6	2	10	10
1 to 99 workers	9	44	35	8	3	1	8	8
1 to 49 workers	9	44	35	8	3	(⁴)	8	7
50 to 99 workers	7	45	35	9	—	—	9	8
100 workers or more	5	27	41	15	9	3	11	10
100 to 499 workers	7	38	38	12	4	1	9	10
500 workers or more	3	16	44	19	13	4	13	11
After 5 years								
All workers	2	9	35	36	12	6	14	15
Full time	1	8	35	38	12	6	15	15
Part time	10	23	36	20	6	4	11	10
Union	1	7	38	40	9	5	14	15
Nonunion	2	10	35	35	12	6	14	15
1 to 99 workers	3	14	40	32	7	3	13	11
1 to 49 workers	3	16	38	32	8	3	13	10
50 to 99 workers	2	9	44	34	7	4	13	12
100 workers or more	1	6	32	38	15	8	15	15
100 to 499 workers	1	8	40	36	11	4	14	15
500 workers or more	1	4	23	41	19	12	17	15

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)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	7	15	42	23	12	17	15
Full time	1	5	14	43	24	13	17	15
Part time	9	18	17	35	14	7	14	15
Union	1	3	10	54	23	9	17	15
Nonunion	2	7	16	40	23	13	17	15
1 to 99 workers	3	11	21	40	18	7	15	15
1 to 49 workers	3	13	22	37	18	7	15	15
50 to 99 workers	2	7	17	47	20	7	16	15
100 workers or more	1	3	10	44	26	16	18	17
100 to 499 workers	1	4	13	50	22	10	17	15
500 workers or more	1	2	7	38	30	22	20	20
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	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	0.4	0.6	0.6	0.5	0.3	0.2	0.1	0.0
Full time	0.3	0.6	0.6	0.6	0.4	0.2	0.1	0.0
Part time	1.5	1.8	1.7	0.5	0.6	0.4	0.1	0.0
Union	0.5	1.2	1.4	0.7	0.5	0.4	0.1	0.0
Nonunion	0.4	0.7	0.7	0.6	0.4	0.3	0.1	0.0
1 to 99 workers	0.6	0.9	1.1	0.8	0.5	0.3	0.1	1.0
1 to 49 workers	0.7	1.1	1.3	1.0	0.7	(⁴)	0.2	1.7
50 to 99 workers	0.9	1.6	1.8	1.1	—	—	0.3	1.0
100 workers or more	0.4	0.8	0.8	0.7	0.4	0.4	0.1	0.0
100 to 499 workers	0.6	1.1	1.1	0.8	0.4	0.3	0.1	0.0
500 workers or more	0.5	0.9	1.0	1.1	0.7	0.7	0.2	0.6
After 5 years								
All workers	0.2	0.3	0.6	0.6	0.5	0.3	0.1	0.0
Full time	0.1	0.3	0.6	0.6	0.5	0.4	0.1	0.0
Part time	1.2	1.7	1.6	1.7	0.8	0.5	0.2	0.0
Union	0.2	0.7	1.1	1.3	0.7	0.5	0.1	0.0
Nonunion	0.2	0.4	0.7	0.6	0.6	0.4	0.1	0.0
1 to 99 workers	0.4	0.6	0.9	0.9	0.5	0.6	0.2	1.0
1 to 49 workers	0.5	0.9	1.0	1.1	0.6	0.8	0.2	0.5
50 to 99 workers	0.4	1.1	1.6	1.5	1.1	1.0	0.3	0.4
100 workers or more	0.2	0.4	0.7	0.7	0.7	0.4	0.1	0.0
100 to 499 workers	0.2	0.6	1.1	1.0	0.8	0.4	0.1	0.4
500 workers or more	0.2	0.5	0.9	1.1	1.2	0.8	0.2	0.0

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

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.2	0.3	0.4	0.6	0.5	0.5	0.1	0.0
Full time	0.1	0.3	0.4	0.6	0.6	0.5	0.1	0.0
Part time	1.1	1.6	1.2	1.9	1.7	0.8	0.2	0.0
Union	0.2	0.6	0.7	1.1	1.0	0.9	0.1	0.0
Nonunion	0.2	0.3	0.4	0.7	0.6	0.6	0.1	0.0
1 to 99 workers	0.4	0.6	0.7	0.8	0.9	0.7	0.2	0.0
1 to 49 workers	0.5	0.8	0.8	1.0	1.1	0.9	0.2	0.0
50 to 99 workers	0.3	1.1	1.2	1.7	1.4	1.3	0.4	0.0
100 workers or more	0.2	0.3	0.5	0.8	0.6	0.7	0.1	0.2
100 to 499 workers	0.2	0.5	0.7	1.1	0.8	0.7	0.1	0.0
500 workers or more	0.2	0.4	0.6	1.1	1.1	1.1	0.2	0.0
After 20 years								
All workers	0.2	0.3	0.3	0.5	0.6	0.6	0.1	0.0
Full time	0.1	0.3	0.4	0.5	0.7	0.7	0.1	0.0
Part time	1.1	1.5	1.2	1.5	1.9	1.1	0.3	0.7
Union	(⁴)	0.5	0.8	0.7	1.5	1.4	0.1	0.9
Nonunion	0.2	0.3	0.4	0.5	0.7	0.7	0.1	0.0
1 to 99 workers	0.3	0.6	0.6	0.8	1.1	0.9	0.2	0.3
1 to 49 workers	0.5	0.7	0.7	0.9	1.3	1.0	0.2	0.0
50 to 99 workers	0.3	1.1	1.1	1.4	1.8	1.7	0.4	0.0
100 workers or more	0.2	0.3	0.4	0.6	0.8	0.9	0.1	0.0
100 to 499 workers	0.2	0.4	0.7	0.9	1.1	1.1	0.2	0.0
500 workers or more	0.2	0.3	0.6	0.5	1.2	1.2	0.2	0.7

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

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

³ Employees eligible for paid vacations but who have not fulfilled the minimum

service requirement are included as receiving 0 days. 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.

Table 39. Consolidated leave plans:¹ Access, civilian workers,² National Compensation Survey, March 2011

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	23	15	20	23	25	77	8	12	15	18
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	7	10	11	11	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.

Table 39. Consolidated leave plans:¹ Access, civilian workers,² National Compensation Survey, March 2011—Continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers	20	13	18	21	22	80	7	11	14	15
1 to 49 workers	20	13	18	20	22	80	7	11	13	15
50 to 99 workers	20	14	19	22	24	80	7	12	14	17
100 workers or more	26	17	21	25	27	74	9	13	16	20
100 to 499 workers	21	15	19	22	25	79	8	12	15	19
500 workers or more	30	18	23	26	29	70	11	14	17	21
Geographic areas										
New England	26	17	22	25	27	74	9	13	16	19
Middle Atlantic	17	16	21	24	26	83	9	13	16	18
East North Central	24	15	19	23	26	76	8	12	15	18
West North Central	26	15	20	23	26	74	8	13	15	18
South Atlantic	24	15	20	23	25	76	8	12	14	17
East South Central	23	14	20	23	26	77	8	12	15	18
West South Central	23	16	20	23	25	77	8	12	14	17
Mountain	29	15	20	23	25	71	8	13	15	17
Pacific	23	15	20	23	25	77	9	13	15	18

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

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

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

the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 39. Standard errors for consolidated leave plans:¹ Access, civilian workers,² National Compensation Survey, March 2011

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	0.6	0.2	0.3	0.3	0.3	0.6	0.1	0.1	0.1	0.1
Worker characteristics										
Management, professional, and related	1.1	0.3	0.3	0.4	0.3	1.1	0.1	0.1	0.1	0.1
Management, business, and financial	1.2	0.3	0.6	0.5	0.5	1.2	0.1	0.1	0.1	0.1
Professional and related	1.3	0.3	0.4	0.4	0.4	1.3	0.2	0.2	0.2	0.2
Teachers	3.3	2.1	2.2	2.1	2.0	3.3	0.7	0.7	0.7	0.7
Registered nurses	2.7	0.5	0.5	0.5	0.5	2.7	0.3	0.5	0.5	0.7
Service	1.5	0.5	0.4	0.5	0.5	1.5	0.1	0.2	0.2	0.2
Protective service	2.0	0.7	0.8	1.0	1.0	2.0	0.2	0.2	0.3	0.4
Sales and office	0.8	0.2	0.3	0.3	0.3	0.8	0.1	0.1	0.1	0.1
Sales and related	0.9	0.5	0.5	0.6	0.7	0.9	0.1	0.1	0.1	0.2
Office and administrative support	1.1	0.3	0.3	0.4	0.4	1.1	0.1	0.1	0.1	0.2
Natural resources, construction, and maintenance	1.0	0.5	0.6	0.7	0.8	1.0	0.1	0.1	0.2	0.2
Construction, extraction, farming, fishing, and forestry	1.8	0.9	1.0	1.3	1.3	1.8	0.2	0.2	0.3	0.3
Installation, maintenance, and repair	1.0	0.5	0.7	0.9	1.0	1.0	0.1	0.2	0.2	0.3
Production, transportation, and material moving ...	0.8	0.3	0.4	0.4	0.5	0.8	0.1	0.1	0.1	0.2
Production	1.1	0.4	0.5	0.5	0.6	1.1	0.1	0.1	0.1	0.2
Transportation and material moving	1.0	0.5	0.4	0.4	0.5	1.0	0.1	0.1	0.2	0.2
Full time	0.7	0.2	0.3	0.3	0.3	0.7	0.1	0.1	0.1	0.1
Part time	1.6	0.5	0.4	0.5	0.5	1.6	0.2	0.2	0.3	0.3
Union	0.9	0.5	0.5	0.6	0.6	0.9	0.1	0.1	0.1	0.2
Nonunion	0.7	0.2	0.3	0.3	0.3	0.7	0.1	0.1	0.1	0.1
Average wage within the following categories: ³										
Lowest 25 percent	1.2	0.5	0.4	0.5	0.6	1.2	0.1	0.1	0.2	0.2
Lowest 10 percent	2.5	0.7	0.8	1.1	1.2	2.5	0.2	0.3	0.3	0.4
Second 25 percent	0.9	0.4	0.4	0.5	0.5	0.9	0.1	0.1	0.1	0.2
Third 25 percent	0.7	0.2	0.3	0.3	0.3	0.7	0.1	0.1	0.1	0.1
Highest 25 percent	1.1	0.3	0.3	0.3	0.3	1.1	0.1	0.1	0.1	0.1
Highest 10 percent	1.4	0.5	0.5	0.5	0.5	1.4	0.1	0.1	0.1	0.2
Establishment characteristics										
Goods-producing industries	1.0	0.3	0.4	0.4	0.4	1.0	0.1	0.1	0.1	0.2
Service-providing industries	0.7	0.2	0.3	0.3	0.3	0.7	0.1	0.1	0.1	0.1
Education and health services	1.6	0.4	0.5	0.5	0.5	1.6	0.3	0.2	0.2	0.3
Educational services	0.9	0.9	1.2	1.1	1.1	0.9	0.4	0.3	0.3	0.3
Elementary and secondary schools	1.2	0.8	0.8	0.9	0.9	1.2	0.3	0.4	0.4	0.5
Junior colleges, colleges, and universities	1.3	1.6	2.1	1.9	1.9	1.3	0.5	0.4	0.3	0.3
Health care and social assistance	2.0	0.4	0.5	0.6	0.5	2.0	0.3	0.3	0.3	0.3
Hospitals	2.2	0.3	0.3	0.3	0.3	2.2	0.3	0.3	0.3	0.3
Public administration	1.0	0.6	0.7	0.9	1.0	1.0	0.2	0.2	0.2	0.2

See footnotes at end of table.

Table 39. Standard errors for consolidated leave plans:¹ Access, civilian workers,² National Compensation Survey, March 2011—Continued

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers	1.0	0.5	0.5	0.6	0.6	1.0	0.1	0.1	0.1	0.1
1 to 49 workers	1.1	0.5	0.6	0.6	0.6	1.1	0.1	0.1	0.1	0.2
50 to 99 workers	1.7	0.9	1.1	1.5	1.5	1.7	0.1	0.1	0.1	0.2
100 workers or more	0.9	0.2	0.3	0.3	0.3	0.9	0.1	0.1	0.1	0.1
100 to 499 workers	0.9	0.3	0.3	0.3	0.4	0.9	0.1	0.1	0.1	0.2
500 workers or more	1.3	0.3	0.4	0.4	0.3	1.3	0.2	0.1	0.1	0.1
Geographic areas										
New England	3.3	0.7	1.3	1.0	1.0	3.3	0.3	0.2	0.2	0.2
Middle Atlantic	1.2	0.7	1.2	1.0	1.0	1.2	0.1	0.2	0.2	0.2
East North Central	1.6	0.4	0.4	0.5	0.5	1.6	0.2	0.1	0.2	0.1
West North Central	2.5	0.4	0.4	0.3	0.4	2.5	0.4	0.3	0.4	0.4
South Atlantic	1.3	0.4	0.4	0.4	0.4	1.3	0.1	0.2	0.2	0.2
East South Central	4.5	1.2	0.5	0.6	0.4	4.5	0.7	0.6	0.5	0.5
West South Central	2.2	1.0	1.2	1.6	1.5	2.2	0.1	0.2	0.3	0.3
Mountain	2.8	0.8	0.7	0.8	0.8	2.8	0.2	0.2	0.3	0.4
Pacific	1.8	0.4	0.4	0.5	0.5	1.8	0.2	0.2	0.2	0.2

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: 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)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	10	5	6	35	50
Worker characteristics					
Management, professional, and related	16	10	10	50	67
Management, business, and financial	17	17	14	52	68
Professional and related	16	8	9	49	66
Teachers	13	2	5	48	64
Primary, secondary, and special education school teachers	9	1	2	45	64
Registered nurses	21	4	10	63	76
Service	9	1	3	22	35
Protective service	9	3	9	40	58
Sales and office	7	5	6	37	53
Sales and related	3	3	3	35	53
Office and administrative support	10	6	8	38	53
Natural resources, construction, and maintenance	4	2	4	26	37
Construction, extraction, farming, fishing, and forestry	2	1	4	20	30
Installation, maintenance, and repair	6	2	5	32	44
Production, transportation, and material moving ...	4	1	3	28	44
Production	6	2	3	30	44
Transportation and material moving	3	1	2	25	44
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					
Lowest 25 percent	5	1	2	19	30
Lowest 10 percent	5	(⁴)	1	13	22
Second 25 percent	8	3	4	34	50
Third 25 percent	11	6	8	40	56
Highest 25 percent	16	11	11	51	69
Highest 10 percent	17	14	13	53	71
Establishment characteristics					
Goods-producing industries	7	4	3	33	46
Service-providing industries	10	5	7	36	51
Education and health services	14	3	7	46	60
Educational services	13	4	7	48	66
Elementary and secondary schools	8	1	2	43	65
Junior colleges, colleges, and universities	25	—	17	64	76
Health care and social assistance	15	3	7	44	56
Hospitals	26	3	14	79	92
Public administration	17	6	17	54	76

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)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	4	3	3	16	27
1 to 49 workers	3	4	3	15	23
50 to 99 workers	5	3	3	22	39
100 workers or more	15	6	9	52	71
100 to 499 workers	7	4	5	41	58
500 workers or more	22	9	13	63	84
Geographic areas					
New England	10	6	8	33	48
Middle Atlantic	10	6	6	34	50
East North Central	10	5	5	39	50
West North Central	9	5	5	36	49
South Atlantic	8	5	4	35	54
East South Central	—	6	3	37	49
West South Central	9	4	3	34	48
Mountain	9	4	8	31	50
Pacific	10	4	11	36	51

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

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

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings

both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 40. Standard errors for quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.4	0.3	0.3	0.6	0.6
Worker characteristics					
Management, professional, and related	0.7	0.7	0.6	0.9	1.0
Management, business, and financial	1.0	1.3	0.9	1.3	1.4
Professional and related	0.8	0.6	0.7	1.0	1.1
Teachers	1.2	0.6	0.7	1.7	1.6
Primary, secondary, and special education school teachers	1.2	0.2	0.5	1.9	1.8
Registered nurses	1.8	1.2	1.2	2.7	2.6
Service	0.9	0.2	0.4	0.9	1.1
Protective service	1.0	0.6	1.0	2.6	3.2
Sales and office	0.4	0.4	0.4	0.8	0.9
Sales and related	0.3	0.3	0.4	1.3	1.3
Office and administrative support	0.6	0.6	0.5	1.0	1.1
Natural resources, construction, and maintenance	0.5	0.3	0.5	1.2	1.3
Construction, extraction, farming, fishing, and forestry	0.4	0.2	0.7	1.5	1.8
Installation, maintenance, and repair	0.8	0.7	0.7	1.7	1.8
Production, transportation, and material moving ...	0.4	0.2	0.4	0.9	1.1
Production	0.6	0.3	0.7	1.3	1.6
Transportation and material moving	0.4	0.2	0.3	1.2	1.6
Full time	0.5	0.4	0.3	0.6	0.7
Part time	0.6	0.3	0.3	0.8	1.0
Union	1.0	0.3	0.7	1.5	1.0
Nonunion	0.4	0.3	0.3	0.6	0.7
Average wage within the following categories: ³					
Lowest 25 percent	0.6	0.2	0.2	0.8	1.0
Lowest 10 percent	1.1	(⁴)	0.3	0.9	1.3
Second 25 percent	0.6	0.3	0.3	0.9	1.0
Third 25 percent	0.5	0.5	0.5	0.8	0.9
Highest 25 percent	0.5	0.6	0.6	0.9	0.8
Highest 10 percent	0.8	1.0	0.9	1.3	1.3
Establishment characteristics					
Goods-producing industries	0.5	0.4	0.5	1.1	1.2
Service-providing industries	0.4	0.3	0.3	0.6	0.7
Education and health services	1.0	0.7	0.7	1.3	1.4
Educational services	1.5	1.2	1.0	1.6	1.4
Elementary and secondary schools	0.9	0.2	0.4	1.7	1.5
Junior colleges, colleges, and universities	4.3	–	2.9	4.0	3.9
Health care and social assistance	1.2	0.7	0.7	1.8	2.1
Hospitals	1.7	1.2	1.6	1.9	1.5
Public administration	1.8	1.7	1.2	2.1	1.9

See footnotes at end of table.

Table 40. Standard errors for quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	0.4	0.3	0.3	0.6	0.7
1 to 49 workers	0.4	0.4	0.3	0.7	0.8
50 to 99 workers	0.8	0.4	0.5	1.2	1.6
100 workers or more	0.6	0.5	0.4	0.9	0.8
100 to 499 workers	0.5	0.4	0.5	1.2	1.4
500 workers or more	1.0	0.8	0.8	1.3	1.0
Geographic areas					
New England	0.9	1.1	1.0	1.6	1.4
Middle Atlantic	0.7	0.9	0.8	1.2	1.6
East North Central	0.7	0.6	0.6	1.5	1.5
West North Central	1.4	0.7	1.8	1.8	2.8
South Atlantic	0.8	0.7	0.4	1.4	1.4
East South Central	—	2.4	0.6	3.6	3.8
West South Central	1.0	0.8	0.2	2.2	1.9
Mountain	1.2	1.1	1.2	2.1	2.5
Pacific	0.9	0.8	1.0	1.4	1.7

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

² 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,¹ National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ²	Performance	Signing	Other
All workers	17	20	37	39	24	18	7	2	1	5
Worker characteristics										
Management, professional, and related	23	31	56	59	34	26	8	3	2	5
Management, business, and financial	30	32	59	62	30	32	13	5	3	9
Professional and related	21	31	55	58	35	24	6	2	1	4
Teachers	19	32	48	56	48	19	—	—	(³)	—
Primary, secondary, and special education school teachers	18	33	47	56	49	19	—	—	—	—
Registered nurses	18	34	62	64	27	22	2	(³)	(³)	1
Service	8	11	22	24	18	10	3	(³)	(³)	2
Protective service	18	23	41	44	41	20	2	—	—	1
Sales and office	21	18	36	37	25	22	9	2	1	7
Sales and related	22	9	28	29	24	22	10	1	1	9
Office and administrative support	20	23	40	42	25	22	8	3	1	6
Natural resources, construction, and maintenance	13	15	24	28	18	11	5	2	1	3
Construction, extraction, farming, fishing, and forestry	8	11	16	20	14	7	2	—	—	1
Installation, maintenance, and repair	18	19	33	36	23	16	8	4	1	4
Production, transportation, and material moving ...	12	15	28	29	19	12	6	1	1	5
Production	12	18	30	34	19	14	7	1	1	5
Transportation and material moving	12	13	26	25	19	10	6	1	(³)	5
Full time	20	24	42	46	28	21	7	2	1	5
Part time	7	8	19	18	14	10	4	1	(³)	4
Union	16	24	48	52	42	24	5	2	1	2
Nonunion	17	19	35	37	21	17	7	2	1	5
Average wage within the following categories: ⁴										
Lowest 25 percent	8	8	17	17	15	10	4	1	(³)	4
Lowest 10 percent	4	4	11	11	10	6	5	(³)	(³)	4
Second 25 percent	18	19	33	36	23	17	6	1	1	5
Third 25 percent	19	24	43	45	27	20	7	2	1	5
Highest 25 percent	25	31	57	61	34	27	10	4	2	6
Highest 10 percent	26	31	61	65	36	29	11	4	3	8
Establishment characteristics										
Goods-producing industries	14	19	32	36	16	17	8	3	2	5
Service-providing industries	17	20	37	39	26	19	6	2	1	5
Education and health services	16	28	47	52	35	17	1	(³)	(³)	1
Educational services	21	33	51	59	52	20	(³)	—	(³)	(³)
Elementary and secondary schools	18	34	48	55	50	18	—	—	—	—
Junior colleges, colleges, and universities	26	34	66	73	63	25	1	—	1	(³)
Health care and social assistance	14	25	44	46	22	15	2	(³)	(³)	1
Hospitals	18	43	72	75	34	29	2	1	(³)	2
Public administration	22	33	56	58	55	31	—	—	—	—

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ²	Performance	Signing	Other
1 to 99 workers	9	10	20	21	13	8	4	1	1	3
1 to 49 workers	8	9	17	18	11	7	3	1	1	2
50 to 99 workers	13	14	28	30	16	11	6	1	(³)	5
100 workers or more	24	28	52	55	35	27	9	3	1	7
100 to 499 workers	22	21	39	41	27	23	8	2	1	7
500 workers or more	26	35	64	68	42	32	9	3	2	6
Geographic areas										
New England	12	17	37	38	24	17	7	2	1	6
Middle Atlantic	12	14	32	35	30	18	5	1	1	4
East North Central	18	18	36	38	24	20	8	3	1	5
West North Central	18	25	41	44	19	21	5	1	(³)	4
South Atlantic	19	23	38	40	22	17	6	2	1	4
East South Central	26	28	27	35	31	20	11	2	1	10
West South Central	16	20	39	41	25	17	5	1	(³)	4
Mountain	16	21	43	43	25	18	5	1	1	4
Pacific	18	18	36	38	22	18	7	2	1	4

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

² The sum of the individual components may be greater than the total because some employees may have access to more than one type of stock option.

³ Less than 0.5 percent.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The

average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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,¹ National Compensation Survey, March 2011

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total	Performance	Signing	Other
All workers	0.5	0.6	0.6	0.6	0.6	0.4	0.3	0.1	0.1	0.2
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: ³										
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	–	0.2	(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

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total	Performance	Signing	Other
1 to 99 workers	0.5	0.5	0.7	0.7	0.6	0.4	0.3	0.1	0.1	0.3
1 to 49 workers	0.6	0.5	0.8	0.7	0.6	0.4	0.3	0.1	0.1	0.3
50 to 99 workers	1.1	1.0	1.4	1.5	1.2	0.9	0.8	0.3	(²)	0.8
100 workers or more	0.7	0.8	0.9	0.8	0.8	0.6	0.4	0.2	0.2	0.4
100 to 499 workers	0.9	1.0	1.1	1.1	0.9	0.9	0.5	0.2	0.2	0.5
500 workers or more	1.1	1.1	1.3	1.0	1.3	0.9	0.7	0.3	0.4	0.6
Geographic areas										
New England	1.2	1.4	2.0	2.2	1.2	1.5	1.1	0.2	0.2	1.1
Middle Atlantic	1.2	1.6	1.7	1.9	1.1	0.7	0.4	0.2	0.3	0.4
East North Central	1.1	1.1	1.5	1.5	1.3	0.9	0.6	0.4	0.3	0.6
West North Central	1.5	1.8	2.4	2.3	1.8	1.5	0.7	0.3	(²)	0.5
South Atlantic	1.2	1.5	1.4	1.4	1.2	1.1	0.7	0.3	0.3	0.4
East South Central	3.1	2.1	3.0	3.2	5.3	2.7	2.6	0.8	0.5	2.9
West South Central	1.9	1.5	1.9	1.6	1.3	1.6	0.5	0.4	(²)	0.5
Mountain	1.7	3.5	3.3	3.4	1.9	1.0	0.8	0.2	0.2	0.8
Pacific	1.4	0.8	1.4	1.4	1.0	1.2	0.7	0.4	0.4	0.4

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

² 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)

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
All workers	17	25	23
Worker characteristics			
Management, professional, and related	27	40	36
Management, business, and financial	31	39	36
Professional and related	26	40	36
Teachers	26	63	57
Primary, secondary, and special education school teachers	21	67	59
Registered nurses	24	24	19
Service	8	14	13
Protective service	18	46	41
Sales and office	17	23	22
Sales and related	12	18	18
Office and administrative support	19	26	25
Natural resources, construction, and maintenance	12	20	18
Construction, extraction, farming, fishing, and forestry	8	17	16
Installation, maintenance, and repair	16	23	21
Production, transportation, and material moving	11	18	15
Production	9	17	14
Transportation and material moving	12	20	17
Full time	19	29	26
Part time	8	13	12
Union	23	58	52
Nonunion	15	19	18
Average wage within the following categories: ⁴			
Lowest 25 percent	6	9	9
Lowest 10 percent	5	6	5
Second 25 percent	13	21	19
Third 25 percent	19	29	26
Highest 25 percent	30	45	40
Highest 10 percent	33	46	43
Establishment characteristics			
Goods-producing industries	12	20	18
Service-providing industries	17	26	24
Education and health services	21	35	32
Educational services	29	63	58
Elementary and secondary schools	21	67	61
Junior colleges, colleges, and universities	51	62	60
Health care and social assistance	15	16	13
Hospitals	29	29	21
Public administration	25	72	67

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)

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	7	8	7
1 to 49 workers	6	7	6
50 to 99 workers	11	13	11
100 workers or more	25	40	37
100 to 499 workers	16	26	24
500 workers or more	33	54	49
Geographic areas			
New England	12	24	23
Middle Atlantic	15	28	25
East North Central	15	24	22
West North Central	14	22	18
South Atlantic	21	27	23
East South Central	20	28	23
West South Central	16	27	23
Mountain	15	21	22
Pacific	17	23	23

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

² 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 42. Standard errors for health-related benefits: Access, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
All workers	0.4	0.4	0.4
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: ⁴			
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

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	0.4	0.4	0.3
1 to 49 workers	0.5	0.4	0.3
50 to 99 workers	0.9	0.9	0.8
100 workers or more	0.6	0.8	0.7
100 to 499 workers	0.7	0.9	0.8
500 workers or more	1.1	1.3	1.2
Geographic areas			
New England	1.0	1.2	1.2
Middle Atlantic	0.9	1.1	1.1
East North Central	0.6	0.9	0.9
West North Central	2.0	1.3	2.0
South Atlantic	1.0	1.4	1.3
East South Central	3.5	2.6	2.5
West South Central	1.2	1.2	0.9
Mountain	1.0	1.4	1.6
Pacific	0.6	1.1	1.0

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

² 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)

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
All workers	42	4	4	9	8	6	4	5	12
Worker characteristics									
Management, professional, and related	46	6	5	9	4	10	3	6	15
Management, business, and financial	56	8	7	16	5	8	3	7	18
Professional and related	42	5	5	7	4	10	3	6	14
Teachers	24	(⁴)	2	(⁴)	1	11	2	—	9
Primary, secondary, and special education school teachers	28	—	2	—	1	13	3	—	11
Registered nurses	45	1	5	5	2	13	3	13	19
Service	30	1	3	5	7	4	3	5	7
Protective service	38	(⁴)	8	2	3	9	11	7	10
Sales and office	46	4	3	11	12	5	7	5	10
Sales and related	41	2	2	9	14	3	12	3	7
Office and administrative support	48	4	4	12	11	7	4	6	12
Natural resources, construction, and maintenance	43	4	3	12	12	3	3	2	13
Construction, extraction, farming, fishing, and forestry	41	3	2	13	13	3	2	1	10
Installation, maintenance, and repair	46	5	4	10	12	4	3	4	16
Production, transportation, and material moving	43	7	2	9	10	5	2	4	14
Production	48	10	2	11	10	6	2	5	15
Transportation and material moving	38	4	2	8	9	4	2	4	13
Full time	47	5	4	10	9	7	4	5	14
Part time	25	1	2	5	6	2	3	4	5
Union	36	4	4	2	2	13	3	1	16
Nonunion	43	4	4	10	10	5	4	6	11
Average wage within the following categories: ⁵									
Lowest 25 percent	29	1	2	6	9	2	4	5	5
Lowest 10 percent	24	1	2	6	7	1	1	4	4
Second 25 percent	44	3	3	9	12	6	6	5	11
Third 25 percent	46	5	4	11	8	8	3	5	14
Highest 25 percent	50	7	6	10	4	10	2	6	18
Highest 10 percent	51	9	7	11	3	11	2	7	17
Establishment characteristics									
Goods-producing industries	51	11	3	14	11	6	2	5	17
Service-providing industries	40	3	4	8	8	6	4	5	11
Education and health services	35	1	3	4	5	10	3	6	10
Educational services	23	—	2	1	1	11	3	(⁴)	8
Elementary and secondary schools	24	—	1	—	—	12	3	—	9
Junior colleges, colleges, and universities	20	—	5	(⁴)	(⁴)	8	2	1	6
Health care and social assistance	43	2	4	7	8	9	3	10	12
Hospitals	48	1	3	4	2	17	3	15	17
Public administration	40	—	7	1	2	14	10	—	16

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
1 to 99 workers	40	4	3	12	12	3	2	3	8
1 to 49 workers	40	4	2	12	13	3	1	2	7
50 to 99 workers	41	4	4	11	7	5	2	7	11
100 workers or more	43	5	5	6	5	8	6	7	15
100 to 499 workers	41	3	3	6	8	6	8	7	12
500 workers or more	45	6	6	6	3	11	3	7	18
Geographic areas									
New England	42	4	3	7	10	9	3	5	10
Middle Atlantic	41	3	3	10	7	9	3	5	12
East North Central	43	6	3	10	7	9	4	6	13
West North Central	39	6	3	10	7	3	3	6	10
South Atlantic	45	3	4	8	10	4	5	7	13
East South Central	40	4	—	7	11	2	7	4	13
West South Central	43	5	4	9	11	3	4	5	14
Mountain	43	5	4	9	11	5	3	4	9
Pacific	37	4	5	9	5	8	2	3	10

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

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

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

⁴ Less than 0.5 percent.

⁵ The categories are based on the average wage for each occupation surveyed, which

may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	0.6	0.2	0.2	0.3	0.3	0.3	0.2	0.2	0.3
Worker characteristics									
Management, professional, and related	0.9	0.5	0.5	0.5	0.4	0.7	0.3	0.4	0.6
Management, business, and financial	1.2	0.7	0.7	0.9	0.5	0.7	0.5	0.4	1.2
Professional and related	1.0	0.5	0.5	0.5	0.5	0.8	0.4	0.5	0.7
Teachers	1.4	(³)	0.5	(³)	0.3	1.0	0.4	–	0.9
Primary, secondary, and special education school teachers	1.8	–	0.7	–	0.3	1.2	0.6	–	1.2
Registered nurses	2.7	0.2	1.3	1.2	0.5	3.0	0.7	1.6	2.0
Service	1.4	0.2	0.5	0.7	0.7	0.3	0.3	0.6	0.6
Protective service	3.0	(³)	1.7	0.6	0.9	1.3	1.6	2.7	1.7
Sales and office	0.8	0.3	0.3	0.5	0.6	0.4	0.4	0.3	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	0.9	0.4	0.3	0.6	0.7	0.5	0.3	0.4	0.6
Natural resources, construction, and maintenance	1.4	0.5	0.4	0.9	1.0	0.3	0.4	0.4	0.9
Construction, extraction, farming, fishing, and forestry	1.9	0.6	0.5	1.6	1.3	0.4	0.6	0.4	1.3
Installation, maintenance, and repair	1.7	0.6	0.7	1.1	1.3	0.5	0.5	0.7	1.2
Production, transportation, and material moving	1.2	0.6	0.4	0.7	0.6	0.5	0.3	0.6	0.7
Production	1.6	1.1	0.4	0.9	0.9	1.1	0.5	0.7	0.9
Transportation and material moving	1.5	0.5	0.5	0.8	0.8	0.5	0.3	0.7	1.1
Full time	0.6	0.2	0.3	0.4	0.4	0.4	0.2	0.2	0.4
Part time	0.9	0.2	0.3	0.4	0.5	0.2	0.2	0.5	0.4
Union	1.2	0.3	0.4	0.4	0.4	0.8	0.3	0.2	0.9
Nonunion	0.7	0.2	0.3	0.4	0.4	0.3	0.2	0.3	0.4
Average wage within the following categories: ⁴									
Lowest 25 percent	1.0	0.3	0.3	0.6	0.6	0.2	0.3	0.5	0.5
Lowest 10 percent	1.6	0.2	0.5	1.1	0.8	0.2	0.3	0.8	0.7
Second 25 percent	0.9	0.3	0.3	0.5	0.7	0.4	0.4	0.3	0.5
Third 25 percent	0.9	0.4	0.3	0.5	0.4	0.6	0.3	0.3	0.6
Highest 25 percent	0.9	0.4	0.6	0.5	0.3	0.5	0.2	0.4	0.6
Highest 10 percent	1.1	0.8	0.8	0.7	0.5	0.7	0.2	0.6	0.9
Establishment characteristics									
Goods-producing industries	1.2	0.7	0.4	0.8	0.8	0.7	0.3	0.4	0.8
Service-providing industries	0.7	0.2	0.3	0.4	0.3	0.4	0.2	0.3	0.4
Education and health services	1.2	0.3	0.4	0.7	0.6	0.9	0.4	0.5	0.6
Educational services	1.1	–	0.3	0.3	0.2	0.8	0.5	(³)	0.7
Elementary and secondary schools	1.5	–	0.3	–	0.2	1.0	0.6	–	0.9
Junior colleges, colleges, and universities	1.8	–	0.4	(³)	(³)	1.0	0.8	0.2	1.2
Health care and social assistance	1.9	0.5	0.6	1.2	1.1	1.4	0.6	0.9	0.9
Hospitals	2.6	0.5	0.4	1.0	0.6	3.0	0.7	1.5	1.4
Public administration	2.0	–	0.9	0.5	0.7	1.5	1.2	–	2.0

See footnotes at end of table.

Table 43. Standard errors for nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
1 to 99 workers	0.9	0.3	0.3	0.6	0.5	0.3	0.2	0.4	0.5
1 to 49 workers	1.0	0.3	0.3	0.7	0.6	0.3	0.2	0.2	0.5
50 to 99 workers	1.5	0.6	0.6	1.0	0.8	0.7	0.4	1.2	1.0
100 workers or more	0.7	0.3	0.4	0.4	0.3	0.5	0.3	0.4	0.5
100 to 499 workers	1.1	0.4	0.4	0.5	0.5	0.5	0.5	0.5	0.6
500 workers or more	1.2	0.4	0.6	0.6	0.4	0.8	0.4	0.6	0.8
Geographic areas									
New England	3.4	1.4	0.5	1.0	1.7	0.8	0.5	0.4	1.0
Middle Atlantic	1.5	0.4	0.5	1.1	1.0	0.9	0.5	0.5	0.8
East North Central	1.5	0.5	0.9	0.8	0.6	1.4	0.7	0.4	0.6
West North Central	2.4	1.0	0.6	1.1	1.0	0.7	0.7	1.2	0.9
South Atlantic	1.3	0.3	0.4	0.8	0.9	0.5	0.5	0.8	1.0
East South Central	4.1	1.2	—	1.9	1.6	0.7	1.5	1.0	2.5
West South Central	1.6	1.0	0.4	1.0	0.9	0.5	0.3	0.9	1.2
Mountain	2.2	0.8	1.1	1.1	1.8	1.1	1.1	0.8	0.9
Pacific	1.4	0.4	0.5	0.7	0.5	0.8	0.3	0.3	0.6

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

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

³ 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)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	14	14	30	25
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	12	11	23	18
Construction, extraction, farming, fishing, and forestry	11	11	17	17
Installation, maintenance, and repair	13	12	29	20
Production, transportation, and material moving ...	10	9	25	21
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: Access¹, civilian workers,²
National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	5	4	18	16
1 to 49 workers	4	4	17	15
50 to 99 workers	7	7	23	20
100 workers or more	23	22	41	33
100 to 499 workers	12	12	32	28
500 workers or more	33	32	49	38
Geographic areas				
New England	11	10	37	33
Middle Atlantic	17	15	34	28
East North Central	7	6	22	14
West North Central	—	8	19	16
South Atlantic	13	13	21	16
East South Central	19	19	17	12
West South Central	14	14	19	18
Mountain	14	14	41	34
Pacific	24	23	57	53

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

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	0.4	0.4	0.5	0.5
Worker characteristics				
Management, professional, and related	0.8	0.8	0.9	0.9
Management, business, and financial	0.9	0.8	1.2	1.3
Professional and related	0.9	0.9	1.1	1.0
Teachers	1.7	1.7	1.3	1.4
Primary, secondary, and special education school teachers	2.1	2.1	1.5	1.4
Registered nurses	1.8	1.8	2.3	2.1
Service	0.6	0.6	1.1	0.8
Protective service	2.3	2.1	2.1	1.8
Sales and office	0.4	0.4	0.7	0.7
Sales and related	0.4	0.4	1.0	0.9
Office and administrative support	0.6	0.6	1.0	0.9
Natural resources, construction, and maintenance	0.8	0.8	1.2	0.9
Construction, extraction, farming, fishing, and forestry	1.1	1.1	1.3	1.2
Installation, maintenance, and repair	1.2	1.2	1.7	1.4
Production, transportation, and material moving ...	0.7	0.6	1.0	1.0
Production	0.7	0.6	1.3	1.2
Transportation and material moving	1.1	1.1	1.3	1.4
Full time	0.5	0.5	0.6	0.5
Part time	0.3	0.3	0.7	0.6
Union	1.3	1.2	1.3	1.2
Nonunion	0.4	0.4	0.5	0.5
Average wage within the following categories: ³				
Lowest 25 percent	0.5	0.5	0.7	0.6
Lowest 10 percent	0.2	0.2	1.3	0.8
Second 25 percent	0.5	0.5	0.8	0.7
Third 25 percent	0.8	0.7	0.8	0.7
Highest 25 percent	0.7	0.7	0.9	1.0
Highest 10 percent	1.0	1.0	1.1	1.2
Establishment characteristics				
Goods-producing industries	0.7	0.6	1.2	1.1
Service-providing industries	0.5	0.5	0.6	0.5
Education and health services	1.1	1.1	1.1	1.2
Educational services	1.6	1.7	1.3	1.4
Elementary and secondary schools	1.6	1.7	1.2	1.3
Junior colleges, colleges, and universities	3.6	3.6	3.0	3.2
Health care and social assistance	1.1	1.1	1.6	1.6
Hospitals	2.2	2.2	2.0	2.0
Public administration	2.5	2.5	1.8	2.0

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

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	0.3	0.3	0.6	0.5
1 to 49 workers	0.4	0.4	0.7	0.6
50 to 99 workers	0.7	0.6	1.3	1.2
100 workers or more	0.7	0.7	0.7	0.7
100 to 499 workers	0.7	0.7	1.0	0.9
500 workers or more	1.2	1.2	1.0	1.1
Geographic areas				
New England	1.1	0.7	1.9	1.6
Middle Atlantic	1.2	1.3	2.1	1.6
East North Central	0.4	0.4	1.5	1.3
West North Central	—	2.8	2.6	2.7
South Atlantic	0.8	0.8	0.9	1.0
East South Central	3.0	3.1	3.6	1.3
West South Central	0.9	0.9	1.4	0.9
Mountain	0.9	0.9	2.5	1.9
Pacific	0.9	0.9	1.1	1.4

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 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	62	10	6	22	60	12	1	26
Worker characteristics								
Management, professional, and related	80	8	3	9	77	11	1	11
Management, business, and financial	84	10	1	5	85	9	1	5
Professional and related	78	7	4	11	74	11	1	13
Teachers	83	2	4	11	74	11	1	14
Primary, secondary, and special education school teachers	94	2	1	4	82	13	—	—
Registered nurses	78	4	5	13	71	10	1	17
Service	38	10	9	43	36	12	2	50
Protective service	68	3	5	23	65	6	7	22
Sales and office	62	10	8	19	59	14	1	26
Sales and related	53	10	13	24	47	16	1	36
Office and administrative support	68	10	6	17	65	13	1	21
Natural resources, construction, and maintenance	62	15	3	20	60	17	1	22
Construction, extraction, farming, fishing, and forestry	58	13	4	24	52	—	—	27
Installation, maintenance, and repair	66	17	2	15	67	—	—	16
Production, transportation, and material moving	62	13	4	20	64	12	1	23
Production	65	17	2	16	70	12	1	17
Transportation and material moving	60	10	6	24	58	12	1	29
Full time	76	12	2	10	75	13	1	11
Part time	20	4	18	58	13	11	2	74
Union	91	3	3	4	84	10	1	6
Nonunion	57	11	7	25	56	13	1	30
Average wage within the following categories: ³								
Lowest 25 percent	29	10	13	49	27	12	2	60
Lowest 10 percent	14	8	16	62	14	8	1	77
Second 25 percent	65	12	6	18	63	14	2	21
Third 25 percent	76	12	3	10	74	13	1	12
Highest 25 percent	86	7	2	5	82	10	1	7
Highest 10 percent	88	6	2	4	85	9	1	5
Establishment characteristics								
Goods-producing industries	70	15	3	12	71	14	1	14
Service-providing industries	61	9	7	23	58	12	1	28
Education and health services	73	7	6	14	67	12	2	19
Educational services	83	3	4	10	76	10	1	13
Elementary and secondary schools	86	2	4	8	75	13	1	10
Junior colleges, colleges, and universities	85	3	3	10	83	5	1	12
Health care and social assistance	65	9	8	18	61	13	2	23
Hospitals	87	2	3	8	84	4	1	10
Public administration	87	1	3	9	81	7	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	29	44	1	27	49	24	5	22
Worker characteristics								
Management, professional, and related	44	44	1	11	60	28	2	10
Management, business, and financial	41	53	1	6	72	21	1	5
Professional and related	45	40	2	13	55	30	3	12
Teachers	71	14	3	12	32	53	1	14
Primary, secondary, and special education school teachers	88	7	1	4	24	71	—	—
Registered nurses	38	44	1	17	65	17	5	13
Service	17	30	1	51	26	21	8	44
Protective service	51	20	2	26	33	38	4	25
Sales and office	22	50	2	26	54	18	7	20
Sales and related	10	52	2	35	49	14	12	26
Office and administrative support	29	49	1	21	57	21	5	17
Natural resources, construction, and maintenance	30	47	(²)	23	49	28	3	20
Construction, extraction, farming, fishing, and forestry	30	42	(²)	28	43	28	4	25
Installation, maintenance, and repair	31	52	(²)	17	54	29	2	15
Production, transportation, and material moving	26	50	1	23	50	26	4	20
Production	23	59	(²)	18	59	23	2	16
Transportation and material moving	28	42	2	28	42	28	6	24
Full time	35	53	(²)	12	60	28	2	10
Part time	9	15	4	72	14	10	15	61
Union	80	13	2	5	40	53	1	5
Nonunion	19	49	1	30	50	18	6	26
Average wage within the following categories: ³								
Lowest 25 percent	7	31	2	59	24	15	11	50
Lowest 10 percent	3	19	2	76	11	11	14	64
Second 25 percent	24	53	1	22	53	24	5	18
Third 25 percent	35	52	1	12	59	29	2	10
Highest 25 percent	52	41	1	7	63	29	2	6
Highest 10 percent	52	43	1	5	68	27	2	4
Establishment characteristics								
Goods-producing industries	28	57	(²)	15	63	22	3	12
Service-providing industries	29	41	1	29	46	24	6	24
Education and health services	43	36	2	19	46	33	5	16
Educational services	70	16	3	10	33	53	1	13
Elementary and secondary schools	82	6	4	8	21	67	1	11
Junior colleges, colleges, and universities	53	35	2	11	62	25	1	12
Health care and social assistance	24	50	1	25	56	19	7	18
Hospitals	49	39	1	10	71	18	3	8
Public administration	82	6	2	10	31	57	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers	42	15	8	35	41	16	1	42
1 to 49 workers	38	15	8	38	37	17	1	45
50 to 99 workers	56	13	8	23	54	15	1	29
100 workers or more	80	6	4	10	77	9	1	13
100 to 499 workers	73	8	5	13	69	13	2	17
500 workers or more	86	4	3	7	84	5	1	9
Geographic areas								
New England	59	11	4	26	58	12	1	28
Middle Atlantic	64	9	6	21	58	15	1	26
East North Central	63	9	7	21	64	8	2	26
West North Central	62	8	8	22	61	9	2	28
South Atlantic	62	10	6	21	60	12	1	26
East South Central	66	13	5	16	68	11	1	20
West South Central	60	10	7	22	59	11	2	28
Mountain	62	10	6	22	60	12	1	27
Pacific	60	12	5	23	54	18	1	27

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	11	46	1	42	37	20	8	35
1 to 49 workers	9	44	1	46	34	19	8	39
50 to 99 workers	16	53	2	29	48	21	7	24
100 workers or more	45	41	1	13	58	27	3	11
100 to 499 workers	28	54	2	17	59	22	4	14
500 workers or more	61	29	1	9	58	32	2	8
Geographic areas								
New England	27	43	1	28	45	25	3	27
Middle Atlantic	33	40	1	26	47	26	5	22
East North Central	32	40	2	26	52	20	6	22
West North Central	28	43	2	28	48	22	6	23
South Atlantic	27	46	1	27	52	20	6	22
East South Central	31	47	1	20	46	32	4	17
West South Central	24	46	1	29	48	23	7	23
Mountain	23	49	2	26	50	22	5	23
Pacific	30	43	1	27	44	28	4	23

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

² Less than 0.5 percent.

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

Survey: Occupational Earnings in the United States, 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 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.5	0.4	0.3	0.6	0.6	0.4	0.1	0.6
Worker characteristics								
Management, professional, and related	0.8	0.5	0.3	0.7	0.7	0.6	0.1	0.7
Management, business, and financial	1.1	0.9	0.3	0.7	1.0	0.7	0.2	0.8
Professional and related	0.9	0.6	0.4	0.8	0.8	0.8	0.2	0.8
Teachers	1.4	0.5	0.8	1.2	1.5	1.1	0.2	1.4
Primary, secondary, and special education school teachers	1.5	0.4	0.2	1.4	2.0	1.5	–	–
Registered nurses	1.7	1.0	1.0	1.3	1.9	1.9	0.4	1.4
Service	0.9	1.0	0.8	1.3	1.2	0.8	0.4	1.2
Protective service	3.1	0.9	0.9	3.2	3.1	1.2	2.8	2.5
Sales and office	0.8	0.4	0.5	0.7	1.0	0.6	0.1	0.8
Sales and related	1.1	0.7	0.9	1.0	1.2	0.7	0.2	1.2
Office and administrative support	1.0	0.5	0.5	0.9	1.2	0.8	0.2	1.0
Natural resources, construction, and maintenance	1.5	0.9	0.6	1.2	1.4	1.1	0.5	1.3
Construction, extraction, farming, fishing, and forestry	2.2	1.3	1.0	1.8	2.0	–	–	1.9
Installation, maintenance, and repair	1.9	1.3	0.5	1.5	1.7	–	–	1.5
Production, transportation, and material moving ...	1.4	0.8	0.5	1.2	1.3	0.6	0.2	1.3
Production	1.7	1.2	0.4	1.2	1.5	0.9	0.3	1.2
Transportation and material moving	1.9	0.8	0.7	1.7	1.7	0.9	0.3	1.9
Full time	0.6	0.4	0.2	0.5	0.6	0.4	0.1	0.5
Part time	0.8	0.5	1.0	1.2	0.6	0.7	0.2	0.9
Union	0.8	0.5	0.4	0.6	1.1	0.8	0.2	0.7
Nonunion	0.6	0.5	0.3	0.6	0.6	0.4	0.1	0.7
Average wage within the following categories: ³								
Lowest 25 percent	0.8	0.8	0.7	1.1	1.0	0.6	0.3	1.1
Lowest 10 percent	1.0	1.3	1.3	1.9	1.6	0.9	0.4	1.9
Second 25 percent	0.9	0.6	0.5	0.9	1.1	0.6	0.2	1.0
Third 25 percent	0.7	0.5	0.3	0.6	0.7	0.6	0.2	0.7
Highest 25 percent	0.6	0.5	0.2	0.4	0.6	0.6	0.2	0.5
Highest 10 percent	0.8	0.6	0.3	0.5	0.9	0.8	0.3	0.5
Establishment characteristics								
Goods-producing industries	1.2	0.9	0.4	0.8	1.0	0.7	0.3	0.8
Service-providing industries	0.6	0.4	0.3	0.6	0.7	0.4	0.1	0.7
Education and health services	1.1	0.6	0.7	0.9	1.0	1.0	0.3	1.0
Educational services	0.6	0.5	0.5	0.6	0.9	1.0	0.2	0.6
Elementary and secondary schools	0.7	0.4	0.4	0.4	1.3	1.3	0.2	0.5
Junior colleges, colleges, and universities	1.2	0.9	0.5	0.9	1.3	1.0	0.3	1.0
Health care and social assistance	1.8	1.0	1.1	1.5	1.6	1.3	0.5	1.5
Hospitals	0.7	0.5	0.4	0.6	0.8	0.7	0.2	0.7
Public administration	1.3	0.3	0.4	1.2	1.9	1.5	0.2	1.2

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	0.5	0.6	0.1	0.6	0.6	0.5	0.3	0.6
Worker characteristics								
Management, professional, and related	0.8	1.0	0.2	0.7	0.9	0.8	0.3	0.7
Management, business, and financial	1.3	1.2	0.2	0.7	1.2	1.0	0.2	0.7
Professional and related	0.9	1.2	0.2	0.9	1.1	0.9	0.4	0.8
Teachers	1.4	1.1	0.8	1.2	1.7	1.6	0.2	1.4
Primary, secondary, and special education school teachers	1.3	1.1	0.2	1.4	2.0	1.9	—	—
Registered nurses	2.3	2.8	0.3	1.5	1.8	1.6	1.0	1.3
Service	0.8	1.2	0.1	1.2	0.9	1.2	0.8	1.3
Protective service	3.1	2.5	0.3	3.2	2.5	2.7	0.9	3.2
Sales and office	0.6	0.8	0.2	0.8	0.8	0.5	0.4	0.8
Sales and related	0.6	1.1	0.3	1.1	1.1	0.8	0.8	1.1
Office and administrative support	0.8	1.0	0.2	1.0	1.0	0.6	0.5	1.0
Natural resources, construction, and maintenance	1.3	1.3	(²)	1.3	1.3	1.2	0.6	1.2
Construction, extraction, farming, fishing, and forestry	1.9	2.1	(²)	1.9	2.0	1.7	1.0	1.8
Installation, maintenance, and repair	1.7	1.7	(²)	1.6	1.8	1.6	0.5	1.5
Production, transportation, and material moving ...	1.1	1.2	0.1	1.2	1.2	0.9	0.4	1.2
Production	1.3	1.5	(²)	1.3	1.6	1.3	0.4	1.2
Transportation and material moving	1.5	1.5	0.3	1.8	1.6	1.4	0.7	1.7
Full time	0.6	0.7	(²)	0.5	0.7	0.5	0.2	0.5
Part time	0.5	0.8	0.3	0.9	0.7	0.6	1.0	1.2
Union	1.0	1.0	0.2	0.7	1.3	1.2	0.4	0.6
Nonunion	0.5	0.7	0.1	0.7	0.6	0.5	0.3	0.7
Average wage within the following categories: ³								
Lowest 25 percent	0.6	1.1	0.2	1.0	0.8	0.9	0.7	1.1
Lowest 10 percent	0.5	1.8	0.4	1.8	0.9	1.4	1.2	1.9
Second 25 percent	0.7	0.8	0.1	1.0	0.9	0.7	0.5	0.9
Third 25 percent	0.7	0.9	0.1	0.7	0.9	0.7	0.3	0.6
Highest 25 percent	0.9	0.9	0.2	0.5	0.8	0.8	0.2	0.5
Highest 10 percent	1.3	1.2	0.1	0.5	1.0	0.9	0.3	0.5
Establishment characteristics								
Goods-producing industries	1.1	1.2	(²)	0.8	1.3	1.1	0.4	0.8
Service-providing industries	0.5	0.7	0.1	0.7	0.6	0.6	0.3	0.7
Education and health services	1.1	1.2	0.2	1.0	1.2	1.1	0.7	0.9
Educational services	0.7	0.8	0.5	0.6	1.4	1.5	0.2	0.6
Elementary and secondary schools	0.8	0.7	0.4	0.4	1.6	1.5	0.2	0.6
Junior colleges, colleges, and universities	2.2	2.3	0.5	0.9	2.5	2.6	0.2	1.0
Health care and social assistance	1.5	1.9	0.2	1.6	1.8	1.3	1.1	1.5
Hospitals	2.3	2.4	0.2	0.7	1.5	1.6	0.4	0.6
Public administration	1.5	0.8	0.4	1.2	2.3	2.3	0.3	1.3

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers	0.8	0.6	0.5	1.0	0.8	0.7	0.2	1.0
1 to 49 workers	0.9	0.7	0.6	1.1	0.9	0.8	0.2	1.1
50 to 99 workers	1.6	1.2	0.8	1.6	1.7	1.2	0.3	1.7
100 workers or more	0.7	0.5	0.3	0.5	0.7	0.4	0.2	0.5
100 to 499 workers	1.1	0.6	0.5	0.9	1.2	0.6	0.3	1.0
500 workers or more	0.9	0.7	0.4	0.5	0.7	0.5	0.3	0.5
Geographic areas								
New England	3.3	1.8	0.5	3.0	1.8	1.8	0.2	2.7
Middle Atlantic	2.2	0.5	0.9	2.2	2.4	0.8	0.4	2.5
East North Central	1.3	0.9	0.6	1.2	1.1	0.7	0.4	1.2
West North Central	1.9	1.3	1.2	1.5	1.9	1.6	0.5	2.0
South Atlantic	1.5	0.9	0.8	1.5	1.7	0.7	0.2	1.6
East South Central	2.6	3.3	1.0	2.5	3.1	1.6	0.1	2.2
West South Central	1.7	1.1	0.8	1.4	1.3	1.0	0.5	1.6
Mountain	1.8	1.1	0.9	2.2	2.1	1.6	0.4	2.1
Pacific	1.0	0.9	1.0	1.0	1.1	1.0	0.3	1.1

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	0.5	1.0	0.1	1.0	0.8	0.6	0.5	1.0
1 to 49 workers	0.5	1.1	0.1	1.1	0.9	0.7	0.6	1.1
50 to 99 workers	1.0	1.9	0.4	1.6	1.6	1.2	0.7	1.7
100 workers or more	0.8	0.7	0.1	0.5	0.7	0.7	0.3	0.5
100 to 499 workers	1.1	1.0	0.2	1.0	1.1	1.0	0.5	1.0
500 workers or more	1.4	1.4	0.1	0.5	0.9	0.8	0.3	0.5
Geographic areas								
New England	2.3	1.7	0.5	2.8	2.9	2.2	0.7	3.0
Middle Atlantic	2.0	1.1	0.2	2.2	2.0	1.2	0.9	2.3
East North Central	1.5	1.4	0.3	1.2	1.2	0.9	0.6	1.2
West North Central	1.9	2.6	0.7	1.8	1.9	2.1	0.8	1.7
South Atlantic	1.0	1.4	0.1	1.7	1.6	1.2	0.8	1.5
East South Central	3.3	4.4	0.4	2.2	2.8	2.6	1.0	2.6
West South Central	1.0	1.7	0.1	1.6	1.7	1.3	0.8	1.5
Mountain	1.2	2.0	0.5	2.2	1.8	1.5	1.1	2.0
Pacific	1.0	1.2	0.1	1.1	1.2	1.1	1.0	1.0

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

² 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)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
All workers	36	37	60	69	72	83	85
Worker characteristics							
Management, professional, and related	45	55	70	72	91	93	91
Management, business, and financial	57	56	89	93	94	97	97
Professional and related	41	55	64	65	89	91	88
Teachers	11	59	16	15	89	90	77
Primary, secondary, and special education school teachers	9	72	12	10	97	98	83
Registered nurses	58	59	78	80	86	89	89
Service	25	24	45	50	54	67	70
Protective service	39	39	67	72	72	81	83
Sales and office	40	37	66	75	74	84	88
Sales and related	30	27	53	62	62	74	81
Office and administrative support	45	43	73	83	80	90	92
Natural resources, construction, and maintenance	27	24	54	75	61	84	87
Construction, extraction, farming, fishing, and forestry	19	16	42	64	50	76	80
Installation, maintenance, and repair	34	31	67	87	72	92	95
Production, transportation, and material moving ...	31	25	52	78	64	86	88
Production	31	24	54	87	63	91	94
Transportation and material moving	31	27	50	70	64	82	83
Full time	43	45	72	83	83	95	95
Part time	13	13	21	26	36	48	53
Union	43	54	63	72	89	96	93
Nonunion	35	34	59	69	69	81	83
Average wage within the following categories: ³							
Lowest 25 percent	17	15	31	43	42	61	65
Lowest 10 percent	9	8	17	27	28	48	51
Second 25 percent	39	37	65	78	75	88	91
Third 25 percent	44	43	75	86	84	93	94
Highest 25 percent	47	57	73	75	92	95	93
Highest 10 percent	46	58	71	72	94	96	92
Establishment characteristics							
Goods-producing industries	30	24	55	84	64	90	93
Service-providing industries	37	39	60	67	73	82	83
Education and health services	40	54	61	63	87	90	88
Educational services	24	58	40	38	91	91	83
Elementary and secondary schools	18	66	27	24	94	94	84
Junior colleges, colleges, and universities	36	44	66	67	89	90	86
Health care and social assistance	52	51	77	80	84	89	91
Hospitals	66	65	87	89	94	94	94
Public administration	51	51	87	87	91	91	90

See footnotes at end of table.

Table 46. Paid leave combinations: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
1 to 99 workers	25	23	51	62	59	75	78
1 to 49 workers	23	22	49	60	57	73	75
50 to 99 workers	31	29	55	69	66	82	84
100 workers or more	45	49	67	76	83	91	91
100 to 499 workers	41	41	63	75	76	87	90
500 workers or more	49	57	71	76	90	94	92
Geographic areas							
New England	42	45	63	68	76	81	80
Middle Atlantic	45	46	63	70	77	85	86
East North Central	39	39	56	70	68	82	85
West North Central	27	29	58	67	71	82	82
South Atlantic	36	36	59	70	69	84	86
East South Central	32	33	56	70	71	86	88
West South Central	32	34	60	71	73	85	86
Mountain	32	34	59	67	70	82	85
Pacific	33	34	63	68	73	82	83

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.

Table 46. Standard errors for paid leave combinations: Access, civilian workers,¹ National Compensation Survey, March 2011

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
All workers	0.5	0.6	0.5	0.5	0.5	0.5	0.4
Worker characteristics							
Management, professional, and related	1.0	1.0	0.7	0.7	0.5	0.4	0.5
Management, business, and financial	1.5	1.5	0.8	0.8	0.7	0.6	0.6
Professional and related	1.1	1.0	0.8	0.9	0.6	0.6	0.6
Teachers	1.3	1.6	1.4	1.4	1.2	1.2	1.6
Primary, secondary, and special education school teachers	1.4	1.9	1.7	1.6	0.9	0.8	1.7
Registered nurses	2.2	2.1	1.8	2.0	1.5	1.5	1.5
Service	1.0	0.9	1.0	1.1	1.2	1.4	1.4
Protective service	2.6	2.6	3.3	3.1	3.4	3.2	2.9
Sales and office	0.8	0.8	0.8	0.6	0.9	0.6	0.5
Sales and related	1.1	1.1	1.1	1.0	1.3	0.9	0.8
Office and administrative support	1.1	1.1	1.0	0.8	1.1	0.7	0.6
Natural resources, construction, and maintenance	1.1	1.0	1.4	1.3	1.4	1.1	1.1
Construction, extraction, farming, fishing, and forestry	1.5	1.4	1.9	2.2	1.9	1.9	1.8
Installation, maintenance, and repair	1.6	1.5	1.9	1.3	1.9	1.0	1.1
Production, transportation, and material moving ...	1.1	1.1	1.2	1.1	1.2	1.0	0.9
Production	1.4	1.4	1.7	1.1	1.6	1.0	0.9
Transportation and material moving	1.6	1.5	1.8	1.5	1.8	1.6	1.3
Full time	0.6	0.7	0.5	0.4	0.4	0.3	0.3
Part time	0.7	0.7	0.8	0.9	1.1	1.2	1.3
Union	1.1	1.2	1.0	0.9	0.7	0.4	0.5
Nonunion	0.6	0.6	0.6	0.5	0.6	0.5	0.5
Average wage within the following categories: ³							
Lowest 25 percent	0.8	0.7	0.9	0.9	1.1	1.1	1.1
Lowest 10 percent	1.1	1.1	1.4	1.4	1.7	2.0	2.0
Second 25 percent	0.9	0.9	0.8	0.7	0.8	0.5	0.5
Third 25 percent	0.8	0.8	0.7	0.6	0.6	0.5	0.5
Highest 25 percent	1.0	1.0	0.8	0.8	0.5	0.4	0.5
Highest 10 percent	1.4	1.3	0.9	1.0	0.5	0.5	0.5
Establishment characteristics							
Goods-producing industries	1.1	1.1	1.2	0.8	1.2	0.6	0.6
Service-providing industries	0.6	0.6	0.5	0.5	0.6	0.5	0.5
Education and health services	1.2	1.2	1.0	0.9	0.9	0.7	0.7
Educational services	1.1	1.5	1.0	1.0	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	2.7	3.3	1.6	1.3	1.1	1.0	1.1
Health care and social assistance	2.1	2.1	1.4	1.3	1.4	1.1	0.9
Hospitals	2.1	2.3	0.9	0.8	0.7	0.7	0.6
Public administration	2.2	2.2	1.3	1.3	1.2	1.1	1.1

See footnotes at end of table.

Table 46. Standard errors for paid leave combinations: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
1 to 99 workers	0.8	0.8	0.8	0.7	0.8	0.8	0.7
1 to 49 workers	0.9	0.8	0.9	0.9	1.0	0.9	0.8
50 to 99 workers	1.4	1.3	1.4	1.4	1.4	1.3	1.3
100 workers or more	0.7	0.8	0.6	0.7	0.6	0.5	0.4
100 to 499 workers	1.1	1.1	1.0	1.0	1.0	0.8	0.7
500 workers or more	1.0	1.0	0.8	0.7	0.7	0.5	0.5
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)

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	45	10	43	61
Establishment characteristics				
Goods-producing industries	42	8	40	61
Construction	32	8	30	50
Manufacturing	55	8	54	76
Service-providing industries	45	10	44	61
Trade, transportation, and utilities	50	9	49	67
Wholesale trade	56	6	55	78
Retail trade	48	8	46	62
Transportation and warehousing	48	19	45	66
Utilities	90	66	89	94
Information	72	31	72	82
Financial activities	65	26	63	76
Finance and insurance	73	33	72	82
Credit intermediation and related activities	86	46	85	92
Insurance carriers and related activities	58	22	58	65
Real estate and rental and leasing	49	—	45	62
Professional and business services	43	5	41	59
Professional and technical services	45	—	44	64
Administrative and waste services	34	—	32	46
Education and health services	52	8	51	65
Educational services	49	—	47	63
Junior colleges, colleges, and universities	92	13	92	95
Health care and social assistance	53	—	51	65
Leisure and hospitality	20	—	20	40
Accommodation and food services	20	—	20	37
Other services	28	—	26	43
1 to 99 workers	43	9	42	59
1 to 49 workers	42	8	40	58
50 to 99 workers	75	17	73	85
100 workers or more	79	28	76	92
100 to 499 workers	77	25	74	91
500 workers or more	93	48	90	96

See footnotes at end of table.

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

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
New England	32	7	31	44
Middle Atlantic	45	12	42	62
East North Central	43	11	42	58
West North Central	49	9	48	59
South Atlantic	49	9	48	60
East South Central	44	10	42	65
West South Central	46	—	46	61
Mountain	48	10	45	65
Pacific	43	9	41	69

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

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	1.2	0.7	1.1	1.5
Establishment characteristics				
Goods-producing industries	3.0	1.4	2.9	3.3
Construction	3.8	2.0	3.7	4.4
Manufacturing	4.2	1.4	4.0	3.8
Service-providing industries	1.3	0.7	1.3	1.6
Trade, transportation, and utilities	2.2	1.1	2.2	2.5
Wholesale trade	4.6	1.2	4.6	3.7
Retail trade	2.6	1.3	2.6	3.1
Transportation and warehousing	7.0	4.8	6.8	8.1
Utilities	5.8	9.3	5.8	3.9
Information	5.4	6.0	5.4	5.6
Financial activities	4.0	2.4	3.9	3.1
Finance and insurance	3.4	2.9	3.4	2.7
Credit intermediation and related activities	3.1	3.6	3.2	2.5
Insurance carriers and related activities	5.6	5.3	5.6	5.8
Real estate and rental and leasing	10.0	–	9.6	7.1
Professional and business services	3.9	1.3	3.8	4.6
Professional and technical services	5.5	–	5.4	5.9
Administrative and waste services	5.3	–	5.3	5.9
Education and health services	6.7	2.1	6.6	6.8
Educational services	7.6	–	7.3	12.0
Junior colleges, colleges, and universities	4.4	3.8	4.4	4.3
Health care and social assistance	7.6	–	7.4	7.7
Leisure and hospitality	3.3	–	3.3	5.7
Accommodation and food services	3.5	–	3.5	5.9
Other services	3.6	–	3.4	4.8
1 to 99 workers	1.2	0.7	1.2	1.5
1 to 49 workers	1.3	0.7	1.2	1.6
50 to 99 workers	2.4	1.4	2.4	2.1
100 workers or more	5.7	3.0	5.5	1.9
100 to 499 workers	6.4	3.2	6.2	2.2
500 workers or more	1.3	4.6	1.2	0.8

See footnotes at end of table.

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

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
New England	3.9	2.0	4.0	4.5
Middle Atlantic	3.0	1.4	2.9	2.9
East North Central	1.8	1.6	1.7	2.8
West North Central	3.4	1.1	3.5	4.9
South Atlantic	3.0	1.6	2.9	4.6
East South Central	7.1	2.7	7.0	7.3
West South Central	2.7	—	2.7	4.6
Mountain	7.3	2.9	7.3	2.8
Pacific	2.5	1.0	2.6	3.5

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)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	64	49	76	20	18	91	58	41	70
Worker characteristics									
Management, professional, and related	80	68	85	27	25	92	75	60	79
Management, business, and financial	84	75	90	33	30	92	81	67	83
Professional and related	78	65	83	25	23	92	73	56	77
Service	40	22	56	8	7	93	36	18	49
Protective service	49	24	50	8	6	75	46	22	48
Sales and office	69	52	76	18	15	86	64	46	71
Sales and related	66	44	66	12	9	76	61	39	64
Office and administrative support	71	58	81	22	20	89	66	50	75
Natural resources, construction, and maintenance	62	49	79	24	24	98	54	39	72
Construction, extraction, farming, fishing, and forestry	59	45	76	23	22	99	50	35	70
Installation, maintenance, and repair	66	53	82	26	25	96	58	43	74
Production, transportation, and material moving ...	66	51	77	24	23	93	55	38	68
Production	67	53	79	23	22	95	61	43	71
Transportation and material moving	65	49	76	26	24	91	49	32	65
Full time	73	59	80	23	22	93	68	50	74
Part time	37	20	54	10	8	79	31	14	46
Union	90	83	93	70	67	96	53	42	79
Nonunion	61	45	74	14	13	89	59	41	69
Average wage within the following categories: ³									
Lowest 25 percent	39	19	50	7	5	72	35	16	46
Lowest 10 percent	28	10	35	5	3	61	25	8	31
Second 25 percent	66	48	73	15	14	91	61	41	67
Third 25 percent	74	61	83	24	22	93	66	50	76
Highest 25 percent	84	75	89	37	35	94	77	63	81
Highest 10 percent	87	79	90	38	35	93	82	69	84
Establishment characteristics									
Goods-producing industries	73	60	83	28	27	96	66	50	75
Construction	58	45	77	16	16	100	50	37	73
Manufacturing	78	66	84	32	30	95	72	54	76
Service-providing industries	62	47	75	18	16	90	57	39	69
Trade, transportation, and utilities	71	52	73	20	17	85	61	41	68
Wholesale trade	72	58	81	16	15	97	69	51	75
Retail trade	69	44	65	14	10	71	59	37	62
Transportation and warehousing	76	63	83	36	33	93	52	38	73
Utilities	95	93	98	82	81	98	92	75	82

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	85	76	89	44	41	92	82	66	80
Financial activities	81	72	89	42	39	92	79	62	80
Finance and insurance	90	83	92	52	47	92	88	71	82
Credit intermediation and related activities	92	85	92	55	51	92	90	70	78
Insurance carriers and related activities	87	80	91	48	45	94	86	72	84
Real estate and rental and leasing	49	35	71	9	8	96	46	30	66
Professional and business services	57	45	80	12	11	95	55	42	76
Professional and technical services	72	59	83	10	9	98	71	56	79
Administrative and waste services	35	23	66	7	6	96	33	20	62
Education and health services	71	55	77	20	18	91	64	45	70
Educational services	73	63	86	16	14	86	67	57	84
Junior colleges, colleges, and universities	90	79	88	16	13	80	88	77	87
Health care and social assistance	71	54	76	21	19	91	64	43	68
Leisure and hospitality	31	12	40	3	2	86	29	10	36
Accommodation and food services	29	10	36	3	2	89	27	9	31
Other services	41	28	68	10	9	96	35	21	59
1 to 99 workers	49	34	69	9	8	88	46	30	65
1 to 49 workers	45	32	70	8	7	91	42	28	66
50 to 99 workers	62	41	66	14	11	83	57	35	62
100 workers or more	81	66	82	32	29	92	73	54	74
100 to 499 workers	77	59	76	22	20	90	69	49	71
500 workers or more	86	76	88	46	43	94	77	60	77
Geographic areas									
New England	60	48	80	20	18	92	55	41	74
Middle Atlantic	66	53	80	25	23	93	57	42	74
East North Central	68	53	79	26	23	90	60	42	71
West North Central	66	53	80	20	18	91	59	45	75
South Atlantic	64	46	72	15	14	90	61	40	66
East South Central	65	47	73	18	16	91	58	39	67
West South Central	63	45	72	15	13	92	60	40	67
Mountain	65	48	74	15	13	90	61	42	69
Pacific	60	46	77	20	18	92	53	38	71

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

² Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or 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,¹ private industry workers, National Compensation Survey, March 2011

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.7	0.6	0.5	0.5	0.6	0.6	0.5	0.6
Worker characteristics									
Management, professional, and related	1.0	1.1	0.6	1.0	0.9	0.9	1.1	1.1	0.8
Management, business, and financial	1.2	1.3	0.6	1.4	1.3	0.9	1.3	1.2	0.8
Professional and related	1.2	1.3	0.8	1.1	1.0	1.3	1.3	1.3	1.0
Service	1.3	0.9	1.8	0.7	0.6	1.3	1.3	0.7	1.7
Protective service	6.0	3.0	3.5	1.4	1.1	6.1	5.8	2.7	3.4
Sales and office	0.9	0.8	0.7	0.6	0.5	1.3	0.9	0.7	0.8
Sales and related	1.2	1.0	1.1	0.7	0.5	2.3	1.2	1.1	1.2
Office and administrative support	1.1	1.1	0.9	0.8	0.8	1.3	1.1	1.0	0.9
Natural resources, construction, and maintenance	1.5	1.3	1.1	1.3	1.3	0.6	1.6	1.3	1.2
Construction, extraction, farming, fishing, and forestry	2.2	1.8	1.6	1.9	1.9	0.4	2.3	1.8	1.8
Installation, maintenance, and repair	2.0	1.8	1.3	1.7	1.7	1.1	2.0	1.7	1.5
Production, transportation, and material moving ...	1.3	1.2	0.8	1.1	1.0	0.7	1.2	0.9	0.9
Production	1.6	1.3	1.0	1.3	1.2	0.8	1.6	1.2	1.1
Transportation and material moving	1.9	1.7	1.1	1.6	1.4	1.1	1.6	1.3	1.3
Full time	0.7	0.6	0.5	0.6	0.6	0.5	0.7	0.6	0.5
Part time	1.3	0.8	1.6	0.5	0.5	2.2	1.2	0.7	1.6
Union	1.3	1.4	0.8	1.6	1.6	0.6	1.8	1.6	1.3
Nonunion	0.7	0.6	0.6	0.5	0.4	0.8	0.7	0.6	0.6
Average wage within the following categories: ³									
Lowest 25 percent	1.2	0.7	1.3	0.5	0.4	2.7	1.1	0.6	1.3
Lowest 10 percent	1.7	0.8	2.2	0.6	0.5	6.4	1.6	0.7	2.0
Second 25 percent	0.9	0.9	0.9	0.7	0.7	1.4	0.9	0.8	0.9
Third 25 percent	1.0	1.0	0.7	0.7	0.7	0.6	1.1	0.9	0.8
Highest 25 percent	0.8	0.9	0.5	1.0	1.0	0.4	1.0	0.9	0.7
Highest 10 percent	0.9	1.1	0.8	1.5	1.4	0.6	1.1	1.3	1.0
Establishment characteristics									
Goods-producing industries	1.2	1.1	0.7	1.1	1.1	0.5	1.3	1.1	0.8
Construction	2.2	1.9	1.5	1.3	1.3	0.3	2.4	2.1	1.7
Manufacturing	1.5	1.3	0.8	1.4	1.4	0.6	1.5	1.3	0.9
Service-providing industries	0.7	0.7	0.7	0.5	0.5	0.8	0.7	0.6	0.6
Trade, transportation, and utilities	1.1	0.9	0.8	0.8	0.7	1.4	1.1	0.9	0.9
Wholesale trade	2.0	1.7	1.2	1.5	1.4	0.9	2.0	1.7	1.6
Retail trade	1.2	1.0	1.1	0.9	0.7	2.6	1.3	1.0	1.1
Transportation and warehousing	2.6	2.4	1.5	2.8	2.5	1.6	2.6	2.1	2.0
Utilities	2.0	2.0	0.4	3.3	3.4	0.7	2.5	3.4	3.4

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

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	1.9	1.9	1.2	3.1	3.1	1.6	2.1	1.9	1.4
Financial activities	1.4	1.4	0.8	1.6	1.5	0.7	1.5	1.3	0.9
Finance and insurance	0.9	0.9	0.7	1.5	1.5	0.7	1.0	1.1	0.7
Credit intermediation and related activities	0.9	1.4	1.1	2.2	2.1	0.8	1.2	1.4	1.1
Insurance carriers and related activities	1.7	1.7	1.0	3.1	3.1	1.0	1.6	1.5	1.0
Real estate and rental and leasing	4.4	3.5	3.9	2.1	2.0	2.9	4.6	3.3	4.2
Professional and business services	1.6	1.7	1.7	1.3	1.3	1.3	1.5	1.7	1.8
Professional and technical services	2.2	2.2	1.9	1.5	1.5	0.8	2.2	2.2	2.1
Administrative and waste services	2.3	2.1	3.5	1.8	1.8	2.0	2.2	2.1	3.8
Education and health services	1.7	1.5	1.2	1.3	1.2	1.9	1.7	1.4	1.3
Educational services	3.1	3.1	1.3	2.3	2.3	2.6	2.2	2.1	1.3
Junior colleges, colleges, and universities	1.3	1.6	0.9	1.9	1.9	3.1	1.3	1.6	0.9
Health care and social assistance	1.9	1.7	1.4	1.6	1.4	2.1	2.0	1.6	1.5
Leisure and hospitality	2.2	1.2	3.1	0.9	0.7	7.4	2.1	1.0	2.9
Accommodation and food services	2.3	1.2	3.4	0.9	0.7	8.6	2.2	1.0	3.0
Other services	3.2	2.5	3.0	2.0	1.9	2.0	3.1	2.2	3.2
1 to 99 workers	1.0	0.9	0.9	0.5	0.5	1.8	1.0	0.8	0.9
1 to 49 workers	1.1	0.9	1.1	0.6	0.5	2.2	1.2	0.9	1.2
50 to 99 workers	1.8	1.6	1.7	1.0	0.9	3.3	1.8	1.5	1.7
100 workers or more	0.8	0.8	0.6	0.9	0.8	0.5	0.8	0.7	0.6
100 to 499 workers	1.1	1.1	0.9	1.0	1.0	1.0	1.2	1.0	0.9
500 workers or more	1.3	1.4	0.7	1.8	1.7	0.6	1.2	1.1	0.8
Geographic areas									
New England	3.9	3.4	1.1	2.0	2.0	2.6	3.8	2.9	0.8
Middle Atlantic	2.6	2.9	1.6	2.0	1.9	0.4	2.6	2.4	1.4
East North Central	1.4	1.2	1.4	1.6	1.5	1.7	1.4	1.2	1.7
West North Central	1.9	2.4	2.6	1.2	1.3	2.9	2.3	2.4	2.3
South Atlantic	1.4	1.3	1.3	0.8	0.7	1.6	1.3	1.2	1.3
East South Central	4.0	3.5	2.5	3.3	3.0	1.6	3.1	2.2	2.4
West South Central	1.6	1.1	1.4	0.8	0.8	1.1	1.7	1.1	1.2
Mountain	2.1	2.2	1.8	1.3	1.5	4.0	2.1	2.1	2.1
Pacific	1.7	1.6	1.3	1.2	1.2	1.0	1.5	1.2	1.3

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

² 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)

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	4	2	4.5	5.0	96
Worker characteristics					
Management, professional, and related	4	3	4.5	5.0	96
Management, business, and financial	3	2	4.8	5.0	97
Professional and related	5	4	4.4	5.0	95
Service	4	3	5.7	6.9	96
Sales and office	2	2	4.2	—	98
Office and administrative support	3	2	4.2	—	97
Natural resources, construction, and maintenance	4	1	3.5	3.9	96
Construction, extraction, farming, fishing, and forestry	3	—	—	—	97
Installation, maintenance, and repair	5	2	3.4	3.9	95
Production, transportation, and material moving ...	5	2	4.3	3.9	95
Production	4	—	—	—	96
Transportation and material moving	6	3	4.4	—	94
Full time	4	2	4.5	5.0	96
Part time	3	3	4.2	3.9	97
Union	3	2	4.7	—	97
Nonunion	4	3	4.5	5.0	96
Average wage within the following categories: ²					
Lowest 25 percent	5	—	—	—	95
Second 25 percent	4	3	4.7	—	96
Third 25 percent	4	3	4.1	—	96
Highest 25 percent	3	2	4.5	—	97
Highest 10 percent	3	3	5.0	—	97
Establishment characteristics					
Goods-producing industries	3	1	2.7	3.0	97
Manufacturing	2	1	2.7	3.0	98
Service-providing industries	4	3	4.6	5.0	96
Trade, transportation, and utilities	4	2	3.7	3.9	96
Wholesale trade	7	—	—	—	93
Transportation and warehousing	7	4	4.1	3.9	93

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)

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
Information	2	2	3.0	3.0	98
Financial activities	2	1	5.3	—	98
Finance and insurance	2	1	5.3	—	98
Credit intermediation and related activities	2	1	2.2	—	98
Professional and business services	2	—	—	—	98
Education and health services	7	6	5.0	—	93
Educational services	14	—	—	—	86
Junior colleges, colleges, and universities	2	1	3.4	—	98
Health care and social assistance	7	6	5.0	—	93
Leisure and hospitality	—	—	—	—	100
Accommodation and food services	—	—	—	—	100
1 to 99 workers	6	4	4.4	5.0	94
1 to 49 workers	7	6	4.4	5.0	93
50 to 99 workers	3	—	—	—	97
100 workers or more	3	2	4.6	—	97
100 to 499 workers	4	2	5.8	6.9	96
500 workers or more	3	1	2.8	3.0	97
Geographic areas					
New England	3	1	4.5	—	97
Middle Atlantic	4	3	4.6	5.0	96
East North Central	2	1	3.3	3.0	98
West North Central	5	—	—	—	95
South Atlantic	5	3	3.2	3.9	95
West South Central	3	—	—	—	97
Pacific	2	2	6.2	7.0	98

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2011

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	0.6	0.5	0.4	1.3	0.6
Worker characteristics					
Management, professional, and related	0.7	0.7	0.4	0.6	0.7
Management, business, and financial	0.6	0.6	0.4	0.0	0.6
Professional and related	1.1	1.1	0.5	1.2	1.1
Service	1.4	1.4	0.9	0.0	1.4
Sales and office	0.5	0.5	0.8	–	0.5
Office and administrative support	0.7	0.6	0.8	–	0.7
Natural resources, construction, and maintenance	1.2	0.6	0.3	0.4	1.2
Construction, extraction, farming, fishing, and forestry	1.4	–	–	–	1.4
Installation, maintenance, and repair	1.6	0.7	0.4	1.0	1.6
Production, transportation, and material moving ...	1.1	0.9	0.3	1.1	1.1
Production	1.4	–	–	–	1.4
Transportation and material moving	2.0	1.6	0.3	–	2.0
Full time	0.6	0.5	0.4	1.0	0.6
Part time	1.3	1.1	0.7	0.0	1.3
Union	0.7	0.5	0.9	–	0.7
Nonunion	0.7	0.6	0.4	1.2	0.7
Average wage within the following categories: ²					
Lowest 25 percent	2.2	–	–	–	2.2
Second 25 percent	1.0	0.9	0.8	–	1.0
Third 25 percent	0.7	0.6	0.4	–	0.7
Highest 25 percent	0.6	0.4	0.5	–	0.6
Highest 10 percent	0.8	0.8	0.7	–	0.8
Establishment characteristics					
Goods-producing industries	0.7	0.3	0.2	0.0	0.7
Manufacturing	0.6	0.4	0.2	0.0	0.6
Service-providing industries	0.7	0.7	0.4	0.9	0.7
Trade, transportation, and utilities	1.0	0.7	0.2	0.3	1.0
Wholesale trade	2.9	–	–	–	2.9
Transportation and warehousing	2.5	1.8	0.2	0.0	2.5

See footnotes at end of table.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2011—Continued

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

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

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

Characteristics	Open plans ¹	Frozen plans ²
All workers	75	25
Worker characteristics		
Management, professional, and related	69	31
Management, business, and financial	68	32
Professional and related	70	30
Service	84	16
Protective service	57	43
Sales and office	72	28
Sales and related	62	38
Office and administrative support	75	25
Natural resources, construction, and maintenance	90	10
Construction, extraction, farming, fishing, and forestry	95	5
Installation, maintenance, and repair	85	15
Production, transportation, and material moving ...	78	22
Production	73	27
Transportation and material moving	82	18
Full time	75	25
Part time	81	19
Union	89	11
Nonunion	68	32
Average wage within the following categories: ³		
Lowest 25 percent	70	30
Lowest 10 percent	63	37
Second 25 percent	75	25
Third 25 percent	80	20
Highest 25 percent	74	26
Highest 10 percent	68	32
Establishment characteristics		
Goods-producing industries	74	26
Manufacturing	68	32
Service-providing industries	76	24
Trade, transportation, and utilities	75	25
Wholesale trade	70	30
Retail trade	64	36
Transportation and warehousing	89	11
Utilities	82	18

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)

Characteristics	Open plans ¹	Frozen plans ²
Information	66	34
Financial activities	72	28
Finance and insurance	72	28
Credit intermediation and related activities	72	28
Insurance carriers and related activities	81	19
Professional and business services	70	30
Professional and technical services	58	42
Education and health services	82	18
Educational services	89	11
Junior colleges, colleges, and universities	78	22
Health care and social assistance	82	18
1 to 99 workers	83	17
1 to 49 workers	85	15
50 to 99 workers	79	21
100 workers or more	73	27
100 to 499 workers	73	27
500 workers or more	73	27
Geographic areas		
New England	70	30
Middle Atlantic	84	16
East North Central	70	30
West North Central	81	19
South Atlantic	73	27
East South Central	66	34
West South Central	66	34
Pacific	83	17

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

Characteristics	Open plans ¹	Frozen plans ²
All workers	1.1	1.1
Worker characteristics		
Management, professional, and related	2.1	2.1
Management, business, and financial	2.0	2.0
Professional and related	2.6	2.6
Service	2.9	2.9
Protective service	6.9	6.9
Sales and office	1.7	1.7
Sales and related	3.8	3.8
Office and administrative support	1.7	1.7
Natural resources, construction, and maintenance	1.3	1.3
Construction, extraction, farming, fishing, and forestry	1.0	1.0
Installation, maintenance, and repair	2.3	2.3
Production, transportation, and material moving ...	1.8	1.8
Production	2.5	2.5
Transportation and material moving	2.3	2.3
Full time	1.2	1.2
Part time	2.4	2.4
Union	1.1	1.1
Nonunion	1.5	1.5
Average wage within the following categories: ³		
Lowest 25 percent	3.9	3.9
Lowest 10 percent	9.5	9.5
Second 25 percent	2.2	2.2
Third 25 percent	1.3	1.3
Highest 25 percent	1.5	1.5
Highest 10 percent	2.4	2.4
Establishment characteristics		
Goods-producing industries	1.8	1.8
Manufacturing	2.3	2.3
Service-providing industries	1.4	1.4
Trade, transportation, and utilities	2.2	2.2
Wholesale trade	5.7	5.7
Retail trade	3.6	3.6
Transportation and warehousing	2.3	2.3
Utilities	4.2	4.2

See footnotes at end of table.

Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Open plans ¹	Frozen plans ²
Information	3.9	3.9
Financial activities	2.0	2.0
Finance and insurance	1.9	1.9
Credit intermediation and related activities	2.7	2.7
Insurance carriers and related activities	2.9	2.9
Professional and business services	5.5	5.5
Professional and technical services	10.4	10.4
Education and health services	2.7	2.7
Educational services	3.0	3.0
Junior colleges, colleges, and universities	5.1	5.1
Health care and social assistance	2.8	2.8
1 to 99 workers	1.9	1.9
1 to 49 workers	2.0	2.0
50 to 99 workers	3.4	3.4
100 workers or more	1.4	1.4
100 to 499 workers	2.4	2.4
500 workers or more	1.7	1.7
Geographic areas		
New England	5.5	5.5
Middle Atlantic	1.5	1.5
East North Central	2.4	2.4
West North Central	3.3	3.3
South Atlantic	3.5	3.5
East South Central	5.6	5.6
West South Central	3.3	3.3
Pacific	1.9	1.9

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:¹ Benefits accrual, private industry workers, National Compensation Survey, March 2011

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

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	64	7	28
Worker characteristics			
Management, professional, and related	65	9	26
Management, business, and financial	61	7	32
Professional and related	68	—	—
Service	70	—	—
Protective service	70	—	30
Sales and office	58	6	36
Office and administrative support	61	5	35
Natural resources, construction, and maintenance	80	4	16
Construction, extraction, farming, fishing, and forestry	88	—	—
Installation, maintenance, and repair	78	5	18
Production, transportation, and material moving ...	66	8	26
Production	75	5	20
Transportation and material moving	54	12	33
Full time	64	8	28
Part time	70	—	—
Union	80	—	—
Nonunion	61	7	31
Average wage within the following categories: ³			
Lowest 25 percent	64	—	—
Lowest 10 percent	—	—	51
Second 25 percent	62	5	33
Third 25 percent	60	8	33
Highest 25 percent	68	8	24
Highest 10 percent	66	8	25
Establishment characteristics			
Goods-producing industries	71	10	19
Manufacturing	73	10	17
Service-providing industries	62	6	32
Trade, transportation, and utilities	74	—	—
Wholesale trade	81	—	—
Retail trade	72	—	—
Utilities	98	—	—

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
Information	63	—	—
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities	55	11	34
Professional and business services	63	—	—
Education and health services	85	4	11
Educational services	75	—	—
Junior colleges, colleges, and universities	75	—	—
Health care and social assistance	86	4	10
1 to 99 workers	49	4	47
1 to 49 workers	42	6	52
50 to 99 workers	59	—	—
100 workers or more	68	8	25
100 to 499 workers	71	5	25
500 workers or more	66	10	25
Geographic areas			
New England	56	3	41
Middle Atlantic	59	5	36
East North Central	67	—	—
West North Central	54	—	—
South Atlantic	62	5	33
East South Central	70	—	—
West South Central	74	4	22
Pacific	70	—	—

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, private industry workers, National Compensation
Survey, March 2011**

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	1.9	1.3	1.8
Worker characteristics			
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			
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:¹
Benefits accrual, private industry workers, National Compensation
Survey, March 2011—Continued**

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
Information	6.4	—	—
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities	5.6	3.0	5.2
Professional and business services	8.4	—	—
Education and health services	3.2	1.6	2.5
Educational services	10.1	—	—
Junior colleges, colleges, and universities	10.2	—	—
Health care and social assistance	3.3	1.7	2.6
1 to 99 workers	4.8	1.3	4.7
1 to 49 workers	6.4	2.1	6.1
50 to 99 workers	8.6	—	—
100 workers or more	2.2	1.5	1.8
100 to 499 workers	3.6	1.8	3.3
500 workers or more	2.8	2.1	2.4
Geographic areas			
New England	8.3	0.8	8.3
Middle Atlantic	3.6	1.5	3.9
East North Central	4.4	—	—
West North Central	9.5	—	—
South Atlantic	3.9	1.5	3.6
East South Central	8.1	—	—
West South Central	4.3	1.9	3.7
Pacific	5.7	—	—

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/ebs/glossary20102011.htm.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2011

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	4	58	38
Worker characteristics			
Management, professional, and related	4	60	36
Management, business, and financial	2	59	39
Professional and related	5	60	34
Service	7	39	54
Sales and office	3	57	39
Office and administrative support	5	59	37
Natural resources, construction, and maintenance			
Construction, extraction, farming, fishing, and forestry	—	71	—
Installation, maintenance, and repair	—	73	—
Production, transportation, and material moving ...	—	70	—
Production	—	57	—
Production	4	65	32
Transportation and material moving	—	48	52
Full time	4	58	38
Part time	6	53	41
Union	7	61	32
Nonunion	3	57	40
Average wage within the following categories: ²			
Lowest 25 percent	—	59	—
Second 25 percent	5	50	45
Third 25 percent	5	55	41
Highest 25 percent	3	62	34
Highest 10 percent	2	63	35
Establishment characteristics			
Goods-producing industries	—	58	—
Manufacturing	—	58	—
Service-providing industries	4	58	38
Trade, transportation, and utilities	—	57	43
Wholesale trade	—	75	25
Transportation and warehousing	—	—	84

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)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
Information	—	63	—
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
1 to 99 workers	—	58	—
1 to 49 workers	—	57	—
50 to 99 workers	—	60	—
100 workers or more	4	58	38
100 to 499 workers	3	57	40
500 workers or more	5	58	36
Geographic areas			
New England	—	55	—
Middle Atlantic	5	59	36
East North Central	—	52	—
West North Central	—	52	—
South Atlantic	—	59	—
East South Central	—	56	—
West South Central	—	67	—

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:¹
Selected attributes, private industry workers, National Compensation
Survey, March 2011**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	0.8	2.1	2.0
Worker characteristics			
Management, professional, and related	1.1	3.2	3.1
Management, business, and financial	0.9	3.6	3.6
Professional and related	1.6	3.8	3.7
Service	2.7	7.3	8.2
Sales and office	1.1	3.0	3.1
Office and administrative support	1.6	3.2	3.4
Natural resources, construction, and maintenance	–	5.1	–
Construction, extraction, farming, fishing, and forestry	–	8.2	–
Installation, maintenance, and repair	–	5.8	–
Production, transportation, and material moving ...	–	4.2	–
Production	1.8	4.6	4.5
Transportation and material moving	–	6.9	6.9
Full time	0.8	2.2	2.2
Part time	2.1	5.7	5.7
Union	2.4	4.9	4.6
Nonunion	0.8	2.3	2.2
Average wage within the following categories: ²			
Lowest 25 percent	–	6.7	–
Second 25 percent	1.6	3.9	4.0
Third 25 percent	1.2	3.1	3.1
Highest 25 percent	0.9	2.7	2.7
Highest 10 percent	0.6	3.7	3.7
Establishment characteristics			
Goods-producing industries	–	3.8	–
Manufacturing	–	3.7	–
Service-providing industries	0.9	2.4	2.3
Trade, transportation, and utilities	–	3.9	3.9
Wholesale trade	–	6.6	6.6
Transportation and warehousing	–	–	6.6

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**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
Information	—	7.1	—
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities	—	6.1	—
Education and health services	—	6.9	—
Educational services	—	14.1	—
Junior colleges, colleges, and universities	—	14.4	—
Health care and social assistance	—	—	7.8
1 to 99 workers	—	5.3	—
1 to 49 workers	—	6.1	—
50 to 99 workers	—	9.7	—
100 workers or more	1.0	2.5	2.4
100 to 499 workers	1.5	3.9	4.1
500 workers or more	1.3	2.7	2.7
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:¹ 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 ²			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	12	88	15	33	41	1
Worker characteristics						
Management, professional, and related	9	91	15	38	39	2
Management, business, and financial	10	90	17	42	32	—
Professional and related	9	91	14	35	44	—
Service	11	89	6	—	54	—
Sales and office	19	81	13	35	35	(³)
Sales and related	10	90	3	47	40	—
Office and administrative support	22	78	17	30	32	(³)
Production, transportation, and material moving ...	11	89	18	20	54	—
Production	9	91	22	21	51	—
Transportation and material moving	14	86	—	—	58	—
Full time	11	89	16	34	41	1
Part time	26	74	6	25	49	—
Union	9	91	33	9	52	—
Nonunion	13	87	12	38	39	1
Average wage within the following categories: ⁴						
Lowest 25 percent	30	70	2	29	40	—
Second 25 percent	15	85	11	28	48	—
Third 25 percent	13	87	13	30	47	—
Highest 25 percent	7	93	20	37	36	1
Highest 10 percent	7	93	16	45	32	—
Establishment characteristics						
Goods-producing industries	5	95	21	28	49	—
Manufacturing	5	95	20	27	49	—
Service-providing industries	15	85	13	35	39	—
Trade, transportation, and utilities	22	78	13	27	41	—
Retail trade	32	68	—	27	42	—
Utilities	27	73	45	—	—	—

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)

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
Financial activities:						
Finance and insurance:						
Insurance carriers and related activities	15	85	31	34	21	—
Education and health services:						
Educational services	49	51	—	—	39	—
Junior colleges, colleges, and universities	49	51	—	—	40	—
Health care and social assistance	7	93	6	21	74	—
1 to 99 workers	6	94	14	49	31	—
100 workers or more	13	87	15	30	44	—
100 to 499 workers	19	81	12	24	46	—
500 workers or more	10	90	17	34	42	(³)
Geographic areas						
Middle Atlantic	18	82	17	34	32	—
East North Central	11	89	21	17	54	(³)
South Atlantic	14	86	9	37	39	—
Pacific	6	94	—	43	31	—

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	1.2	1.2	1.5	2.6	2.6	0.4
Worker characteristics						
Management, professional, and related	1.4	1.4	2.1	3.9	3.9	0.8
Management, business, and financial	1.4	1.4	2.2	4.3	4.5	–
Professional and related	1.9	1.9	2.3	4.5	4.3	–
Service	3.0	3.0	1.8	–	9.0	–
Sales and office	2.3	2.3	2.3	2.8	3.1	(²)
Sales and related	2.4	2.4	1.4	5.5	5.6	–
Office and administrative support	2.6	2.6	2.9	2.7	3.0	(²)
Production, transportation, and material moving ...	2.4	2.4	2.5	3.8	4.8	–
Production	2.6	2.6	3.3	5.2	5.9	–
Transportation and material moving	3.9	3.9	–	–	7.0	–
Full time	1.1	1.1	1.6	2.6	2.8	0.4
Part time	5.3	5.3	1.4	5.1	5.5	–
Union	2.6	2.6	4.8	2.7	4.4	–
Nonunion	1.2	1.2	1.4	2.9	2.8	0.4
Average wage within the following categories: ³						
Lowest 25 percent	5.8	5.8	0.7	7.7	6.7	–
Second 25 percent	2.6	2.6	2.8	3.6	4.4	–
Third 25 percent	2.1	2.1	1.7	3.1	3.2	–
Highest 25 percent	1.1	1.1	2.5	3.8	3.5	0.7
Highest 10 percent	1.3	1.3	2.7	5.1	4.6	–
Establishment characteristics						
Goods-producing industries	1.4	1.4	2.6	3.5	4.1	–
Manufacturing	1.4	1.4	2.7	3.5	4.3	–
Service-providing industries	1.6	1.6	1.7	3.0	3.1	–
Trade, transportation, and utilities	3.4	3.4	2.9	3.2	3.6	–
Retail trade	5.1	5.1	–	5.0	5.3	–
Utilities	5.5	5.5	5.5	–	–	–

See footnotes at end of table.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
Financial activities:						
Finance and insurance:						
Insurance carriers and related activities	4.1	4.1	5.3	5.9	5.2	—
Education and health services:						
Educational services	7.5	7.5	—	—	7.6	—
Junior colleges, colleges, and universities	7.6	7.6	—	—	7.7	—
Health care and social assistance	2.9	2.9	1.7	4.6	5.0	—
1 to 99 workers	1.4	1.4	3.7	5.1	4.2	—
100 workers or more	1.4	1.4	1.6	2.7	2.7	—
100 to 499 workers	2.9	2.9	2.1	3.5	4.1	—
500 workers or more	1.5	1.5	2.2	3.3	3.4	(²)
Geographic areas						
Middle Atlantic	4.7	4.7	2.1	4.7	6.3	—
East North Central	2.3	2.3	3.7	4.0	5.5	(²)
South Atlantic	2.6	2.6	2.3	4.5	4.4	—
Pacific	1.7	1.7	—	5.8	6.2	—

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)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	62	38	78	22
Worker characteristics				
Management, professional, and related	67	33	84	16
Management, business, and financial	69	31	85	15
Professional and related	66	34	84	16
Service	63	37	84	16
Protective service	76	24	83	17
Sales and office	55	45	69	31
Sales and related	46	54	55	45
Office and administrative support	60	40	78	22
Natural resources, construction, and maintenance	63	37	81	19
Construction, extraction, farming, fishing, and forestry	55	45	79	21
Installation, maintenance, and repair	69	31	83	17
Production, transportation, and material moving ...	66	34	81	19
Production	67	33	82	18
Transportation and material moving	66	34	80	20
Full time	63	37	79	21
Part time	55	45	70	30
Union	60	40	81	19
Nonunion	62	38	78	22
Average wage within the following categories: ¹				
Lowest 25 percent	56	44	70	30
Lowest 10 percent	69	31	83	17
Second 25 percent	55	45	71	29
Third 25 percent	65	35	82	18
Highest 25 percent	67	33	84	16
Highest 10 percent	67	33	85	15
Establishment characteristics				
Goods-producing industries	66	34	82	18
Construction	56	44	77	23
Manufacturing	69	31	84	16
Service-providing industries	61	39	78	22
Trade, transportation, and utilities	52	48	63	37
Wholesale trade	66	34	83	17
Retail trade	42	58	49	51
Transportation and warehousing	61	39	76	24
Utilities	87	13	93	7

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)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	77	23	88	12
Financial activities	69	31	85	15
Finance and insurance	69	31	86	14
Credit intermediation and related activities	65	35	87	13
Insurance carriers and related activities	78	22	87	13
Real estate and rental and leasing	70	30	80	20
Professional and business services	66	34	86	14
Professional and technical services	66	34	84	16
Administrative and waste services	65	35	—	—
Education and health services	59	41	82	18
Educational services	58	42	82	18
Junior colleges, colleges, and universities	59	41	82	18
Health care and social assistance	60	40	82	18
Leisure and hospitality	74	26	86	14
Accommodation and food services	79	21	89	11
Other services	64	36	—	—
1 to 99 workers	64	36	83	17
1 to 49 workers	63	37	83	17
50 to 99 workers	66	34	81	19
100 workers or more	61	39	76	24
100 to 499 workers	57	43	70	30
500 workers or more	66	34	82	18
Geographic areas				
New England	64	36	80	20
Middle Atlantic	60	40	81	19
East North Central	59	41	76	24
West North Central	63	37	78	22
South Atlantic	61	39	77	23
East South Central	64	36	74	26
West South Central	63	37	74	26
Mountain	63	37	83	17
Pacific	68	32	83	17

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.8	0.8	0.7	0.7
Worker characteristics				
Management, professional, and related	1.1	1.1	0.9	0.9
Management, business, and financial	1.3	1.3	1.0	1.0
Professional and related	1.3	1.3	1.2	1.2
Service	2.2	2.2	1.8	1.8
Protective service	4.3	4.3	4.0	4.0
Sales and office	1.1	1.1	1.1	1.1
Sales and related	1.6	1.6	1.9	1.9
Office and administrative support	1.2	1.2	1.0	1.0
Natural resources, construction, and maintenance	1.6	1.6	1.3	1.3
Construction, extraction, farming, fishing, and forestry	3.0	3.0	2.3	2.3
Installation, maintenance, and repair	1.9	1.9	1.6	1.6
Production, transportation, and material moving	1.3	1.3	1.1	1.1
Production	1.6	1.6	1.4	1.4
Transportation and material moving	1.9	1.9	1.6	1.6
Full time	0.8	0.8	0.7	0.7
Part time	2.0	2.0	1.9	1.9
Union	2.3	2.3	2.4	2.4
Nonunion	0.8	0.8	0.7	0.7
Average wage within the following categories: ¹				
Lowest 25 percent	1.7	1.7	1.6	1.6
Lowest 10 percent	3.3	3.3	2.8	2.8
Second 25 percent	1.3	1.3	1.3	1.3
Third 25 percent	0.9	0.9	1.0	1.0
Highest 25 percent	1.0	1.0	0.7	0.7
Highest 10 percent	1.4	1.4	1.0	1.0
Establishment characteristics				
Goods-producing industries	1.1	1.1	1.0	1.0
Construction	2.4	2.4	2.3	2.3
Manufacturing	1.3	1.3	1.2	1.2
Service-providing industries	0.9	0.9	0.8	0.8
Trade, transportation, and utilities	1.4	1.4	1.5	1.5
Wholesale trade	2.5	2.5	1.9	1.9
Retail trade	2.1	2.1	2.3	2.3
Transportation and warehousing	3.2	3.2	2.9	2.9
Utilities	2.9	2.9	2.0	2.0

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	2.3	2.3	2.4	2.4
Financial activities	1.3	1.3	1.1	1.1
Finance and insurance	1.2	1.2	0.9	0.9
Credit intermediation and related activities	1.7	1.7	1.1	1.1
Insurance carriers and related activities	1.7	1.7	1.5	1.5
Real estate and rental and leasing	5.7	5.7	5.7	5.7
Professional and business services	2.3	2.3	1.8	1.8
Professional and technical services	2.8	2.8	2.1	2.1
Administrative and waste services	5.6	5.6	—	—
Education and health services	1.9	1.9	1.7	1.7
Educational services	2.0	2.0	1.9	1.9
Junior colleges, colleges, and universities	2.0	2.0	2.0	2.0
Health care and social assistance	2.3	2.3	2.1	2.1
Leisure and hospitality	3.7	3.7	3.5	3.5
Accommodation and food services	5.0	5.0	3.2	3.2
Other services	4.3	4.3	—	—
1 to 99 workers	1.2	1.2	1.1	1.1
1 to 49 workers	1.6	1.6	1.4	1.4
50 to 99 workers	2.0	2.0	1.9	1.9
100 workers or more	0.9	0.9	0.8	0.8
100 to 499 workers	1.1	1.1	1.1	1.1
500 workers or more	1.2	1.2	1.0	1.0
Geographic areas				
New England	4.6	4.6	2.2	2.2
Middle Atlantic	2.4	2.4	2.1	2.1
East North Central	1.2	1.2	1.6	1.6
West North Central	1.7	1.7	2.2	2.2
South Atlantic	1.9	1.9	1.7	1.7
East South Central	2.6	2.6	2.5	2.5
West South Central	2.1	2.1	1.7	1.7
Mountain	4.0	4.0	2.2	2.2
Pacific	1.7	1.7	1.4	1.4

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 private industry workers, National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	70	55	79	69	51	73
Worker characteristics						
Management, professional, and related	87	74	85	87	66	77
Management, business, and financial	95	81	85	94	72	76
Professional and related	84	71	84	83	64	77
Service	42	29	68	42	27	65
Protective service	47	33	71	47	32	68
Sales and office	71	55	77	71	50	70
Sales and related	63	46	74	63	42	66
Office and administrative support	77	61	79	76	55	73
Natural resources, construction, and maintenance	75	60	80	75	56	75
Construction, extraction, farming, fishing, and forestry	69	56	81	69	54	79
Installation, maintenance, and repair	82	64	78	81	58	72
Production, transportation, and material moving ...	76	62	82	75	58	77
Production	82	69	84	82	65	80
Transportation and material moving	70	55	80	69	52	75
Full time	86	70	81	85	64	75
Part time	23	15	62	23	13	57
Union	92	79	86	92	75	82
Nonunion	67	53	78	67	48	72
Average wage within the following categories: ³						
Lowest 25 percent	36	23	63	36	21	59
Lowest 10 percent	20	11	55	20	11	53
Second 25 percent	75	57	76	74	53	71
Third 25 percent	85	71	83	85	66	77
Highest 25 percent	91	79	86	91	71	79
Highest 10 percent	93	82	88	93	73	79
Establishment characteristics						
Goods-producing industries	85	73	85	85	68	81
Construction	70	56	79	70	54	77
Manufacturing	91	78	87	90	73	81
Service-providing industries	67	52	78	66	47	71
Trade, transportation, and utilities	72	56	77	72	51	71
Wholesale trade	84	70	83	83	66	79
Retail trade	64	45	71	63	41	64
Transportation and warehousing	84	69	82	84	63	75
Utilities	95	89	94	95	82	86

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)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	45	35	78	26	20	76	68	50	73
Worker characteristics									
Management, professional, and related	61	50	81	36	28	76	85	65	77
Management, business, and financial	69	57	82	40	31	78	93	71	76
Professional and related	57	46	81	34	26	76	81	62	77
Service	25	18	70	15	10	71	41	26	64
Protective service	32	24	75	17	13	76	46	32	68
Sales and office	45	34	75	23	18	76	69	49	70
Sales and related	39	28	72	18	14	76	61	40	66
Office and administrative support	49	38	77	26	20	77	75	54	72
Natural resources, construction, and maintenance	43	35	80	29	23	78	73	55	76
Construction, extraction, farming, fishing, and forestry	35	30	86	26	22	88	67	53	79
Installation, maintenance, and repair	51	39	76	33	23	71	80	58	72
Production, transportation, and material moving	47	38	79	29	23	78	74	57	77
Production	51	42	83	29	24	82	80	64	80
Transportation and material moving	44	33	75	29	21	75	68	51	75
Full time	56	44	79	32	24	77	84	63	75
Part time	14	9	65	9	6	67	22	13	57
Union	72	60	83	57	46	81	90	74	82
Nonunion	42	32	77	23	17	75	66	47	72
Average wage within the following categories: ³									
Lowest 25 percent	18	11	64	10	7	68	34	20	59
Lowest 10 percent	11	6	56	7	4	63	20	10	52
Second 25 percent	46	34	74	24	18	75	73	51	71
Third 25 percent	55	45	81	31	24	79	83	64	77
Highest 25 percent	66	55	82	42	32	77	89	70	79
Highest 10 percent	71	59	84	44	35	79	91	72	79
Establishment characteristics									
Goods-producing industries	54	46	84	32	27	83	83	67	81
Construction	32	28	85	22	19	87	68	52	77
Manufacturing	62	52	84	36	30	83	88	72	81
Service-providing industries	43	33	76	25	18	74	65	46	71
Trade, transportation, and utilities	45	33	74	24	18	75	70	50	71
Wholesale trade	49	40	81	30	24	80	83	65	79
Retail trade	37	25	68	17	12	73	62	40	65
Transportation and warehousing	63	48	77	38	28	72	82	61	74
Utilities	72	64	89	49	44	89	94	82	87

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	88	71	80	88	62	70
Financial activities	87	73	84	86	64	75
Finance and insurance	92	79	86	91	69	76
Credit intermediation and related activities	94	81	86	93	69	74
Insurance carriers and related activities	90	76	84	89	68	77
Real estate and rental and leasing	68	51	76	67	47	71
Professional and business services	67	56	83	67	50	75
Professional and technical services	84	72	86	83	65	78
Administrative and waste services	45	34	77	44	32	72
Education and health services	74	57	77	74	53	72
Educational services	78	61	79	78	56	73
Junior colleges, colleges, and universities	91	77	85	90	70	78
Health care and social assistance	73	56	77	73	52	72
Leisure and hospitality	34	22	63	34	20	60
Accommodation and food services	32	19	60	32	18	56
Other services	50	37	75	50	33	67
1 to 99 workers	57	43	76	56	41	72
1 to 49 workers	53	40	76	53	38	71
50 to 99 workers	68	52	77	68	50	73
100 workers or more	85	69	82	84	63	74
100 to 499 workers	81	64	79	81	58	72
500 workers or more	89	77	86	89	69	77
Geographic areas						
New England	69	56	81	68	47	70
Middle Atlantic	71	58	81	71	53	76
East North Central	71	57	80	71	53	75
West North Central	68	55	81	67	50	74
South Atlantic	69	52	76	69	48	70
East South Central	74	59	80	74	55	74
West South Central	67	52	77	67	48	72
Mountain	70	54	77	70	49	71
Pacific	69	57	83	69	52	76

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)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	76	56	73	58	40	69	86	60	70
Financial activities	65	52	80	34	27	80	84	63	75
Finance and insurance	71	57	80	37	30	80	89	67	76
Credit intermediation and related activities	75	59	79	39	31	79	92	68	74
Insurance carriers and related activities	65	54	82	36	30	82	86	66	76
Real estate and rental and leasing	41	31	75	24	18	75	65	46	70
Professional and business services	42	35	82	27	21	78	66	49	75
Professional and technical services	52	44	85	33	27	81	82	64	78
Administrative and waste services	24	19	79	17	13	73	44	31	72
Education and health services	45	34	76	24	17	72	72	52	72
Educational services	51	39	77	27	19	71	77	56	73
Junior colleges, colleges, and universities	66	52	79	36	25	70	90	70	78
Health care and social assistance	44	34	76	24	17	72	71	51	72
Leisure and hospitality	23	15	65	14	9	68	33	20	59
Accommodation and food services	22	14	63	13	9	66	31	17	56
Other services	26	21	79	18	13	69	48	32	68
1 to 99 workers	29	22	76	17	13	76	55	40	72
1 to 49 workers	25	19	76	14	11	76	52	37	72
50 to 99 workers	39	30	77	24	18	75	66	48	73
100 workers or more	64	50	79	36	28	76	83	61	74
100 to 499 workers	56	43	76	28	22	76	79	57	72
500 workers or more	73	59	81	47	36	76	87	67	77
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

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.7	0.4	0.7	0.6	0.4
Worker characteristics						
Management, professional, and related	0.9	1.0	0.6	0.9	0.9	0.6
Management, business, and financial	0.7	1.4	1.1	0.7	1.3	1.0
Professional and related	1.2	1.2	0.7	1.2	1.1	0.8
Service	1.4	1.3	1.7	1.4	1.3	1.7
Protective service	6.0	4.5	4.2	6.0	4.4	4.3
Sales and office	0.9	0.8	0.6	0.9	0.8	0.6
Sales and related	1.2	1.1	0.8	1.2	1.1	0.9
Office and administrative support	1.2	1.1	0.8	1.2	1.0	0.8
Natural resources, construction, and maintenance	1.4	1.4	0.9	1.4	1.5	1.1
Construction, extraction, farming, fishing, and forestry	2.1	2.0	1.3	2.1	2.0	1.4
Installation, maintenance, and repair	1.7	1.7	1.3	1.7	1.7	1.6
Production, transportation, and material moving ...	1.3	1.2	0.6	1.3	1.1	0.7
Production	1.3	1.3	0.7	1.3	1.2	0.7
Transportation and material moving	2.0	1.8	0.9	1.9	1.6	1.0
Full time	0.7	0.7	0.4	0.7	0.6	0.4
Part time	1.0	0.7	1.9	1.0	0.6	1.9
Union	1.3	1.3	0.7	1.3	1.4	0.9
Nonunion	0.8	0.7	0.4	0.8	0.6	0.4
Average wage within the following categories: ³						
Lowest 25 percent	1.2	1.0	1.5	1.2	1.0	1.5
Lowest 10 percent	2.0	1.6	4.1	2.0	1.6	4.2
Second 25 percent	1.0	0.9	0.7	1.0	0.9	0.6
Third 25 percent	1.0	0.9	0.5	1.0	0.9	0.5
Highest 25 percent	0.7	0.8	0.4	0.7	0.7	0.5
Highest 10 percent	0.8	0.9	0.6	0.7	1.0	0.9
Establishment characteristics						
Goods-producing industries	0.9	0.8	0.5	0.8	0.8	0.5
Construction	2.0	1.8	1.4	2.0	1.8	1.5
Manufacturing	0.8	0.8	0.6	0.8	0.8	0.6
Service-providing industries	0.8	0.8	0.5	0.8	0.7	0.5
Trade, transportation, and utilities	0.9	0.9	0.6	0.9	0.8	0.6
Wholesale trade	1.6	1.7	1.1	1.6	1.6	1.1
Retail trade	1.1	1.0	0.7	1.1	1.0	0.8
Transportation and warehousing	1.9	2.1	1.4	1.9	1.9	1.5
Utilities	1.8	1.8	0.8	1.8	2.2	1.5

See footnotes at end of table.

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

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.6	0.4	0.7	0.6	0.7	0.7	0.6	0.4
Worker characteristics									
Management, professional, and related	1.2	1.1	0.8	1.1	0.9	1.2	1.0	0.9	0.6
Management, business, and financial	1.4	1.6	1.4	1.6	1.3	2.1	0.8	1.3	1.0
Professional and related	1.4	1.2	0.8	1.3	1.0	1.5	1.3	1.1	0.8
Service	1.5	1.2	1.6	1.5	1.2	2.5	1.4	1.2	1.6
Protective service	5.2	3.9	3.8	3.5	2.9	6.2	6.0	4.4	4.3
Sales and office	1.0	0.8	0.6	0.9	0.7	0.8	0.9	0.8	0.6
Sales and related	1.1	0.9	1.2	1.0	0.8	1.3	1.2	1.1	0.9
Office and administrative support	1.3	1.0	0.7	1.0	0.8	1.0	1.2	1.0	0.8
Natural resources, construction, and maintenance	1.4	1.2	1.3	1.4	1.1	1.8	1.3	1.4	1.1
Construction, extraction, farming, fishing, and forestry	1.9	1.7	1.4	1.9	1.7	1.6	2.1	2.0	1.4
Installation, maintenance, and repair	1.8	1.6	1.7	2.0	1.5	2.8	1.7	1.7	1.5
Production, transportation, and material moving ...	1.5	1.3	1.0	1.2	0.9	1.4	1.3	1.1	0.7
Production	1.8	1.6	1.1	1.6	1.3	1.6	1.4	1.2	0.8
Transportation and material moving	2.0	1.6	1.5	1.6	1.3	2.1	1.9	1.6	1.0
Full time	0.8	0.7	0.4	0.9	0.7	0.6	0.6	0.6	0.4
Part time	0.8	0.5	2.1	0.6	0.4	2.8	0.9	0.6	1.9
Union	1.9	1.6	0.9	2.3	2.0	1.4	1.4	1.5	0.9
Nonunion	0.8	0.6	0.5	0.7	0.5	0.7	0.7	0.6	0.4
Average wage within the following categories: ³									
Lowest 25 percent	1.1	0.8	1.7	1.0	0.8	2.4	1.2	0.9	1.4
Lowest 10 percent	1.7	1.1	3.7	1.5	1.1	5.8	1.9	1.4	3.9
Second 25 percent	1.2	1.0	0.8	1.0	0.8	1.1	1.0	0.9	0.7
Third 25 percent	1.0	0.9	0.6	1.1	0.9	0.9	1.0	0.9	0.6
Highest 25 percent	1.0	0.9	0.6	1.0	0.9	0.9	0.7	0.7	0.5
Highest 10 percent	1.6	1.4	0.8	1.4	1.2	1.2	0.9	1.1	0.9
Establishment characteristics									
Goods-producing industries	1.3	1.1	0.7	1.3	1.1	1.0	0.9	0.8	0.6
Construction	1.7	1.4	1.5	1.6	1.3	2.0	2.0	1.9	1.5
Manufacturing	1.6	1.5	0.8	1.7	1.4	1.2	0.9	0.8	0.6
Service-providing industries	0.9	0.7	0.5	0.8	0.6	0.8	0.8	0.7	0.5
Trade, transportation, and utilities	1.1	0.9	0.9	1.0	0.8	1.3	0.9	0.8	0.6
Wholesale trade	2.5	2.1	1.4	2.0	1.7	1.9	1.6	1.6	1.1
Retail trade	1.1	0.8	1.1	1.1	0.9	1.4	1.1	1.0	0.8
Transportation and warehousing	2.6	2.4	2.5	2.9	2.6	3.5	1.9	1.9	1.5
Utilities	5.9	5.3	2.0	6.0	5.5	2.1	2.0	2.2	1.5

See footnotes at end of table.

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

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	1.6	2.0	1.9	1.6	2.1	2.3
Financial activities	1.3	1.5	0.9	1.3	1.5	1.0
Finance and insurance	0.7	0.8	0.5	0.7	0.9	0.7
Credit intermediation and related activities	0.6	0.9	0.7	0.7	1.0	0.9
Insurance carriers and related activities	1.5	1.7	1.1	1.6	1.8	1.3
Real estate and rental and leasing	4.1	4.5	3.9	4.1	4.7	4.5
Professional and business services	1.9	1.8	1.1	1.9	1.7	1.3
Professional and technical services	1.5	1.8	1.2	1.6	1.9	1.4
Administrative and waste services	2.8	2.3	2.2	2.8	2.1	2.3
Education and health services	1.5	1.4	1.0	1.5	1.3	1.0
Educational services	1.9	2.0	1.7	1.9	1.9	1.7
Junior colleges, colleges, and universities	0.8	1.4	1.4	0.9	1.8	1.6
Health care and social assistance	1.7	1.6	1.2	1.7	1.5	1.1
Leisure and hospitality	2.8	2.6	3.7	2.9	2.4	3.5
Accommodation and food services	3.1	2.9	4.8	3.1	2.7	4.4
Other services	3.5	2.8	2.5	3.5	2.4	2.9
1 to 99 workers	1.0	0.8	0.7	1.0	0.8	0.7
1 to 49 workers	1.1	0.9	0.9	1.1	0.9	0.8
50 to 99 workers	1.8	1.5	1.3	1.8	1.4	1.3
100 workers or more	0.7	0.8	0.6	0.7	0.7	0.6
100 to 499 workers	1.1	1.1	0.7	1.1	1.0	0.7
500 workers or more	0.8	1.0	0.8	0.8	1.0	0.9
Geographic areas						
New England	3.0	1.9	1.4	3.1	2.2	1.5
Middle Atlantic	2.8	2.7	1.0	2.7	2.2	1.0
East North Central	1.3	1.2	0.9	1.3	1.1	0.9
West North Central	2.6	2.5	1.0	2.5	2.3	1.2
South Atlantic	1.9	1.5	1.0	1.8	1.3	1.0
East South Central	3.0	2.6	1.5	3.1	2.4	1.5
West South Central	2.0	2.0	2.0	2.0	1.9	1.7
Mountain	2.3	2.4	1.7	2.3	2.0	1.7
Pacific	1.1	1.1	0.6	1.2	0.9	0.7

See footnotes at end of table.

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

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	2.2	2.6	2.5	3.0	2.9	3.1	1.8	2.0	2.3
Financial activities	1.5	1.3	0.8	1.4	1.3	1.2	1.3	1.4	0.9
Finance and insurance	1.3	1.2	0.7	1.6	1.4	1.0	0.9	1.0	0.7
Credit intermediation and related activities	1.9	1.6	1.0	2.1	1.8	1.2	1.2	1.3	0.9
Insurance carriers and related activities	2.6	2.4	1.0	3.0	2.8	2.0	1.7	1.7	1.3
Real estate and rental and leasing	3.9	3.4	3.8	3.9	3.0	5.2	4.3	4.7	4.7
Professional and business services	2.1	1.9	1.3	2.0	1.7	2.0	1.9	1.7	1.3
Professional and technical services	2.9	2.6	2.0	3.2	2.8	2.1	1.7	2.0	1.4
Administrative and waste services	2.6	2.2	2.7	2.4	1.7	5.9	2.8	2.1	2.5
Education and health services	1.7	1.3	1.3	1.8	1.2	1.7	1.5	1.3	1.0
Educational services	2.4	2.0	1.3	2.0	1.5	2.2	1.9	1.8	1.7
Junior colleges, colleges, and universities	2.1	1.9	1.1	2.4	1.8	2.6	0.9	1.8	1.6
Health care and social assistance	1.9	1.5	1.5	2.1	1.3	2.0	1.8	1.5	1.2
Leisure and hospitality	3.0	2.3	2.7	2.9	2.3	3.9	2.9	2.3	3.3
Accommodation and food services	3.1	2.5	3.5	3.0	2.4	5.3	3.1	2.6	4.2
Other services	3.0	2.4	3.5	2.6	1.8	4.7	3.5	2.4	3.0
1 to 99 workers	0.8	0.6	0.9	0.6	0.5	1.1	1.0	0.8	0.7
1 to 49 workers	0.9	0.7	1.2	0.7	0.6	1.5	1.1	0.9	0.9
50 to 99 workers	1.7	1.4	1.6	1.4	1.1	2.3	1.8	1.4	1.2
100 workers or more	0.9	0.8	0.5	1.3	1.0	0.9	0.7	0.7	0.6
100 to 499 workers	1.3	1.2	0.7	1.2	1.0	1.3	1.1	1.0	0.8
500 workers or more	1.4	1.2	0.8	1.8	1.4	1.2	0.9	1.0	0.9
Geographic areas									
New England	2.0	2.0	1.3	1.9	1.5	1.4	2.7	2.2	1.6
Middle Atlantic	2.7	2.3	0.8	2.5	1.9	1.5	2.6	2.1	1.0
East North Central	1.5	1.2	0.9	1.5	1.1	1.8	1.3	1.1	1.0
West North Central	2.6	2.3	1.5	1.3	1.1	1.7	2.5	2.3	1.0
South Atlantic	1.6	1.2	1.2	1.3	0.9	1.6	1.8	1.3	1.0
East South Central	4.1	2.7	1.6	5.5	4.2	1.6	3.0	2.1	1.5
West South Central	2.1	1.2	2.1	1.8	1.5	3.7	2.0	1.9	1.7
Mountain	3.5	2.7	2.2	3.2	2.5	2.4	2.3	2.1	1.9
Pacific	1.3	1.2	1.0	1.3	1.2	1.4	0.9	0.9	0.7

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

² 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 10. Health care benefits:¹ Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	76	24	66	34
Worker characteristics				
Management, professional, and related	76	24	66	34
Management, business, and financial	76	24	66	34
Professional and related	77	23	66	34
Service	76	24	62	38
Protective service	74	26	61	39
Sales and office	73	27	63	37
Sales and related	70	30	61	39
Office and administrative support	75	25	64	36
Natural resources, construction, and maintenance	79	21	67	33
Construction, extraction, farming, fishing, and forestry	82	18	66	34
Installation, maintenance, and repair	78	22	68	32
Production, transportation, and material moving	78	22	71	29
Production	79	21	72	28
Transportation and material moving	77	23	69	31
Full time	76	24	66	34
Part time	74	26	64	36
Union	87	13	81	19
Nonunion	74	26	63	37
Average wage within the following categories: ²				
Lowest 25 percent	74	26	61	39
Lowest 10 percent	72	28	60	40
Second 25 percent	74	26	63	37
Third 25 percent	76	24	65	35
Highest 25 percent	78	22	69	31
Highest 10 percent	77	23	69	31
Establishment characteristics				
Goods-producing industries	79	21	71	29
Construction	81	19	63	37
Manufacturing	79	21	73	27
Service-providing industries	75	25	64	36
Trade, transportation, and utilities	74	26	65	35
Wholesale trade	77	23	66	34
Retail trade	70	30	61	39
Transportation and warehousing	76	24	69	31
Utilities	81	19	77	23

See footnotes at end of table.

Table 10. Health care benefits:¹ Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	78	22	71	29
Financial activities	73	27	61	39
Finance and insurance	73	27	62	38
Credit intermediation and related activities	72	28	59	41
Insurance carriers and related activities	74	26	66	34
Real estate and rental and leasing	73	27	58	42
Professional and business services	76	24	67	33
Professional and technical services	78	22	67	33
Administrative and waste services	73	27	64	36
Education and health services	76	24	61	39
Educational services	77	23	60	40
Junior colleges, colleges, and universities	75	25	63	37
Health care and social assistance	76	24	62	38
Leisure and hospitality	75	25	62	38
Accommodation and food services	73	27	62	38
Other services	82	18	66	34
1 to 99 workers	77	23	62	38
1 to 49 workers	77	23	61	39
50 to 99 workers	77	23	63	37
100 workers or more	75	25	68	32
100 to 499 workers	75	25	66	34
500 workers or more	76	24	70	30
Geographic areas				
New England	72	28	67	33
Middle Atlantic	78	22	70	30
East North Central	76	24	70	30
West North Central	76	24	67	33
South Atlantic	74	26	62	38
East South Central	74	26	63	37
West South Central	76	24	62	38
Mountain	76	24	64	36
Pacific	78	22	64	36

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:¹ Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.4	0.4
Management, business, and financial	0.4	0.4	0.6	0.6
Professional and related	0.5	0.5	0.5	0.5
Service	0.7	0.7	1.0	1.0
Protective service	1.8	1.8	2.6	2.6
Sales and office	0.3	0.3	0.4	0.4
Sales and related	0.6	0.6	0.8	0.8
Office and administrative support	0.4	0.4	0.4	0.4
Natural resources, construction, and maintenance	0.7	0.7	0.8	0.8
Construction, extraction, farming, fishing, and forestry	1.0	1.0	1.6	1.6
Installation, maintenance, and repair	0.8	0.8	1.1	1.1
Production, transportation, and material moving ...	0.5	0.5	0.6	0.6
Production	0.6	0.6	0.8	0.8
Transportation and material moving	0.7	0.7	0.8	0.8
Full time	0.2	0.2	0.3	0.3
Part time	1.2	1.2	1.4	1.4
Union	0.5	0.5	1.0	1.0
Nonunion	0.2	0.2	0.3	0.3
Average wage within the following categories: ²				
Lowest 25 percent	0.8	0.8	0.8	0.8
Lowest 10 percent	1.2	1.2	1.7	1.7
Second 25 percent	0.4	0.4	0.5	0.5
Third 25 percent	0.3	0.3	0.5	0.5
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.5	0.5	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.4	0.4	0.6	0.6
Construction	1.0	1.0	1.4	1.4
Manufacturing	0.5	0.5	0.7	0.7
Service-providing industries	0.3	0.3	0.3	0.3
Trade, transportation, and utilities	0.5	0.5	0.5	0.5
Wholesale trade	0.8	0.8	0.9	0.9
Retail trade	0.6	0.6	0.8	0.8
Transportation and warehousing	1.4	1.4	1.2	1.2
Utilities	1.1	1.1	1.1	1.1

See footnotes at end of table.

Table 10. Standard errors for health care benefits:¹ Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	1.0	1.0	1.2	1.2
Financial activities	0.5	0.5	0.5	0.5
Finance and insurance	0.4	0.4	0.5	0.5
Credit intermediation and related activities	0.6	0.6	0.7	0.7
Insurance carriers and related activities	0.6	0.6	0.7	0.7
Real estate and rental and leasing	2.5	2.5	2.3	2.3
Professional and business services	0.8	0.8	0.9	0.9
Professional and technical services	1.1	1.1	1.4	1.4
Administrative and waste services	1.9	1.9	2.4	2.4
Education and health services	0.6	0.6	0.8	0.8
Educational services	0.8	0.8	1.1	1.1
Junior colleges, colleges, and universities	0.6	0.6	0.7	0.7
Health care and social assistance	0.7	0.7	0.9	0.9
Leisure and hospitality	0.9	0.9	1.4	1.4
Accommodation and food services	1.4	1.4	1.5	1.5
Other services	1.6	1.6	2.1	2.1
1 to 99 workers	0.4	0.4	0.5	0.5
1 to 49 workers	0.5	0.5	0.6	0.6
50 to 99 workers	0.7	0.7	0.9	0.9
100 workers or more	0.3	0.3	0.3	0.3
100 to 499 workers	0.4	0.4	0.5	0.5
500 workers or more	0.4	0.4	0.5	0.5
Geographic areas				
New England	0.7	0.7	0.5	0.5
Middle Atlantic	0.5	0.5	1.0	1.0
East North Central	0.5	0.5	0.7	0.7
West North Central	0.6	0.6	0.8	0.8
South Atlantic	0.4	0.4	0.6	0.6
East South Central	1.2	1.2	1.4	1.4
West South Central	0.9	0.9	1.0	1.0
Mountain	1.0	1.0	1.0	1.0
Pacific	0.7	0.7	0.7	0.7

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, private industry workers, National Compensation Survey, March 2011

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	80	20	69	31
Worker characteristics				
Management, professional, and related	81	19	71	29
Management, business, and financial	80	20	70	30
Professional and related	81	19	71	29
Service	78	22	63	37
Protective service	75	25	62	38
Sales and office	78	22	67	33
Sales and related	75	25	65	35
Office and administrative support	79	21	68	32
Natural resources, construction, and maintenance	81	19	68	32
Construction, extraction, farming, fishing, and forestry	82	18	66	34
Installation, maintenance, and repair	80	20	69	31
Production, transportation, and material moving	81	19	73	27
Production	81	19	73	27
Transportation and material moving	81	19	72	28
Full time	80	20	69	31
Part time	77	23	70	30
Union	89	11	83	17
Nonunion	78	22	67	33
Average wage within the following categories: ¹				
Lowest 25 percent	76	24	63	37
Lowest 10 percent	72	28	61	39
Second 25 percent	78	22	66	34
Third 25 percent	80	20	69	31
Highest 25 percent	82	18	73	27
Highest 10 percent	82	18	74	26
Establishment characteristics				
Goods-producing industries	82	18	73	27
Construction	81	19	63	37
Manufacturing	82	18	75	25
Service-providing industries	79	21	68	32
Trade, transportation, and utilities	78	22	69	31
Wholesale trade	80	20	70	30
Retail trade	75	25	65	35
Transportation and warehousing	81	19	76	24
Utilities	84	16	79	21

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)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	83	17	77	23
Financial activities	81	19	69	31
Finance and insurance	81	19	71	29
Credit intermediation and related activities	80	20	69	31
Insurance carriers and related activities	81	19	72	28
Real estate and rental and leasing	83	17	63	37
Professional and business services	78	22	67	33
Professional and technical services	79	21	68	32
Administrative and waste services	73	27	62	38
Education and health services	80	20	67	33
Educational services	80	20	64	36
Junior colleges, colleges, and universities	79	21	69	31
Health care and social assistance	81	19	67	33
Leisure and hospitality	75	25	62	38
Accommodation and food services	73	27	63	37
Other services	81	19	67	33
1 to 99 workers	79	21	64	36
1 to 49 workers	79	21	63	37
50 to 99 workers	78	22	65	35
100 workers or more	80	20	73	27
100 to 499 workers	79	21	70	30
500 workers or more	81	19	76	24
Geographic areas				
New England	77	23	72	28
Middle Atlantic	81	19	73	27
East North Central	80	20	73	27
West North Central	80	20	72	28
South Atlantic	77	23	64	36
East South Central	77	23	65	35
West South Central	80	20	65	35
Mountain	79	21	67	33
Pacific	82	18	68	32

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 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.4	0.4
Worker characteristics				
Management, professional, and related	0.3	0.3	0.5	0.5
Management, business, and financial	0.5	0.5	0.6	0.6
Professional and related	0.5	0.5	0.6	0.6
Service	0.8	0.8	1.1	1.1
Protective service	2.1	2.1	3.3	3.3
Sales and office	0.4	0.4	0.5	0.5
Sales and related	0.6	0.6	0.7	0.7
Office and administrative support	0.5	0.5	0.6	0.6
Natural resources, construction, and maintenance	0.6	0.6	0.9	0.9
Construction, extraction, farming, fishing, and forestry	0.9	0.9	1.6	1.6
Installation, maintenance, and repair	0.7	0.7	1.0	1.0
Production, transportation, and material moving ...	0.4	0.4	0.6	0.6
Production	0.5	0.5	0.8	0.8
Transportation and material moving	0.6	0.6	1.0	1.0
Full time	0.2	0.2	0.4	0.4
Part time	1.2	1.2	1.2	1.2
Union	0.5	0.5	1.0	1.0
Nonunion	0.2	0.2	0.3	0.3
Average wage within the following categories: ¹				
Lowest 25 percent	0.8	0.8	0.9	0.9
Lowest 10 percent	1.7	1.7	1.7	1.7
Second 25 percent	0.4	0.4	0.5	0.5
Third 25 percent	0.3	0.3	0.6	0.6
Highest 25 percent	0.4	0.4	0.5	0.5
Highest 10 percent	0.5	0.5	0.7	0.7
Establishment characteristics				
Goods-producing industries	0.4	0.4	0.6	0.6
Construction	0.9	0.9	1.3	1.3
Manufacturing	0.5	0.5	0.7	0.7
Service-providing industries	0.3	0.3	0.4	0.4
Trade, transportation, and utilities	0.4	0.4	0.6	0.6
Wholesale trade	0.7	0.7	0.9	0.9
Retail trade	0.6	0.6	0.8	0.8
Transportation and warehousing	1.0	1.0	1.2	1.2
Utilities	1.1	1.1	1.0	1.0

See footnotes at end of table.

Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	1.0	1.0	1.2	1.2
Financial activities	0.4	0.4	0.6	0.6
Finance and insurance	0.4	0.4	0.5	0.5
Credit intermediation and related activities	0.5	0.5	0.7	0.7
Insurance carriers and related activities	0.5	0.5	0.7	0.7
Real estate and rental and leasing	1.7	1.7	2.2	2.2
Professional and business services	0.8	0.8	1.0	1.0
Professional and technical services	0.9	0.9	1.4	1.4
Administrative and waste services	2.1	2.1	2.6	2.6
Education and health services	0.6	0.6	1.0	1.0
Educational services	0.7	0.7	1.0	1.0
Junior colleges, colleges, and universities	0.5	0.5	0.5	0.5
Health care and social assistance	0.7	0.7	1.1	1.1
Leisure and hospitality	1.1	1.1	1.4	1.4
Accommodation and food services	1.6	1.6	1.6	1.6
Other services	1.5	1.5	2.2	2.2
1 to 99 workers	0.4	0.4	0.6	0.6
1 to 49 workers	0.5	0.5	0.7	0.7
50 to 99 workers	0.7	0.7	0.9	0.9
100 workers or more	0.3	0.3	0.4	0.4
100 to 499 workers	0.4	0.4	0.4	0.4
500 workers or more	0.4	0.4	0.5	0.5
Geographic areas				
New England	0.8	0.8	0.9	0.9
Middle Atlantic	0.6	0.6	1.2	1.2
East North Central	0.5	0.5	0.7	0.7
West North Central	0.5	0.5	1.0	1.0
South Atlantic	0.5	0.5	0.7	0.7
East South Central	1.1	1.1	1.5	1.5
West South Central	0.8	0.8	1.3	1.3
Mountain	1.2	1.2	1.5	1.5
Pacific	0.6	0.6	0.8	0.8

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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, private industry workers, National Compensation Survey, March 2011

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$346.85	18	\$446.46	82	\$324.58	\$104.60
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	352.20	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
Construction, extraction, farming, fishing, and forestry	100	342.17	39	437.10	61	282.67	113.06
Installation, maintenance, and repair	100	341.83	25	435.56	75	310.46	110.61
Production, transportation, and material moving ...	100	350.07	20	457.62	80	323.80	97.45
Production	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)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	\$366.20	24	\$495.86	76	\$326.21	\$89.22
Financial activities	100	347.88	17	438.49	83	329.93	99.35
Finance and insurance	100	351.60	14	459.00	86	334.04	98.42
Credit intermediation and related activities	100	346.35	14	444.28	86	330.09	98.17
Insurance carriers and related activities	100	351.21	12	446.71	88	338.48	96.78
Real estate and rental and leasing	100	328.30	30	387.18	70	303.55	105.31
Professional and business services	100	347.64	17	463.24	83	323.80	116.69
Professional and technical services	100	354.36	20	433.34	80	335.05	114.21
Administrative and waste services	100	339.11	14	578.03	86	299.25	127.47
Education and health services	100	371.66	15	470.51	85	354.78	103.94
Educational services	100	380.22	13	465.06	87	367.26	114.96
Junior colleges, colleges, and universities	100	386.98	9	468.61	91	378.74	113.47
Health care and social assistance	100	370.14	15	471.38	85	352.53	101.95
Leisure and hospitality	100	298.45	16	498.22	84	261.46	103.33
Accommodation and food services	100	289.83	12	545.59	88	254.95	105.88
Other services	100	373.81	30	458.55	70	337.56	114.87
1 to 99 workers	100	335.90	26	430.20	74	303.44	115.52
1 to 49 workers	100	339.80	27	433.58	73	304.44	116.92
50 to 99 workers	100	326.55	21	419.82	79	301.20	112.43
100 workers or more	100	354.96	13	470.51	87	337.96	97.69
100 to 499 workers	100	341.36	13	427.01	87	328.84	100.91
500 workers or more	100	370.76	13	520.43	87	348.57	93.96
Geographic areas							
New England	100	353.95	12	441.82	88	342.39	120.64
Middle Atlantic	100	384.33	22	498.69	78	351.31	109.05
East North Central	100	347.18	18	425.07	82	330.49	101.94
West North Central	100	342.23	16	422.34	84	327.08	97.98
South Atlantic	100	323.82	12	405.51	88	312.59	104.84
East South Central	100	327.48	14	422.98	86	311.62	108.45
West South Central	100	336.51	18	412.99	82	320.18	101.08
Mountain	100	334.44	20	432.71	80	309.15	104.13
Pacific	100	353.33	26	470.57	74	312.64	101.48

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 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$2.54	0.6	\$6.81	0.6	\$2.10	\$0.95
Worker characteristics						
Management, professional, and related	3.17	1.1	8.70	1.1	2.76	1.48
Management, business, and financial	5.16	1.1	13.41	1.1	4.70	2.44
Professional and related	4.13	1.5	11.56	1.5	3.91	1.76
Service	10.30	1.7	31.98	1.7	6.10	2.53
Protective service	15.25	3.0	32.34	3.0	15.67	8.49
Sales and office	2.97	0.7	9.75	0.7	3.00	1.66
Sales and related	4.09	1.3	13.43	1.3	3.29	2.32
Office and administrative support	3.69	0.9	12.09	0.9	3.95	2.04
Natural resources, construction, and maintenance	4.58	1.7	10.75	1.7	4.32	2.57
Construction, extraction, farming, fishing, and forestry	8.09	2.5	15.46	2.5	7.98	4.33
Installation, maintenance, and repair	6.27	2.0	15.70	2.0	4.91	3.49
Production, transportation, and material moving ...	4.52	1.1	12.23	1.1	3.84	1.61
Production	5.07	1.4	13.70	1.4	4.95	2.23
Transportation and material moving	7.25	1.6	17.20	1.6	6.83	2.44
Full time	2.42	0.6	6.57	0.6	1.99	0.95
Part time	12.54	2.3	35.16	2.3	10.90	5.50
Union	8.17	1.9	16.07	1.9	6.27	3.61
Nonunion	2.24	0.6	6.57	0.6	2.08	0.94
Average wage within the following categories: ¹						
Lowest 25 percent	6.51	1.5	18.10	1.5	5.72	3.00
Lowest 10 percent	12.20	2.6	35.10	2.6	11.24	6.68
Second 25 percent	2.86	0.7	11.28	0.7	2.57	1.68
Third 25 percent	4.50	0.9	13.98	0.9	3.37	1.43
Highest 25 percent	3.11	1.1	7.68	1.1	2.36	1.45
Highest 10 percent	4.54	1.7	14.22	1.7	3.27	2.07
Establishment characteristics						
Goods-producing industries	3.79	1.0	8.94	1.0	3.73	1.66
Construction	7.33	2.2	12.74	2.2	6.79	4.47
Manufacturing	4.67	1.1	12.59	1.1	4.35	1.85
Service-providing industries	2.89	0.7	8.80	0.7	2.31	1.10
Trade, transportation, and utilities	4.11	1.1	10.97	1.1	3.55	1.76
Wholesale trade	6.47	2.1	17.15	2.1	4.92	3.00
Retail trade	4.37	1.4	14.35	1.4	3.66	2.40
Transportation and warehousing	11.97	2.2	43.52	2.2	10.89	4.23
Utilities	8.33	2.4	22.58	2.4	8.49	5.67

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	\$9.53	2.9	\$16.16	2.9	\$7.02	\$2.85
Financial activities	3.39	1.3	13.22	1.3	2.90	2.15
Finance and insurance	3.28	1.1	15.04	1.1	2.84	1.74
Credit intermediation and related activities	4.64	1.4	11.47	1.4	4.30	1.89
Insurance carriers and related activities	5.07	1.5	20.37	1.5	4.97	3.06
Real estate and rental and leasing	9.51	5.6	20.16	5.6	8.74	11.95
Professional and business services	6.28	1.7	23.13	1.7	7.23	3.13
Professional and technical services	8.69	2.3	19.29	2.3	9.27	3.99
Administrative and waste services	20.10	3.9	53.94	3.9	15.49	7.08
Education and health services	6.17	1.6	26.65	1.6	5.00	2.76
Educational services	6.42	2.1	15.06	2.1	5.80	2.57
Junior colleges, colleges, and universities	4.23	1.8	18.07	1.8	3.94	2.25
Health care and social assistance	7.10	1.8	31.07	1.8	5.71	3.22
Leisure and hospitality	11.81	3.3	36.65	3.3	9.66	3.71
Accommodation and food services	15.67	3.4	51.97	3.4	12.23	4.13
Other services	13.51	4.3	37.46	4.3	13.89	6.61
1 to 99 workers	3.70	1.0	7.21	1.0	3.17	1.80
1 to 49 workers	4.33	1.2	8.68	1.2	4.13	2.46
50 to 99 workers	5.67	1.7	12.48	1.7	5.03	2.64
100 workers or more	3.20	0.6	14.27	0.6	2.51	1.19
100 to 499 workers	3.32	0.8	11.01	0.8	3.28	1.59
500 workers or more	4.83	0.8	23.34	0.8	3.63	1.59
Geographic areas						
New England	5.58	1.2	18.50	1.2	7.42	5.97
Middle Atlantic	8.70	2.2	18.71	2.2	5.80	2.02
East North Central	5.99	1.1	14.48	1.1	5.93	2.26
West North Central	6.77	1.4	25.58	1.4	6.48	3.22
South Atlantic	3.31	1.3	11.78	1.3	3.01	2.08
East South Central	7.70	2.7	18.21	2.7	8.19	2.88
West South Central	8.67	1.5	18.67	1.5	7.40	3.07
Mountain	9.68	2.3	20.01	2.3	10.63	3.53
Pacific	6.30	2.0	14.80	2.0	4.50	2.54

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)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	76	(⁴)	11	1	(⁴)	11	(⁴)
Worker characteristics								
Management, professional, and related	100	75	—	11	1	—	11	1
Management, business, and financial	100	78	—	10	1	(⁴)	9	—
Professional and related	100	74	—	12	1	—	12	(⁴)
Service	100	76	—	8	(⁴)	—	15	(⁴)
Protective service	100	64	—	9	—	—	25	—
Sales and office	100	71	(⁴)	17	(⁴)	(⁴)	11	(⁴)
Sales and related	100	66	—	22	—	—	12	(⁴)
Office and administrative support	100	73	(⁴)	14	1	(⁴)	11	(⁴)
Natural resources, construction, and maintenance	100	82	—	6	—	—	11	1
Construction, extraction, farming, fishing, and forestry	100	82	—	5	—	—	10	—
Installation, maintenance, and repair	100	81	—	7	—	—	11	1
Production, transportation, and material moving	100	82	1	7	(⁴)	—	10	—
Production	100	80	—	7	(⁴)	—	11	—
Transportation and material moving	100	83	—	6	—	—	9	—
Full time	100	76	1	11	1	(⁴)	12	(⁴)
Part time	100	73	(⁴)	18	(⁴)	—	8	—
Union	100	77	1	6	—	—	14	1
Nonunion	100	76	(⁴)	12	1	(⁴)	11	(⁴)
Average wage within the following categories: ⁵								
Lowest 25 percent	100	74	—	13	—	—	12	—
Lowest 10 percent	100	80	—	8	—	—	—	—
Second 25 percent	100	73	(⁴)	14	(⁴)	(⁴)	12	(⁴)
Third 25 percent	100	79	(⁴)	9	1	(⁴)	10	(⁴)
Highest 25 percent	100	76	—	10	1	—	12	1
Highest 10 percent	100	75	—	10	1	—	13	1
Establishment characteristics								
Goods-producing industries	100	81	—	6	—	—	11	(⁴)
Construction	100	85	—	6	—	—	7	—
Manufacturing	100	80	—	6	—	—	12	—
Service-providing industries	100	74	(⁴)	12	1	(⁴)	12	(⁴)
Trade, transportation, and utilities	100	69	(⁴)	17	—	—	13	(⁴)
Wholesale trade	100	80	—	10	—	—	8	—
Retail trade	100	59	—	27	—	—	14	—
Transportation and warehousing	100	78	—	6	—	—	15	—
Utilities	100	81	—	—	—	—	—	—

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)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	100	82	—	5	—	—	11	—
Financial activities	100	73	—	17	1	1	8	—
Finance and insurance	100	71	—	19	1	1	8	—
Credit intermediation and related activities	100	74	—	21	—	—	4	—
Insurance carriers and related activities	100	67	—	16	—	—	14	—
Real estate and rental and leasing	100	86	—	—	—	—	—	—
Professional and business services	100	80	—	8	1	—	10	—
Professional and technical services	100	81	—	7	—	—	9	—
Administrative and waste services	100	83	—	—	—	—	7	—
Education and health services	100	75	—	12	1	(⁴)	12	—
Educational services	100	79	—	10	3	—	7	—
Junior colleges, colleges, and universities	100	76	—	13	4	—	7	—
Health care and social assistance	100	74	—	12	1	—	12	—
Leisure and hospitality	100	75	—	6	—	—	18	—
Accommodation and food services	100	74	—	7	—	—	17	—
Other services	100	76	—	6	—	—	16	—
1 to 99 workers	100	80	—	9	—	—	11	(⁴)
1 to 49 workers	100	79	—	9	—	—	12	(⁴)
50 to 99 workers	100	81	—	8	—	—	10	—
100 workers or more	100	73	1	13	1	(⁴)	12	(⁴)
100 to 499 workers	100	75	1	12	—	—	11	1
500 workers or more	100	71	—	14	1	—	13	(⁴)
Geographic areas								
New England	100	79	—	8	—	—	12	—
Middle Atlantic	100	77	—	8	1	1	11	—
East North Central	100	73	(⁴)	14	1	—	12	—
West North Central	100	76	—	12	—	—	10	—
South Atlantic	100	77	—	10	—	—	11	(⁴)
East South Central	100	79	—	10	—	—	11	—
West South Central	100	73	—	15	1	—	11	—
Mountain	100	73	—	12	—	—	14	—
Pacific	100	76	—	10	1	—	12	—

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 13. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.9	(⁴)	0.7	0.1	(⁴)	0.6	(⁴)
Worker characteristics								
Management, professional, and related	0.0	1.5	–	1.4	0.2	–	0.9	0.2
Management, business, and financial	0.0	1.3	–	1.0	0.3	(⁴)	0.9	–
Professional and related	0.0	1.9	–	1.9	0.3	–	1.2	(⁴)
Service	0.0	2.1	–	1.1	(⁴)	–	1.9	(⁴)
Protective service	0.0	6.7	–	2.8	–	–	6.8	–
Sales and office	0.0	1.2	(⁴)	1.0	(⁴)	(⁴)	0.8	(⁴)
Sales and related	0.0	1.8	–	1.4	–	–	1.1	(⁴)
Office and administrative support	0.0	1.3	(⁴)	1.0	0.2	(⁴)	0.9	(⁴)
Natural resources, construction, and maintenance	0.0	1.9	–	1.1	–	–	1.6	0.5
Construction, extraction, farming, fishing, and forestry	0.0	3.2	–	1.7	–	–	2.6	–
Installation, maintenance, and repair	0.0	2.2	–	1.4	–	–	1.8	0.3
Production, transportation, and material moving ...	0.0	1.1	0.4	0.7	(⁴)	–	1.0	–
Production	0.0	1.5	–	1.0	(⁴)	–	1.3	–
Transportation and material moving	0.0	1.5	–	1.0	–	–	1.2	–
Full time	0.0	0.9	0.2	0.7	0.1	(⁴)	0.7	(⁴)
Part time	0.0	2.4	(⁴)	2.0	(⁴)	–	1.4	–
Union	0.0	2.6	0.5	2.1	–	–	1.4	0.4
Nonunion	0.0	0.9	(⁴)	0.7	0.1	(⁴)	0.7	(⁴)
Average wage within the following categories: ⁵								
Lowest 25 percent	0.0	1.7	–	1.2	–	–	1.5	–
Lowest 10 percent	0.0	4.0	–	1.8	–	–	–	–
Second 25 percent	0.0	1.3	(⁴)	1.0	(⁴)	(⁴)	0.9	(⁴)
Third 25 percent	0.0	1.0	(⁴)	0.8	0.1	(⁴)	0.7	(⁴)
Highest 25 percent	0.0	1.2	–	1.0	0.2	–	0.8	0.2
Highest 10 percent	0.0	1.4	–	1.1	0.3	–	1.0	0.3
Establishment characteristics								
Goods-producing industries	0.0	1.1	–	0.7	–	–	1.1	(⁴)
Construction	0.0	2.5	–	1.3	–	–	2.0	–
Manufacturing	0.0	1.3	–	0.8	–	–	1.2	–
Service-providing industries	0.0	1.1	(⁴)	0.9	0.1	(⁴)	0.8	(⁴)
Trade, transportation, and utilities	0.0	1.4	(⁴)	1.1	–	–	1.0	(⁴)
Wholesale trade	0.0	2.2	–	1.5	–	–	1.7	–
Retail trade	0.0	2.2	–	1.9	–	–	1.4	–
Transportation and warehousing	0.0	3.0	–	1.5	–	–	2.5	–
Utilities	0.0	7.1	–	–	–	–	–	–

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	0.0	3.0	—	1.4	—	—	2.6	—
Financial activities	0.0	1.8	—	1.6	0.5	0.2	1.0	—
Finance and insurance	0.0	2.1	—	1.7	0.5	0.2	1.1	—
Credit intermediation and related activities	0.0	2.3	—	2.1	—	—	0.7	—
Insurance carriers and related activities	0.0	3.3	—	2.4	—	—	2.8	—
Real estate and rental and leasing	0.0	5.2	—	—	—	—	—	—
Professional and business services	0.0	2.2	—	1.8	0.4	—	1.4	—
Professional and technical services	0.0	3.0	—	2.3	—	—	2.1	—
Administrative and waste services	0.0	4.1	—	—	—	—	1.8	—
Education and health services	0.0	2.5	—	2.4	0.2	(⁴)	1.5	—
Educational services	0.0	2.1	—	1.6	0.7	—	1.5	—
Junior colleges, colleges, and universities	0.0	2.5	—	2.1	1.0	—	1.4	—
Health care and social assistance	0.0	2.9	—	2.9	0.2	—	1.7	—
Leisure and hospitality	0.0	4.6	—	1.8	—	—	3.5	—
Accommodation and food services	0.0	4.8	—	2.1	—	—	3.5	—
Other services	0.0	4.5	—	2.0	—	—	4.0	—
1 to 99 workers	0.0	1.4	—	0.9	—	—	1.1	(⁴)
1 to 49 workers	0.0	1.7	—	1.2	—	—	1.3	(⁴)
50 to 99 workers	0.0	2.0	—	1.4	—	—	1.6	—
100 workers or more	0.0	1.2	0.2	1.0	0.1	(⁴)	0.7	(⁴)
100 to 499 workers	0.0	1.2	0.3	0.8	—	—	1.0	0.3
500 workers or more	0.0	1.9	—	1.8	0.2	—	1.1	(⁴)
Geographic areas								
New England	0.0	3.0	—	0.7	—	—	2.7	—
Middle Atlantic	0.0	2.4	—	1.9	0.3	0.3	1.3	—
East North Central	0.0	2.7	(⁴)	2.8	0.2	—	1.3	—
West North Central	0.0	2.3	—	1.8	—	—	1.3	—
South Atlantic	0.0	1.9	—	1.2	—	—	1.9	(⁴)
East South Central	0.0	3.6	—	1.5	—	—	3.3	—
West South Central	0.0	2.1	—	1.7	0.3	—	1.6	—
Mountain	0.0	2.6	—	1.3	—	—	2.2	—
Pacific	0.0	2.0	—	2.1	0.4	—	1.8	—

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)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$835.52	10	\$1,086.33	90	\$808.29	\$404.03
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	409.33
Professional and related	100	905.53	9	1,142.56	91	882.52	402.19
Service	100	739.50	8	1,125.40	92	705.38	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	741.54	7	934.95	93	726.45	424.30
Office and administrative support	100	828.12	7	1,020.72	93	812.70	404.53
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	1,070.45	88	820.16	351.14
Production	100	854.70	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
Full time	100	837.91	9	1,134.29	91	807.01	401.81
Part time	100	801.83	15	654.78	85	827.29	437.09
Union	100	1,011.92	35	1,078.59	65	976.09	330.98
Nonunion	100	807.53	6	1,093.74	94	789.90	412.03
Average wage within the following categories: ¹							
Lowest 25 percent	100	708.51	8	903.89	92	691.63	433.32
Lowest 10 percent	100	617.45	8	580.37	92	620.51	438.14
Second 25 percent	100	770.75	7	981.18	93	755.81	412.76
Third 25 percent	100	834.10	9	1,070.26	91	809.70	399.79
Highest 25 percent	100	931.22	13	1,175.40	87	894.00	389.67
Highest 10 percent	100	955.71	12	1,157.50	88	927.22	387.47
Establishment characteristics							
Goods-producing industries	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	416.98
Trade, transportation, and utilities	100	817.72	10	937.59	90	804.87	395.17
Wholesale trade	100	837.19	7	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)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	\$977.20	15	\$1,462.50	85	\$888.83	\$327.17
Financial activities	100	842.86	5	1,075.41	95	829.61	396.56
Finance and insurance	100	870.32	4	1,179.36	96	855.87	385.34
Credit intermediation and related activities	100	832.30	3	1,083.14	97	824.47	398.48
Insurance carriers and related activities	100	891.79	5	1,270.27	95	872.67	369.34
Real estate and rental and leasing	100	694.49	—	—	—	—	—
Professional and business services	100	862.43	10	1,315.60	90	814.05	430.56
Professional and technical services	100	893.86	10	1,368.17	90	841.70	447.44
Administrative and waste services	100	763.71	—	—	—	—	—
Education and health services	100	846.66	6	910.45	94	842.74	450.37
Educational services	100	840.32	1	1,230.34	99	834.60	472.06
Junior colleges, colleges, and universities	100	920.71	1	1,503.84	99	914.63	412.93
Health care and social assistance	100	847.81	7	897.68	93	844.30	446.22
Leisure and hospitality	100	670.12	8	1,168.82	92	624.94	417.75
Accommodation and food services	100	666.84	7	1,172.54	93	626.70	405.49
Other services	100	819.38	14	1,155.53	86	764.18	437.87
1 to 99 workers	100	752.64	12	1,100.42	88	704.33	466.98
1 to 49 workers	100	750.74	12	1,149.47	88	694.93	471.52
50 to 99 workers	100	757.06	12	983.46	88	726.18	456.43
100 workers or more	100	895.49	8	1,070.89	92	880.13	360.52
100 to 499 workers	100	839.78	7	978.05	93	829.48	389.21
500 workers or more	100	959.92	9	1,150.45	91	940.26	326.45
Geographic areas							
New England	100	923.06	7	1,010.00	93	916.48	392.65
Middle Atlantic	100	942.57	13	1,136.97	87	912.54	407.64
East North Central	100	881.47	12	1,081.34	88	854.28	352.74
West North Central	100	828.66	11	956.84	89	812.41	364.98
South Atlantic	100	768.75	4	1,198.74	96	750.35	422.31
East South Central	100	766.55	7	1,072.85	93	742.72	435.14
West South Central	100	787.34	6	1,196.70	94	758.95	423.34
Mountain	100	782.87	11	1,109.42	89	743.74	411.62
Pacific	100	804.97	13	1,027.47	87	771.57	430.43

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 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011

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	31.44	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: ¹						
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	5.69
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 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	\$28.28	2.7	\$63.00	2.7	\$20.19	\$11.63
Financial activities	9.37	0.6	64.74	0.6	9.35	7.76
Finance and insurance	8.56	0.5	51.93	0.5	8.11	7.55
Credit intermediation and related activities	10.36	0.6	70.65	0.6	10.48	9.56
Insurance carriers and related activities	13.95	1.0	117.22	1.0	12.85	10.30
Real estate and rental and leasing	29.02	—	—	—	—	—
Professional and business services	19.65	1.6	70.56	1.6	20.09	10.23
Professional and technical services	29.90	2.1	105.37	2.1	29.13	15.67
Administrative and waste services	48.81	—	—	—	—	—
Education and health services	16.72	1.2	79.98	1.2	17.15	10.44
Educational services	19.19	0.4	131.74	0.4	19.38	14.99
Junior colleges, colleges, and universities	13.46	0.3	224.07	0.3	13.19	9.05
Health care and social assistance	18.72	1.4	81.10	1.4	19.23	12.73
Leisure and hospitality	24.78	2.2	96.84	2.2	27.79	12.05
Accommodation and food services	29.51	2.7	134.95	2.7	32.10	13.14
Other services	41.18	3.5	145.40	3.5	35.33	28.98
1 to 99 workers	12.10	0.8	37.86	0.8	10.17	6.17
1 to 49 workers	13.21	0.9	39.37	0.9	11.88	8.33
50 to 99 workers	16.95	1.5	72.42	1.5	14.96	10.66
100 workers or more	6.71	0.5	17.92	0.5	6.67	4.15
100 to 499 workers	9.28	0.6	32.62	0.6	9.23	5.81
500 workers or more	8.53	0.7	18.02	0.7	8.32	6.57
Geographic areas						
New England	20.03	0.9	110.76	0.9	24.05	15.88
Middle Atlantic	27.62	1.7	58.76	1.7	21.35	7.94
East North Central	18.65	0.9	40.15	0.9	17.96	7.23
West North Central	15.43	1.1	46.53	1.1	17.11	13.53
South Atlantic	10.95	0.7	69.24	0.7	9.52	8.01
East South Central	19.94	1.9	63.85	1.9	19.59	22.91
West South Central	28.01	1.1	120.56	1.1	23.81	10.91
Mountain	28.54	2.1	89.00	2.1	28.41	16.42
Pacific	11.06	1.6	46.97	1.6	12.15	9.75

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)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	77	(⁴)	10	(⁴)	(⁴)	11	(⁴)
Worker characteristics								
Management, professional, and related	100	77	—	10	1	(⁴)	11	—
Management, business, and financial	100	79	—	9	1	(⁴)	10	—
Professional and related	100	76	—	11	1	(⁴)	12	—
Service	100	77	—	8	(⁴)	—	14	—
Protective service	100	65	—	8	—	—	25	—
Sales and office	100	72	(⁴)	15	(⁴)	(⁴)	11	(⁴)
Sales and related	100	67	—	20	—	—	12	—
Office and administrative support	100	75	(⁴)	13	1	(⁴)	11	(⁴)
Natural resources, construction, and maintenance	100	81	—	5	—	—	13	1
Construction, extraction, farming, fishing, and forestry	100	80	—	5	—	—	12	—
Installation, maintenance, and repair	100	81	—	6	—	—	13	—
Production, transportation, and material moving ...	100	83	1	6	(⁴)	—	9	—
Production	100	82	—	7	(⁴)	—	10	—
Transportation and material moving	100	86	—	4	—	—	9	—
Full time	100	77	(⁴)	10	(⁴)	(⁴)	12	(⁴)
Part time	100	75	(⁴)	16	(⁴)	—	8	—
Union	100	80	1	5	—	—	13	1
Nonunion	100	77	(⁴)	11	1	(⁴)	11	(⁴)
Average wage within the following categories: ⁵								
Lowest 25 percent	100	77	—	11	—	—	12	—
Lowest 10 percent	100	85	—	5	—	—	10	—
Second 25 percent	100	74	(⁴)	13	(⁴)	(⁴)	12	(⁴)
Third 25 percent	100	80	(⁴)	8	1	(⁴)	10	(⁴)
Highest 25 percent	100	77	—	9	1	—	12	(⁴)
Highest 10 percent	100	77	—	9	1	—	12	(⁴)
Establishment characteristics								
Goods-producing industries	100	81	—	6	(⁴)	—	11	—
Construction	100	83	—	5	—	—	10	—
Manufacturing	100	81	—	7	(⁴)	—	11	—
Service-providing industries	100	76	(⁴)	11	1	(⁴)	11	(⁴)
Trade, transportation, and utilities	100	72	(⁴)	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)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	100	83	—	6	—	—	12	—
Financial activities	100	74	—	16	1	1	8	—
Finance and insurance	100	72	—	18	1	1	7	—
Credit intermediation and related activities	100	75	—	20	—	—	4	—
Insurance carriers and related activities	100	70	—	15	1	—	12	—
Real estate and rental and leasing	100	84	—	—	—	—	—	—
Professional and business services	100	82	—	7	1	—	10	—
Professional and technical services	100	83	—	7	—	—	10	—
Administrative and waste services	100	82	—	—	—	—	8	—
Education and health services	100	76	—	11	1	(⁴)	11	—
Educational services	100	80	—	8	2	—	9	—
Junior colleges, colleges, and universities	100	78	—	12	2	—	7	—
Health care and social assistance	100	76	—	12	(⁴)	—	11	—
Leisure and hospitality	100	73	—	6	—	—	19	—
Accommodation and food services	100	76	—	7	—	—	15	—
Other services	100	80	—	5	—	—	14	—
1 to 99 workers	100	80	—	7	—	—	12	(⁴)
1 to 49 workers	100	79	—	7	—	—	13	(⁴)
50 to 99 workers	100	82	—	7	—	—	10	—
100 workers or more	100	75	1	12	1	(⁴)	11	(⁴)
100 to 499 workers	100	77	1	12	(⁴)	—	10	—
500 workers or more	100	73	—	13	1	(⁴)	12	—
Geographic areas								
New England	100	79	—	8	—	—	11	—
Middle Atlantic	100	80	—	8	1	1	10	—
East North Central	100	73	(⁴)	14	(⁴)	—	11	—
West North Central	100	77	—	11	—	—	11	—
South Atlantic	100	79	—	9	—	—	11	—
East South Central	100	82	—	9	—	—	9	—
West South Central	100	76	—	13	1	—	10	—
Mountain	100	72	—	11	—	—	17	—
Pacific	100	77	—	9	1	—	13	—

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 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.9	(⁴)	0.7	(⁴)	(⁴)	0.6	(⁴)
Worker characteristics								
Management, professional, and related	0.0	1.5	–	1.3	0.2	(⁴)	0.9	–
Management, business, and financial	0.0	1.3	–	0.9	0.3	(⁴)	0.8	–
Professional and related	0.0	1.9	–	1.8	0.2	(⁴)	1.1	–
Service	0.0	1.7	–	1.0	(⁴)	–	1.3	–
Protective service	0.0	6.5	–	2.6	–	–	6.6	–
Sales and office	0.0	1.1	(⁴)	0.9	(⁴)	(⁴)	0.7	(⁴)
Sales and related	0.0	1.8	–	1.4	–	–	1.1	–
Office and administrative support	0.0	1.2	(⁴)	1.0	0.2	(⁴)	0.8	(⁴)
Natural resources, construction, and maintenance	0.0	1.8	–	1.0	–	–	1.6	0.4
Construction, extraction, farming, fishing, and forestry	0.0	2.8	–	1.4	–	–	2.4	–
Installation, maintenance, and repair	0.0	2.3	–	1.3	–	–	1.9	–
Production, transportation, and material moving ...	0.0	1.1	0.3	0.7	(⁴)	–	0.9	–
Production	0.0	1.5	–	1.1	(⁴)	–	1.2	–
Transportation and material moving	0.0	1.3	–	0.7	–	–	1.1	–
Full time	0.0	0.9	(⁴)	0.7	(⁴)	(⁴)	0.6	(⁴)
Part time	0.0	2.2	(⁴)	1.8	(⁴)	–	1.3	–
Union	0.0	2.4	0.4	2.0	–	–	1.4	0.3
Nonunion	0.0	0.9	(⁴)	0.7	0.1	(⁴)	0.6	(⁴)
Average wage within the following categories: ⁵								
Lowest 25 percent	0.0	1.4	–	1.0	–	–	1.1	–
Lowest 10 percent	0.0	2.4	–	1.3	–	–	1.9	–
Second 25 percent	0.0	1.2	(⁴)	1.0	(⁴)	(⁴)	0.8	(⁴)
Third 25 percent	0.0	1.0	(⁴)	0.8	0.1	(⁴)	0.7	(⁴)
Highest 25 percent	0.0	1.2	–	0.9	0.2	–	0.8	(⁴)
Highest 10 percent	0.0	1.4	–	1.0	0.2	–	1.0	(⁴)
Establishment characteristics								
Goods-producing industries	0.0	1.1	–	0.7	(⁴)	–	1.0	–
Construction	0.0	2.2	–	1.1	–	–	2.1	–
Manufacturing	0.0	1.3	–	0.9	(⁴)	–	1.1	–
Service-providing industries	0.0	1.0	(⁴)	0.8	0.1	(⁴)	0.7	(⁴)
Trade, transportation, and utilities	0.0	1.4	(⁴)	1.0	–	–	0.9	–
Wholesale trade	0.0	1.9	–	1.3	–	–	1.4	–
Retail trade	0.0	2.3	–	2.0	–	–	1.4	–
Transportation and warehousing	0.0	2.9	–	1.2	–	–	2.6	–
Utilities	0.0	7.0	–	–	–	–	–	–

See footnotes at end of table.

Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	0.0	2.9	—	1.4	—	—	2.5	—
Financial activities	0.0	1.8	—	1.5	0.4	0.2	1.0	—
Finance and insurance	0.0	2.0	—	1.6	0.5	0.2	1.1	—
Credit intermediation and related activities	0.0	2.1	—	2.0	—	—	0.7	—
Insurance carriers and related activities	0.0	3.1	—	2.2	0.7	—	2.6	—
Real estate and rental and leasing	0.0	4.6	—	—	—	—	—	—
Professional and business services	0.0	2.2	—	1.6	0.4	—	1.4	—
Professional and technical services	0.0	2.9	—	2.1	—	—	2.0	—
Administrative and waste services	0.0	4.2	—	—	—	—	2.3	—
Education and health services	0.0	2.3	—	2.3	0.1	(⁴)	1.3	—
Educational services	0.0	2.3	—	1.5	0.2	—	2.0	—
Junior colleges, colleges, and universities	0.0	2.3	—	2.0	0.1	—	1.3	—
Health care and social assistance	0.0	2.7	—	2.7	(⁴)	—	1.5	—
Leisure and hospitality	0.0	3.6	—	1.7	—	—	2.8	—
Accommodation and food services	0.0	3.8	—	2.1	—	—	2.6	—
Other services	0.0	4.0	—	1.7	—	—	3.5	—
1 to 99 workers	0.0	1.2	—	0.8	—	—	1.0	(⁴)
1 to 49 workers	0.0	1.4	—	1.0	—	—	1.1	(⁴)
50 to 99 workers	0.0	1.9	—	1.2	—	—	1.6	—
100 workers or more	0.0	1.1	0.2	1.0	0.1	(⁴)	0.6	(⁴)
100 to 499 workers	0.0	1.2	0.3	0.9	(⁴)	—	1.0	—
500 workers or more	0.0	1.7	—	1.7	0.2	(⁴)	0.9	—
Geographic areas								
New England	0.0	2.8	—	0.6	—	—	2.5	—
Middle Atlantic	0.0	2.1	—	1.8	0.2	0.3	1.2	—
East North Central	0.0	2.6	(⁴)	2.7	(⁴)	—	1.1	—
West North Central	0.0	3.0	—	1.7	—	—	1.9	—
South Atlantic	0.0	1.7	—	1.0	—	—	1.8	—
East South Central	0.0	2.6	—	1.5	—	—	2.2	—
West South Central	0.0	1.9	—	1.5	0.3	—	1.1	—
Mountain	0.0	3.0	—	1.2	—	—	2.5	—
Pacific	0.0	2.2	—	2.0	0.3	—	1.4	—

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

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

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

⁴ Less than 0.05.

⁵ The categories are based on the average wage for each occupation surveyed,

which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$35.84	\$59.22	\$89.72	\$131.07	\$186.67	\$133.71	\$220.00	\$335.81	\$522.12	\$774.00
Worker characteristics										
Management, professional, and related	35.65	59.00	90.08	132.25	187.87	144.35	228.76	338.00	522.13	779.40
Management, business, and financial	35.00	59.22	92.50	130.10	188.33	134.53	238.50	339.00	542.17	781.71
Professional and related	36.57	59.00	89.06	133.91	187.03	149.05	225.21	338.00	516.85	771.45
Service	26.70	51.33	88.67	135.00	176.74	142.78	236.19	391.00	589.21	860.82
Protective service	42.35	72.97	88.98	143.02	185.40	157.65	226.82	407.95	838.02	1031.68
Sales and office	38.00	62.34	93.75	133.02	198.00	139.05	237.17	347.59	525.00	784.86
Sales and related	41.94	70.47	101.23	145.00	213.90	155.82	262.31	360.39	565.00	783.97
Office and administrative support	35.00	59.22	90.00	127.38	185.99	134.37	227.52	342.70	513.00	785.66
Natural resources, construction, and maintenance	39.33	62.50	93.45	140.36	204.03	141.40	221.96	369.28	567.13	822.94
Construction, extraction, farming, fishing, and forestry	36.83	60.56	92.05	140.36	210.13	163.12	231.00	410.33	636.38	956.05
Installation, maintenance, and repair	41.03	64.80	94.98	140.00	203.08	134.00	219.75	337.16	539.30	769.26
Production, transportation, and material moving	36.83	57.55	83.46	120.00	167.00	108.64	178.30	286.33	437.76	684.61
Production	36.29	57.20	84.00	116.54	160.15	110.00	174.00	274.57	421.08	632.46
Transportation and material moving	36.83	58.06	82.50	122.54	175.28	108.17	186.32	297.17	473.97	721.79
Full time	36.08	59.22	89.70	129.98	183.60	132.72	217.99	335.13	517.61	770.63
Part time	34.46	60.00	91.61	163.63	247.14	164.21	248.37	345.93	581.38	840.99
Union	32.22	49.69	77.00	115.98	160.31	90.99	152.44	247.41	398.13	643.73
Nonunion	37.00	60.36	91.00	132.48	188.33	145.00	230.60	345.08	534.96	781.83
Average wage within the following categories: ²										
Lowest 25 percent	33.69	56.60	92.50	137.50	193.34	130.00	235.53	381.09	576.69	828.76
Lowest 10 percent	39.26	63.16	98.78	160.58	200.00	179.99	248.37	392.21	561.00	729.06
Second 25 percent	38.31	59.92	88.83	130.16	188.66	136.53	222.12	342.00	525.32	803.96
Third 25 percent	35.06	59.20	89.23	129.99	184.15	130.83	216.06	333.00	519.65	781.71
Highest 25 percent	36.09	59.22	89.91	129.96	186.67	134.59	217.82	324.32	500.76	723.08
Highest 10 percent	37.80	59.00	89.47	134.84	188.33	137.35	221.88	323.98	487.00	720.14
Establishment characteristics										
Goods-producing industries	35.65	56.00	83.00	118.97	161.23	114.87	181.64	280.00	441.76	675.98
Construction	38.65	63.65	100.80	155.99	212.32	170.00	267.67	454.99	655.39	976.55
Manufacturing	35.65	54.00	77.91	110.82	150.00	109.33	168.99	261.67	391.48	597.89
Service-providing industries	35.99	60.02	92.08	135.00	190.65	141.77	235.34	353.10	546.89	798.40
Trade, transportation, and utilities	37.28	63.70	93.75	137.82	206.72	123.93	226.32	342.05	513.21	748.94
Wholesale trade	40.45	63.82	88.75	131.68	190.22	116.99	216.65	339.98	514.99	723.72
Retail trade	44.89	74.82	108.73	157.96	227.14	183.40	293.14	394.30	584.39	820.65
Transportation and warehousing	26.50	50.00	80.76	114.67	193.25	81.00	168.58	272.56	390.02	624.30
Utilities	35.00	49.05	75.92	109.67	149.00	112.57	168.00	285.02	367.10	458.98

See footnotes at end of table.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$31.94	\$50.93	\$80.83	\$113.32	\$153.13	\$111.70	\$155.83	\$274.57	\$387.54	\$598.58
Financial activities	37.97	56.40	89.80	121.11	169.14	148.01	247.21	347.17	490.53	720.59
Finance and insurance	38.00	56.63	91.48	121.00	165.67	139.52	247.19	335.53	475.08	698.05
Credit intermediation and related activities	40.00	61.31	91.99	121.00	160.99	152.00	250.63	350.33	498.68	711.35
Insurance carriers and related activities	31.70	53.09	89.75	120.85	172.26	137.02	240.06	331.77	465.92	686.00
Real estate and rental and leasing	—	—	—	—	—	212.85	249.02	383.47	576.80	840.83
Professional and business services	45.00	67.15	96.92	144.00	198.22	171.97	236.19	352.27	573.45	795.00
Professional and technical services	44.44	66.99	96.56	142.00	194.13	191.00	263.08	382.81	645.13	822.69
Administrative and waste services	43.33	67.30	99.05	160.94	256.14	162.72	221.61	381.09	608.01	822.94
Education and health services	31.91	53.82	89.01	133.02	190.40	140.65	241.00	376.71	603.17	874.14
Educational services	45.31	63.81	102.14	143.38	207.42	202.80	288.64	397.12	619.23	825.00
Junior colleges, colleges, and universities	47.77	62.34	102.60	141.80	200.96	208.00	272.00	369.28	482.91	670.95
Health care and social assistance	30.00	51.00	87.14	129.16	177.65	134.53	231.89	367.44	598.80	889.86
Leisure and hospitality	37.00	59.78	94.18	141.45	170.72	150.00	248.37	384.22	508.00	710.17
Accommodation and food services	38.52	63.16	101.10	146.47	176.58	163.43	250.90	384.22	498.85	661.65
Other services	49.63	69.14	104.69	153.16	195.30	164.81	231.72	396.00	618.00	887.89
1 to 99 workers	37.92	63.83	100.00	144.39	204.41	154.57	259.50	398.82	625.84	862.00
1 to 49 workers	35.61	63.51	100.06	150.00	213.99	146.63	256.53	404.60	647.36	862.00
50 to 99 workers	41.03	64.80	99.25	136.16	193.85	166.60	264.62	375.56	583.60	832.27
100 workers or more	35.08	56.42	83.16	122.38	172.26	123.93	199.81	305.62	443.48	663.00
100 to 499 workers	37.00	60.00	88.56	125.82	173.99	138.82	219.08	334.28	498.85	723.08
500 workers or more	34.46	54.39	77.91	115.00	169.99	111.24	182.46	277.00	400.51	565.02
Geographic areas										
New England	43.76	69.85	109.71	148.69	229.13	144.35	229.11	335.96	494.30	728.74
Middle Atlantic	36.74	60.00	92.14	139.36	200.00	129.99	210.68	329.05	524.36	833.02
East North Central	34.12	57.14	86.64	125.21	172.29	110.00	190.00	296.00	436.97	639.27
West North Central	33.04	54.49	83.69	119.92	176.31	112.76	212.85	300.00	456.15	664.26
South Atlantic	38.02	61.53	90.20	131.31	188.33	154.57	247.06	359.94	553.06	807.33
East South Central	40.00	65.00	95.48	132.83	186.29	143.53	236.19	370.38	567.68	851.04
West South Central	34.00	56.33	88.25	125.85	173.32	139.46	236.98	387.39	565.02	793.00
Mountain	39.00	60.60	92.99	135.46	186.72	143.00	232.64	340.66	538.57	769.80
Pacific	30.24	54.17	84.00	126.61	192.17	136.00	222.87	352.27	571.90	828.76

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 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2011

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1.04	\$1.42	\$0.97	\$1.72	\$2.33	\$3.67	\$4.46	\$3.43	\$7.06	\$12.38
Worker characteristics										
Management, professional, and related	1.24	1.65	1.22	2.66	3.19	6.40	3.86	3.12	12.62	28.09
Management, business, and financial	1.79	3.29	1.94	2.82	4.97	6.90	7.15	10.22	24.88	44.16
Professional and related	1.69	1.88	1.55	4.11	3.03	4.85	6.24	3.71	13.28	39.37
Service	6.73	4.71	4.04	4.76	1.42	19.20	6.88	17.38	27.95	45.08
Protective service	9.52	7.86	8.31	19.91	34.98	37.89	48.31	94.23	122.57	420.76
Sales and office	2.10	1.86	1.79	2.26	7.70	8.35	5.42	4.93	14.08	14.52
Sales and related	2.31	2.30	3.09	6.22	5.27	11.85	11.21	11.77	31.79	28.92
Office and administrative support	2.19	2.91	1.26	3.28	7.85	8.28	6.08	7.40	8.04	22.13
Natural resources, construction, and maintenance	3.50	2.43	2.37	3.75	7.07	9.58	11.47	21.59	17.17	47.94
Construction, extraction, farming, fishing, and forestry	4.60	2.31	2.95	5.12	11.13	11.74	26.36	14.11	46.67	81.42
Installation, maintenance, and repair	3.84	2.04	3.37	6.46	7.64	7.81	12.70	8.65	21.72	18.81
Production, transportation, and material moving ...	1.78	2.11	1.91	2.12	5.82	5.63	8.66	5.63	13.19	19.13
Production	1.82	2.97	2.66	4.45	5.13	7.60	7.57	9.87	21.39	35.93
Transportation and material moving	3.71	3.12	2.29	3.12	9.28	10.46	13.26	11.74	27.23	37.46
Full time	1.07	1.35	1.02	1.60	3.79	3.36	4.53	3.70	6.39	13.43
Part time	0.86	6.95	4.51	9.88	19.18	28.44	15.11	16.05	30.19	80.82
Union	2.15	3.37	3.30	5.87	4.83	3.95	11.67	5.98	16.53	71.89
Nonunion	1.22	1.13	1.09	1.42	2.44	5.49	3.72	4.82	10.14	10.91
Average wage within the following categories: ²										
Lowest 25 percent	2.94	5.13	4.07	6.39	10.18	18.91	13.41	16.75	17.22	36.85
Lowest 10 percent	2.15	2.37	12.86	22.42	23.47	23.55	12.32	35.27	46.10	46.73
Second 25 percent	1.81	2.03	1.85	2.62	6.36	7.87	6.84	7.76	11.49	15.42
Third 25 percent	1.25	1.97	1.25	2.50	5.05	3.27	4.75	5.03	10.88	21.70
Highest 25 percent	1.60	1.34	1.14	3.01	2.58	3.97	6.57	3.56	13.91	16.31
Highest 10 percent	1.68	1.48	1.05	4.51	2.23	4.37	6.76	8.17	19.35	24.31
Establishment characteristics										
Goods-producing industries	1.09	1.95	1.74	2.34	4.09	5.22	8.45	6.88	13.11	22.75
Construction	4.96	3.32	5.52	7.82	10.00	7.14	14.18	25.97	29.25	41.80
Manufacturing	1.04	2.21	2.92	3.91	4.77	4.82	4.49	5.95	16.12	18.75
Service-providing industries	1.59	1.38	1.49	1.92	3.36	7.24	3.90	5.66	10.26	15.44
Trade, transportation, and utilities	4.07	3.52	2.23	3.60	7.86	12.75	8.64	5.88	10.19	29.26
Wholesale trade	2.25	4.77	2.89	4.53	11.20	17.18	11.78	6.06	18.67	58.10
Retail trade	4.71	2.27	3.78	5.98	12.77	8.65	5.91	14.64	16.35	29.26
Transportation and warehousing	1.01	6.98	2.54	7.31	27.61	22.59	21.86	21.66	18.27	47.68
Utilities	5.75	2.33	7.19	9.50	9.08	3.62	16.00	19.39	12.34	35.79

See footnotes at end of table.

Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$5.24	\$5.46	\$1.10	\$1.81	\$14.33	\$6.47	\$8.04	\$13.97	\$12.41	\$69.26
Financial activities	2.31	2.11	1.50	1.98	5.73	5.01	3.34	7.20	9.33	20.90
Finance and insurance	1.90	2.71	1.31	1.87	4.75	6.03	3.71	10.15	12.10	18.15
Credit intermediation and related activities	0.50	4.26	1.29	1.85	5.37	6.21	6.61	14.39	20.76	30.79
Insurance carriers and related activities	2.64	3.29	4.29	5.04	9.16	9.35	13.64	18.44	15.06	21.87
Real estate and rental and leasing	—	—	—	—	—	6.81	9.36	19.37	73.80	164.87
Professional and business services	4.23	2.27	2.27	6.37	7.00	5.80	9.89	19.84	19.75	48.17
Professional and technical services	6.29	4.87	5.16	7.00	7.46	12.91	18.01	27.99	73.04	88.08
Administrative and waste services	6.64	4.13	5.38	13.79	36.59	35.65	20.75	59.63	53.56	80.30
Education and health services	2.55	2.17	3.70	3.99	10.53	8.49	14.25	13.77	28.46	46.94
Educational services	4.51	2.12	3.57	8.65	8.97	8.20	10.48	12.69	22.11	34.33
Junior colleges, colleges, and universities	3.24	3.66	2.35	1.93	0.00	6.93	13.99	5.71	11.02	27.85
Health care and social assistance	4.57	2.42	6.06	4.38	4.83	10.01	10.00	15.06	34.93	58.32
Leisure and hospitality	7.00	6.31	9.49	8.19	9.27	29.83	12.22	17.44	41.89	38.66
Accommodation and food services	3.20	5.51	8.22	11.37	9.21	28.64	14.61	17.22	51.50	37.73
Other services	6.48	6.17	14.51	8.51	14.35	11.64	38.81	38.79	69.24	122.57
1 to 99 workers	3.43	2.08	1.50	3.05	6.29	8.57	7.96	7.56	15.84	11.42
1 to 49 workers	4.04	3.06	1.97	6.08	8.37	13.34	9.09	9.16	21.43	21.20
50 to 99 workers	3.00	2.80	1.96	2.50	8.77	10.18	8.81	14.16	25.68	33.09
100 workers or more	0.86	0.82	1.35	2.67	4.10	4.01	3.68	6.12	6.61	15.76
100 to 499 workers	2.17	2.20	1.56	2.00	4.83	7.09	6.07	7.70	14.96	20.38
500 workers or more	0.65	1.80	1.91	3.33	5.63	4.26	6.65	6.93	6.18	9.62
Geographic areas										
New England	2.29	4.30	5.25	9.02	30.68	17.26	8.74	11.89	40.03	98.41
Middle Atlantic	2.41	1.93	2.98	2.18	3.91	5.59	7.48	8.45	18.45	58.46
East North Central	2.48	1.44	1.99	5.37	3.73	5.79	10.72	7.88	16.31	26.80
West North Central	2.68	3.71	5.69	7.15	10.25	15.38	15.17	21.27	29.94	50.65
South Atlantic	2.11	1.84	1.93	2.64	4.04	5.62	8.43	13.74	17.03	22.67
East South Central	1.35	1.85	5.53	3.55	12.81	17.55	14.72	22.72	43.08	69.06
West South Central	4.67	2.05	5.47	5.24	5.95	24.89	15.08	15.16	20.35	23.18
Mountain	3.52	5.25	3.90	9.92	20.60	25.16	17.45	23.50	44.74	57.70
Pacific	4.62	2.57	2.15	3.81	15.17	10.10	10.12	14.31	21.32	21.83

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,¹ private industry workers, National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	58	56	97	38	37	98	32	31	96
Worker characteristics									
Management, professional, and related	77	76	98	51	50	98	58	56	96
Management, business, and financial	85	84	99	60	59	98	66	64	96
Professional and related	73	72	98	47	46	98	54	52	95
Service	31	29	94	21	19	93	11	11	94
Protective service	54	49	90	23	23	99	13	12	94
Sales and office	58	55	96	36	36	98	32	31	95
Sales and related	48	44	92	29	28	98	20	18	92
Office and administrative support	64	62	97	41	40	98	40	39	96
Natural resources, construction, and maintenance	58	55	96	36	35	98	23	22	97
Construction, extraction, farming, fishing, and forestry	49	46	95	28	28	97	15	14	96
Installation, maintenance, and repair	66	64	97	43	43	98	31	30	98
Production, transportation, and material moving ...	64	62	97	46	45	98	27	26	96
Production	71	69	97	52	51	98	31	30	96
Transportation and material moving	58	56	96	39	38	98	24	23	96
Full time	73	71	97	46	45	98	41	40	96
Part time	14	13	91	15	14	96	6	6	94
Union	83	81	98	63	63	99	35	34	97
Nonunion	55	53	96	35	34	97	32	30	96
Average wage within the following categories: ²									
Lowest 25 percent	25	22	91	17	16	95	7	7	94
Lowest 10 percent	13	12	90	15	13	92	4	3	95
Second 25 percent	61	59	95	36	35	97	27	26	95
Third 25 percent	71	69	97	47	46	98	40	38	96
Highest 25 percent	81	80	99	58	57	99	61	59	96
Highest 10 percent	85	84	99	61	60	99	66	63	96
Establishment characteristics									
Goods-producing industries	72	70	97	51	51	99	34	33	96
Construction	46	44	95	25	24	98	13	13	94
Manufacturing	81	80	98	61	61	99	41	40	96
Service-providing industries	55	53	96	35	34	97	32	30	96
Trade, transportation, and utilities	57	54	94	34	33	98	23	22	94
Wholesale trade	66	65	98	45	45	98	38	37	96
Retail trade	47	42	90	27	26	98	12	11	90
Transportation and warehousing	77	75	98	43	42	97	33	32	96
Utilities	92	92	100	45	45	100	84	80	96

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ private industry 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
Information	83	83	99	69	67	98	65	64	98
Financial activities	80	78	98	64	63	98	66	64	97
Finance and insurance	87	86	99	72	71	98	74	72	97
Credit intermediation and related activities	90	89	99	71	70	99	75	73	98
Insurance carriers and related activities	83	82	99	70	69	98	75	71	95
Real estate and rental and leasing	53	50	95	38	38	99	36	35	98
Professional and business services	57	56	98	39	38	98	39	38	96
Professional and technical services	71	71	99	48	47	97	56	55	97
Administrative and waste services	36	34	95	24	23	98	16	16	96
Education and health services	62	61	98	31	30	97	38	36	94
Educational services	68	67	99	35	35	99	58	55	95
Junior colleges, colleges, and universities	86	85	99	46	46	99	80	77	96
Health care and social assistance	61	60	97	30	29	97	35	32	94
Leisure and hospitality	21	19	92	19	17	91	7	7	99
Accommodation and food services	20	18	91	19	18	91	7	7	99
Other services	38	35	94	28	27	97	23	21	93
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
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	0.4
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
Production	1.5	1.5	0.4	1.6	1.6	0.4	1.5	1.5	0.8
Transportation and material moving	1.9	1.9	0.4	1.6	1.6	0.6	1.4	1.4	0.9
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	0.5	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,¹ private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	1.9	1.9	0.3	3.0	3.0	0.6	2.5	2.6	0.6
Financial activities	1.5	1.5	0.3	1.6	1.7	0.3	1.6	1.6	0.3
Finance and insurance	0.9	0.9	0.2	1.3	1.3	0.4	1.4	1.4	0.3
Credit intermediation and related activities	1.2	1.1	0.2	1.9	1.9	0.3	1.8	1.8	0.3
Insurance carriers and related activities	1.9	1.9	0.3	2.4	2.4	0.7	2.0	2.1	0.7
Real estate and rental and leasing	4.1	4.1	1.9	5.2	5.2	0.5	4.0	3.9	1.1
Professional and business services	1.8	1.8	0.4	2.0	2.0	0.7	1.8	1.8	0.8
Professional and technical services	2.3	2.4	0.4	3.2	3.2	1.2	2.7	2.8	1.1
Administrative and waste services	2.7	2.6	1.2	2.4	2.3	0.7	2.3	2.2	1.8
Education and health services	1.5	1.4	0.4	1.5	1.5	0.8	1.5	1.4	0.7
Educational services	2.2	2.2	0.4	1.9	1.9	0.3	2.2	2.2	1.1
Junior colleges, colleges, and universities	1.0	1.1	0.3	2.2	2.2	0.3	1.2	1.3	0.4
Health care and social assistance	1.6	1.6	0.5	1.8	1.8	0.9	1.7	1.7	0.9
Leisure and hospitality	3.1	3.0	2.0	2.5	2.3	2.6	2.2	2.2	0.8
Accommodation and food services	3.3	3.2	2.4	2.8	2.7	3.0	2.5	2.5	0.7
Other services	3.1	3.1	2.1	3.4	3.4	1.5	3.9	4.0	3.8
1 to 99 workers	0.8	0.8	0.4	1.0	0.9	0.6	0.7	0.7	0.5
1 to 49 workers	0.9	0.9	0.6	0.8	0.8	0.8	0.7	0.7	0.7
50 to 99 workers	1.8	1.8	0.5	2.2	2.1	0.5	1.7	1.7	0.6
100 workers or more	0.8	0.9	0.2	1.2	1.2	0.2	0.9	0.9	0.4
100 to 499 workers	1.3	1.3	0.4	1.3	1.3	0.3	1.2	1.2	0.6
500 workers or more	1.0	1.0	0.2	1.5	1.5	0.4	1.4	1.4	0.5
Geographic areas									
New England	1.8	1.6	0.4	1.6	1.5	0.2	2.1	2.3	1.6
Middle Atlantic	2.9	3.0	0.3	3.0	3.0	0.1	2.1	2.1	0.6
East North Central	1.2	1.2	0.4	1.5	1.4	0.8	1.5	1.4	0.9
West North Central	1.9	2.0	0.7	1.9	1.8	0.9	2.4	2.3	0.6
South Atlantic	1.6	1.5	0.3	1.5	1.3	0.8	1.2	1.2	0.6
East South Central	3.9	3.8	0.7	3.7	3.3	1.7	3.3	3.3	0.4
West South Central	1.5	1.7	1.0	1.6	1.7	1.9	1.9	2.0	1.1
Mountain	2.6	2.5	0.8	2.0	2.0	0.4	2.8	2.5	1.4
Pacific	1.6	1.6	0.3	1.2	1.2	0.5	1.3	1.3	0.8

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above 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)

Characteristics	Employee contribution required	Employee contribution not required
All workers	5	95
Worker characteristics		
Management, professional, and related	3	97
Management, business, and financial	3	97
Professional and related	3	97
Service	8	92
Sales and office	6	94
Sales and related	8	92
Office and administrative support	5	95
Natural resources, construction, and maintenance	9	91
Construction, extraction, farming, fishing, and forestry	12	88
Installation, maintenance, and repair	7	93
Production, transportation, and material moving ...	5	95
Production	5	95
Transportation and material moving	4	96
Full time	5	95
Part time	3	97
Union	4	96
Nonunion	5	95
Average wage within the following categories: ¹		
Lowest 25 percent	10	90
Lowest 10 percent	12	88
Second 25 percent	6	94
Third 25 percent	5	95
Highest 25 percent	4	96
Highest 10 percent	4	96
Establishment characteristics		
Goods-producing industries	5	95
Construction	11	89
Manufacturing	4	96
Service-providing industries	5	95
Trade, transportation, and utilities	6	94
Wholesale trade	6	94
Retail trade	8	92
Transportation and warehousing	4	96
Utilities	3	97

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)

Characteristics	Employee contribution required	Employee contribution not required
Information	3	97
Financial activities	4	96
Finance and insurance	4	96
Credit intermediation and related activities	3	97
Insurance carriers and related activities	3	97
Real estate and rental and leasing	10	90
Professional and business services	5	95
Professional and technical services	3	97
Administrative and waste services	7	93
Education and health services	3	97
Educational services	5	95
Junior colleges, colleges, and universities	3	97
Health care and social assistance	2	98
Leisure and hospitality	14	86
Accommodation and food services	16	84
Other services	8	92
1 to 99 workers	7	93
1 to 49 workers	7	93
50 to 99 workers	7	93
100 workers or more	4	96
100 to 499 workers	5	95
500 workers or more	3	97
Geographic areas		
New England	4	96
Middle Atlantic	3	97
East North Central	5	95
West North Central	4	96
South Atlantic	6	94
East South Central	9	91
West South Central	6	94
Mountain	7	93
Pacific	5	95

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 18. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.4	0.4
Management, business, and financial	0.5	0.5
Professional and related	0.5	0.5
Service	1.5	1.5
Sales and office	0.6	0.6
Sales and related	0.9	0.9
Office and administrative support	0.7	0.7
Natural resources, construction, and maintenance	1.1	1.1
Construction, extraction, farming, fishing, and forestry	2.4	2.4
Installation, maintenance, and repair	1.1	1.1
Production, transportation, and material moving ...	0.6	0.6
Production	0.7	0.7
Transportation and material moving	0.7	0.7
Full time	0.4	0.4
Part time	0.9	0.9
Union	0.8	0.8
Nonunion	0.4	0.4
Average wage within the following categories: ¹		
Lowest 25 percent	1.3	1.3
Lowest 10 percent	3.4	3.4
Second 25 percent	0.5	0.5
Third 25 percent	0.5	0.5
Highest 25 percent	0.4	0.4
Highest 10 percent	0.6	0.6
Establishment characteristics		
Goods-producing industries	0.6	0.6
Construction	2.0	2.0
Manufacturing	0.6	0.6
Service-providing industries	0.4	0.4
Trade, transportation, and utilities	0.6	0.6
Wholesale trade	1.2	1.2
Retail trade	0.9	0.9
Transportation and warehousing	1.6	1.6
Utilities	1.4	1.4

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Employee contribution required	Employee contribution not required
Information	1.0	1.0
Financial activities	0.6	0.6
Finance and insurance	0.5	0.5
Credit intermediation and related activities	0.7	0.7
Insurance carriers and related activities	0.9	0.9
Real estate and rental and leasing	3.0	3.0
Professional and business services	1.1	1.1
Professional and technical services	1.0	1.0
Administrative and waste services	2.5	2.5
Education and health services	0.6	0.6
Educational services	1.2	1.2
Junior colleges, colleges, and universities	0.7	0.7
Health care and social assistance	0.7	0.7
Leisure and hospitality	3.9	3.9
Accommodation and food services	4.5	4.5
Other services	2.4	2.4
1 to 99 workers	0.7	0.7
1 to 49 workers	0.8	0.8
50 to 99 workers	1.2	1.2
100 workers or more	0.5	0.5
100 to 499 workers	0.6	0.6
500 workers or more	0.6	0.6
Geographic areas		
New England	1.4	1.4
Middle Atlantic	0.8	0.8
East North Central	0.7	0.7
West North Central	0.7	0.7
South Atlantic	1.2	1.2
East South Central	1.9	1.9
West South Central	1.1	1.1
Mountain	1.3	1.3
Pacific	1.2	1.2

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	59	2	36	2	1
Worker characteristics					
Management, professional, and related	71	3	23	1	1
Management, business, and financial	74	3	20	1	2
Professional and related	69	4	25	1	1
Service	46	1	49	3	(1)
Protective service	35	—	63	—	—
Sales and office	65	3	30	1	1
Sales and related	62	3	33	1	1
Office and administrative support	67	2	29	1	(1)
Natural resources, construction, and maintenance	37	1	57	4	1
Construction, extraction, farming, fishing, and forestry	16	—	77	6	—
Installation, maintenance, and repair	52	1	43	3	1
Production, transportation, and material moving ...	45	1	49	4	1
Production	44	1	49	5	2
Transportation and material moving	47	1	49	3	1
Full time	59	2	36	2	1
Part time	55	—	42	1	—
Union	40	1	51	8	1
Nonunion	62	2	34	1	1
Average wage within the following categories: ²					
Lowest 25 percent	44	—	51	3	—
Lowest 10 percent	33	—	58	5	—
Second 25 percent	57	2	39	1	1
Third 25 percent	56	2	40	2	1
Highest 25 percent	68	3	25	2	1
Highest 10 percent	70	5	22	1	2
Establishment characteristics					
Goods-producing industries	44	2	49	4	1
Construction	16	—	81	3	—
Manufacturing	50	2	43	5	1
Service-providing industries	63	2	32	2	1
Trade, transportation, and utilities	57	3	38	2	1
Wholesale trade	53	4	39	—	—
Retail trade	56	3	39	—	—
Transportation and warehousing	59	—	37	2	—
Utilities	79	1	19	—	—

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Information	84	4	10	—	—
Financial activities	81	3	14	1	1
Finance and insurance	85	3	11	1	1
Credit intermediation and related activities	87	4	8	—	—
Insurance carriers and related activities	83	2	13	1	(¹)
Real estate and rental and leasing	61	—	34	—	—
Professional and business services	63	—	34	—	2
Professional and technical services	63	—	34	—	1
Administrative and waste services	51	—	47	—	—
Education and health services	62	3	32	2	1
Educational services	63	4	31	2	(¹)
Junior colleges, colleges, and universities	69	5	24	1	(¹)
Health care and social assistance	62	3	33	2	1
Leisure and hospitality	42	—	52	5	—
Accommodation and food services	43	—	50	6	—
Other services	48	—	50	—	—
1 to 99 workers	46	2	50	2	1
1 to 49 workers	45	2	50	2	1
50 to 99 workers	48	—	49	2	—
100 workers or more	67	3	27	2	1
100 to 499 workers	61	1	34	2	1
500 workers or more	72	4	20	3	1
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.

Table 19. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	0.8	0.2	0.8	0.2	0.2
Worker characteristics					
Management, professional, and related	1.3	0.3	1.3	0.2	0.3
Management, business, and financial	1.2	0.4	1.2	0.2	0.6
Professional and related	1.7	0.4	1.7	0.2	0.3
Service	2.3	0.4	2.5	0.9	(¹)
Protective service	6.7	–	6.9	–	–
Sales and office	1.0	0.3	1.0	0.2	0.2
Sales and related	1.6	0.6	1.4	0.4	0.3
Office and administrative support	1.2	0.4	1.2	0.3	(¹)
Natural resources, construction, and maintenance	1.7	0.2	1.6	0.7	0.3
Construction, extraction, farming, fishing, and forestry	1.7	–	2.0	1.2	–
Installation, maintenance, and repair	2.3	0.2	2.2	0.6	0.2
Production, transportation, and material moving ...	1.7	0.2	1.7	0.5	0.3
Production	2.0	0.2	2.0	0.7	0.5
Transportation and material moving	2.3	0.3	2.4	0.5	0.2
Full time	0.8	0.2	0.8	0.2	0.2
Part time	2.5	–	2.5	0.4	–
Union	1.9	0.2	1.6	0.8	0.3
Nonunion	0.9	0.2	0.9	0.2	0.2
Average wage within the following categories: ²					
Lowest 25 percent	2.2	–	2.4	0.8	–
Lowest 10 percent	5.4	–	6.7	2.0	–
Second 25 percent	1.2	0.3	1.2	0.2	0.2
Third 25 percent	1.2	0.3	1.1	0.3	0.2
Highest 25 percent	1.1	0.3	1.1	0.3	0.3
Highest 10 percent	1.6	0.5	1.5	0.2	0.5
Establishment characteristics					
Goods-producing industries	1.6	0.3	1.6	0.5	0.3
Construction	1.9	–	2.1	0.8	–
Manufacturing	1.9	0.3	1.9	0.6	0.3
Service-providing industries	0.9	0.3	0.9	0.2	0.2
Trade, transportation, and utilities	1.4	0.4	1.2	0.3	0.2
Wholesale trade	2.7	1.1	2.4	–	–
Retail trade	1.7	0.5	1.6	–	–
Transportation and warehousing	3.2	–	3.2	0.5	–
Utilities	3.2	0.7	2.9	–	–

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Information	2.1	1.0	1.7	—	—
Financial activities	1.4	0.5	1.2	0.3	0.2
Finance and insurance	1.2	0.5	1.0	0.4	0.1
Credit intermediation and related activities	1.6	0.9	1.4	—	—
Insurance carriers and related activities	1.7	0.6	1.5	0.3	(¹)
Real estate and rental and leasing	5.4	—	5.0	—	—
Professional and business services	2.8	—	2.7	—	0.6
Professional and technical services	3.7	—	3.8	—	0.7
Administrative and waste services	4.6	—	4.5	—	—
Education and health services	2.1	0.7	2.2	0.3	0.3
Educational services	2.4	1.5	2.2	0.7	(¹)
Junior colleges, colleges, and universities	2.7	2.1	2.3	0.3	(¹)
Health care and social assistance	2.5	0.8	2.5	0.4	0.3
Leisure and hospitality	5.1	—	6.7	2.2	—
Accommodation and food services	5.3	—	7.0	2.7	—
Other services	5.1	—	4.9	—	—
1 to 99 workers	1.3	0.2	1.3	0.3	0.2
1 to 49 workers	1.8	0.3	1.8	0.3	0.2
50 to 99 workers	2.3	—	2.3	0.5	—
100 workers or more	0.9	0.3	0.9	0.3	0.2
100 to 499 workers	1.5	0.3	1.5	0.4	0.4
500 workers or more	1.2	0.5	1.1	0.3	0.2
Geographic areas					
New England	2.4	1.3	2.5	—	—
Middle Atlantic	2.2	0.4	2.0	—	—
East North Central	2.1	0.4	2.1	0.6	(¹)
West North Central	2.9	0.8	3.2	0.5	(¹)
South Atlantic	1.9	0.4	1.7	0.4	0.3
East South Central	3.0	—	3.4	1.3	—
West South Central	3.0	0.3	2.8	0.5	0.5
Mountain	2.8	0.5	2.6	—	—
Pacific	2.2	1.0	2.2	—	—

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)

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	60	13	22	4	1.4	1.0
Worker characteristics							
Management, professional, and related	1	57	12	25	5	1.4	1.0
Management, business, and financial	(²)	55	13	26	6	1.4	1.0
Professional and related	1	58	11	25	5	1.4	1.0
Service	2	59	19	19	2	1.3	1.0
Protective service	—	48	—	—	—	1.4	—
Sales and office	(²)	64	11	20	5	1.3	1.0
Sales and related	—	73	10	14	—	1.2	1.0
Office and administrative support	(²)	60	11	23	5	1.4	1.0
Natural resources, construction, and maintenance	2	61	12	22	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	—	54	9	32	—	1.4	1.0
Installation, maintenance, and repair	1	62	13	20	3	1.3	1.0
Production, transportation, and material moving ...	1	59	17	22	2	1.3	1.0
Production	—	53	16	29	—	1.4	1.0
Transportation and material moving	1	65	18	14	2	1.3	1.0
Full time	1	59	13	23	4	1.4	1.0
Part time	1	66	11	16	6	1.3	1.0
Union	2	67	9	18	5	1.3	1.0
Nonunion	1	59	13	23	4	1.4	1.0
Average wage within the following categories: ³							
Lowest 25 percent	—	62	16	18	—	1.3	1.0
Lowest 10 percent	—	67	—	—	—	1.2	1.0
Second 25 percent	1	65	13	19	2	1.3	1.0
Third 25 percent	1	58	13	23	5	1.4	1.0
Highest 25 percent	1	57	12	25	5	1.4	1.0
Highest 10 percent	1	53	12	29	5	1.4	1.0
Establishment characteristics							
Goods-producing industries	1	49	15	29	6	1.4	—
Construction	—	67	—	21	—	1.3	1.0
Manufacturing	—	49	16	29	—	1.5	—
Service-providing industries	1	62	12	21	4	1.3	1.0
Trade, transportation, and utilities	1	68	13	16	2	1.3	1.0
Wholesale trade	—	48	24	24	—	1.4	1.5
Retail trade	—	83	7	7	—	1.1	1.0
Transportation and warehousing	—	63	14	20	—	1.3	1.0
Utilities	—	49	—	37	8	1.6	—

See footnotes at end of table.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information	—	61	8	21	9	1.4	1.0
Financial activities	(²)	62	6	25	7	1.4	1.0
Finance and insurance	(²)	63	4	25	8	1.4	1.0
Credit intermediation and related activities	—	63	—	23	10	1.4	1.0
Insurance carriers and related activities	—	64	—	29	4	1.4	1.0
Real estate and rental and leasing	—	52	20	27	—	1.4	—
Professional and business services	—	49	16	32	3	1.5	—
Professional and technical services	—	51	14	30	5	1.5	—
Administrative and waste services	—	49	20	31	—	1.4	—
Education and health services	2	67	12	15	3	1.3	1.0
Educational services	4	60	15	14	6	1.3	1.0
Junior colleges, colleges, and universities	6	60	14	16	4	1.3	1.0
Health care and social assistance	1	69	12	16	3	1.3	1.0
Leisure and hospitality	—	59	28	—	—	1.3	1.0
Accommodation and food services	—	58	31	—	—	1.3	1.0
Other services	—	39	—	46	—	1.5	—
1 to 99 workers	1	56	13	24	6	1.4	1.0
1 to 49 workers	1	57	12	24	7	1.4	1.0
50 to 99 workers	(²)	56	16	24	4	1.4	1.0
100 workers or more	1	61	13	22	3	1.3	1.0
100 to 499 workers	(²)	63	13	21	3	1.3	1.0
500 workers or more	1	59	13	23	4	1.3	1.0
Geographic areas							
New England	2	65	10	18	5	1.3	1.0
Middle Atlantic	3	56	16	20	5	1.4	1.0
East North Central	—	56	13	27	—	1.4	1.0
West North Central	—	55	13	24	—	1.4	1.0
South Atlantic	—	63	13	21	—	1.3	1.0
East South Central	—	56	20	20	4	1.4	1.0
West South Central	—	61	9	26	—	1.4	1.0
Mountain	—	71	11	15	—	1.2	1.0
Pacific	1	59	11	24	6	1.4	1.0

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

² Less than 0.5 percent.

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

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, private industry workers, National Compensation Survey, March 2011

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	0.1	1.0	0.8	0.8	0.3	0.0	0.0
Worker characteristics							
Management, professional, and related	0.2	1.4	1.0	1.3	0.5	0.0	0.0
Management, business, and financial	(²)	1.8	1.6	1.5	0.6	0.0	0.0
Professional and related	0.4	1.8	1.2	1.7	0.7	0.0	0.0
Service	0.5	2.8	3.3	2.7	0.4	0.0	0.0
Protective service	–	9.7	–	–	–	0.1	–
Sales and office	(²)	1.2	0.8	1.0	0.4	0.0	0.0
Sales and related	–	1.9	1.4	1.4	–	0.0	0.0
Office and administrative support	(²)	1.4	1.0	1.3	0.5	0.0	0.0
Natural resources, construction, and maintenance	0.7	3.0	2.0	2.6	0.7	0.0	0.0
Construction, extraction, farming, fishing, and forestry	–	5.8	2.7	4.8	–	0.1	0.0
Installation, maintenance, and repair	0.6	3.3	2.3	3.0	0.9	0.0	0.0
Production, transportation, and material moving ...	0.2	1.9	1.4	1.6	0.4	0.0	0.0
Production	–	2.6	1.7	2.5	–	0.0	0.0
Transportation and material moving	0.4	2.7	2.2	1.5	0.5	0.0	0.0
Full time	0.2	1.0	0.8	0.8	0.3	0.0	0.0
Part time	0.2	3.5	2.2	2.9	2.2	0.0	0.0
Union	0.4	2.7	1.7	2.5	1.1	0.0	0.0
Nonunion	0.1	1.1	0.8	0.9	0.3	0.0	0.0
Average wage within the following categories: ³							
Lowest 25 percent	–	3.3	3.2	3.0	–	0.0	0.0
Lowest 10 percent	–	9.7	–	–	–	0.1	0.0
Second 25 percent	0.2	1.7	1.1	1.4	0.3	0.0	0.0
Third 25 percent	0.3	1.5	1.1	1.1	0.6	0.0	0.0
Highest 25 percent	0.1	1.2	0.9	1.0	0.4	0.0	0.0
Highest 10 percent	0.2	1.7	1.2	1.6	0.5	0.0	0.0
Establishment characteristics							
Goods-producing industries	0.3	2.2	1.6	1.8	0.6	0.0	–
Construction	–	6.0	–	5.2	–	0.1	0.0
Manufacturing	–	2.2	1.7	1.9	–	0.0	–
Service-providing industries	0.2	1.0	0.8	1.0	0.3	0.0	0.0
Trade, transportation, and utilities	0.2	1.6	1.2	1.2	0.4	0.0	0.0
Wholesale trade	–	3.5	3.3	3.2	–	0.0	0.4
Retail trade	–	1.6	1.4	1.0	–	0.0	0.0
Transportation and warehousing	–	4.5	3.1	3.3	–	0.0	0.0
Utilities	–	6.1	–	6.7	2.4	0.1	–

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information	—	2.7	1.7	2.1	1.6	0.0	0.0
Financial activities	(²)	1.7	0.9	1.6	0.7	0.0	0.0
Finance and insurance	(²)	1.6	0.6	1.5	0.8	0.0	0.0
Credit intermediation and related activities	—	2.1	—	1.9	1.2	0.0	0.0
Insurance carriers and related activities	—	3.6	—	3.6	1.1	0.0	0.0
Real estate and rental and leasing	—	7.3	5.9	6.8	—	0.1	—
Professional and business services	—	3.0	2.5	3.4	1.0	0.0	—
Professional and technical services	—	3.4	3.1	3.7	1.7	0.0	—
Administrative and waste services	—	7.3	5.9	7.0	—	0.1	—
Education and health services	0.5	2.5	1.9	2.1	0.8	0.0	0.0
Educational services	0.9	3.1	2.3	1.7	2.6	0.0	0.0
Junior colleges, colleges, and universities	1.2	2.5	2.3	1.7	0.5	0.0	0.0
Health care and social assistance	0.6	3.0	2.2	2.5	0.8	0.0	0.0
Leisure and hospitality	—	5.5	6.3	—	—	0.0	0.0
Accommodation and food services	—	7.5	8.0	—	—	0.1	0.0
Other services	—	6.7	—	8.0	—	0.1	—
1 to 99 workers	0.2	2.0	1.2	1.6	0.8	0.0	0.0
1 to 49 workers	0.3	2.2	1.3	1.9	1.2	0.0	0.0
50 to 99 workers	(²)	3.5	2.2	3.0	0.9	0.0	0.0
100 workers or more	0.2	1.1	1.0	0.9	0.3	0.0	0.0
100 to 499 workers	(²)	1.6	1.1	1.5	0.4	0.0	0.0
500 workers or more	0.3	1.7	1.5	1.4	0.4	0.0	0.0
Geographic areas							
New England	0.3	2.1	1.2	1.8	0.4	0.0	0.0
Middle Atlantic	0.7	3.2	3.1	2.3	0.5	0.0	0.0
East North Central	—	2.8	1.4	2.2	—	0.0	0.0
West North Central	—	2.4	2.8	2.8	—	0.1	0.0
South Atlantic	—	1.9	1.8	1.7	—	0.0	0.0
East South Central	—	3.6	4.4	4.8	1.8	0.0	0.0
West South Central	—	3.1	1.6	2.6	—	0.0	0.0
Mountain	—	3.1	3.1	1.9	—	0.0	0.0
Pacific	0.4	1.8	1.4	1.9	0.9	0.0	0.0

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

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)

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	72	\$50,000	\$50,000	\$250,000	\$600,000	\$1,000,000	28
Worker characteristics							
Management, professional, and related	74	50,000	100,000	300,000	750,000	1,000,000	26
Management, business, and financial	76	50,000	100,000	300,000	750,000	1,500,000	24
Professional and related	73	50,000	100,000	300,000	750,000	1,000,000	27
Service	67	50,000	50,000	200,000	500,000	1,000,000	33
Protective service	52	—	—	—	—	—	48
Sales and office	76	50,000	50,000	200,000	500,000	1,000,000	24
Sales and related	81	—	—	—	—	—	19
Office and administrative support	74	50,000	50,000	250,000	700,000	1,500,000	26
Natural resources, construction, and maintenance	70	50,000	70,000	240,000	750,000	2,000,000	30
Construction, extraction, farming, fishing, and forestry	66	—	—	—	—	—	34
Installation, maintenance, and repair	71	50,000	70,000	300,000	1,000,000	2,000,000	29
Production, transportation, and material moving ...	62	50,000	70,000	200,000	500,000	1,000,000	38
Production	64	50,000	100,000	250,000	500,000	1,000,000	36
Transportation and material moving	61	50,000	50,000	125,000	500,000	1,000,000	39
Full time	73	50,000	50,000	250,000	600,000	1,000,000	27
Part time	53	—	—	—	—	—	47
Union	58	50,000	70,000	200,000	600,000	2,000,000	42
Nonunion	74	50,000	50,000	250,000	600,000	1,000,000	26
Average wage within the following categories: ²							
Lowest 25 percent	60	50,000	50,000	250,000	500,000	1,000,000	40
Lowest 10 percent	67	—	—	—	—	—	33
Second 25 percent	74	50,000	50,000	150,000	500,000	1,000,000	26
Third 25 percent	73	50,000	50,000	225,000	500,000	1,000,000	27
Highest 25 percent	73	50,000	100,000	300,000	1,000,000	2,000,000	27
Highest 10 percent	75	50,000	100,000	350,000	1,000,000	1,500,000	25
Establishment characteristics							
Goods-producing industries	63	50,000	100,000	300,000	750,000	2,000,000	37
Construction	73	—	—	—	—	—	27
Manufacturing	62	50,000	125,000	300,000	750,000	2,000,000	38
Service-providing industries	74	50,000	50,000	245,000	600,000	1,000,000	26
Trade, transportation, and utilities	72	50,000	50,000	70,000	400,000	750,000	28
Wholesale trade	79	50,000	60,000	200,000	500,000	1,000,000	21
Retail trade	75	50,000	50,000	50,000	250,000	750,000	25
Transportation and warehousing	64	50,000	50,000	100,000	250,000	500,000	36
Utilities	49	—	—	—	—	—	51

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)

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	66	\$150,000	\$500,000	\$1,200,000	\$2,000,000	\$2,000,000	34
Financial activities	83	50,000	100,000	350,000	1,000,000	2,000,000	17
Finance and insurance	82	50,000	100,000	350,000	1,000,000	2,000,000	18
Credit intermediation and related activities	86	50,000	100,000	500,000	1,000,000	2,000,000	14
Insurance carriers and related activities	72	50,000	100,000	400,000	1,000,000	2,000,000	28
Professional and business services	74	50,000	150,000	300,000	725,000	1,000,000	26
Professional and technical services	83	50,000	100,000	300,000	500,000	1,000,000	17
Administrative and waste services	62	—	—	—	—	—	38
Education and health services	71	50,000	50,000	200,000	500,000	1,000,000	29
Educational services	78	50,000	50,000	150,000	300,000	500,000	22
Junior colleges, colleges, and universities	80	50,000	50,000	150,000	300,000	500,000	20
Health care and social assistance	70	50,000	50,000	200,000	500,000	1,000,000	30
Leisure and hospitality	73	—	—	—	—	—	27
Accommodation and food services	69	—	—	—	—	—	31
Other services	71	—	—	—	—	—	29
1 to 99 workers	74	50,000	50,000	210,000	500,000	1,000,000	26
1 to 49 workers	75	50,000	50,000	250,000	500,000	1,000,000	25
50 to 99 workers	73	—	—	—	—	—	27
100 workers or more	71	50,000	50,000	250,000	750,000	1,000,000	29
100 to 499 workers	74	50,000	50,000	200,000	500,000	1,000,000	26
500 workers or more	69	50,000	100,000	400,000	1,000,000	2,000,000	31
Geographic areas							
New England	76	50,000	50,000	200,000	500,000	750,000	24
Middle Atlantic	72	50,000	50,000	200,000	500,000	1,000,000	28
East North Central	63	50,000	100,000	250,000	750,000	1,000,000	37
West North Central	71	—	—	—	—	—	29
South Atlantic	74	—	—	—	—	—	26
East South Central	77	—	—	—	—	—	23
West South Central	76	—	—	—	—	—	24
Mountain	71	50,000	50,000	250,000	1,000,000	1,000,000	29
Pacific	73	—	—	—	—	—	27

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, private industry workers, National Compensation Survey, March 2011

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.1	\$0.00	\$3,492.85	\$11,998.33	\$76,898.24	\$0.00	1.1
Worker characteristics							
Management, professional, and related	1.6	0.00	0.00	0.00	11,715.37	276,919.34	1.6
Management, business, and financial	1.9	0.00	0.00	69,419.02	45,541.19	484,235.48	1.9
Professional and related	2.1	0.00	0.00	23,753.95	42,059.48	41,327.96	2.1
Service	3.0	0.00	0.00	40,957.29	15,620.50	0.00	3.0
Protective service	10.1	–	–	–	–	–	10.1
Sales and office	1.4	0.00	0.00	0.00	11,045.36	127,859.30	1.4
Sales and related	2.1	–	–	–	–	–	2.1
Office and administrative support	1.7	0.00	4,418.14	10,272.78	131,272.62	469,979.79	1.7
Natural resources, construction, and maintenance	2.9	0.00	10,598.94	57,584.37	358,761.76	0.00	2.9
Construction, extraction, farming, fishing, and forestry	5.9	–	–	–	–	–	5.9
Installation, maintenance, and repair	3.3	0.00	20,386.40	46,502.15	112,021.96	0.00	3.3
Production, transportation, and material moving	1.7	0.00	18,695.72	0.00	0.00	0.00	1.7
Production	2.5	0.00	7,810.25	55,820.07	0.00	0.00	2.5
Transportation and material moving	2.7	0.00	0.00	46,370.79	77,380.62	133,860.94	2.7
Full time	1.1	0.00	1,562.05	22,983.91	99,925.42	0.00	1.1
Part time	3.7	–	–	–	–	–	3.7
Union	2.7	0.00	3,492.85	7,810.25	242,135.38	0.00	2.7
Nonunion	1.2	0.00	1,562.05	1,352.77	72,006.94	0.00	1.2
Average wage within the following categories: ²							
Lowest 25 percent	3.8	0.00	0.00	55,869.22	86,267.03	0.00	3.8
Lowest 10 percent	5.3	–	–	–	–	–	5.3
Second 25 percent	1.7	0.00	0.00	22,491.89	0.00	0.00	1.7
Third 25 percent	1.3	0.00	22,649.72	44,250.42	123,490.89	0.00	1.3
Highest 25 percent	1.4	0.00	0.00	15,620.50	264,397.43	493,963.56	1.4
Highest 10 percent	1.8	0.00	6,345.08	76,156.94	281,927.30	351,721.48	1.8
Establishment characteristics							
Goods-producing industries	2.0	0.00	5,522.68	7,810.25	131,852.19	541,109.97	2.0
Construction	6.7	–	–	–	–	–	6.7
Manufacturing	2.1	0.00	41,695.32	0.00	277,785.89	331,360.83	2.1
Service-providing industries	1.2	0.00	0.00	48,132.94	117,756.19	0.00	1.2
Trade, transportation, and utilities	1.9	0.00	0.00	18,613.97	114,786.76	127,261.54	1.9
Wholesale trade	3.3	0.00	29,400.17	46,390.52	0.00	0.00	3.3
Retail trade	2.5	0.00	0.00	0.00	93,397.00	39,824.62	2.5
Transportation and warehousing	4.7	0.00	5,411.10	38,784.79	93,397.00	34,928.50	4.7
Utilities	5.7	–	–	–	–	–	5.7

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Maximum benefit amount, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	3.0	\$50,162.24	\$120,237.27	\$349,634.09	\$0.00	\$0.00	3.0
Financial activities	1.7	0.00	0.00	83,507.60	0.00	0.00	1.7
Finance and insurance	1.8	0.00	0.00	98,334.73	0.00	0.00	1.8
Credit intermediation and related activities	1.5	0.00	8,732.12	103,567.56	0.00	0.00	1.5
Insurance carriers and related activities	3.9	0.00	0.00	155,422.01	0.00	927,317.10	3.9
Professional and business services	3.2	0.00	42,628.51	38,262.25	173,679.30	0.00	3.2
Professional and technical services	2.9	0.00	29,791.78	49,495.05	120,237.27	180,988.95	2.9
Administrative and waste services	7.9	—	—	—	—	—	7.9
Education and health services	3.0	0.00	0.00	33,136.08	0.00	0.00	3.0
Educational services	2.6	0.00	0.00	20,663.98	64,556.33	0.00	2.6
Junior colleges, colleges, and universities	3.2	0.00	0.00	25,903.67	0.00	0.00	3.2
Health care and social assistance	3.6	0.00	1,562.05	27,055.50	59,481.09	0.00	3.6
Leisure and hospitality	6.0	—	—	—	—	—	6.0
Accommodation and food services	7.3	—	—	—	—	—	7.3
Other services	7.1	—	—	—	—	—	7.1
1 to 99 workers	1.8	0.00	21,403.50	42,485.17	0.00	0.00	1.8
1 to 49 workers	2.1	0.00	6,673.08	32,230.89	0.00	169,192.43	2.1
50 to 99 workers	2.7	—	—	—	—	—	2.7
100 workers or more	1.3	0.00	2,705.55	3,905.12	66,730.80	0.00	1.3
100 to 499 workers	1.4	0.00	0.00	71,892.49	0.00	0.00	1.4
500 workers or more	2.1	0.00	0.00	63,503.62	0.00	366,333.18	2.1
Geographic areas							
New England	3.9	0.00	24,136.07	3,905.12	11,045.36	201,861.34	3.9
Middle Atlantic	2.9	0.00	0.00	56,450.33	0.00	0.00	2.9
East North Central	3.7	0.00	36,273.54	23,469.77	157,275.24	0.00	3.7
West North Central	2.9	—	—	—	—	—	2.9
South Atlantic	2.3	—	—	—	—	—	2.3
East South Central	2.5	—	—	—	—	—	2.5
West South Central	2.8	—	—	—	—	—	2.8
Mountain	5.2	0.00	0.00	58,488.29	303,697.22	364,998.63	5.2
Pacific	2.7	—	—	—	—	—	2.7

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

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,¹ private industry workers, National Compensation Survey, March 2011

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$15,000	\$25,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	15,000	20,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Service	5,000	10,000	10,000	20,000	35,000
Sales and office	10,000	10,000	15,000	25,000	50,000
Sales and related	5,000	10,000	15,000	25,000	50,000
Office and administrative support	10,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	15,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	10,000	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	10,000	15,000	25,000	50,000
Production, transportation, and material moving ...	10,000	10,000	15,000	25,000	50,000
Production	10,000	10,000	17,000	25,000	50,000
Transportation and material moving	10,000	10,000	15,000	25,000	50,000
Full time	10,000	10,000	15,000	25,000	50,000
Part time	5,000	5,000	10,000	20,000	30,000
Union	5,000	10,000	15,000	26,000	46,000
Nonunion	10,000	10,000	15,000	25,000	50,000
Average wage within the following categories: ³					
Lowest 25 percent	5,000	10,000	15,000	20,000	30,000
Lowest 10 percent	5,000	10,000	10,000	15,000	25,000
Second 25 percent	10,000	10,000	15,000	25,000	40,000
Third 25 percent	10,000	10,000	20,000	25,000	50,000
Highest 25 percent	10,000	15,000	25,000	50,000	50,000
Establishment characteristics					
Goods-producing industries	10,000	10,000	20,000	25,000	50,000
Construction	10,000	10,000	15,000	25,000	50,000
Manufacturing	10,000	10,000	20,000	26,000	50,000
Service-providing industries	7,500	10,000	15,000	25,000	50,000
Trade, transportation, and utilities	5,000	10,000	15,000	25,000	50,000
Retail trade	5,000	10,000	10,000	20,000	30,000
Transportation and warehousing	10,000	10,000	15,000	40,000	50,000

See footnotes at end of table.

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

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Financial activities	\$10,000	\$15,000	\$25,000	\$50,000	\$50,000
Finance and insurance	10,000	15,000	25,000	50,000	50,000
Credit intermediation and related activities	10,000	15,000	25,000	50,000	50,000
Insurance carriers and related activities	10,000	15,000	25,000	50,000	50,000
Education and health services	5,000	10,000	15,000	25,000	50,000
Health care and social assistance	5,000	10,000	15,000	20,000	50,000
Leisure and hospitality	10,000	10,000	15,000	20,000	50,000
Accommodation and food services	10,000	10,000	15,000	20,000	30,000
Other services	10,000	10,000	15,000	25,000	50,000
1 to 99 workers	10,000	10,000	15,000	25,000	50,000
1 to 49 workers	10,000	10,000	15,000	25,000	50,000
50 to 99 workers	10,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	15,000	25,000	50,000
100 to 499 workers	7,500	10,000	15,000	25,000	50,000
500 workers or more	5,000	10,000	15,000	30,000	50,000
Geographic areas					
East North Central	7,500	10,000	15,000	25,000	50,000
South Atlantic	10,000	10,000	15,000	25,000	50,000
East South Central	10,000	10,000	15,000	25,000	50,000
West South Central	10,000	10,000	15,000	25,000	50,000
Mountain	10,000	10,000	15,000	25,000	50,000
Pacific	6,000	10,000	15,000	25,000	50,000

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

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

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 private industry workers, National Compensation Survey, March 2011

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1,749.91	\$0.00	\$468.61	\$0.00	\$0.00
Worker characteristics					
Management, professional, and related	0.00	5,659.06	3,549.15	0.00	0.00
Management, business, and financial	0.00	1,512.45	6,897.83	2,209.07	0.00
Service	0.00	0.00	1,913.11	1,352.77	6,171.58
Sales and office	3,084.80	0.00	5,086.27	0.00	0.00
Sales and related	0.00	0.00	0.00	3,579.11	0.00
Office and administrative support	0.00	0.00	0.00	0.00	0.00
Natural resources, construction, and maintenance	0.00	0.00	5,189.12	0.00	1,562.05
Construction, extraction, farming, fishing, and forestry	2,937.94	1,623.33	1,562.05	156.20	1,562.05
Installation, maintenance, and repair	0.00	0.00	0.00	0.00	10,588.58
Production, transportation, and material moving ...	0.00	0.00	3,301.39	0.00	0.00
Production	312.41	0.00	4,462.11	987.93	1,774.15
Transportation and material moving	441.81	0.00	1,750.35	0.00	4,483.93
Full time	0.00	0.00	4,877.81	0.00	0.00
Part time	0.00	0.00	0.00	3,306.24	12,252.89
Union	0.00	0.00	914.17	2,029.16	8,413.35
Nonunion	0.00	0.00	2,136.78	0.00	0.00
Average wage within the following categories: ³					
Lowest 25 percent	0.00	0.00	6,214.92	0.00	6,707.73
Lowest 10 percent	2,442.50	1,917.89	0.00	1,562.05	1,000.20
Second 25 percent	2,708.93	0.00	0.00	3,762.73	10,438.89
Third 25 percent	0.00	0.00	5,081.17	220.91	0.00
Highest 25 percent	0.00	3,597.80	2,318.21	0.00	1,562.05
Establishment characteristics					
Goods-producing industries	0.00	0.00	841.19	2,924.41	0.00
Construction	862.67	0.00	6,985.70	0.00	3,124.10
Manufacturing	0.00	0.00	962.91	4,692.65	0.00
Service-providing industries	2,649.74	0.00	0.00	0.00	0.00
Trade, transportation, and utilities	2,154.55	0.00	0.00	0.00	0.00
Retail trade	0.00	0.00	0.00	0.00	3,393.64
Transportation and warehousing	1,615.80	0.00	0.00	16,512.72	0.00

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Financial activities	\$0.00	\$1,352.77	\$1,562.05	\$0.00	\$0.00
Finance and insurance	0.00	0.00	1,352.77	0.00	0.00
Credit intermediation and related activities	2,590.37	0.00	12,373.76	0.00	21,389.25
Insurance carriers and related activities	1,982.02	1,913.11	781.02	0.00	0.00
Education and health services	2,346.98	0.00	0.00	2,066.40	0.00
Health care and social assistance	1,705.78	0.00	0.00	5,896.61	0.00
Leisure and hospitality	0.00	0.00	781.02	1,104.54	20,291.62
Accommodation and food services	0.00	0.00	2,066.40	3,220.25	9,041.02
Other services	4,847.39	0.00	0.00	2,590.37	0.00
1 to 99 workers	0.00	0.00	781.02	0.00	0.00
1 to 49 workers	0.00	0.00	0.00	0.00	0.00
50 to 99 workers	765.25	0.00	7,458.69	0.00	0.00
100 workers or more	2,084.03	0.00	1,725.34	2,107.32	0.00
100 to 499 workers	2,784.44	0.00	4,641.68	781.02	0.00
500 workers or more	634.51	0.00	2,343.07	3,873.76	0.00
Geographic areas					
East North Central	3,424.95	0.00	2,340.80	0.00	0.00
South Atlantic	0.00	0.00	4,558.30	220.91	0.00
East South Central	0.00	0.00	0.00	0.00	1,821.65
West South Central	2,879.22	3,454.21	3,320.96	1,361.76	6,673.08
Mountain	0.00	0.00	7,158.21	3,124.10	0.00
Pacific	2,688.59	0.00	0.00	0.00	0.00

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

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

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	45	35	17	2
Worker characteristics				
Management, professional, and related	49	35	14	1
Management, business, and financial	50	38	11	1
Professional and related	49	34	15	1
Service	31	31	37	2
Protective service	–	39	31	–
Sales and office	48	33	17	1
Sales and related	52	28	19	1
Office and administrative support	47	35	17	1
Natural resources, construction, and maintenance	39	39	15	7
Construction, extraction, farming, fishing, and forestry	24	44	20	12
Installation, maintenance, and repair	49	36	12	3
Production, transportation, and material moving ...	45	39	13	3
Production	47	40	10	2
Transportation and material moving	43	37	16	4
Full time	46	37	14	2
Part time	35	16	48	1
Union	46	29	17	8
Nonunion	45	36	17	1
Average wage within the following categories: ²				
Lowest 25 percent	32	31	36	1
Lowest 10 percent	27	–	54	–
Second 25 percent	44	37	17	1
Third 25 percent	44	38	15	3
Highest 25 percent	51	33	13	2
Highest 10 percent	52	32	13	2
Establishment characteristics				
Goods-producing industries	47	40	10	4
Construction	14	45	29	12
Manufacturing	52	38	7	2
Service-providing industries	45	34	19	2
Trade, transportation, and utilities	48	31	18	2
Wholesale trade	45	38	–	–
Transportation and warehousing	43	36	15	6
Utilities	67	22	–	–

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)

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Information	64	25	—	—
Financial activities	63	27	—	—
Finance and insurance	69	24	—	—
Credit intermediation and related activities	72	23	—	—
Insurance carriers and related activities	64	32	—	—
Real estate and rental and leasing	17	48	—	—
Professional and business services	40	42	—	—
Professional and technical services	35	49	17	—
Administrative and waste services	35	38	—	—
Education and health services	38	37	22	3
Educational services	50	30	—	—
Junior colleges, colleges, and universities	61	28	10	(³)
Health care and social assistance	35	38	23	3
Leisure and hospitality	—	32	36	—
Accommodation and food services	31	—	37	—
Other services	—	40	47	—
1 to 99 workers	32	37	29	2
1 to 49 workers	31	35	32	2
50 to 99 workers	36	40	22	2
100 workers or more	53	34	10	2
100 to 499 workers	45	40	13	2
500 workers or more	60	29	8	2
Geographic areas				
Middle Atlantic	18	22	58	2
East North Central	63	34	—	3
West North Central	60	36	—	4
South Atlantic	54	45	—	1
East South Central	56	43	—	—
West South Central	59	39	—	1
Mountain	63	35	—	—
Pacific	44	43	10	3

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 23. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2011

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	1.2	1.0	1.0	0.2
Worker characteristics				
Management, professional, and related	1.8	1.9	0.9	0.4
Management, business, and financial	2.3	2.0	1.0	0.4
Professional and related	2.1	2.2	1.3	0.4
Service	3.6	2.3	4.2	0.4
Protective service	–	9.4	5.4	–
Sales and office	1.3	1.3	0.9	0.2
Sales and related	2.1	2.1	1.3	0.4
Office and administrative support	1.5	1.5	1.0	0.2
Natural resources, construction, and maintenance	2.1	2.7	1.8	1.1
Construction, extraction, farming, fishing, and forestry	3.1	4.4	3.3	2.0
Installation, maintenance, and repair	2.6	3.0	1.6	0.9
Production, transportation, and material moving ...	1.6	1.6	0.9	0.6
Production	2.0	1.9	1.2	0.6
Transportation and material moving	2.4	2.6	1.4	1.1
Full time	1.1	1.1	0.7	0.2
Part time	3.9	1.7	4.2	0.5
Union	2.1	2.0	2.1	1.0
Nonunion	1.3	1.1	1.0	0.2
Average wage within the following categories: ²				
Lowest 25 percent	3.5	2.7	4.1	0.2
Lowest 10 percent	6.4	–	7.3	–
Second 25 percent	1.7	1.5	1.5	0.3
Third 25 percent	1.2	1.3	0.8	0.4
Highest 25 percent	1.4	1.5	0.7	0.3
Highest 10 percent	1.7	1.9	0.8	0.5
Establishment characteristics				
Goods-producing industries	1.5	1.6	1.3	0.5
Construction	2.2	4.1	4.4	1.9
Manufacturing	1.7	1.7	0.9	0.4
Service-providing industries	1.5	1.2	1.3	0.2
Trade, transportation, and utilities	1.7	1.7	0.9	0.5
Wholesale trade	2.9	2.7	–	–
Transportation and warehousing	4.2	5.1	2.1	2.3
Utilities	5.8	4.6	–	–

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Information	2.7	3.6	—	—
Financial activities	2.5	1.9	—	—
Finance and insurance	1.9	1.8	—	—
Credit intermediation and related activities	2.3	1.9	—	—
Insurance carriers and related activities	4.3	4.3	—	—
Real estate and rental and leasing	4.5	10.6	—	—
Professional and business services	3.2	3.6	—	—
Professional and technical services	3.7	4.3	3.1	—
Administrative and waste services	6.8	5.3	—	—
Education and health services	3.0	3.1	1.7	0.6
Educational services	2.8	3.5	—	—
Junior colleges, colleges, and universities	2.3	2.2	0.7	(³)
Health care and social assistance	3.6	3.4	1.9	0.6
Leisure and hospitality	—	4.2	7.5	—
Accommodation and food services	8.6	—	8.9	—
Other services	—	8.0	9.3	—
1 to 99 workers	1.8	1.8	2.2	0.4
1 to 49 workers	1.7	1.9	1.5	0.5
50 to 99 workers	3.5	3.3	5.3	0.5
100 workers or more	1.2	1.2	1.0	0.2
100 to 499 workers	1.5	1.8	1.5	0.3
500 workers or more	2.1	1.5	1.5	0.3
Geographic areas				
Middle Atlantic	2.1	1.6	1.9	0.4
East North Central	2.3	2.3	—	0.5
West North Central	2.8	2.7	—	1.4
South Atlantic	2.4	2.6	—	0.4
East South Central	4.8	4.6	—	—
West South Central	3.5	3.4	—	0.5
Mountain	3.4	3.5	—	—
Pacific	3.3	3.4	1.1	0.3

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 24. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	20	80
Worker characteristics		
Management, professional, and related	14	86
Management, business, and financial	11	89
Professional and related	16	84
Service	39	61
Sales and office	19	81
Sales and related	23	77
Office and administrative support	18	82
Natural resources, construction, and maintenance		
Construction, extraction, farming, fishing, and forestry	21	79
Installation, maintenance, and repair	20	80
Production, transportation, and material moving	21	79
Production	18	82
Transportation and material moving	15	85
Transportation and material moving	23	77
Full time	17	83
Part time	41	59
Union	20	80
Nonunion	20	80
Average wage within the following categories: ¹		
Lowest 25 percent	42	58
Lowest 10 percent	56	44
Second 25 percent	21	79
Third 25 percent	16	84
Highest 25 percent	14	86
Highest 10 percent	13	87
Establishment characteristics		
Goods-producing industries	13	87
Construction	26	74
Manufacturing	11	89
Service-providing industries	22	78
Trade, transportation, and utilities	23	77
Wholesale trade	17	83
Transportation and warehousing	21	79
Information	20	80

See footnotes at end of table.

Table 24. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	8	92
Finance and insurance	6	94
Credit intermediation and related activities	4	96
Insurance carriers and related activities	6	94
Professional and business services	16	84
Professional and technical services	13	87
Administrative and waste services	27	73
Education and health services	24	76
Educational services	19	81
Junior colleges, colleges, and universities	13	87
Health care and social assistance	25	75
Leisure and hospitality	44	56
Accommodation and food services	46	54
Other services	52	48
1 to 99 workers	30	70
1 to 49 workers	32	68
50 to 99 workers	25	75
100 workers or more	14	86
100 to 499 workers	16	84
500 workers or more	12	88
Geographic areas		
Middle Atlantic	48	52
East North Central	6	94
West North Central	7	93
South Atlantic	9	91
West South Central	8	92
Mountain	3	97
Pacific	14	86

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 24. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.0	1.0
Worker characteristics		
Management, professional, and related	1.2	1.2
Management, business, and financial	1.2	1.2
Professional and related	2.1	2.1
Service	3.0	3.0
Sales and office	0.9	0.9
Sales and related	1.8	1.8
Office and administrative support	0.9	0.9
Natural resources, construction, and maintenance	1.9	1.9
Construction, extraction, farming, fishing, and forestry	2.6	2.6
Installation, maintenance, and repair	2.6	2.6
Production, transportation, and material moving ...	1.3	1.3
Production	1.3	1.3
Transportation and material moving	1.9	1.9
Full time	0.9	0.9
Part time	3.1	3.1
Union	1.9	1.9
Nonunion	1.0	1.0
Average wage within the following categories: ¹		
Lowest 25 percent	3.4	3.4
Lowest 10 percent	6.4	6.4
Second 25 percent	1.6	1.6
Third 25 percent	0.9	0.9
Highest 25 percent	0.7	0.7
Highest 10 percent	0.9	0.9
Establishment characteristics		
Goods-producing industries	1.1	1.1
Construction	3.4	3.4
Manufacturing	1.1	1.1
Service-providing industries	1.2	1.2
Trade, transportation, and utilities	1.2	1.2
Wholesale trade	1.9	1.9
Transportation and warehousing	3.4	3.4
Information	2.9	2.9

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	2.1	2.1
Finance and insurance	0.8	0.8
Credit intermediation and related activities	1.0	1.0
Insurance carriers and related activities	1.1	1.1
Professional and business services	2.6	2.6
Professional and technical services	3.7	3.7
Administrative and waste services	3.8	3.8
Education and health services	3.5	3.5
Educational services	3.2	3.2
Junior colleges, colleges, and universities	1.5	1.5
Health care and social assistance	3.8	3.8
Leisure and hospitality	7.0	7.0
Accommodation and food services	8.1	8.1
Other services	7.7	7.7
1 to 99 workers	2.0	2.0
1 to 49 workers	1.4	1.4
50 to 99 workers	5.2	5.2
100 workers or more	1.2	1.2
100 to 499 workers	1.3	1.3
500 workers or more	1.9	1.9
Geographic areas		
Middle Atlantic	1.6	1.6
East North Central	1.0	1.0
West North Central	1.5	1.5
South Atlantic	1.4	1.4
West South Central	1.9	1.9
Mountain	0.9	0.9
Pacific	2.2	2.2

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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, private industry workers, National Compensation Survey, March 2011

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	7	2	66	23	2
Worker characteristics					
Management, professional, and related	2	1	64	32	2
Management, business, and financial	2	(1)	59	37	1
Professional and related	1	1	66	29	3
Service	3	2	84	9	2
Protective service	—	—	85	13	—
Sales and office	4	1	66	28	2
Sales and related	3	1	68	28	1
Office and administrative support	4	1	65	28	3
Natural resources, construction, and maintenance	17	7	61	15	1
Construction, extraction, farming, fishing, and forestry	22	9	60	—	—
Installation, maintenance, and repair	13	5	62	19	1
Production, transportation, and material moving ...	20	5	64	10	1
Production	20	7	60	12	1
Transportation and material moving	20	3	68	9	1
Full time	8	2	65	23	2
Part time	4	1	80	15	1
Union	22	9	51	17	1
Nonunion	4	1	69	24	2
Average wage within the following categories: ²					
Lowest 25 percent	7	—	81	9	—
Lowest 10 percent	2	—	91	4	—
Second 25 percent	9	2	70	17	2
Third 25 percent	10	2	66	21	2
Highest 25 percent	4	3	60	31	2
Highest 10 percent	2	1	59	36	2
Establishment characteristics					
Goods-producing industries	19	6	58	16	1
Construction	23	—	67	5	—
Manufacturing	18	7	57	17	1
Service-providing industries	4	1	69	24	2
Trade, transportation, and utilities	9	1	69	19	1
Wholesale trade	8	3	63	24	2
Transportation and warehousing	21	—	67	9	—
Utilities	4	—	46	47	—

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)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Information	—	—	44	51	4
Financial activities	1	—	48	51	—
Finance and insurance	—	1	42	56	—
Credit intermediation and related activities	—	1	33	65	—
Insurance carriers and related activities	—	—	53	46	—
Real estate and rental and leasing	—	—	84	—	—
Professional and business services	—	(¹)	72	25	—
Professional and technical services	—	—	77	22	—
Administrative and waste services	—	—	81	—	—
Education and health services	3	1	77	14	6
Educational services	3	—	79	17	—
Junior colleges, colleges, and universities	2	—	74	23	—
Health care and social assistance	3	1	76	13	7
Leisure and hospitality	4	—	88	3	—
Accommodation and food services	5	—	89	—	—
Other services	5	—	91	4	—
1 to 99 workers	7	1	74	17	1
1 to 49 workers	7	2	72	18	1
50 to 99 workers	8	—	76	14	—
100 workers or more	7	3	62	26	2
100 to 499 workers	8	2	69	20	1
500 workers or more	6	4	55	32	4
Geographic areas					
Middle Atlantic	4	(¹)	83	12	1
East North Central	13	5	56	25	1
West North Central	12	—	59	24	—
South Atlantic	8	3	61	28	2
East South Central	8	—	72	15	—
West South Central	9	2	52	33	4
Mountain	5	—	60	33	—
Pacific	3	2	62	28	5

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 25. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	0.5	0.2	0.9	0.7	0.3
Worker characteristics					
Management, professional, and related	0.4	0.2	1.4	1.3	0.4
Management, business, and financial	0.9	(¹)	1.8	1.6	0.3
Professional and related	0.2	0.2	1.6	1.6	0.5
Service	0.7	0.6	1.8	1.3	0.9
Protective service	–	–	3.5	3.2	–
Sales and office	0.4	0.2	1.2	1.1	0.5
Sales and related	0.6	0.3	2.3	2.3	0.3
Office and administrative support	0.5	0.2	1.3	1.2	0.7
Natural resources, construction, and maintenance	1.5	0.9	2.0	1.5	0.3
Construction, extraction, farming, fishing, and forestry	2.6	1.9	2.9	–	–
Installation, maintenance, and repair	1.8	0.9	2.6	2.1	0.4
Production, transportation, and material moving	1.5	0.7	1.9	1.1	0.3
Production	1.6	1.1	2.3	1.4	0.4
Transportation and material moving	2.3	0.6	2.5	1.4	0.3
Full time	0.5	0.2	0.9	0.7	0.3
Part time	1.1	0.3	2.1	1.9	0.3
Union	2.0	1.0	2.6	1.8	0.6
Nonunion	0.4	0.2	0.9	0.8	0.3
Average wage within the following categories: ²					
Lowest 25 percent	1.6	–	2.6	1.8	–
Lowest 10 percent	0.8	–	2.1	1.2	–
Second 25 percent	0.8	0.3	1.3	1.0	0.7
Third 25 percent	0.8	0.4	1.2	0.9	0.3
Highest 25 percent	0.5	0.3	1.3	1.1	0.3
Highest 10 percent	0.3	0.2	1.4	1.4	0.3
Establishment characteristics					
Goods-producing industries	1.1	0.7	1.7	1.2	0.3
Construction	2.4	–	2.7	1.6	–
Manufacturing	1.3	0.8	1.9	1.4	0.4
Service-providing industries	0.4	0.2	1.0	0.9	0.4
Trade, transportation, and utilities	1.3	0.3	1.7	1.2	0.4
Wholesale trade	1.7	0.9	2.9	2.7	0.8
Transportation and warehousing	4.5	–	5.3	2.2	–
Utilities	1.6	–	6.3	6.3	–

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Information	—	—	3.6	3.6	1.4
Financial activities	0.3	—	2.2	2.1	—
Finance and insurance	—	0.2	1.8	1.8	—
Credit intermediation and related activities	—	0.4	2.5	2.5	—
Insurance carriers and related activities	—	—	3.4	3.4	—
Real estate and rental and leasing	—	—	4.6	—	—
Professional and business services	—	(¹)	2.8	2.5	—
Professional and technical services	—	—	3.3	3.2	—
Administrative and waste services	—	—	7.2	—	—
Education and health services	0.8	0.2	2.7	2.5	1.6
Educational services	1.1	—	2.9	3.1	—
Junior colleges, colleges, and universities	0.8	—	3.7	3.9	—
Health care and social assistance	0.9	0.3	3.2	3.0	1.9
Leisure and hospitality	1.6	—	3.6	1.1	—
Accommodation and food services	1.8	—	4.0	—	—
Other services	1.9	—	2.8	1.6	—
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					
Middle Atlantic	0.8	(¹)	1.3	1.0	0.4
East North Central	1.4	0.5	2.6	1.7	0.3
West North Central	1.9	—	3.5	2.9	—
South Atlantic	0.9	0.5	2.0	2.1	0.6
East South Central	1.8	—	4.8	2.8	—
West South Central	1.6	0.7	2.9	3.4	2.0
Mountain	1.5	—	3.7	3.1	—
Pacific	1.2	0.2	3.3	2.4	1.8

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)

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	91	13	24	26	26	26	9
Worker characteristics							
Management, professional, and related	90	12	21	26	26	26	10
Management, business, and financial	91	13	20	26	26	26	9
Professional and related	89	12	22	26	26	26	11
Service	95	13	26	26	26	26	5
Protective service	94	12	18	26	26	26	6
Sales and office	90	12	20	26	26	26	10
Sales and related	85	12	13	26	26	26	15
Office and administrative support	92	13	21	26	26	26	8
Natural resources, construction, and maintenance	91	13	26	26	26	36	9
Construction, extraction, farming, fishing, and forestry	97	13	24	26	26	26	3
Installation, maintenance, and repair	88	13	26	26	26	39	12
Production, transportation, and material moving ...	91	13	26	26	26	26	9
Production	91	13	26	26	26	26	9
Transportation and material moving	92	13	26	26	26	26	8
Full time	91	13	22	26	26	26	9
Part time	94	20	26	26	26	26	6
Union	90	18	26	26	26	52	10
Nonunion	91	12	21	26	26	26	9
Average wage within the following categories: ²							
Lowest 25 percent	93	13	26	26	26	26	7
Lowest 10 percent	95	—	—	—	—	—	5
Second 25 percent	92	13	21	26	26	26	8
Third 25 percent	93	13	22	26	26	26	7
Highest 25 percent	88	13	25	26	26	26	12
Highest 10 percent	87	13	25	26	26	26	13
Establishment characteristics							
Goods-producing industries	92	13	26	26	26	26	8
Construction	96	13	26	26	26	26	4
Manufacturing	91	13	26	26	26	26	9
Service-providing industries	91	12	22	26	26	26	9
Trade, transportation, and utilities	87	12	21	26	26	26	13
Wholesale trade	89	12	20	26	26	26	11
Transportation and warehousing	97	24	26	26	26	26	3
Utilities	88	13	25	26	26	36	12

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)

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	78	13	26	26	26	52	22
Financial activities	90	12	20	26	26	26	10
Finance and insurance	90	13	20	26	26	26	10
Credit intermediation and related activities	88	13	21	25	26	26	12
Insurance carriers and related activities	91	12	18	26	26	26	9
Real estate and rental and leasing	94	12	13	26	26	26	6
Professional and business services	93	12	14	26	26	26	7
Professional and technical services	93	12	13	26	26	26	7
Education and health services	94	13	24	26	26	26	6
Educational services	93	13	26	26	26	26	7
Junior colleges, colleges, and universities	92	13	26	26	26	26	8
Health care and social assistance	94	13	24	26	26	26	6
1 to 99 workers	92	12	20	26	26	26	8
1 to 49 workers	91	12	24	26	26	26	9
50 to 99 workers	92	12	13	26	26	26	8
100 workers or more	91	13	24	26	26	26	9
100 to 499 workers	91	12	20	26	26	26	9
500 workers or more	90	13	26	26	26	26	10
Geographic areas							
Middle Atlantic	95	25	26	26	26	26	5
East North Central	89	13	21	26	26	26	11
West North Central	89	12	13	26	26	26	11
South Atlantic	92	12	14	26	26	26	8
East South Central	92	12	13	26	26	26	8
West South Central	89	13	20	26	26	26	11
Mountain	83	12	13	26	26	26	17
Pacific	89	12	21	26	26	26	11

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 26. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2011

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.5	0.2	0.6	0.0	0.0	0.0	0.5
Worker characteristics							
Management, professional, and related	0.9	1.1	1.6	0.0	0.0	0.0	0.9
Management, business, and financial	0.9	1.1	2.6	0.0	0.0	0.0	0.9
Professional and related	1.2	0.7	2.5	0.0	0.0	0.0	1.2
Service	0.8	0.0	0.0	0.0	0.0	0.0	0.8
Protective service	2.1	0.0	8.6	0.0	0.0	0.0	2.1
Sales and office	0.7	0.0	0.5	0.0	0.0	0.0	0.7
Sales and related	1.3	0.0	3.1	0.0	0.0	0.0	1.3
Office and administrative support	0.7	1.3	0.7	0.0	0.0	0.0	0.7
Natural resources, construction, and maintenance	1.3	0.0	0.9	0.0	0.0	6.6	1.3
Construction, extraction, farming, fishing, and forestry	1.0	0.0	2.3	0.0	0.0	6.2	1.0
Installation, maintenance, and repair	1.9	0.0	0.0	0.0	0.0	17.7	1.9
Production, transportation, and material moving ...	0.8	0.0	0.4	0.0	0.0	0.0	0.8
Production	1.1	0.0	0.9	0.0	0.0	0.0	1.1
Transportation and material moving	1.3	0.0	0.7	0.0	0.0	0.0	1.3
Full time	0.5	1.0	2.6	0.0	0.0	0.0	0.5
Part time	1.1	4.4	0.0	0.0	0.0	9.6	1.1
Union	1.0	4.6	0.0	0.0	0.0	2.9	1.0
Nonunion	0.5	0.3	0.5	0.0	0.0	0.0	0.5
Average wage within the following categories: ²							
Lowest 25 percent	1.2	0.2	0.9	0.0	0.0	0.0	1.2
Lowest 10 percent	1.7	–	–	–	–	–	1.7
Second 25 percent	0.7	1.3	1.3	0.0	0.0	0.0	0.7
Third 25 percent	0.5	1.4	2.3	0.0	0.0	0.0	0.5
Highest 25 percent	0.9	0.0	1.0	0.0	0.0	0.0	0.9
Highest 10 percent	1.3	0.0	1.2	0.0	0.0	0.0	1.3
Establishment characteristics							
Goods-producing industries	0.8	0.0	0.2	0.0	0.0	0.0	0.8
Construction	1.4	0.0	0.2	0.0	0.0	0.0	1.4
Manufacturing	0.9	0.0	0.4	0.0	0.0	0.0	0.9
Service-providing industries	0.6	0.7	2.3	0.0	0.0	0.0	0.6
Trade, transportation, and utilities	1.1	1.3	0.4	0.0	0.0	0.0	1.1
Wholesale trade	1.6	0.5	4.1	0.0	0.0	0.0	1.6
Transportation and warehousing	1.3	3.9	0.0	0.0	0.0	0.0	1.3
Utilities	3.6	1.0	1.3	0.0	0.0	8.1	3.6

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	2.9	0.4	1.2	0.0	4.1	0.0	2.9
Financial activities	1.0	1.2	1.1	0.0	0.0	0.0	1.0
Finance and insurance	1.1	0.2	1.2	0.0	0.0	0.0	1.1
Credit intermediation and related activities	1.8	0.0	1.0	1.0	0.0	0.0	1.8
Insurance carriers and related activities	1.7	0.9	5.5	0.0	0.0	0.0	1.7
Real estate and rental and leasing	2.2	0.0	4.5	1.1	0.0	0.0	2.2
Professional and business services	1.5	0.0	4.1	0.0	0.0	0.0	1.5
Professional and technical services	2.2	0.0	0.0	0.0	0.0	0.0	2.2
Education and health services	0.9	1.3	1.3	0.0	0.0	0.0	0.9
Educational services	1.4	1.2	1.5	0.0	0.0	0.0	1.4
Junior colleges, colleges, and universities	1.5	0.3	1.2	0.0	0.0	0.0	1.5
Health care and social assistance	1.0	1.3	1.5	0.0	0.0	0.0	1.0
1 to 99 workers	0.8	0.0	2.0	0.0	0.0	0.0	0.8
1 to 49 workers	0.9	0.3	3.0	0.0	0.0	0.0	0.9
50 to 99 workers	1.2	0.0	6.1	0.0	0.0	0.0	1.2
100 workers or more	0.7	0.0	1.2	0.0	0.0	0.0	0.7
100 to 499 workers	0.9	0.5	2.5	0.0	0.0	0.0	0.9
500 workers or more	0.9	0.0	0.6	0.0	0.0	0.0	0.9
Geographic areas							
Middle Atlantic	0.7	1.4	0.0	0.0	0.0	0.0	0.7
East North Central	1.0	0.2	1.2	0.0	0.0	0.0	1.0
West North Central	1.7	1.2	1.7	0.0	0.0	0.0	1.7
South Atlantic	0.9	0.0	2.8	0.0	0.0	0.0	0.9
East South Central	2.6	0.0	0.7	0.0	0.0	0.0	2.6
West South Central	2.8	0.5	4.8	0.0	0.0	0.0	2.8
Mountain	1.8	0.2	0.0	0.0	0.0	0.0	1.8
Pacific	1.1	0.2	3.8	0.0	0.0	0.0	1.1

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)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	21	1	33	27	16	63.7	60.0
Worker characteristics								
Management, professional, and related	1	17	1	35	24	22	65.6	60.0
Management, business, and financial	—	18	—	37	17	26	66.0	60.0
Professional and related	1	17	1	34	27	19	65.4	60.0
Service	2	36	1	25	31	5	59.1	60.0
Protective service	—	—	—	37	—	6	59.1	60.0
Sales and office	1	21	2	34	27	16	63.9	60.0
Sales and related	—	21	—	37	25	15	63.4	60.0
Office and administrative support	1	21	2	32	27	17	64.1	60.0
Natural resources, construction, and maintenance	—	21	—	33	35	9	62.1	60.0
Construction, extraction, farming, fishing, and forestry	—	17	—	33	40	6	61.2	60.0
Installation, maintenance, and repair	—	23	—	33	31	12	62.6	60.0
Production, transportation, and material moving ...	1	17	1	36	28	16	64.6	60.0
Production	2	17	1	40	27	12	62.0	60.0
Transportation and material moving	—	17	—	32	28	21	67.6	60.0
Full time	1	19	1	36	26	17	64.1	60.0
Part time	—	39	—	18	34	9	61.0	60.0
Union	2	22	3	18	40	15	64.4	66.0
Nonunion	1	21	1	36	25	16	63.6	60.0
Average wage within the following categories: ¹								
Lowest 25 percent	—	35	—	25	32	6	59.9	60.0
Lowest 10 percent	—	47	—	16	33	3	58.0	60.0
Second 25 percent	1	20	1	36	29	12	62.9	60.0
Third 25 percent	1	19	1	37	26	16	63.7	60.0
Highest 25 percent	1	18	1	32	25	23	66.2	60.0
Highest 10 percent	—	18	—	30	25	26	67.2	65.0
Establishment characteristics								
Goods-producing industries	2	14	1	38	26	18	64.5	60.0
Construction	—	22	—	26	44	5	61.3	60.0
Manufacturing	2	13	1	40	23	20	65.0	60.0
Service-providing industries	1	23	1	32	27	15	63.6	60.0
Trade, transportation, and utilities	—	20	1	30	28	21	66.4	60.0
Wholesale trade	—	12	—	38	34	15	65.4	60.0
Transportation and warehousing	—	19	—	23	21	37	72.8	67.0
Utilities	—	—	—	—	43	36	71.7	67.0

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)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Information	—	23	—	29	28	20	64.0	60.0
Financial activities	—	17	—	30	22	28	66.8	66.0
Finance and insurance	—	14	—	31	22	31	68.7	66.0
Credit intermediation and related activities	—	18	—	29	26	24	66.7	60.0
Insurance carriers and related activities	—	10	—	37	18	33	69.3	66.0
Real estate and rental and leasing	—	—	—	29	23	—	60.6	60.0
Professional and business services	—	16	—	41	31	12	63.5	60.0
Professional and technical services	—	12	—	45	30	14	64.7	60.0
Administrative and waste services	—	21	—	32	42	—	60.5	60.0
Education and health services	2	24	1	34	26	12	62.0	60.0
Educational services	—	24	—	22	17	36	70.7	67.0
Junior colleges, colleges, and universities	—	24	—	25	9	40	72.2	60.0
Health care and social assistance	3	24	2	37	28	7	60.2	60.0
Leisure and hospitality	—	47	1	25	24	3	57.7	60.0
Accommodation and food services	—	48	1	24	24	3	57.6	60.0
Other services	—	35	5	—	33	5	59.0	60.0
1 to 99 workers	1	26	1	29	31	11	62.3	60.0
1 to 49 workers	—	26	—	28	34	10	62.3	60.0
50 to 99 workers	1	27	—	33	26	14	62.2	60.0
100 workers or more	1	18	1	36	24	19	64.8	60.0
100 to 499 workers	2	15	1	38	27	17	64.5	60.0
500 workers or more	1	22	2	34	21	21	65.1	60.0
Geographic areas								
Middle Atlantic	—	40	—	8	44	6	60.8	60.0
East North Central	1	9	1	47	22	21	65.3	60.0
West North Central	—	7	—	42	21	27	66.6	60.0
South Atlantic	—	12	—	53	13	20	64.8	60.0
East South Central	—	—	—	52	5	—	62.0	60.0
West South Central	—	8	—	50	17	23	66.5	60.0
Mountain	—	8	—	48	14	24	66.1	60.0
Pacific	2	9	5	32	30	21	66.4	65.0

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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, private industry workers, National Compensation Survey, March 2011

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	0.3	1.8	0.1	1.2	1.6	0.7	0.4	0.0
Worker characteristics								
Management, professional, and related	0.3	2.3	0.2	2.0	2.2	1.4	0.5	0.0
Management, business, and financial	–	1.8	–	2.3	1.4	1.8	0.6	0.0
Professional and related	0.3	2.8	0.3	2.5	3.4	1.7	0.7	1.1
Service	0.9	5.0	0.5	3.1	3.9	0.7	0.8	0.0
Protective service	–	–	–	10.7	–	2.1	2.2	5.1
Sales and office	0.3	1.5	0.3	1.3	1.6	1.0	0.4	0.0
Sales and related	–	2.0	–	2.5	2.3	1.5	0.6	0.0
Office and administrative support	0.4	1.6	0.2	1.4	1.7	1.2	0.5	0.0
Natural resources, construction, and maintenance	–	2.2	–	2.8	2.8	1.5	0.6	0.0
Construction, extraction, farming, fishing, and forestry	–	3.1	–	4.7	4.1	2.0	1.1	2.3
Installation, maintenance, and repair	–	2.9	–	3.3	3.8	2.1	0.7	0.0
Production, transportation, and material moving ...	0.4	1.3	0.4	2.1	1.7	1.7	0.5	0.0
Production	0.6	1.9	0.5	2.8	2.8	2.1	0.4	0.0
Transportation and material moving	–	1.5	–	3.0	1.9	2.6	1.0	7.0
Full time	0.3	1.4	0.2	1.2	1.6	0.8	0.3	0.0
Part time	–	5.4	–	3.3	3.0	1.5	1.0	0.0
Union	0.6	2.4	0.7	1.9	3.2	1.9	0.8	0.5
Nonunion	0.3	1.8	0.1	1.2	1.4	0.8	0.4	0.0
Average wage within the following categories: ¹								
Lowest 25 percent	–	3.6	–	2.3	2.8	1.1	0.6	0.0
Lowest 10 percent	–	5.4	–	4.0	4.7	1.0	0.8	9.0
Second 25 percent	0.4	2.4	0.2	1.8	2.3	1.0	0.5	0.0
Third 25 percent	0.3	1.4	0.3	1.2	2.1	1.0	0.3	0.0
Highest 25 percent	0.3	1.8	0.2	1.7	1.8	1.3	0.5	0.0
Highest 10 percent	–	1.3	–	2.4	1.8	1.7	0.5	6.8
Establishment characteristics								
Goods-producing industries	0.5	1.8	0.4	2.2	2.1	1.8	0.6	0.0
Construction	–	2.9	–	4.7	4.0	1.8	1.1	5.4
Manufacturing	0.5	1.9	0.5	2.4	2.4	2.1	0.7	0.0
Service-providing industries	0.3	2.1	0.2	1.5	1.7	0.9	0.4	0.0
Trade, transportation, and utilities	–	1.9	0.3	1.7	2.1	1.7	0.7	7.1
Wholesale trade	–	2.7	–	3.2	3.5	2.5	0.8	5.1
Transportation and warehousing	–	3.2	–	4.0	2.7	4.6	1.8	0.4
Utilities	–	–	–	–	8.7	8.7	2.5	0.0

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Information	—	3.3	—	4.3	3.9	3.4	1.1	4.4
Financial activities	—	2.4	—	2.6	2.3	2.8	0.8	8.5
Finance and insurance	—	1.3	—	2.5	2.6	2.2	0.8	2.1
Credit intermediation and related activities	—	3.2	—	3.9	3.2	3.3	1.1	7.8
Insurance carriers and related activities	—	2.4	—	3.6	3.2	4.0	1.5	7.3
Real estate and rental and leasing	—	—	—	7.8	5.3	—	1.9	0.9
Professional and business services	—	2.9	—	4.1	2.7	2.1	0.9	0.0
Professional and technical services	—	2.1	—	4.6	3.4	3.2	1.0	0.0
Administrative and waste services	—	5.9	—	7.1	6.2	—	1.4	1.4
Education and health services	0.7	4.6	0.5	3.6	4.2	1.2	0.8	0.0
Educational services	—	2.5	—	2.9	3.0	2.9	1.1	2.3
Junior colleges, colleges, and universities	—	2.0	—	2.1	1.0	2.6	1.1	9.7
Health care and social assistance	0.8	5.2	0.5	4.2	4.9	1.1	0.8	0.0
Leisure and hospitality	—	6.8	0.4	4.9	5.7	1.2	1.1	10.1
Accommodation and food services	—	7.7	0.4	5.4	6.4	1.4	1.3	11.9
Other services	—	8.9	1.8	—	7.2	2.1	1.6	1.1
1 to 99 workers	0.4	3.7	0.2	1.8	2.4	0.9	0.7	0.0
1 to 49 workers	—	3.2	—	1.6	2.8	1.1	0.6	0.0
50 to 99 workers	0.3	5.2	—	3.9	2.6	2.1	1.0	0.0
100 workers or more	0.3	1.5	0.3	1.9	1.6	1.1	0.4	0.0
100 to 499 workers	0.5	1.2	0.4	2.0	1.7	1.3	0.4	0.0
500 workers or more	0.2	2.7	0.4	2.9	2.2	1.8	0.8	0.0
Geographic areas								
Middle Atlantic	—	4.6	—	1.4	4.2	0.6	0.8	8.5
East North Central	0.3	1.2	0.3	3.3	2.3	2.2	0.5	0.0
West North Central	—	1.7	—	4.3	2.7	2.8	0.8	3.6
South Atlantic	—	1.6	—	2.1	2.1	2.5	1.0	0.0
East South Central	—	—	—	8.0	1.7	—	2.4	0.0
West South Central	—	2.0	—	2.9	2.4	2.4	0.6	0.0
Mountain	—	1.9	—	4.1	1.8	4.7	2.1	0.0
Pacific	0.8	1.7	1.0	3.5	3.6	3.1	1.1	4.8

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	72	\$170	\$260	\$546	\$1,000	\$2,080	28
Worker characteristics							
Management, professional, and related	68	170	385	600	1,500	2,423	32
Management, business, and financial	68	170	400	900	1,500	2,500	32
Professional and related	68	170	381	561	1,385	2,325	32
Service	85	—	—	—	—	—	15
Protective service	83	—	—	—	—	—	17
Sales and office	70	170	201	546	1,000	2,300	30
Sales and related	72	170	170	546	1,000	2,500	28
Office and administrative support	69	170	250	559	1,000	2,000	31
Natural resources, construction, and maintenance	72	170	300	546	1,000	1,500	28
Construction, extraction, farming, fishing, and forestry	81	—	—	—	—	—	19
Installation, maintenance, and repair	67	170	250	546	1,000	1,500	33
Production, transportation, and material moving ...	69	170	250	515	750	1,500	31
Production	71	170	250	515	1,000	1,500	29
Transportation and material moving	67	170	300	511	577	1,500	33
Full time	70	170	300	559	1,153	2,308	30
Part time	82	170	170	315	559	561	18
Union	70	170	215	500	559	1,000	30
Nonunion	72	170	300	559	1,000	2,308	28
Average wage within the following categories: ²							
Lowest 25 percent	84	170	170	524	561	1,500	16
Second 25 percent	73	170	270	546	1,000	2,000	27
Third 25 percent	71	170	300	546	1,000	2,000	29
Highest 25 percent	66	170	346	561	1,500	2,400	34
Highest 10 percent	67	170	300	559	1,500	2,423	33
Establishment characteristics							
Goods-producing industries	64	170	300	524	1,000	1,500	36
Manufacturing	59	170	300	524	1,000	1,730	41
Service-providing industries	73	170	250	546	1,000	2,308	27
Trade, transportation, and utilities	66	170	170	511	600	1,746	34
Wholesale trade	71	170	364	546	1,000	1,500	29
Transportation and warehousing	58	170	200	524	577	1,000	42
Utilities	48	—	—	—	—	—	52

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)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	48	—	—	—	—	—	52
Financial activities	65	\$170	\$500	\$1,000	\$2,500	\$3,846	35
Finance and insurance	60	170	546	1,000	2,500	3,000	40
Credit intermediation and related activities	65	—	—	—	—	—	35
Insurance carriers and related activities	58	—	—	—	—	—	42
Real estate and rental and leasing	79	—	—	—	—	—	21
Professional and business services	81	170	500	561	1,200	2,350	19
Professional and technical services	83	170	500	1,000	1,500	2,080	17
Administrative and waste services	88	—	—	—	—	—	12
Education and health services	72	—	—	—	—	—	28
Educational services	54	—	—	—	—	—	46
Junior colleges, colleges, and universities	45	170	170	600	1,500	1,500	55
Health care and social assistance	75	170	300	546	1,000	2,076	25
1 to 99 workers	78	170	170	524	800	1,500	22
1 to 49 workers	81	170	170	546	750	1,500	19
50 to 99 workers	73	170	170	500	1,000	1,500	27
100 workers or more	67	170	346	559	1,400	2,308	33
100 to 499 workers	72	170	350	559	1,200	2,308	28
500 workers or more	60	170	300	561	1,500	2,350	40
Geographic areas							
Middle Atlantic	90	170	170	500	559	561	10
East North Central	51	200	350	520	1,000	2,300	49
West North Central	52	250	346	515	1,250	2,000	48
South Atlantic	66	300	500	1,000	1,750	2,500	34
East South Central	72	—	—	—	—	—	28
West South Central	57	230	500	1,000	1,500	2,308	43
Mountain	60	315	500	1,000	2,300	3,363	40
Pacific	71	200	520	916	2,000	2,400	29

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 28. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2011

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.2	\$0.00	\$52.41	\$5.41	\$0.00	\$245.71	1.2
Worker characteristics							
Management, professional, and related	2.1	0.00	104.67	165.55	71.77	106.25	2.1
Management, business, and financial	2.5	0.00	129.69	206.57	226.45	34.93	2.5
Professional and related	2.8	0.00	127.81	30.05	195.72	121.76	2.8
Service	2.1	–	–	–	–	–	2.1
Protective service	5.0	–	–	–	–	–	5.0
Sales and office	1.3	0.00	67.54	7.32	40.58	11.47	1.3
Sales and related	2.2	0.00	45.77	14.06	409.61	50.31	2.2
Office and administrative support	1.5	0.00	84.44	9.31	23.43	130.84	1.5
Natural resources, construction, and maintenance	2.9	0.00	51.14	0.00	223.52	250.03	2.9
Construction, extraction, farming, fishing, and forestry	4.8	–	–	–	–	–	4.8
Installation, maintenance, and repair	3.7	0.00	54.88	9.72	75.32	171.81	3.7
Production, transportation, and material moving ...	2.2	0.00	25.90	16.29	106.15	81.87	2.2
Production	2.7	0.00	6.63	17.96	237.52	76.78	2.7
Transportation and material moving	3.0	0.00	48.31	23.22	24.61	362.43	3.0
Full time	1.3	0.00	65.18	0.00	141.90	71.34	1.3
Part time	2.5	0.00	0.00	80.58	11.12	32.06	2.5
Union	2.5	0.00	48.25	12.88	6.14	291.60	2.5
Nonunion	1.3	0.00	54.65	6.73	171.29	99.78	1.3
Average wage within the following categories: ²							
Lowest 25 percent	2.2	0.00	4.69	30.99	29.90	82.78	2.2
Second 25 percent	1.8	0.00	48.76	7.80	0.00	161.00	1.8
Third 25 percent	1.4	0.00	26.01	9.40	0.00	103.97	1.4
Highest 25 percent	1.7	0.00	89.43	2.92	263.28	96.28	1.7
Highest 10 percent	2.0	0.00	89.88	1.79	74.62	118.19	2.0
Establishment characteristics							
Goods-producing industries	2.3	0.00	35.83	26.91	0.00	389.96	2.3
Manufacturing	2.6	7.44	30.18	25.62	113.78	463.40	2.6
Service-providing industries	1.4	0.00	60.05	19.28	47.49	101.99	1.4
Trade, transportation, and utilities	1.7	0.00	36.81	27.29	152.43	252.06	1.7
Wholesale trade	3.3	6.63	92.32	18.86	165.02	269.63	3.3
Transportation and warehousing	4.4	0.00	48.19	42.14	214.42	228.61	4.4
Utilities	9.1	–	–	–	–	–	9.1

See footnotes at end of table.

Table 28. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	4.6	—	—	—	—	—	4.6
Financial activities	2.8	\$0.00	\$54.97	\$172.57	\$179.07	\$878.63	2.8
Finance and insurance	2.3	0.00	25.11	52.76	93.50	683.07	2.3
Credit intermediation and related activities	3.9	—	—	—	—	—	3.9
Insurance carriers and related activities	4.1	—	—	—	—	—	4.1
Real estate and rental and leasing	6.0	—	—	—	—	—	6.0
Professional and business services	2.5	0.00	90.81	250.20	425.83	378.12	2.5
Professional and technical services	2.9	49.99	23.58	80.56	206.93	239.63	2.9
Administrative and waste services	3.1	—	—	—	—	—	3.1
Education and health services	3.7	—	—	—	—	—	3.7
Educational services	3.4	—	—	—	—	—	3.4
Junior colleges, colleges, and universities	2.6	0.00	0.78	28.28	0.00	193.21	2.6
Health care and social assistance	4.5	0.00	143.14	17.33	55.23	352.18	4.5
1 to 99 workers	1.5	0.00	38.13	32.15	327.36	132.11	1.5
1 to 49 workers	1.6	0.00	35.41	11.66	295.04	261.92	1.6
50 to 99 workers	3.5	0.00	47.22	28.64	225.39	306.59	3.5
100 workers or more	1.8	0.00	41.89	4.32	209.72	61.01	1.8
100 to 499 workers	1.5	0.00	59.98	0.91	258.08	260.54	1.5
500 workers or more	3.3	0.00	68.77	41.53	150.76	150.00	3.3
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)

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

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)

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

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 29. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011

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

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Employee contribution required	Employee contribution not required
Information	1.4	1.4
Financial activities	0.8	0.8
Finance and insurance	0.7	0.7
Credit intermediation and related activities	1.0	1.0
Insurance carriers and related activities	1.4	1.4
Professional and business services	1.6	1.6
Professional and technical services	1.5	1.5
Education and health services	1.3	1.3
Educational services	1.1	1.1
Junior colleges, colleges, and universities	1.2	1.2
Health care and social assistance	1.7	1.7
Other services	2.1	2.1
1 to 99 workers	0.7	0.7
1 to 49 workers	0.9	0.9
50 to 99 workers	0.8	0.8
100 workers or more	0.7	0.7
100 to 499 workers	0.7	0.7
500 workers or more	1.1	1.1
Geographic areas		
New England	1.2	1.2
Middle Atlantic	1.2	1.2
East North Central	1.1	1.1
West North Central	0.9	0.9
South Atlantic	1.2	1.2
East South Central	1.7	1.7
West South Central	2.2	2.2
Mountain	2.4	2.4
Pacific	1.7	1.7

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	93	5	1	1
Worker characteristics				
Management, professional, and related	94	5	(¹)	(¹)
Management, business, and financial	93	6	1	(¹)
Professional and related	95	5	—	—
Service	96	3	—	—
Protective service	97	—	—	—
Sales and office	93	6	1	(¹)
Sales and related	90	9	—	—
Office and administrative support	94	5	1	(¹)
Natural resources, construction, and maintenance	90	5	3	1
Construction, extraction, farming, fishing, and forestry	88	5	5	1
Installation, maintenance, and repair	91	6	2	2
Production, transportation, and material moving ...	88	4	5	3
Production	86	4	8	2
Transportation and material moving	91	4	2	3
Full time	93	5	1	1
Union	77	9	9	4
Nonunion	95	5	(¹)	(¹)
Average wage within the following categories: ²				
Lowest 25 percent	94	4	—	—
Lowest 10 percent	92	—	—	—
Second 25 percent	94	4	1	(¹)
Third 25 percent	93	5	1	(¹)
Highest 25 percent	92	6	2	1
Highest 10 percent	92	7	—	—
Establishment characteristics				
Goods-producing industries	89	4	5	1
Construction	91	5	5	—
Manufacturing	90	3	6	2
Service-providing industries	94	5	(¹)	(¹)
Trade, transportation, and utilities	88	9	1	2
Wholesale trade	94	4	—	—
Transportation and warehousing	95	—	—	—
Utilities	75	24	—	—

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)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	89	11	—	—
Financial activities	92	7	—	—
Finance and insurance	92	8	—	—
Credit intermediation and related activities	89	10	—	—
Insurance carriers and related activities	93	6	—	—
Real estate and rental and leasing	99	—	—	—
Professional and business services	96	3	—	—
Professional and technical services	97	3	—	—
Administrative and waste services	96	—	—	—
Education and health services	97	3	—	—
Educational services	95	5	—	—
Junior colleges, colleges, and universities	94	6	(¹)	—
Health care and social assistance	97	3	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	99	—	—	—
Other services	95	—	—	—
1 to 99 workers	93	5	1	1
1 to 49 workers	93	6	1	(¹)
50 to 99 workers	95	3	1	1
100 workers or more	93	5	2	1
100 to 499 workers	93	5	1	(¹)
500 workers or more	92	5	2	1
Geographic areas				
New England	95	4	—	—
Middle Atlantic	95	3	1	1
East North Central	89	6	4	1
West North Central	92	5	—	—
South Atlantic	95	4	—	—
East South Central	92	7	—	—
West South Central	92	7	1	1
Mountain	94	5	—	—
Pacific	93	6	1	1

¹ Less than 0.5 percent.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 30. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.4	0.4	0.2	0.1
Worker characteristics				
Management, professional, and related	0.6	0.6	(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: ²				
Lowest 25 percent	1.3	1.0	–	–
Lowest 10 percent	4.3	–	–	–
Second 25 percent	0.6	0.5	0.2	(¹)
Third 25 percent	0.6	0.4	0.4	(¹)
Highest 25 percent	0.6	0.6	0.2	0.2
Highest 10 percent	0.8	0.8	–	–
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 30. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	1.7	1.7	—	—
Financial activities	0.8	0.7	—	—
Finance and insurance	0.8	0.8	—	—
Credit intermediation and related activities	1.3	1.3	—	—
Insurance carriers and related activities	1.4	1.4	—	—
Real estate and rental and leasing	1.0	—	—	—
Professional and business services	0.9	0.9	—	—
Professional and technical services	1.1	1.1	—	—
Administrative and waste services	2.4	—	—	—
Education and health services	0.9	0.9	—	—
Educational services	1.8	1.8	—	—
Junior colleges, colleges, and universities	2.3	2.3	(¹)	—
Health care and social assistance	1.0	1.0	—	—
Leisure and hospitality	0.5	—	—	—
Accommodation and food services	0.6	—	—	—
Other services	4.0	—	—	—
1 to 99 workers	0.6	0.5	0.2	0.2
1 to 49 workers	0.9	0.8	0.2	(¹)
50 to 99 workers	1.0	0.7	0.4	0.5
100 workers or more	0.5	0.5	0.2	0.1
100 to 499 workers	0.9	0.8	0.4	(¹)
500 workers or more	0.6	0.5	0.3	0.2
Geographic areas				
New England	1.1	1.0	—	—
Middle Atlantic	0.4	0.3	0.2	0.3
East North Central	1.3	1.1	0.7	0.4
West North Central	1.7	1.3	—	—
South Atlantic	0.6	0.6	—	—
East South Central	2.2	1.9	—	—
West South Central	1.6	1.4	0.3	0.4
Mountain	1.8	1.7	—	—
Pacific	1.3	1.3	0.3	0.3

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 31. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2011

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	22	64	7	6	2	58.7	60.0
Worker characteristics							
Management, professional, and related	22	63	7	6	1	58.5	60.0
Management, business, and financial	19	65	8	7	1	59.0	60.0
Professional and related	24	62	7	6	1	58.2	60.0
Service	36	54	4	—	—	57.4	60.0
Protective service	—	55	—	6	—	58.8	60.0
Sales and office	19	65	7	7	2	59.2	60.0
Sales and related	19	64	8	6	3	59.7	60.0
Office and administrative support	19	66	7	7	2	59.1	60.0
Natural resources, construction, and maintenance	19	68	5	5	2	59.1	60.0
Construction, extraction, farming, fishing, and forestry	16	75	—	—	—	59.5	60.0
Installation, maintenance, and repair	21	65	6	6	2	58.9	60.0
Production, transportation, and material moving	19	70	4	5	2	58.5	60.0
Production	16	69	6	6	2	59.0	60.0
Transportation and material moving	21	71	2	4	1	57.9	60.0
Full time	22	65	6	6	1	58.6	60.0
Union	32	55	3	5	4	57.9	60.0
Nonunion	21	65	7	6	1	58.7	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	26	59	5	6	4	59.3	60.0
Second 25 percent	22	66	6	5	1	58.3	60.0
Third 25 percent	20	66	6	7	1	58.8	60.0
Highest 25 percent	22	63	7	6	1	58.6	60.0
Highest 10 percent	21	62	9	6	1	58.7	60.0
Establishment characteristics							
Goods-producing industries	18	68	6	6	1	58.9	60.0
Construction	11	80	—	5	—	60.1	60.0
Manufacturing	20	66	7	6	1	58.7	60.0
Service-providing industries	22	64	7	6	2	58.6	60.0
Trade, transportation, and utilities	18	67	7	5	3	59.3	60.0
Wholesale trade	16	67	10	5	2	58.7	60.0
Transportation and warehousing	21	70	—	6	—	59.4	60.0
Utilities	46	30	15	—	—	57.6	60.0

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)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information	15	63	12	6	4	59.8	60.0
Financial activities	26	58	9	5	1	58.4	60.0
Finance and insurance	26	57	10	5	2	58.5	60.0
Credit intermediation and related activities	30	52	10	6	1	58.1	60.0
Insurance carriers and related activities	21	62	10	4	2	59.2	60.0
Real estate and rental and leasing	23	69	—	—	—	58.3	60.0
Professional and business services	15	69	—	8	—	59.1	60.0
Professional and technical services	11	72	7	10	1	59.7	60.0
Administrative and waste services	—	63	—	—	—	58.1	60.0
Education and health services	27	62	5	6	1	57.7	60.0
Educational services	8	74	7	9	2	60.5	60.0
Junior colleges, colleges, and universities	9	75	9	5	2	60.0	60.0
Health care and social assistance	32	59	—	5	—	56.9	60.0
Other services	29	60	—	—	—	58.0	60.0
1 to 99 workers	16	68	5	8	2	59.6	60.0
1 to 49 workers	16	69	6	7	2	59.5	60.0
50 to 99 workers	16	67	4	10	2	59.8	60.0
100 workers or more	24	62	7	5	1	58.2	60.0
100 to 499 workers	15	69	8	6	1	59.3	60.0
500 workers or more	32	57	6	4	1	57.2	60.0
Geographic areas							
New England	13	69	7	10	2	59.9	60.0
Middle Atlantic	19	67	5	7	2	59.2	60.0
East North Central	22	67	4	5	1	58.5	60.0
West North Central	19	64	10	5	1	59.2	60.0
South Atlantic	21	68	6	3	1	58.2	60.0
East South Central	—	54	5	5	—	57.2	60.0
West South Central	18	68	5	7	2	58.7	60.0
Mountain	25	60	11	3	1	58.1	60.0
Pacific	26	54	10	9	2	58.7	60.0

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2011

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.2	1.2	0.5	0.5	0.2	0.2	0.0
Worker characteristics							
Management, professional, and related	1.5	1.7	0.7	0.8	0.2	0.2	0.0
Management, business, and financial	1.4	2.0	0.8	1.1	0.2	0.2	0.0
Professional and related	2.0	2.0	0.9	0.9	0.2	0.3	0.0
Service	6.7	5.9	1.2	—	—	1.0	0.0
Protective service	—	8.9	—	2.8	—	1.1	0.0
Sales and office	1.0	1.3	0.7	0.8	0.4	0.2	0.0
Sales and related	2.1	2.4	1.2	1.3	1.1	0.6	0.0
Office and administrative support	1.2	1.5	0.7	0.9	0.3	0.2	0.0
Natural resources, construction, and maintenance	2.5	3.0	1.5	1.4	1.0	0.5	0.0
Construction, extraction, farming, fishing, and forestry	3.7	5.0	—	—	—	0.8	0.0
Installation, maintenance, and repair	3.1	3.5	1.8	1.9	1.0	0.5	0.0
Production, transportation, and material moving ...	1.6	1.9	0.8	0.7	0.5	0.2	0.0
Production	1.7	2.3	1.2	1.1	0.9	0.3	0.0
Transportation and material moving	2.5	2.7	0.7	1.0	0.5	0.4	0.0
Full time	1.2	1.2	0.5	0.6	0.2	0.2	0.0
Union	4.0	3.8	1.1	0.9	1.0	0.5	0.0
Nonunion	1.2	1.2	0.5	0.6	0.2	0.2	0.0
Average wage within the following categories: ¹							
Lowest 25 percent	7.4	6.3	1.2	1.8	1.4	1.1	0.0
Second 25 percent	1.9	1.8	0.7	1.1	0.3	0.3	0.0
Third 25 percent	1.1	1.3	0.7	0.8	0.3	0.2	0.0
Highest 25 percent	1.3	1.5	0.7	0.6	0.2	0.2	0.0
Highest 10 percent	1.7	2.1	1.1	0.7	0.3	0.2	0.0
Establishment characteristics							
Goods-producing industries	1.8	2.1	0.9	0.8	0.5	0.2	0.0
Construction	3.1	4.5	—	2.1	—	0.8	0.0
Manufacturing	2.0	2.4	1.1	0.9	0.5	0.3	0.0
Service-providing industries	1.4	1.4	0.6	0.6	0.2	0.2	0.0
Trade, transportation, and utilities	1.5	1.7	0.9	0.8	0.6	0.3	0.0
Wholesale trade	2.2	2.9	1.8	1.5	0.6	0.5	0.0
Transportation and warehousing	3.1	3.7	—	1.9	—	0.5	0.0
Utilities	5.0	4.5	4.3	—	—	1.1	4.4

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information	2.4	3.7	2.8	2.0	1.6	0.4	0.0
Financial activities	1.7	2.0	0.9	0.8	0.4	0.2	0.0
Finance and insurance	1.8	2.0	1.0	0.7	0.5	0.2	0.0
Credit intermediation and related activities	2.3	2.5	1.4	1.1	0.5	0.3	0.0
Insurance carriers and related activities	2.6	3.2	1.5	1.2	1.0	0.3	0.0
Real estate and rental and leasing	5.3	6.2	—	—	—	0.7	0.0
Professional and business services	2.5	2.8	—	1.6	—	0.4	0.0
Professional and technical services	2.2	3.2	1.9	1.8	0.4	0.4	0.0
Administrative and waste services	—	8.5	—	—	—	1.0	0.0
Education and health services	3.0	2.9	0.9	1.5	0.1	0.4	0.0
Educational services	1.4	2.4	0.9	1.9	0.5	0.2	0.0
Junior colleges, colleges, and universities	1.8	1.9	1.2	1.0	0.2	0.3	0.0
Health care and social assistance	3.7	3.5	—	1.8	—	0.5	0.0
Other services	5.9	7.2	—	—	—	1.0	0.0
1 to 99 workers	1.4	1.9	0.7	1.2	0.5	0.2	0.0
1 to 49 workers	1.9	2.5	1.0	1.6	0.4	0.3	0.0
50 to 99 workers	2.2	3.1	0.9	2.6	1.0	0.6	0.0
100 workers or more	1.7	1.6	0.6	0.6	0.2	0.2	0.0
100 to 499 workers	1.3	1.8	1.1	0.9	0.4	0.2	0.0
500 workers or more	2.5	2.2	0.7	0.7	0.2	0.3	0.0
Geographic areas							
New England	2.4	3.8	1.9	2.6	0.4	0.3	0.0
Middle Atlantic	2.1	2.2	0.9	2.3	0.8	0.4	0.0
East North Central	3.7	3.4	0.7	0.9	0.5	0.5	0.0
West North Central	2.3	3.4	2.8	1.4	0.6	0.5	0.0
South Atlantic	1.7	2.3	1.0	0.8	0.5	0.3	0.0
East South Central	—	9.7	1.8	1.9	—	1.2	0.0
West South Central	2.6	2.9	0.9	2.8	0.8	0.5	0.0
Mountain	3.1	4.4	2.9	1.2	0.3	0.5	0.0
Pacific	3.4	3.1	1.8	1.4	0.5	0.5	0.0

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	84	\$3,500	\$5,000	\$8,000	\$10,000	\$15,000	16
Worker characteristics							
Management, professional, and related	85	4,000	5,000	9,000	12,000	15,000	15
Management, business, and financial	85	5,000	6,000	10,000	14,286	20,000	15
Professional and related	84	4,000	5,000	8,000	10,000	15,000	16
Service	82	3,000	5,000	7,500	10,000	13,000	18
Sales and office	86	3,333	5,000	9,500	12,000	20,000	14
Sales and related	88	3,000	5,000	7,500	12,000	20,000	12
Office and administrative support	85	4,000	5,000	10,000	12,000	20,000	15
Natural resources, construction, and maintenance	84	3,000	5,000	6,000	10,000	15,000	16
Construction, extraction, farming, fishing, and forestry	87	2,500	5,000	5,000	10,000	15,000	13
Installation, maintenance, and repair	83	3,000	4,000	6,000	10,000	15,000	17
Production, transportation, and material moving ...	76	2,500	5,000	6,000	10,000	15,000	24
Production	80	2,500	5,000	7,000	10,000	15,000	20
Transportation and material moving	72	2,500	5,000	5,000	10,000	12,000	28
Full time	84	3,900	5,000	8,000	10,000	15,000	16
Union	71	2,917	4,000	5,000	10,000	15,000	29
Nonunion	85	4,000	5,000	8,000	10,000	15,000	15
Average wage within the following categories: ²							
Lowest 25 percent	82	3,000	5,000	7,500	10,000	15,000	18
Second 25 percent	84	3,000	5,000	7,500	10,000	15,000	16
Third 25 percent	84	3,098	5,000	7,500	10,000	15,000	16
Highest 25 percent	83	4,000	5,000	10,000	12,500	17,300	17
Highest 10 percent	83	5,000	6,000	10,000	15,000	20,000	17
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	7,000	10,000	15,000	18
Construction	95	–	–	–	–	–	5
Manufacturing	79	2,500	5,000	7,500	10,000	15,000	21
Service-providing industries	84	4,000	5,000	8,000	10,000	16,000	16
Trade, transportation, and utilities	77	3,000	5,000	6,000	10,000	15,000	23
Wholesale trade	81	5,000	5,000	7,500	10,000	15,000	19
Transportation and warehousing	61	–	–	–	–	–	39
Utilities	65	5,000	7,500	12,000	15,000	20,000	35

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)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	86	\$4,000	\$4,000	\$7,500	\$12,000	\$15,000	14
Financial activities	87	4,167	7,500	10,000	20,000	35,000	13
Finance and insurance	86	5,000	9,500	12,000	20,000	41,667	14
Credit intermediation and related activities	85	5,000	9,000	12,250	30,000	41,667	15
Insurance carriers and related activities	85	4,167	7,000	10,000	15,000	25,000	15
Professional and business services	86	5,000	6,000	10,000	10,000	16,000	14
Professional and technical services	92	5,000	6,000	8,000	10,000	15,000	8
Education and health services	86	3,000	5,000	6,500	10,000	15,000	14
Educational services	86	4,000	5,000	7,000	10,000	14,500	14
Junior colleges, colleges, and universities	88	4,500	5,000	7,500	10,000	15,000	12
Health care and social assistance	86	3,000	5,000	6,000	10,000	15,000	14
Other services	76	3,000	5,000	6,000	10,000	10,000	24
1 to 99 workers	84	3,000	5,000	7,500	10,000	15,000	16
1 to 49 workers	84	3,900	5,000	7,500	10,000	15,000	16
50 to 99 workers	84	3,000	5,000	6,000	10,000	15,000	16
100 workers or more	83	4,000	5,000	9,340	12,000	16,000	17
100 to 499 workers	87	3,500	5,000	7,500	10,000	15,000	13
500 workers or more	80	4,000	5,000	10,000	15,000	20,000	20
Geographic areas							
New England	87	4,167	5,000	7,500	10,000	15,000	13
Middle Atlantic	84	3,000	5,000	7,500	10,500	15,000	16
East North Central	78	3,200	5,000	7,000	10,000	15,000	22
West North Central	81	4,000	5,000	10,000	12,000	20,000	19
South Atlantic	83	3,500	5,000	8,000	10,500	15,000	17
West South Central	84	4,000	5,000	10,000	10,000	15,000	16
Mountain	85	5,000	5,000	8,000	15,000	20,000	15
Pacific	86	4,000	5,500	10,000	14,000	17,300	14

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

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, private industry workers, National Compensation Survey, March 2011

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.8	\$718.48	\$0.00	\$168.30	\$32.49	\$0.00	0.8
Worker characteristics							
Management, professional, and related	1.1	313.93	303.33	1,172.22	452.50	1,432.04	1.1
Management, business, and financial	1.4	754.56	0.00	0.00	1,663.11	778.36	1.4
Professional and related	1.4	149.78	0.00	360.72	942.96	270.55	1.4
Service	3.3	563.21	0.00	610.79	0.00	2,715.30	3.3
Sales and office	1.1	891.88	0.00	1,341.66	988.57	0.00	1.1
Sales and related	1.6	391.85	0.00	622.86	2,197.65	0.00	1.6
Office and administrative support	1.3	1,031.65	0.00	884.83	963.34	1,371.09	1.3
Natural resources, construction, and maintenance	2.0	44.91	1,240.42	1,070.39	0.00	0.00	2.0
Construction, extraction, farming, fishing, and forestry	2.4	832.78	0.00	413.28	2,428.63	1,518.34	2.4
Installation, maintenance, and repair	2.7	591.57	477.06	1,251.43	0.00	234.31	2.7
Production, transportation, and material moving ...	2.0	247.51	0.00	588.52	0.00	322.02	2.0
Production	2.2	572.78	0.00	796.49	0.00	0.00	2.2
Transportation and material moving	3.1	638.52	0.00	1,374.16	0.00	4,490.93	3.1
Full time	0.8	751.81	0.00	84.12	78.10	0.00	0.8
Union	3.7	185.88	0.00	468.61	0.00	0.00	3.7
Nonunion	0.8	527.90	0.00	292.68	553.43	156.20	0.8
Average wage within the following categories: ²							
Lowest 25 percent	3.3	356.67	0.00	1,545.00	0.00	1,910.47	3.3
Second 25 percent	1.3	0.00	0.00	644.05	0.00	0.00	1.3
Third 25 percent	1.1	712.09	0.00	121.80	0.00	0.00	1.1
Highest 25 percent	1.1	0.00	78.10	646.40	678.72	1,742.13	1.1
Highest 10 percent	1.5	1,031.25	0.00	0.00	0.00	0.00	1.5
Establishment characteristics							
Goods-producing industries	1.8	565.62	0.00	553.65	608.88	0.00	1.8
Construction	1.7	—	—	—	—	—	1.7
Manufacturing	2.0	520.74	0.00	340.80	448.66	0.00	2.0
Service-providing industries	0.9	78.10	0.00	181.18	159.55	1,525.18	0.9
Trade, transportation, and utilities	1.6	196.51	0.00	1,335.16	0.00	0.00	1.6
Wholesale trade	2.6	1,666.27	0.00	606.91	0.00	0.00	2.6
Transportation and warehousing	4.1	—	—	—	—	—	4.1
Utilities	4.9	193.18	1,989.82	2,680.63	0.00	7,540.47	4.9

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	2.8	\$0.00	\$0.00	\$2,114.40	\$1,423.10	\$0.00	2.8
Financial activities	1.4	1,087.46	217.79	232.55	848.41	8,920.36	1.4
Finance and insurance	1.5	0.00	1,642.89	660.25	4,419.52	3,896.63	1.5
Credit intermediation and related activities	1.7	122.00	1,336.00	806.17	6,248.20	0.00	1.7
Insurance carriers and related activities	3.2	1,412.83	2,072.29	56.28	0.00	5,739.34	3.2
Professional and business services	2.4	0.00	156.20	1,903.30	800.31	1,908.80	2.4
Professional and technical services	1.8	0.00	117.92	1,327.74	312.41	432.89	1.8
Education and health services	1.7	182.22	0.00	922.32	0.00	734.11	1.7
Educational services	2.0	73.78	0.00	326.54	0.00	732.67	2.0
Junior colleges, colleges, and universities	1.9	697.87	0.00	0.00	0.00	0.00	1.9
Health care and social assistance	2.1	0.00	0.00	982.34	0.00	854.06	2.1
Other services	3.9	0.00	1,111.95	2,624.43	1,767.26	0.00	3.9
1 to 99 workers	1.3	857.85	0.00	561.54	0.00	0.00	1.3
1 to 49 workers	1.7	930.17	0.00	310.37	0.00	0.00	1.7
50 to 99 workers	2.1	604.98	0.00	1,109.85	0.00	2,136.47	2.1
100 workers or more	1.1	834.28	0.00	1,546.06	151.24	1,360.27	1.1
100 to 499 workers	1.2	729.41	0.00	624.82	0.00	0.00	1.2
500 workers or more	1.6	432.61	1,151.87	0.00	0.00	1,369.89	1.6
Geographic areas							
New England	2.8	1,219.80	0.00	0.00	0.00	0.00	2.8
Middle Atlantic	2.9	0.00	0.00	405.83	1,579.02	156.20	2.9
East North Central	1.9	623.60	0.00	1,247.20	0.00	0.00	1.9
West North Central	2.7	966.02	0.00	1,314.09	2,032.59	7,044.28	2.7
South Atlantic	2.2	883.40	0.00	602.67	1,617.71	0.00	2.2
West South Central	1.4	1,230.78	0.00	2,239.76	948.63	0.00	1.4
Mountain	3.0	1,199.83	826.56	2,223.73	990.36	4,277.85	3.0
Pacific	1.5	110.45	685.35	0.00	3,711.61	183.55	1.5

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

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)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
								Paid	Unpaid
All workers	77	63	77	38	63	66	38	11	85
Worker characteristics									
Management, professional, and related	89	86	87	56	82	83	53	19	89
Management, business, and financial	97	91	96	59	86	87	56	21	92
Professional and related	85	83	83	55	80	81	51	17	88
Service	53	43	58	24	41	46	23	7	79
Protective service	60	39	62	25	44	58	33	6	83
Sales and office	81	66	79	41	67	69	40	11	87
Sales and related	72	55	69	33	59	63	36	7	86
Office and administrative support	87	74	86	46	71	73	42	14	87
Natural resources, construction, and maintenance	79	51	80	26	52	54	30	8	78
Construction, extraction, farming, fishing, and forestry	68	38	69	19	39	41	23	7	74
Installation, maintenance, and repair	90	64	90	33	65	68	36	9	83
Production, transportation, and material moving ...	84	54	83	32	65	67	38	6	85
Production	91	54	90	31	68	69	40	7	87
Transportation and material moving	77	54	75	33	61	65	35	5	82
Full time	90	75	91	45	74	75	44	13	88
Part time	40	27	37	19	34	38	20	6	75
Union	89	71	90	49	85	86	48	10	91
Nonunion	76	62	76	37	61	64	37	11	84
Average wage within the following categories: ²									
Lowest 25 percent	51	32	51	18	36	41	20	5	77
Lowest 10 percent	34	21	38	11	26	32	15	4	74
Second 25 percent	85	66	84	41	67	70	39	10	86
Third 25 percent	89	74	90	43	74	75	44	12	87
Highest 25 percent	90	85	89	56	83	84	54	19	90
Highest 10 percent	90	87	90	58	86	86	60	21	91
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)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
								Paid	Unpaid
Information	92	89	91	67	83	88	53	23	95
Financial activities	94	89	92	61	85	87	56	23	90
Finance and insurance	95	91	95	66	90	91	62	26	94
Credit intermediation and related activities	96	93	96	62	90	92	63	24	95
Insurance carriers and related activities	95	91	95	70	91	91	62	29	93
Real estate and rental and leasing	87	79	83	44	68	72	33	—	75
Professional and business services	81	65	76	38	58	61	37	13	80
Professional and technical services	90	85	89	50	73	76	43	16	86
Administrative and waste services	68	40	60	21	34	38	24	6	71
Education and health services	81	78	80	54	76	76	42	18	88
Educational services	65	76	57	46	73	78	48	13	85
Junior colleges, colleges, and universities	80	82	72	54	91	93	67	15	93
Health care and social assistance	84	78	84	55	77	76	41	18	88
Leisure and hospitality	39	32	48	14	26	35	16	3	77
Accommodation and food services	37	30	47	12	24	32	15	3	77
Other services	69	52	67	24	52	53	24	10	73
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									
New England	75	70	75	44	67	77	46	12	87
Middle Atlantic	80	67	76	49	70	76	42	10	82
East North Central	79	58	78	41	67	66	38	11	83
West North Central	74	61	76	30	63	61	37	10	87
South Atlantic	77	60	79	36	62	66	39	11	83
East South Central	79	58	78	38	65	68	38	7	91
West South Central	80	64	80	35	62	64	39	13	85
Mountain	75	63	77	35	58	60	32	9	84
Pacific	73	65	75	33	56	56	33	12	86

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.

Table 33. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2011

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers	0.5	0.6	0.5	0.6	0.7	0.6	0.6	0.4	0.5
Worker characteristics									
Management, professional, and related	0.7	0.7	0.7	1.2	0.9	1.0	1.3	1.0	0.8
Management, business, and financial	0.6	0.8	0.7	1.7	1.2	1.2	1.6	1.4	0.9
Professional and related	1.0	0.9	0.9	1.4	1.1	1.2	1.5	1.1	0.9
Service	1.6	1.3	1.5	1.2	1.6	1.5	1.3	0.7	1.1
Protective service	6.5	5.8	6.8	4.5	6.0	6.1	5.3	1.9	4.4
Sales and office	0.7	0.9	0.6	1.0	0.8	0.8	0.9	0.6	0.6
Sales and related	1.0	1.2	0.9	1.3	1.1	1.2	1.1	0.7	0.8
Office and administrative support	0.9	1.1	0.7	1.3	1.2	1.1	1.2	0.7	0.8
Natural resources, construction, and maintenance	1.3	1.5	1.3	1.2	1.5	1.4	1.2	0.8	1.3
Construction, extraction, farming, fishing, and forestry	2.3	2.1	2.3	1.8	2.2	2.2	1.9	1.1	2.2
Installation, maintenance, and repair	1.4	2.0	1.1	1.6	1.9	1.8	1.5	1.0	1.7
Production, transportation, and material moving ...	1.0	1.3	1.1	1.2	1.2	1.3	1.4	0.6	1.2
Production	0.9	1.7	1.1	1.4	1.6	1.8	1.8	0.9	1.1
Transportation and material moving	1.5	1.9	1.6	1.8	1.7	1.9	1.9	0.6	1.7
Full time	0.4	0.6	0.4	0.7	0.7	0.5	0.7	0.6	0.5
Part time	1.2	1.0	1.3	0.9	1.2	1.2	0.9	0.5	1.0
Union	1.3	1.6	1.1	2.0	1.2	1.1	1.6	1.2	1.1
Nonunion	0.6	0.6	0.6	0.7	0.7	0.6	0.7	0.5	0.5
Average wage within the following categories: ¹									
Lowest 25 percent	1.2	1.1	1.1	0.8	1.3	1.3	1.0	0.4	1.1
Lowest 10 percent	1.9	1.9	1.9	1.3	2.0	2.1	1.4	0.8	1.7
Second 25 percent	0.8	1.0	0.7	1.0	1.0	0.9	1.0	0.6	0.8
Third 25 percent	0.7	0.8	0.6	1.0	1.0	0.8	1.1	0.7	0.7
Highest 25 percent	0.8	0.8	0.8	1.1	0.7	0.8	1.1	0.9	0.6
Highest 10 percent	1.0	1.0	1.1	1.6	0.9	1.0	1.4	1.2	0.9
Establishment characteristics									
Goods-producing industries	0.7	1.2	0.7	1.1	1.1	1.1	1.3	0.7	0.9
Construction	2.1	2.1	2.2	1.6	2.2	2.1	1.9	1.1	2.2
Manufacturing	0.5	1.6	0.6	1.4	1.2	1.3	1.7	1.0	0.8
Service-providing industries	0.6	0.7	0.6	0.8	0.8	0.7	0.7	0.5	0.5
Trade, transportation, and utilities	0.8	1.0	0.7	1.0	1.0	1.2	0.9	0.5	0.7
Wholesale trade	1.1	1.8	1.2	1.9	1.9	1.9	2.0	1.1	1.5
Retail trade	1.1	1.3	1.0	1.3	1.2	1.5	1.2	0.4	0.9
Transportation and warehousing	2.1	2.9	1.8	3.1	2.7	2.6	3.0	1.5	1.6
Utilities	1.0	2.1	1.8	5.6	1.0	1.2	4.3	2.8	0.8

See footnotes at end of table.

Table 33. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
Information	1.3	1.5	1.5	2.9	2.2	2.0	3.0	2.5	1.1
Financial activities	0.9	1.1	0.9	1.5	1.2	1.0	1.6	1.2	1.1
Finance and insurance	0.4	0.8	0.5	1.4	1.0	0.9	1.4	1.3	0.7
Credit intermediation and related activities	0.4	1.3	0.5	1.9	1.5	1.4	1.9	1.7	0.8
Insurance carriers and related activities	0.8	1.3	0.9	2.3	1.5	1.5	2.7	2.4	1.2
Real estate and rental and leasing	3.1	3.6	3.2	4.3	4.3	3.8	4.0	—	3.9
Professional and business services	1.4	1.8	1.6	2.1	1.8	1.8	1.9	1.3	1.6
Professional and technical services	1.1	1.4	1.2	3.7	2.5	2.4	3.0	2.1	2.3
Administrative and waste services	2.8	3.1	2.8	2.6	2.8	2.8	2.7	1.3	2.7
Education and health services	1.2	1.4	1.2	2.0	1.6	1.5	1.8	1.5	1.1
Educational services	2.1	1.8	2.1	2.3	2.1	2.4	2.0	1.3	2.0
Junior colleges, colleges, and universities	1.0	1.1	1.2	2.2	0.9	0.9	2.2	1.5	0.8
Health care and social assistance	1.3	1.6	1.3	2.3	1.8	1.7	2.1	1.7	1.2
Leisure and hospitality	2.8	2.1	2.3	2.1	2.6	2.5	1.7	0.7	2.0
Accommodation and food services	3.1	2.5	2.5	2.4	3.0	2.9	2.1	0.7	2.3
Other services	3.3	3.1	3.1	2.7	3.2	3.0	3.1	1.9	2.7
1 to 99 workers	0.7	0.8	0.8	0.8	0.9	0.9	0.7	0.6	0.8
1 to 49 workers	0.9	0.9	0.9	0.9	1.1	1.0	0.9	0.6	0.9
50 to 99 workers	1.5	1.5	1.4	1.6	1.6	1.8	1.4	1.2	1.2
100 workers or more	0.8	0.8	0.7	0.9	0.8	0.8	0.8	0.7	0.5
100 to 499 workers	1.1	1.1	1.0	1.2	1.1	1.2	1.1	0.8	0.8
500 workers or more	0.8	1.0	0.8	1.4	1.2	1.1	1.4	1.3	0.5
Geographic areas									
New England	1.7	1.5	1.5	2.5	2.9	2.1	3.1	1.6	2.2
Middle Atlantic	1.0	1.1	1.2	1.1	1.5	1.2	2.2	1.2	1.1
East North Central	1.1	1.6	1.1	1.7	1.7	1.4	1.6	1.0	0.9
West North Central	1.3	1.8	1.4	2.0	2.2	2.6	2.0	1.9	2.2
South Atlantic	1.7	1.6	1.5	1.1	1.6	2.0	1.2	0.8	1.2
East South Central	3.2	3.0	2.3	2.9	3.9	2.9	3.1	1.6	2.1
West South Central	1.2	1.9	1.6	2.1	1.5	1.4	1.6	2.1	1.2
Mountain	2.5	2.3	1.7	2.4	3.5	3.2	2.4	1.2	2.1
Pacific	1.7	1.5	1.5	2.0	1.6	1.0	1.7	1.0	1.4

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

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	10	25	13	14	9	14	6	4	1	1	2	8	8
Worker characteristics													
Management, professional, and related	3	15	13	14	12	21	9	7	2	2	2	9	9
Management, business, and financial	2	11	11	14	13	25	9	8	2	2	2	9	9
Professional and related	3	17	14	14	11	19	8	7	2	2	2	9	9
Service	26	27	14	13	5	5	4	2	1	1	1	6	6
Protective service	—	29	—	—	—	5	5	3	—	—	—	7	7
Sales and office	10	32	13	13	8	14	5	3	1	1	1	7	7
Sales and related	16	47	12	10	5	6	2	1	(¹)	—	—	6	6
Office and administrative support	7	24	14	14	10	19	6	3	1	1	1	8	8
Natural resources, construction, and maintenance	10	31	18	13	7	11	5	3	1	(¹)	1	7	7
Construction, extraction, farming, fishing, and forestry	14	32	18	13	8	8	3	1	1	—	—	7	7
Installation, maintenance, and repair	7	30	18	12	7	13	6	4	1	(¹)	1	8	7
Production, transportation, and material moving	9	23	12	16	10	14	7	4	2	1	3	8	8
Production	6	18	12	14	10	18	8	6	3	1	4	9	9
Transportation and material moving	11	30	12	17	9	10	5	3	1	1	1	7	7
Full time	8	23	14	14	10	16	7	5	2	1	2	8	8
Part time	28	35	11	10	4	7	3	1	(¹)	(¹)	1	6	6
Union	2	15	10	18	11	16	11	7	3	2	5	9	9
Nonunion	11	26	14	13	9	14	5	4	1	1	1	8	7
Average wage within the following categories: ²													
Lowest 25 percent	27	35	14	10	4	5	2	1	(¹)	—	—	6	6
Lowest 10 percent	49	26	11	7	3	2	2	—	—	—	—	5	6
Second 25 percent	11	32	14	14	8	12	5	2	1	1	1	7	7
Third 25 percent	6	22	13	15	10	16	8	5	2	1	1	8	8
Highest 25 percent	3	13	12	15	12	22	9	8	2	1	3	9	9
Highest 10 percent	2	11	11	13	13	24	10	10	3	1	2	9	10
Establishment characteristics													
Goods-producing industries	6	17	11	13	12	18	9	7	3	1	3	9	9
Construction	15	35	19	13	8	6	2	(¹)	—	—	—	7	6
Manufacturing	3	12	9	13	13	21	11	9	3	2	4	9	9
Service-providing industries	11	27	14	14	8	14	5	3	1	1	1	8	7
Trade, transportation, and utilities	14	40	12	13	7	7	4	2	1	(¹)	1	7	6
Wholesale trade	5	22	19	18	11	10	7	4	1	1	2	8	8
Retail trade	21	56	10	7	3	2	1	—	—	—	—	6	6
Transportation and warehousing	6	22	9	24	7	17	9	—	—	—	—	8	8
Utilities	—	—	—	—	20	20	15	10	11	—	—	10	10

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)

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
Information	—	16	30	17	9	17	7	4	(¹)	—	—	8	8
Financial activities	1	11	8	19	13	35	9	3	1	(¹)	1	9	9
Finance and insurance	1	8	6	20	14	41	7	3	1	(¹)	1	9	10
Credit intermediation and related activities	2	7	3	14	7	57	6	3	—	—	1	9	10
Insurance carriers and related activities	—	9	12	28	18	20	8	3	1	—	—	9	9
Real estate and rental and leasing	3	24	17	13	10	10	—	4	—	—	—	8	8
Professional and business services	7	21	14	16	10	18	6	6	1	—	—	8	8
Professional and technical services	2	12	14	18	13	24	6	8	—	—	—	9	9
Administrative and waste services	14	36	15	13	5	8	5	3	—	—	—	7	7
Education and health services	7	29	16	12	8	11	6	3	2	2	3	8	7
Educational services	2	2	4	10	6	15	14	14	12	8	15	12	11
Junior colleges, colleges, and universities	2	1	2	7	7	10	16	15	15	11	15	12	12
Health care and social assistance	8	33	18	12	8	11	5	2	1	—	—	7	7
Leisure and hospitality	46	13	14	14	5	2	3	—	—	—	—	5	6
Accommodation and food services	53	10	15	14	5	—	—	—	—	—	—	5	5
Other services	10	26	13	14	7	11	4	6	2	4	3	8	8
1 to 99 workers	14	27	15	14	9	13	4	3	1	1	1	7	7
1 to 49 workers	14	27	16	15	8	13	4	2	1	1	1	7	7
50 to 99 workers	14	26	14	12	11	13	4	4	—	—	1	7	7
100 workers or more	7	23	12	14	9	16	8	6	2	1	2	8	8
100 to 499 workers	8	28	14	12	10	14	7	3	2	1	1	8	8
500 workers or more	5	16	9	15	9	19	10	9	3	2	4	9	9
Geographic areas													
New England	5	15	11	11	12	22	10	7	2	1	3	9	9
Middle Atlantic	10	21	13	12	10	15	8	6	2	1	3	8	8
East North Central	8	27	15	13	10	14	5	3	2	1	3	8	8
West North Central	6	31	19	15	9	8	6	1	3	—	—	8	7
South Atlantic	14	29	13	12	7	14	4	4	1	1	1	7	7
East South Central	18	21	14	16	9	12	5	3	1	—	—	7	7
West South Central	14	27	12	13	8	14	6	4	1	1	1	8	7
Mountain	11	28	12	18	8	11	7	3	1	—	—	8	7
Pacific	8	20	13	19	9	17	6	5	2	1	1	8	8

¹ Less than 0.5 percent.

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

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	0.6	0.6	0.6	0.5	0.4	0.5	0.4	0.3	0.1	0.1	0.1	0.0	0.1
Worker characteristics													
Management, professional, and related	0.4	1.1	0.9	0.8	0.9	1.2	0.8	0.7	0.2	0.3	0.2	0.1	0.0
Management, business, and financial	0.3	0.8	1.0	1.1	1.1	1.2	1.3	1.0	0.3	0.4	0.3	0.1	0.5
Professional and related	0.6	1.5	1.2	1.1	1.1	1.6	0.9	0.7	0.3	0.4	0.3	0.1	0.6
Service	2.1	1.9	1.4	1.3	0.8	0.9	0.8	0.6	0.4	0.2	0.4	0.1	0.0
Protective service	–	6.4	–	–	–	1.2	2.2	0.8	–	–	–	0.5	0.7
Sales and office	0.7	0.8	0.9	0.6	0.6	0.6	0.4	0.3	0.1	0.1	0.1	0.0	0.0
Sales and related	1.3	1.4	1.1	0.8	0.6	0.8	0.4	0.3	(¹)	–	–	0.1	0.0
Office and administrative support	0.7	0.9	1.2	0.8	0.8	0.8	0.5	0.4	0.2	0.2	0.1	0.1	0.0
Natural resources, construction, and maintenance	1.2	1.6	1.3	1.3	0.7	1.0	0.6	0.4	0.3	(¹)	0.2	0.1	0.0
Construction, extraction, farming, fishing, and forestry	2.1	2.5	2.3	1.8	1.2	1.2	0.6	0.4	0.5	–	–	0.1	0.4
Installation, maintenance, and repair	1.2	2.0	1.5	1.5	0.8	1.3	0.8	0.6	0.2	(¹)	0.3	0.1	0.0
Production, transportation, and material moving ...	0.8	1.0	1.0	0.9	0.8	0.9	0.7	0.7	0.3	0.3	0.3	0.1	0.0
Production	0.9	1.3	1.4	1.3	1.0	1.3	0.9	0.9	0.5	0.5	0.5	0.1	0.9
Transportation and material moving	1.4	1.7	1.1	1.4	0.9	1.1	0.8	0.8	0.2	0.2	0.3	0.1	0.0
Full time	0.5	0.6	0.6	0.6	0.4	0.6	0.4	0.4	0.2	0.2	0.1	0.0	0.0
Part time	2.3	2.2	1.4	0.8	0.8	1.0	0.6	0.2	(¹)	(¹)	0.2	0.1	0.0
Union	0.8	1.3	0.9	1.5	1.5	1.4	1.6	0.9	0.5	0.6	0.6	0.1	0.0
Nonunion	0.6	0.7	0.6	0.5	0.4	0.6	0.4	0.3	0.1	0.1	0.1	0.0	0.0
Average wage within the following categories: ²													
Lowest 25 percent	1.7	1.3	1.2	0.9	0.6	0.7	0.3	0.5	(¹)	–	–	0.1	0.0
Lowest 10 percent	3.6	2.5	1.6	1.1	0.7	0.9	0.8	–	–	–	–	0.2	1.3
Second 25 percent	0.7	1.0	0.7	0.8	0.6	0.7	0.5	0.3	0.2	0.2	0.2	0.1	0.0
Third 25 percent	0.5	0.8	0.8	0.9	0.7	0.7	0.6	0.5	0.2	0.3	0.2	0.1	0.0
Highest 25 percent	0.4	0.7	0.8	0.8	0.8	1.2	0.8	0.7	0.2	0.3	0.3	0.0	0.0
Highest 10 percent	0.5	0.8	1.1	1.0	1.0	1.6	1.2	1.0	0.3	0.3	0.3	0.1	1.3
Establishment characteristics													
Goods-producing industries	0.7	1.1	1.0	0.9	0.8	0.9	0.7	0.8	0.4	0.4	0.4	0.1	0.1
Construction	2.0	2.5	2.2	1.7	1.1	1.1	0.7	(¹)	–	–	–	0.1	0.8
Manufacturing	0.7	1.2	1.1	1.0	1.1	1.3	0.9	1.0	0.5	0.6	0.5	0.1	1.1
Service-providing industries	0.7	0.7	0.6	0.6	0.5	0.6	0.4	0.3	0.1	0.1	0.1	0.1	0.0
Trade, transportation, and utilities	0.9	1.0	0.9	0.8	0.5	0.5	0.5	0.6	0.2	(¹)	0.2	0.1	0.0
Wholesale trade	0.8	1.7	1.9	1.8	1.5	1.3	1.0	0.9	0.4	0.4	0.6	0.1	0.2
Retail trade	1.4	1.4	1.1	0.8	0.5	0.6	0.2	–	–	–	–	0.1	0.0
Transportation and warehousing	1.5	2.3	1.8	2.6	1.3	1.9	1.8	–	–	–	–	0.2	0.0
Utilities	–	–	–	–	3.5	4.1	3.1	2.3	2.7	–	–	0.2	0.2

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

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
Information	—	2.2	3.3	2.4	1.7	2.2	1.1	1.0	(¹)	—	—	0.1	0.3
Financial activities	0.4	1.2	1.0	1.3	1.1	1.5	1.4	0.5	0.2	(¹)	0.3	0.1	0.1
Finance and insurance	0.3	1.0	1.0	1.4	1.2	1.5	0.8	0.4	0.3	(¹)	0.3	0.1	0.5
Credit intermediation and related activities	0.6	1.5	0.5	1.6	0.9	2.1	0.8	0.6	—	—	0.5	0.1	0.0
Insurance carriers and related activities	—	1.5	2.4	2.5	2.7	2.2	0.9	0.6	0.4	—	—	0.1	0.8
Real estate and rental and leasing	1.0	4.6	3.5	3.3	2.5	2.8	—	1.7	—	—	—	0.3	0.2
Professional and business services	1.2	1.7	1.5	1.6	1.5	1.7	1.2	0.9	0.4	—	—	0.1	0.0
Professional and technical services	0.6	1.8	2.1	2.5	2.4	2.7	1.4	1.4	—	—	—	0.1	0.2
Administrative and waste services	2.4	3.4	2.7	2.1	1.4	1.8	2.1	1.4	—	—	—	0.2	1.0
Education and health services	1.1	2.2	1.7	1.3	1.3	1.4	1.0	0.4	0.4	0.3	0.6	0.1	0.2
Educational services	0.7	0.4	1.1	1.8	0.8	2.6	1.8	1.6	1.9	1.7	1.8	0.2	0.3
Junior colleges, colleges, and universities	0.3	0.3	0.6	1.0	0.7	1.4	2.4	1.4	2.6	2.2	1.5	0.1	0.1
Health care and social assistance	1.3	2.5	1.9	1.5	1.5	1.6	1.1	0.3	0.4	—	—	0.1	0.0
Leisure and hospitality	3.6	2.0	2.5	2.1	1.3	0.8	1.0	—	—	—	—	0.2	0.2
Accommodation and food services	4.6	1.9	3.0	2.6	1.5	—	—	—	—	—	—	0.3	0.8
Other services	2.5	3.4	2.3	2.5	1.7	2.4	1.5	2.1	0.9	1.5	1.4	0.2	0.8
1 to 99 workers	0.7	0.9	0.9	0.8	0.5	0.7	0.5	0.4	0.2	0.2	0.2	0.1	0.0
1 to 49 workers	0.9	1.1	1.1	0.9	0.6	0.9	0.6	0.4	0.2	0.2	0.2	0.1	0.0
50 to 99 workers	1.3	1.7	1.5	1.4	1.3	1.2	0.6	0.9	—	—	0.5	0.1	0.0
100 workers or more	0.8	0.9	0.7	0.7	0.6	0.8	0.6	0.4	0.2	0.2	0.2	0.1	0.0
100 to 499 workers	0.8	1.0	1.0	0.9	0.9	0.9	0.8	0.4	0.3	0.3	0.1	0.1	0.8
500 workers or more	1.5	1.5	0.9	1.0	0.9	1.2	1.0	0.9	0.3	0.3	0.4	0.1	0.0
Geographic areas													
New England	1.0	2.0	1.5	1.2	2.8	1.8	2.2	1.8	0.7	0.3	0.7	0.2	0.0
Middle Atlantic	1.6	1.3	1.5	1.2	1.0	1.2	0.5	1.0	0.4	0.6	0.5	0.1	0.0
East North Central	1.2	1.7	1.5	1.2	1.2	1.3	0.8	0.6	0.4	0.3	0.4	0.1	0.7
West North Central	1.1	1.3	2.4	1.8	1.2	1.0	1.2	0.3	0.9	—	—	0.1	0.0
South Atlantic	1.6	1.4	1.0	1.0	0.7	1.4	0.6	0.6	0.2	0.2	0.2	0.1	0.0
East South Central	4.9	1.9	3.3	2.2	1.7	2.1	1.9	1.1	0.3	—	—	0.4	0.3
West South Central	1.4	1.8	1.3	1.5	1.2	2.0	1.2	1.3	0.4	0.2	0.3	0.1	0.1
Mountain	1.7	1.8	2.8	2.6	1.4	1.5	2.0	0.9	0.1	—	—	0.1	0.8
Pacific	1.1	1.5	1.4	1.7	0.9	1.5	1.1	1.0	0.4	0.3	0.2	0.1	0.0

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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, private industry workers, National Compensation Survey, March 2011

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	65	6	28
Worker characteristics			
Management, professional, and related	59	9	32
Management, business, and financial	62	9	29
Professional and related	58	9	34
Service	65	3	33
Protective service	64	—	—
Sales and office	68	6	26
Sales and related	74	6	20
Office and administrative support	65	6	29
Natural resources, construction, and maintenance	67	8	24
Installation, maintenance, and repair	69	9	22
Production, transportation, and material moving ...	74	4	22
Production	71	4	25
Transportation and material moving	77	5	18
Full time	65	7	28
Part time	65	4	31
Union	76	5	19
Nonunion	64	6	29
Average wage within the following categories: ⁴			
Lowest 25 percent	69	4	27
Lowest 10 percent	65	6	29
Second 25 percent	67	4	29
Third 25 percent	66	6	28
Highest 25 percent	61	10	29
Highest 10 percent	60	13	27
Establishment characteristics			
Goods-producing industries	67	8	24
Manufacturing	67	8	25
Service-providing industries	65	6	29
Trade, transportation, and utilities	76	6	18
Wholesale trade	71	13	16
Retail trade	78	4	19
Transportation and warehousing	79	3	18
Utilities	67	—	—

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)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
Information	72	10	18
Financial activities	62	6	33
Finance and insurance	60	6	34
Credit intermediation and related activities	69	4	27
Insurance carriers and related activities	47	6	47
Real estate and rental and leasing	66	6	27
Professional and business services	64	9	27
Professional and technical services	60	11	28
Administrative and waste services	71	4	25
Education and health services	54	3	43
Educational services	75	8	17
Junior colleges, colleges, and universities	77	10	13
Health care and social assistance	51	2	47
Leisure and hospitality	68	5	27
Accommodation and food services	64	6	30
Other services	70	8	22
1 to 99 workers	66	8	25
1 to 49 workers	65	10	25
50 to 99 workers	70	5	25
100 workers or more	64	5	31
100 to 499 workers	70	4	26
500 workers or more	58	5	37
Geographic areas			
New England	63	9	28
Middle Atlantic	73	7	21
East North Central	61	8	31
West North Central	63	6	31
South Atlantic	62	5	33
East South Central	52	8	40
West South Central	68	5	27
Mountain	63	6	30
Pacific	71	5	24

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, private industry workers, National Compensation Survey, March 2011

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	0.9	0.4	0.8
Worker characteristics			
Management, professional, and related	1.2	0.8	1.2
Management, business, and financial	1.4	0.9	1.5
Professional and related	1.5	0.9	1.5
Service	2.2	0.6	2.3
Protective service	6.9	—	—
Sales and office	1.0	0.5	1.0
Sales and related	1.3	0.6	1.3
Office and administrative support	1.3	0.6	1.2
Natural resources, construction, and maintenance	2.0	1.1	1.6
Installation, maintenance, and repair	2.2	1.5	1.6
Production, transportation, and material moving ...	1.4	0.5	1.3
Production	2.0	0.7	1.9
Transportation and material moving	1.7	0.8	1.6
Full time	1.0	0.4	0.9
Part time	1.9	0.8	2.1
Union	2.1	1.7	1.4
Nonunion	0.9	0.4	0.9
Average wage within the following categories: ⁴			
Lowest 25 percent	2.1	0.7	2.1
Lowest 10 percent	5.5	1.9	5.8
Second 25 percent	1.2	0.5	1.2
Third 25 percent	1.1	0.6	1.0
Highest 25 percent	1.2	0.7	1.1
Highest 10 percent	1.7	1.1	1.6
Establishment characteristics			
Goods-producing industries	1.7	0.6	1.6
Manufacturing	1.9	0.7	1.9
Service-providing industries	1.0	0.5	0.9
Trade, transportation, and utilities	1.1	0.6	1.0
Wholesale trade	2.5	1.6	2.0
Retail trade	1.5	0.6	1.4
Transportation and warehousing	2.7	0.8	2.8
Utilities	5.5	—	—

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

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
Information	2.5	2.0	2.3
Financial activities	1.7	0.7	1.5
Finance and insurance	1.7	0.6	1.6
Credit intermediation and related activities	2.0	0.6	1.9
Insurance carriers and related activities	2.8	1.1	2.7
Real estate and rental and leasing	4.8	1.7	4.4
Professional and business services	2.8	1.3	2.5
Professional and technical services	3.4	2.1	2.9
Administrative and waste services	4.5	1.4	4.3
Education and health services	2.0	0.9	2.0
Educational services	2.2	1.0	2.0
Junior colleges, colleges, and universities	1.7	1.3	1.2
Health care and social assistance	2.2	1.0	2.2
Leisure and hospitality	6.0	1.2	6.3
Accommodation and food services	7.0	1.4	7.5
Other services	4.5	2.1	3.9
1 to 99 workers	1.3	0.7	1.3
1 to 49 workers	1.5	0.9	1.4
50 to 99 workers	2.2	0.8	2.3
100 workers or more	1.2	0.4	1.2
100 to 499 workers	1.2	0.5	1.1
500 workers or more	1.8	0.5	1.8
Geographic areas			
New England	3.1	1.7	4.0
Middle Atlantic	2.8	1.3	1.8
East North Central	2.7	1.5	2.4
West North Central	2.5	0.9	2.8
South Atlantic	1.8	0.7	1.8
East South Central	6.6	2.1	7.1
West South Central	2.3	0.8	2.5
Mountain	2.8	1.4	3.1
Pacific	1.3	0.6	1.3

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)

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	20	55	21	3	1	8	6
Full time	18	56	22	3	1	8	6
Part time	32	49	17	–	–	6	5
Union	18	43	33	5	1	8	6
Nonunion	20	57	19	2	1	8	6
1 to 99 workers	26	57	15	2	(³)	7	5
1 to 49 workers	25	57	16	1	1	7	5
50 to 99 workers	27	57	13	–	–	6	5
100 workers or more	15	54	26	4	2	9	6
100 to 499 workers	19	63	17	2	(³)	7	6
500 workers or more	9	42	39	6	4	11	9
After 5 years							
All workers	18	55	22	3	2	8	6
Full time	16	56	23	3	2	9	6
Part time	31	50	17	–	–	7	5
Union	16	44	33	5	2	9	6
Nonunion	18	57	20	2	2	8	6
1 to 99 workers	24	57	16	2	1	7	5
1 to 49 workers	23	58	16	2	1	7	5
50 to 99 workers	26	57	14	–	–	6	6
100 workers or more	13	53	27	3	3	10	6
100 to 499 workers	17	62	18	2	1	7	6
500 workers or more	8	41	40	5	7	13	10

See footnotes at end of table.

Table 36. Paid sick leave: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	18	55	22	3	2	9	6
Full time	16	56	23	3	2	9	6
Part time	31	49	17	—	—	7	6
Union	16	44	32	6	2	10	7
Nonunion	18	56	21	2	2	9	6
1 to 99 workers	24	57	16	2	1	7	5
1 to 49 workers	23	57	17	2	1	7	5
50 to 99 workers	26	56	14	—	—	7	6
100 workers or more	13	53	27	4	3	11	6
100 to 499 workers	16	62	18	2	1	8	6
500 workers or more	8	40	40	6	7	15	10
After 20 years							
All workers	18	55	22	3	2	9	6
Full time	16	56	23	3	2	10	6
Part time	31	49	17	—	—	7	6
Union	16	44	31	7	2	10	7
Nonunion	18	56	21	2	2	9	6
1 to 99 workers	24	57	16	2	1	7	5
1 to 49 workers	23	57	17	2	1	7	5
50 to 99 workers	26	56	15	—	—	7	6
100 workers or more	12	53	27	4	3	12	6
100 to 499 workers	16	63	18	2	1	8	6
500 workers or more	7	40	40	6	7	16	10

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

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

³ Less than 0.5 percent.

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

Table 36. Standard errors for paid sick leave: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2011

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	0.8	1.0	0.7	0.4	0.2	0.2	0.0
Full time	0.7	1.0	0.8	0.4	0.2	0.2	0.0
Part time	2.1	2.5	1.6	–	–	0.6	1.0
Union	1.3	2.0	1.5	0.8	0.3	0.2	0.0
Nonunion	0.9	1.0	0.8	0.4	0.2	0.2	0.0
1 to 99 workers	1.2	1.3	1.0	0.5	(³)	0.3	0.0
1 to 49 workers	1.5	1.6	1.2	0.4	0.2	0.3	0.0
50 to 99 workers	1.9	2.6	1.7	–	–	0.2	0.9
100 workers or more	0.9	1.4	1.0	0.5	0.3	0.2	0.0
100 to 499 workers	1.6	1.9	1.7	0.3	(³)	0.1	0.0
500 workers or more	0.9	1.6	1.5	1.0	0.6	0.5	1.4
After 5 years							
All workers	0.7	1.0	0.8	0.3	0.2	0.2	0.0
Full time	0.7	1.0	0.8	0.3	0.2	0.2	0.0
Part time	2.1	2.5	1.6	–	–	0.6	1.0
Union	1.2	1.9	1.5	0.8	0.5	0.3	1.4
Nonunion	0.8	1.1	0.9	0.3	0.2	0.2	0.0
1 to 99 workers	1.2	1.4	1.1	0.5	0.2	0.3	0.0
1 to 49 workers	1.4	1.6	1.3	0.4	0.2	0.3	0.0
50 to 99 workers	1.9	2.5	1.6	–	–	0.2	0.6
100 workers or more	0.9	1.4	1.0	0.4	0.4	0.3	0.0
100 to 499 workers	1.5	2.0	1.7	0.3	0.3	0.2	0.0
500 workers or more	0.8	1.7	1.5	0.7	0.8	0.6	0.2

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

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	0.7	1.0	0.8	0.3	0.2	0.2	0.0
Full time	0.7	1.0	0.8	0.3	0.3	0.3	0.0
Part time	2.1	2.6	1.6	–	–	0.6	0.9
Union	1.2	1.9	1.5	0.8	0.5	0.5	1.2
Nonunion	0.8	1.0	0.9	0.3	0.2	0.2	0.0
1 to 99 workers	1.2	1.4	1.1	0.5	0.2	0.3	0.0
1 to 49 workers	1.4	1.7	1.3	0.4	0.2	0.3	0.0
50 to 99 workers	1.9	2.6	1.6	–	–	0.2	0.5
100 workers or more	0.9	1.4	1.0	0.4	0.4	0.4	0.0
100 to 499 workers	1.5	2.0	1.7	0.3	0.3	0.3	0.0
500 workers or more	0.8	1.7	1.6	0.7	0.8	0.7	0.0
After 20 years							
All workers	0.7	1.0	0.7	0.4	0.2	0.3	0.0
Full time	0.7	1.0	0.7	0.4	0.3	0.3	0.0
Part time	2.1	2.6	1.6	–	–	0.6	0.8
Union	1.2	1.9	1.7	1.2	0.5	0.7	1.2
Nonunion	0.8	1.0	0.9	0.3	0.2	0.3	0.0
1 to 99 workers	1.2	1.4	1.0	0.6	0.2	0.3	0.0
1 to 49 workers	1.4	1.7	1.3	0.6	0.2	0.3	0.0
50 to 99 workers	1.9	2.6	1.6	–	–	0.2	0.5
100 workers or more	0.9	1.4	1.0	0.4	0.4	0.5	0.0
100 to 499 workers	1.5	2.0	1.7	0.3	0.3	0.4	0.0
500 workers or more	0.8	1.7	1.6	0.7	0.8	1.0	0.0

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

² Employees eligible for paid sick leave but who have not fulfilled the

minimum service requirement are included as receiving 0 days.

³ Less than 0.05.

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

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	44	9	34	56
Worker characteristics				
Management, professional, and related	49	15	35	51
Management, business, and financial	40	11	29	60
Professional and related	54	17	38	46
Service	41	7	35	59
Sales and office	45	8	37	55
Sales and related	50	9	42	50
Office and administrative support	42	8	34	58
Natural resources, construction, and maintenance:				
Installation, maintenance, and repair	38	5	34	62
Production, transportation, and material moving ...	37	6	31	63
Production	29	4	24	71
Transportation and material moving	46	8	38	54
Full time	43	10	34	57
Nonunion	43	9	34	57
Average wage within the following categories: ²				
Lowest 25 percent	37	6	30	63
Second 25 percent	48	8	40	52
Third 25 percent	43	9	34	57
Highest 25 percent	44	13	32	56
Highest 10 percent	47	15	32	53
Establishment characteristics				
Goods-producing industries	29	8	21	71
Manufacturing	30	8	22	70
Service-providing industries	46	10	37	54
Trade, transportation, and utilities	52	8	44	48
Wholesale trade	31	5	26	69
Retail trade	54	9	45	46
Transportation and warehousing	68	8	61	32
Utilities	66	24	42	34
Information	32	9	23	68
Financial activities	36	8	28	64
Finance and insurance	37	9	27	63
Credit intermediation and related activities	32	8	24	68
Real estate and rental and leasing	35	–	–	65
Professional and business services	36	11	25	64
Professional and technical services	44	16	28	56
Education and health services	63	13	49	37
Educational services	65	16	50	35
Junior colleges, colleges, and universities	82	19	63	18
Health care and social assistance	62	13	49	38
Other services	45	11	34	55
1 to 99 workers	35	7	28	65
1 to 49 workers	32	6	26	68
50 to 99 workers	42	9	33	58
100 workers or more	52	12	40	48

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)

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
100 to 499 workers	51	11	40	49
Geographic areas				
New England	42	10	32	58
Middle Atlantic	37	9	29	63
East North Central	38	7	31	62
West North Central	43	7	36	57
South Atlantic	51	12	39	49
East South Central	53	13	40	47
West South Central	42	7	35	58
Mountain	54	9	45	46
Pacific	45	12	33	55

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 37. Standard errors for paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2011

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	1.1	0.5	0.9	1.1
Worker characteristics				
Management, professional, and related	1.7	1.0	1.5	1.7
Management, business, and financial	1.9	0.9	1.8	1.9
Professional and related	2.1	1.4	1.8	2.1
Service	2.2	1.0	2.1	2.2
Sales and office	1.2	0.6	1.2	1.2
Sales and related	1.9	0.9	2.0	1.9
Office and administrative support	1.4	0.7	1.3	1.4
Natural resources, construction, and maintenance:				
Installation, maintenance, and repair	2.8	0.8	2.8	2.8
Production, transportation, and material moving ...	1.8	0.7	1.7	1.8
Production	2.1	0.9	2.0	2.1
Transportation and material moving	2.4	0.9	2.4	2.4
Full time	1.1	0.5	1.0	1.1
Nonunion	1.1	0.5	1.0	1.1
Average wage within the following categories: ²				
Lowest 25 percent	2.2	0.8	2.1	2.2
Second 25 percent	1.6	0.7	1.5	1.6
Third 25 percent	1.4	0.7	1.4	1.4
Highest 25 percent	1.6	0.8	1.4	1.6
Highest 10 percent	2.4	1.3	2.2	2.4
Establishment characteristics				
Goods-producing industries	1.8	0.9	1.6	1.8
Manufacturing	2.0	1.0	1.9	2.0
Service-providing industries	1.1	0.5	1.0	1.1
Trade, transportation, and utilities	1.3	0.6	1.4	1.3
Wholesale trade	2.6	1.2	2.4	2.6
Retail trade	1.7	0.9	1.8	1.7
Transportation and warehousing	2.8	1.4	3.1	2.8
Utilities	4.5	3.6	4.5	4.5
Information	3.1	1.5	3.2	3.1
Financial activities	1.9	1.0	1.8	1.9
Finance and insurance	2.0	1.0	1.9	2.0
Credit intermediation and related activities	2.1	1.3	1.9	2.1
Real estate and rental and leasing	5.7	—	—	5.7
Professional and business services	2.5	2.0	2.2	2.5
Professional and technical services	3.5	2.8	3.3	3.5
Education and health services	2.6	1.5	2.6	2.6
Educational services	3.0	1.8	2.9	3.0
Junior colleges, colleges, and universities	1.7	1.8	2.3	1.7
Health care and social assistance	3.1	1.8	3.1	3.1
Other services	4.3	3.1	5.0	4.3
1 to 99 workers	1.4	0.7	1.4	1.4
1 to 49 workers	1.6	0.7	1.5	1.6
50 to 99 workers	2.7	1.7	2.9	2.7
100 workers or more	1.3	0.6	1.2	1.3
100 to 499 workers	1.7	0.9	1.5	1.7

See footnotes at end of table.

Table 37. Standard errors for paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
Geographic areas				
New England	3.5	2.4	3.5	3.5
Middle Atlantic	1.8	1.6	1.8	1.8
East North Central	2.9	1.1	2.7	2.9
West North Central	3.8	1.6	3.5	3.8
South Atlantic	1.8	1.4	2.4	1.8
East South Central	4.7	3.3	3.2	4.7
West South Central	2.9	0.9	2.6	2.9
Mountain	4.9	1.8	4.1	4.9
Pacific	3.7	1.4	2.9	3.7

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: Dash indicates no workers in this category or data did not meet publication 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)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	7	38	36	12	6	2	10	10
Full time	4	37	38	13	6	2	10	10
Part time	24	46	21	4	3	1	7	5
Union	5	47	37	7	3	2	9	8
Nonunion	7	37	36	12	6	2	10	10
1 to 99 workers	9	45	34	8	3	1	8	6
1 to 49 workers	9	45	34	8	3	(³)	8	6
50 to 99 workers	7	47	34	8	—	—	8	7
100 workers or more	5	31	37	15	8	3	11	10
100 to 499 workers	7	41	35	12	4	2	9	10
500 workers or more	3	19	40	19	14	5	13	10
After 5 years								
All workers	2	10	37	34	11	6	14	15
Full time	1	8	37	36	12	7	14	15
Part time	10	24	36	20	6	4	11	10
Union	1	7	47	33	9	4	13	12
Nonunion	2	11	35	34	12	7	14	15
1 to 99 workers	3	14	40	32	8	4	13	10
1 to 49 workers	3	16	39	31	8	3	12	10
50 to 99 workers	2	10	44	33	7	4	13	12
100 workers or more	1	6	33	35	15	9	15	15
100 to 499 workers	1	8	41	34	11	4	14	14
500 workers or more	1	4	24	37	20	14	17	15

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)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	7	16	41	22	13	17	15
Full time	1	6	16	42	23	13	17	15
Part time	9	19	17	34	14	8	14	15
Union	1	4	11	56	19	9	17	15
Nonunion	2	8	16	39	22	13	17	15
1 to 99 workers	3	12	21	39	18	7	15	15
1 to 49 workers	3	13	23	37	17	7	15	15
50 to 99 workers	2	8	18	46	20	7	16	15
100 workers or more	1	3	10	42	25	18	18	15
100 to 499 workers	1	4	13	49	22	10	17	15
500 workers or more	(³)	2	7	33	30	27	20	20
After 20 years								
All workers	2	7	13	19	35	25	19	20
Full time	1	5	13	19	36	26	20	20
Part time	9	17	14	18	26	17	16	15
Union	1	3	7	11	43	36	21	20
Nonunion	2	7	13	20	34	23	19	20
1 to 99 workers	3	11	18	25	28	15	16	15
1 to 49 workers	3	13	20	26	25	14	16	15
50 to 99 workers	2	7	14	25	34	17	18	20
100 workers or more	1	3	8	13	42	34	22	20
100 to 499 workers	1	4	9	18	45	23	20	20
500 workers or more	(³)	1	6	7	38	48	24	24

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

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

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	0.4	0.7	0.6	0.5	0.4	0.2	0.1	0.0
Full time	0.3	0.7	0.7	0.6	0.4	0.3	0.1	0.0
Part time	1.5	1.9	1.8	0.5	0.6	0.4	0.1	0.0
Union	0.7	1.6	1.9	0.9	0.7	0.7	0.2	1.2
Nonunion	0.4	0.7	0.7	0.6	0.4	0.3	0.1	0.0
1 to 99 workers	0.6	0.9	1.1	0.8	0.5	0.3	0.1	1.0
1 to 49 workers	0.7	1.1	1.3	1.0	0.7	(³)	0.2	1.0
50 to 99 workers	1.0	1.8	1.9	1.1	—	—	0.3	1.7
100 workers or more	0.4	0.9	0.9	0.7	0.5	0.4	0.1	0.0
100 to 499 workers	0.6	1.3	1.2	0.8	0.5	0.3	0.1	0.0
500 workers or more	0.4	1.2	1.2	1.3	0.8	1.0	0.2	0.0
After 5 years								
All workers	0.2	0.4	0.6	0.6	0.5	0.4	0.1	0.0
Full time	0.1	0.4	0.7	0.6	0.6	0.4	0.1	0.0
Part time	1.2	1.8	1.8	1.8	0.9	0.6	0.2	0.0
Union	0.2	0.9	1.4	1.5	1.0	0.7	0.2	1.3
Nonunion	0.2	0.4	0.7	0.7	0.6	0.4	0.1	0.0
1 to 99 workers	0.4	0.7	0.9	0.9	0.5	0.7	0.2	0.4
1 to 49 workers	0.5	0.9	1.1	1.1	0.6	0.8	0.2	0.1
50 to 99 workers	0.5	1.2	1.7	1.6	1.2	1.1	0.3	1.0
100 workers or more	0.2	0.5	0.9	0.8	0.8	0.5	0.1	0.0
100 to 499 workers	0.3	0.7	1.2	1.1	0.8	0.5	0.1	1.3
500 workers or more	0.1	0.6	1.1	1.3	1.5	1.1	0.2	0.0

See footnotes at end of table.

Table 38. Standard errors for paid vacations: Number of days by service requirement,¹ private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.2	0.4	0.4	0.6	0.6	0.6	0.1	0.0
Full time	0.1	0.3	0.5	0.7	0.6	0.6	0.1	0.0
Part time	1.2	1.7	1.2	2.0	1.8	0.8	0.3	0.0
Union	0.2	0.9	1.0	1.6	1.4	1.2	0.2	0.0
Nonunion	0.2	0.4	0.5	0.7	0.6	0.6	0.1	0.0
1 to 99 workers	0.4	0.6	0.7	0.8	0.9	0.8	0.2	0.0
1 to 49 workers	0.5	0.8	0.8	1.1	1.2	0.9	0.2	0.0
50 to 99 workers	0.4	1.2	1.3	1.7	1.5	1.4	0.4	0.0
100 workers or more	0.1	0.4	0.6	0.9	0.7	0.8	0.1	0.8
100 to 499 workers	0.2	0.5	0.8	1.2	0.9	0.7	0.2	0.0
500 workers or more	(³)	0.6	0.8	1.2	1.3	1.5	0.2	0.0
After 20 years								
All workers	0.2	0.3	0.4	0.6	0.7	0.7	0.1	0.0
Full time	0.1	0.3	0.4	0.6	0.7	0.7	0.1	0.0
Part time	1.2	1.6	1.3	1.6	2.0	1.1	0.3	0.9
Union	0.2	0.5	1.1	1.2	1.7	1.8	0.2	0.0
Nonunion	0.2	0.4	0.4	0.6	0.7	0.7	0.1	0.0
1 to 99 workers	0.4	0.6	0.6	0.8	1.1	0.9	0.2	0.0
1 to 49 workers	0.5	0.8	0.7	1.0	1.3	1.1	0.2	0.0
50 to 99 workers	0.4	1.2	1.2	1.5	1.9	1.7	0.4	0.1
100 workers or more	0.2	0.3	0.5	0.7	0.8	1.0	0.1	0.0
100 to 499 workers	0.2	0.5	0.8	1.0	1.2	1.1	0.2	0.0
500 workers or more	(³)	0.3	0.8	0.6	1.4	1.6	0.2	0.9

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

Table 39. Consolidated leave plans:¹ Access, private industry workers, National Compensation Survey, March 2011

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	25	15	20	23	25	75	8	12	15	17
Worker characteristics										
Management, professional, and related	37	17	22	25	27	63	10	14	17	19
Management, business, and financial	31	17	22	25	27	69	10	14	17	20
Professional and related	41	17	22	25	27	59	10	14	17	19
Service	26	14	19	22	24	74	7	11	13	14
Protective service	22	14	18	22	24	78	6	11	13	14
Sales and office	23	15	20	23	25	77	8	12	15	17
Sales and related	15	12	17	20	22	85	7	11	14	17
Office and administrative support	28	15	21	24	26	72	8	12	15	17
Natural resources, construction, and maintenance	14	11	15	18	20	86	7	11	13	14
Construction, extraction, farming, fishing, and forestry	16	10	14	17	18	84	6	9	11	12
Installation, maintenance, and repair	13	11	17	19	22	87	7	11	14	16
Production, transportation, and material moving ...	14	11	16	18	21	86	7	11	14	17
Production	16	11	16	18	22	84	7	11	14	17
Transportation and material moving	11	10	15	18	21	89	7	11	14	18
Full time	25	15	20	23	26	75	8	12	15	17
Part time	23	12	17	20	22	77	6	10	12	14
Union	15	13	18	22	25	85	8	12	16	20
Nonunion	26	15	20	23	25	74	8	12	14	16
Average wage within the following categories: ²										
Lowest 25 percent	18	12	17	20	22	82	6	10	12	14
Lowest 10 percent	15	11	17	19	21	85	5	9	11	12
Second 25 percent	25	14	20	23	25	75	7	12	14	17
Third 25 percent	23	15	20	23	26	77	8	12	15	18
Highest 25 percent	32	17	21	24	26	68	10	14	16	19
Highest 10 percent	31	17	21	24	27	69	11	14	17	20
Establishment characteristics										
Goods-producing industries	16	11	16	18	22	84	7	11	14	17
Construction	15	9	12	15	16	85	6	9	11	11
Manufacturing	16	12	16	19	23	84	7	12	15	19
Service-providing industries	27	16	21	24	26	73	8	12	15	17
Trade, transportation, and utilities	12	11	17	20	23	88	7	11	14	18
Wholesale trade	15	12	16	19	21	85	8	12	15	17
Retail trade	12	10	17	20	23	88	6	11	14	17
Transportation and warehousing	9	11	17	21	23	91	7	12	16	20
Utilities	13	16	19	22	27	87	9	13	16	21

See footnotes at end of table.

Table 39. Consolidated leave plans:¹ Access, private industry workers, National Compensation Survey, March 2011—Continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information	18	16	20	23	25	82	10	14	17	21
Financial activities	35	17	21	24	26	65	10	14	16	19
Finance and insurance	38	18	22	25	28	62	10	14	16	19
Credit intermediation and related activities	30	18	22	25	27	70	10	14	16	19
Insurance carriers and related activities	51	18	22	25	28	49	10	14	16	20
Real estate and rental and leasing	26	10	15	18	19	74	9	13	15	16
Professional and business services	28	14	18	21	23	72	8	12	14	16
Professional and technical services	31	15	18	21	22	69	10	13	16	17
Administrative and waste services	23	12	16	19	20	77	6	10	12	13
Education and health services	49	18	23	27	28	51	10	14	16	18
Educational services	16	13	16	18	18	84	13	16	18	20
Junior colleges, colleges, and universities	11	16	19	22	23	89	14	17	19	21
Health care and social assistance	53	18	23	27	29	47	9	14	16	17
Leisure and hospitality	17	11	18	21	22	83	6	10	12	13
Accommodation and food services	19	11	18	21	22	81	6	10	11	12
Other services	12	13	16	19	20	88	7	11	13	15
1 to 99 workers	20	13	18	21	22	80	7	11	13	15
1 to 49 workers	20	12	17	20	22	80	7	11	13	14
50 to 99 workers	20	14	19	22	24	80	7	12	14	16
100 workers or more	30	16	21	25	27	70	8	13	16	19
100 to 499 workers	22	15	19	22	25	78	8	12	15	18
500 workers or more	39	18	23	26	29	61	10	14	17	21
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 39. Standard errors for consolidated leave plans:¹ Access, private industry workers, National Compensation Survey, March 2011

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	0.7	0.2	0.3	0.3	0.3	0.7	0.1	0.1	0.1	0.1
Worker characteristics										
Management, professional, and related	1.3	0.3	0.4	0.4	0.4	1.3	0.1	0.1	0.1	0.1
Management, business, and financial	1.4	0.4	0.6	0.6	0.5	1.4	0.1	0.1	0.1	0.1
Professional and related	1.6	0.4	0.4	0.5	0.4	1.6	0.2	0.1	0.2	0.2
Service	1.8	0.5	0.4	0.5	0.5	1.8	0.1	0.2	0.2	0.2
Protective service	5.2	0.9	1.2	1.4	1.2	5.2	0.6	0.5	0.6	0.7
Sales and office	0.9	0.2	0.3	0.3	0.3	0.9	0.1	0.1	0.1	0.2
Sales and related	0.9	0.5	0.5	0.6	0.7	0.9	0.1	0.1	0.2	0.2
Office and administrative support	1.3	0.3	0.3	0.4	0.4	1.3	0.1	0.1	0.2	0.2
Natural resources, construction, and maintenance	1.2	0.5	0.7	0.8	0.8	1.2	0.1	0.1	0.2	0.2
Construction, extraction, farming, fishing, and forestry	2.1	1.0	1.1	1.4	1.4	2.1	0.1	0.2	0.3	0.3
Installation, maintenance, and repair	1.1	0.5	0.8	0.9	1.0	1.1	0.1	0.2	0.2	0.3
Production, transportation, and material moving ...	0.8	0.3	0.4	0.4	0.5	0.8	0.1	0.1	0.1	0.2
Production	1.1	0.4	0.5	0.6	0.6	1.1	0.1	0.1	0.1	0.2
Transportation and material moving	1.0	0.5	0.4	0.5	0.5	1.0	0.1	0.1	0.2	0.2
Full time	0.8	0.2	0.3	0.3	0.3	0.8	0.1	0.1	0.1	0.1
Part time	1.7	0.5	0.4	0.5	0.6	1.7	0.2	0.2	0.3	0.3
Union	1.3	0.5	0.6	0.7	0.7	1.3	0.2	0.2	0.2	0.2
Nonunion	0.8	0.2	0.3	0.3	0.3	0.8	0.1	0.1	0.1	0.1
Average wage within the following categories: ²										
Lowest 25 percent	1.4	0.5	0.5	0.6	0.6	1.4	0.1	0.1	0.2	0.2
Lowest 10 percent	2.9	0.8	0.9	1.3	1.4	2.9	0.2	0.3	0.3	0.4
Second 25 percent	1.0	0.4	0.4	0.5	0.5	1.0	0.1	0.1	0.1	0.2
Third 25 percent	0.9	0.3	0.4	0.4	0.3	0.9	0.1	0.1	0.1	0.1
Highest 25 percent	1.2	0.3	0.3	0.3	0.3	1.2	0.1	0.1	0.1	0.1
Highest 10 percent	1.6	0.5	0.5	0.5	0.5	1.6	0.1	0.1	0.1	0.2
Establishment characteristics										
Goods-producing industries	1.0	0.3	0.4	0.4	0.4	1.0	0.1	0.1	0.1	0.2
Construction	1.7	0.7	0.8	0.8	1.0	1.7	0.1	0.2	0.2	0.3
Manufacturing	1.3	0.4	0.4	0.4	0.4	1.3	0.1	0.1	0.1	0.2
Service-providing industries	0.8	0.3	0.3	0.3	0.3	0.8	0.1	0.1	0.1	0.1
Trade, transportation, and utilities	0.7	0.3	0.3	0.3	0.4	0.7	0.1	0.1	0.1	0.1
Wholesale trade	1.8	0.4	0.4	0.5	0.6	1.8	0.2	0.2	0.2	0.3
Retail trade	1.0	0.5	0.5	0.5	0.6	1.0	0.1	0.1	0.1	0.2
Transportation and warehousing	1.9	0.7	0.7	0.8	1.0	1.9	0.2	0.2	0.3	0.4
Utilities	3.1	0.5	0.8	0.7	1.1	3.1	0.2	0.3	0.4	0.3

See footnotes at end of table.

Table 39. Standard errors for consolidated leave plans:¹ Access, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information	2.0	1.1	1.3	1.6	1.6	2.0	0.2	0.5	0.6	0.9
Financial activities	1.5	0.3	0.3	0.3	0.4	1.5	0.1	0.2	0.2	0.2
Finance and insurance	1.5	0.2	0.2	0.2	0.2	1.5	0.2	0.2	0.2	0.2
Credit intermediation and related activities	1.8	0.2	0.3	0.3	0.3	1.8	0.1	0.2	0.2	0.2
Insurance carriers and related activities	2.9	0.3	0.3	0.3	0.3	2.9	0.4	0.5	0.5	0.5
Real estate and rental and leasing	4.3	1.1	1.5	1.9	2.0	4.3	0.3	0.5	0.6	0.6
Professional and business services	2.1	0.4	0.4	0.5	0.7	2.1	0.2	0.2	0.2	0.3
Professional and technical services	2.7	0.5	0.4	0.6	0.7	2.7	0.3	0.2	0.3	0.3
Administrative and waste services	3.4	0.7	0.8	1.0	1.1	3.4	0.2	0.3	0.4	0.5
Education and health services	2.0	0.4	0.5	0.6	0.5	2.0	0.2	0.2	0.3	0.3
Educational services	2.6	0.7	1.0	1.1	1.1	2.6	0.3	0.4	0.3	0.4
Junior colleges, colleges, and universities	2.4	1.0	1.5	1.6	1.8	2.4	0.2	0.2	0.2	0.2
Health care and social assistance	2.2	0.4	0.6	0.6	0.5	2.2	0.3	0.3	0.3	0.4
Leisure and hospitality	4.1	0.9	1.1	1.5	1.7	4.1	0.2	0.3	0.3	0.4
Accommodation and food services	4.9	1.0	1.1	1.5	1.8	4.9	0.2	0.3	0.4	0.4
Other services	2.8	1.7	1.9	2.3	2.5	2.8	0.3	0.4	0.4	0.4
1 to 99 workers	1.0	0.5	0.5	0.6	0.6	1.0	0.1	0.1	0.1	0.1
1 to 49 workers	1.2	0.5	0.6	0.6	0.6	1.2	0.1	0.1	0.2	0.2
50 to 99 workers	1.7	1.0	1.2	1.5	1.5	1.7	0.1	0.1	0.2	0.2
100 workers or more	1.0	0.3	0.3	0.3	0.3	1.0	0.1	0.1	0.1	0.1
100 to 499 workers	1.0	0.3	0.3	0.3	0.4	1.0	0.1	0.1	0.1	0.2
500 workers or more	1.6	0.4	0.4	0.4	0.4	1.6	0.1	0.1	0.1	0.2
Geographic areas										
New England	3.6	0.7	1.3	1.0	1.0	3.6	0.3	0.2	0.2	0.2
Middle Atlantic	1.4	0.7	1.2	1.1	1.0	1.4	0.1	0.1	0.2	0.3
East North Central	1.8	0.5	0.4	0.5	0.6	1.8	0.2	0.2	0.2	0.2
West North Central	2.8	0.4	0.4	0.4	0.5	2.8	0.2	0.3	0.3	0.4
South Atlantic	1.5	0.5	0.4	0.4	0.5	1.5	0.1	0.1	0.2	0.2
East South Central	5.3	1.2	0.5	0.7	0.5	5.3	0.3	0.3	0.4	0.5
West South Central	2.5	1.0	1.2	1.6	1.5	2.5	0.1	0.2	0.3	0.3
Mountain	2.7	0.9	0.7	0.9	0.8	2.7	0.2	0.3	0.4	0.5
Pacific	1.9	0.5	0.5	0.6	0.6	1.9	0.2	0.2	0.2	0.2

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)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	9	5	5	32	46
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
Production	6	2	3	30	43
Transportation and material moving	3	1	2	24	42
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)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	14	8	13	59	74
Financial activities	22	15	19	52	63
Finance and insurance	27	18	23	60	73
Credit intermediation and related activities	29	15	21	57	71
Insurance carriers and related activities	21	21	24	63	75
Real estate and rental and leasing	—	5	—	21	29
Professional and business services	8	12	7	25	38
Professional and technical services	8	19	12	29	46
Administrative and waste services	4	4	—	11	21
Education and health services	15	3	7	42	53
Educational services	15	6	13	40	48
Junior colleges, colleges, and universities	22	8	21	66	77
Health care and social assistance	15	2	6	42	54
Leisure and hospitality	8	1	2	11	23
Accommodation and food services	7	—	2	11	23
Other services	7	1	3	15	25
1 to 99 workers	4	3	3	16	26
1 to 49 workers	3	4	3	14	22
50 to 99 workers	5	3	3	21	38
100 workers or more	15	7	8	51	69
100 to 499 workers	7	4	5	41	58
500 workers or more	26	11	13	66	83
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 40. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2011

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.4	0.3	0.3	0.6	0.7
Worker characteristics					
Management, professional, and related	0.8	0.9	0.8	1.2	1.2
Management, business, and financial	1.0	1.4	1.0	1.5	1.6
Professional and related	1.0	0.8	0.8	1.4	1.4
Service	1.0	(²)	0.4	1.0	1.3
Protective service	1.3	–	1.2	2.5	4.1
Sales and office	0.3	0.4	0.4	0.9	1.0
Sales and related	0.3	0.3	0.4	1.3	1.3
Office and administrative support	0.5	0.6	0.5	1.1	1.2
Natural resources, construction, and maintenance	0.4	0.4	0.5	1.2	1.4
Construction, extraction, farming, fishing, and forestry	0.2	(²)	0.6	1.5	2.0
Installation, maintenance, and repair	0.8	0.7	0.7	1.7	1.8
Production, transportation, and material moving ...	0.4	0.2	0.4	0.9	1.2
Production	0.6	0.3	0.7	1.3	1.6
Transportation and material moving	0.4	0.2	0.2	1.2	1.6
Full time	0.4	0.4	0.4	0.7	0.8
Part time	0.6	0.3	0.3	0.9	1.1
Union	1.6	0.4	0.8	2.2	1.5
Nonunion	0.4	0.3	0.3	0.6	0.7
Average wage within the following categories: ³					
Lowest 25 percent	0.7	(²)	0.3	0.9	1.0
Lowest 10 percent	1.3	–	0.4	1.1	1.6
Second 25 percent	0.5	0.4	0.4	1.0	1.1
Third 25 percent	0.5	0.5	0.4	0.9	1.0
Highest 25 percent	0.6	0.7	0.7	1.1	0.9
Highest 10 percent	0.9	1.3	1.1	1.7	1.6
Establishment characteristics					
Goods-producing industries	0.5	0.4	0.5	1.1	1.2
Construction	(²)	0.5	0.7	1.5	1.5
Manufacturing	0.7	0.5	0.6	1.5	1.6
Service-providing industries	0.4	0.3	0.3	0.7	0.8
Trade, transportation, and utilities	0.3	0.3	0.3	1.0	1.2
Wholesale trade	1.0	0.6	0.7	1.7	2.1
Retail trade	0.3	0.3	0.4	1.4	1.4
Transportation and warehousing	0.7	–	0.6	2.8	2.8
Utilities	2.3	–	2.0	4.0	3.7

See footnotes at end of table.

Table 40. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	2.3	1.2	1.7	2.9	2.5
Financial activities	1.0	1.1	1.2	1.7	1.7
Finance and insurance	1.2	1.2	1.3	1.4	1.2
Credit intermediation and related activities	1.8	1.5	1.6	2.1	1.9
Insurance carriers and related activities	2.0	2.2	2.6	2.6	2.1
Real estate and rental and leasing	—	2.7	—	4.4	4.6
Professional and business services	1.0	1.4	1.0	1.6	1.9
Professional and technical services	1.4	2.5	2.0	2.6	2.8
Administrative and waste services	1.3	1.3	—	2.2	2.6
Education and health services	1.1	0.6	0.6	1.8	2.0
Educational services	1.2	1.2	1.1	2.1	2.3
Junior colleges, colleges, and universities	1.4	0.8	1.4	1.9	1.6
Health care and social assistance	1.3	0.7	0.7	2.0	2.2
Leisure and hospitality	1.9	0.3	0.7	1.6	2.5
Accommodation and food services	2.1	—	0.8	1.8	2.8
Other services	2.1	0.6	1.0	2.6	2.9
1 to 99 workers	0.4	0.4	0.3	0.6	0.8
1 to 49 workers	0.4	0.5	0.3	0.7	0.8
50 to 99 workers	0.9	0.5	0.5	1.3	1.7
100 workers or more	0.7	0.5	0.5	1.1	1.0
100 to 499 workers	0.6	0.4	0.6	1.3	1.5
500 workers or more	1.3	1.0	0.9	1.8	1.2
Geographic areas					
New England	1.0	1.3	1.1	1.4	1.5
Middle Atlantic	0.7	1.1	0.9	1.6	2.1
East North Central	0.9	0.7	0.6	1.7	1.6
West North Central	0.9	1.1	0.9	2.0	2.8
South Atlantic	0.8	0.5	0.4	1.4	1.5
East South Central	—	0.9	0.7	2.9	3.3
West South Central	1.1	1.0	0.2	2.3	2.1
Mountain	1.3	1.3	1.4	1.8	2.8
Pacific	0.9	0.9	1.2	1.3	2.0

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)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ¹	Performance	Signing	Other
All workers	16	17	33	35	19	17	8	2	1	6
Worker characteristics										
Management, professional, and related	23	29	56	58	24	27	11	4	3	8
Management, business, and financial	31	31	58	61	24	33	15	6	4	11
Professional and related	20	28	55	57	23	24	9	3	2	6
Service	6	8	17	18	12	8	3	1	(²)	2
Protective service	—	12	18	20	21	7	4	—	—	4
Sales and office	21	16	34	35	22	22	10	2	1	8
Sales and related	22	9	28	29	24	22	10	1	1	9
Office and administrative support	20	22	37	40	20	21	9	3	2	7
Natural resources, construction, and maintenance	12	13	21	25	14	10	5	2	1	3
Construction, extraction, farming, fishing, and forestry	6	8	11	15	9	5	2	—	—	1
Installation, maintenance, and repair	17	17	31	34	20	15	9	4	1	4
Production, transportation, and material moving ...	12	14	27	29	17	12	7	1	1	5
Production	12	18	30	33	18	14	7	1	1	5
Transportation and material moving	11	11	25	24	17	9	6	1	(²)	6
Full time	19	21	39	42	21	20	9	3	2	6
Part time	7	7	18	16	13	10	5	1	(²)	4
Union	14	19	41	43	25	21	10	4	2	5
Nonunion	16	17	33	34	18	17	8	2	1	6
Average wage within the following categories: ³										
Lowest 25 percent	7	6	15	15	13	9	5	1	(²)	4
Lowest 10 percent	4	4	10	9	9	5	6	1	(²)	5
Second 25 percent	17	16	29	31	19	17	6	2	1	5
Third 25 percent	18	21	37	40	19	17	8	2	1	6
Highest 25 percent	25	28	56	59	24	28	13	5	3	8
Highest 10 percent	28	31	63	65	26	31	16	6	4	11
Establishment characteristics										
Goods-producing industries	14	18	32	36	16	17	8	3	2	6
Construction	6	8	10	13	7	5	1	—	—	—
Manufacturing	18	22	40	44	19	22	11	4	2	7
Service-providing industries	16	17	34	35	19	17	8	2	1	6
Trade, transportation, and utilities	20	12	31	30	24	19	9	1	1	8
Wholesale trade	14	18	26	30	16	15	6	1	—	5
Retail trade	22	7	27	27	26	21	11	1	1	10
Transportation and warehousing	19	18	41	36	28	14	8	—	2	5
Utilities	41	49	74	70	12	36	14	2	—	12

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ¹	Performance	Signing	Other
Information	33	27	67	68	23	—	33	20	2	15
Financial activities	35	35	60	63	18	40	18	8	4	15
Finance and insurance	41	41	69	73	19	50	23	9	5	18
Credit intermediation and related activities	44	46	70	73	19	51	26	14	7	20
Insurance carriers and related activities	39	38	67	71	18	45	20	5	2	16
Real estate and rental and leasing	15	11	25	29	12	7	—	—	—	—
Professional and business services	16	18	33	34	18	18	8	2	2	6
Professional and technical services	23	24	47	47	21	24	9	3	—	8
Administrative and waste services	7	7	15	15	15	5	4	—	3	2
Education and health services	13	23	43	45	22	14	2	(²)	(²)	1
Educational services	12	22	46	50	32	16	1	—	1	(²)
Junior colleges, colleges, and universities	17	31	71	75	47	26	3	—	2	(²)
Health care and social assistance	13	23	42	45	20	14	2	(²)	(²)	1
Leisure and hospitality	4	4	11	12	—	8	4	—	—	4
Accommodation and food services	4	4	11	11	—	8	5	—	—	4
Other services	6	8	11	16	13	5	—	—	—	—
1 to 99 workers	9	9	19	20	11	8	4	1	1	3
1 to 49 workers	8	8	16	17	10	7	4	1	1	3
50 to 99 workers	12	13	27	30	15	10	7	1	(²)	5
100 workers or more	24	26	50	52	27	28	12	4	2	9
100 to 499 workers	23	20	38	41	24	23	9	2	1	8
500 workers or more	26	34	66	68	31	35	15	5	4	10
Geographic areas										
New England	12	18	38	38	20	16	9	2	1	7
Middle Atlantic	13	14	32	34	22	17	6	1	2	5
East North Central	17	18	35	37	19	19	9	3	1	6
West North Central	18	22	36	40	14	18	6	1	(²)	5
South Atlantic	16	18	33	33	17	16	8	2	2	5
East South Central	24	21	24	32	28	22	14	3	2	12
West South Central	15	17	34	36	17	17	6	2	1	5
Mountain	15	17	39	39	20	16	6	1	1	5
Pacific	16	13	31	32	16	16	8	3	2	5

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

² Less than 0.5 percent.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above 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, private industry workers, National Compensation Survey, March 2011

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total	Performance	Signing	Other
All workers	0.5	0.5	0.7	0.7	0.6	0.4	0.3	0.2	0.1	0.3
Worker characteristics										
Management, professional, and related	1.0	1.1	1.3	1.2	1.0	1.0	0.7	0.4	0.4	0.6
Management, business, and financial	1.5	1.4	1.7	1.7	1.6	1.4	1.1	0.7	0.5	0.9
Professional and related	1.1	1.3	1.5	1.5	1.1	1.0	0.7	0.3	0.4	0.6
Service	0.8	0.7	0.9	1.0	1.5	0.8	0.8	0.2	(¹)	0.8
Protective service	–	3.2	3.6	3.7	3.9	1.1	0.8	–	–	0.8
Sales and office	0.6	0.7	0.9	0.9	0.7	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	1.2	1.2	0.8	0.8	0.5	0.3	0.3	0.4
Natural resources, construction, and maintenance	1.0	0.9	1.1	1.1	1.1	0.7	0.7	0.4	0.2	0.5
Construction, extraction, farming, fishing, and forestry	1.1	1.1	1.2	1.5	1.2	0.8	0.4	–	–	0.3
Installation, maintenance, and repair	1.4	1.4	1.6	1.7	1.7	1.2	1.1	0.7	0.3	0.8
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	1.5	1.5	1.2	1.1	0.8	0.3	0.3	0.6
Transportation and material moving	1.0	0.9	1.3	1.3	1.4	0.9	0.8	0.2	(¹)	0.8
Full time	0.6	0.6	0.7	0.7	0.7	0.5	0.4	0.2	0.2	0.4
Part time	0.5	0.5	0.9	0.8	0.7	0.5	0.4	0.1	(¹)	0.4
Union	1.2	1.7	1.6	1.7	1.3	1.1	1.0	0.4	0.5	0.7
Nonunion	0.5	0.6	0.7	0.7	0.6	0.4	0.3	0.2	0.1	0.3
Average wage within the following categories: ²										
Lowest 25 percent	0.6	0.6	0.9	0.8	1.1	0.7	0.6	0.1	(¹)	0.6
Lowest 10 percent	1.0	0.7	1.0	1.1	1.7	1.2	1.1	0.3	(¹)	1.2
Second 25 percent	0.7	0.8	0.9	0.9	0.8	0.7	0.4	0.2	0.1	0.3
Third 25 percent	0.8	0.9	1.0	0.9	0.7	0.6	0.5	0.2	0.2	0.4
Highest 25 percent	0.9	0.9	1.0	1.0	0.9	0.8	0.7	0.4	0.4	0.6
Highest 10 percent	1.4	1.4	1.6	1.6	1.2	1.1	1.2	0.6	0.5	1.0
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
Construction	1.0	1.3	1.4	1.5	1.1	0.8	0.3	–	–	–
Manufacturing	1.0	1.3	1.4	1.4	1.2	1.2	0.9	0.5	0.5	0.6
Service-providing industries	0.6	0.6	0.8	0.7	0.7	0.5	0.4	0.2	0.2	0.3
Trade, transportation, and utilities	0.8	0.7	1.0	1.0	0.9	0.7	0.6	0.2	0.2	0.6
Wholesale trade	1.4	1.9	1.7	1.8	1.7	1.4	0.9	0.4	–	0.8
Retail trade	1.1	0.6	1.3	1.2	1.4	1.0	0.9	0.2	0.2	0.9
Transportation and warehousing	2.0	1.7	2.6	2.5	3.2	1.9	1.5	–	1.0	1.1
Utilities	5.3	4.9	5.6	5.3	2.6	4.4	2.6	0.8	–	2.5

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total	Performance	Signing	Other
Information	2.5	3.1	3.1	2.9	2.7	—	2.9	2.2	0.7	2.2
Financial activities	1.5	1.8	1.5	1.5	1.2	1.4	1.1	0.8	0.7	0.9
Finance and insurance	1.6	1.7	1.3	1.3	1.1	1.3	1.1	0.8	0.6	1.0
Credit intermediation and related activities	2.0	2.1	2.1	1.8	1.4	2.0	1.8	1.4	1.1	1.6
Insurance carriers and related activities	2.8	2.8	2.4	2.2	1.7	2.5	2.1	0.8	0.4	1.9
Real estate and rental and leasing	3.2	2.9	3.8	3.3	3.3	1.7	—	—	—	—
Professional and business services	1.4	1.5	1.8	1.7	1.3	1.5	1.1	0.6	0.6	0.9
Professional and technical services	2.6	2.2	2.8	2.8	2.8	2.5	1.8	1.1	—	1.7
Administrative and waste services	1.5	1.3	2.2	2.3	2.3	1.7	1.4	—	1.1	0.9
Education and health services	1.2	1.4	1.8	1.8	1.5	0.9	0.4	(¹)	(¹)	0.4
Educational services	1.3	1.4	2.1	2.1	1.8	1.2	0.2	—	0.2	(¹)
Junior colleges, colleges, and universities	1.6	1.8	2.1	2.0	2.1	1.5	0.4	—	0.4	(¹)
Health care and social assistance	1.4	1.6	2.1	2.0	1.6	1.1	0.4	(¹)	(¹)	0.4
Leisure and hospitality	1.5	1.2	1.5	1.9	—	1.7	1.6	—	—	1.7
Accommodation and food services	1.7	1.4	1.6	2.1	—	1.9	1.8	—	—	1.9
Other services	1.7	1.7	2.3	2.8	1.9	1.2	—	—	—	—
1 to 99 workers	0.5	0.5	0.7	0.7	0.6	0.4	0.3	0.1	0.1	0.3
1 to 49 workers	0.6	0.5	0.8	0.7	0.6	0.5	0.3	0.1	0.1	0.3
50 to 99 workers	1.1	1.0	1.4	1.5	1.3	0.9	0.9	0.3	(¹)	0.8
100 workers or more	0.8	0.9	1.1	0.9	1.0	0.7	0.6	0.3	0.3	0.5
100 to 499 workers	1.1	1.1	1.2	1.2	1.0	1.0	0.5	0.3	0.2	0.5
500 workers or more	1.3	1.2	1.9	1.4	1.9	1.4	1.1	0.5	0.6	1.0
Geographic areas										
New England	1.5	1.4	2.4	2.7	1.5	2.0	1.2	0.2	0.2	1.3
Middle Atlantic	1.4	1.6	1.9	2.2	1.0	0.8	0.5	0.3	0.4	0.4
East North Central	1.0	1.3	1.6	1.7	1.3	1.0	0.7	0.5	0.3	0.7
West North Central	1.1	1.4	2.3	2.3	1.1	1.0	1.0	0.4	(¹)	0.7
South Atlantic	1.0	1.3	1.5	1.4	1.1	1.1	0.8	0.4	0.4	0.5
East South Central	2.7	2.0	3.3	2.4	7.2	3.0	3.1	1.1	0.7	3.4
West South Central	2.2	1.6	2.2	1.8	1.5	1.4	0.6	0.4	0.2	0.6
Mountain	1.7	3.0	2.8	2.7	1.8	1.1	1.0	0.2	0.2	1.0
Pacific	1.7	0.8	1.7	1.7	1.0	1.2	0.8	0.5	0.5	0.4

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)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	14	17	15
Worker characteristics			
Management, professional, and related	26	25	23
Management, business, and financial	30	31	29
Professional and related	24	23	20
Service	5	5	4
Protective service	7	10	7
Sales and office	15	19	18
Sales and related	12	18	17
Office and administrative support	17	19	18
Natural resources, construction, and maintenance	10	15	14
Construction, extraction, farming, fishing, and forestry	5	11	10
Installation, maintenance, and repair	15	18	18
Production, transportation, and material moving ...	10	16	13
Production	9	17	13
Transportation and material moving	12	16	13
Full time	17	19	17
Part time	8	9	8
Union	19	41	35
Nonunion	14	14	13
Average wage within the following categories: ³			
Lowest 25 percent	6	7	6
Lowest 10 percent	5	4	4
Second 25 percent	10	13	11
Third 25 percent	16	18	16
Highest 25 percent	28	32	29
Highest 10 percent	34	35	33
Establishment characteristics			
Goods-producing industries	12	20	17
Construction	4	7	8
Manufacturing	14	24	21
Service-providing industries	15	16	15
Trade, transportation, and utilities	14	20	19
Wholesale trade	10	13	9
Retail trade	11	18	18
Transportation and warehousing	24	31	28
Utilities	41	63	59

See footnotes at end of table.

Table 42. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
Information	44	44	44
Financial activities	37	37	38
Finance and insurance	44	47	47
Credit intermediation and related activities	46	47	49
Insurance carriers and related activities	40	44	42
Real estate and rental and leasing	—	3	4
Professional and business services	15	14	12
Professional and technical services	21	18	16
Administrative and waste services	4	4	4
Education and health services	16	13	11
Educational services	27	26	24
Junior colleges, colleges, and universities	43	43	42
Health care and social assistance	14	11	8
Leisure and hospitality	2	1	1
Accommodation and food services	2	1	1
Other services	3	5	5
1 to 99 workers	7	7	6
1 to 49 workers	6	5	5
50 to 99 workers	10	10	9
100 workers or more	23	28	25
100 to 499 workers	16	20	19
500 workers or more	33	39	34
Geographic areas			
New England	13	15	15
Middle Atlantic	15	18	16
East North Central	15	19	18
West North Central	12	14	13
South Atlantic	16	17	14
East South Central	16	19	15
West South Central	15	18	15
Mountain	14	13	14
Pacific	13	14	14

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

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	0.3	0.4	0.4
Worker characteristics			
Management, professional, and related	0.9	1.0	0.9
Management, business, and financial	1.4	1.5	1.6
Professional and related	1.0	1.1	1.0
Service	0.5	0.4	0.4
Protective service	1.4	2.7	1.3
Sales and office	0.5	0.6	0.6
Sales and related	0.7	0.9	1.0
Office and administrative support	0.5	0.7	0.6
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	1.4	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	1.0	1.1	1.1
Full time	0.4	0.5	0.5
Part time	0.5	0.4	0.4
Union	1.2	2.1	2.0
Nonunion	0.4	0.4	0.4
Average wage within the following categories: ³			
Lowest 25 percent	0.4	0.4	0.4
Lowest 10 percent	0.7	0.6	0.6
Second 25 percent	0.5	0.5	0.5
Third 25 percent	0.5	0.7	0.6
Highest 25 percent	0.9	0.8	0.8
Highest 10 percent	1.5	1.2	1.2
Establishment characteristics			
Goods-producing industries	0.7	0.9	0.9
Construction	0.9	1.1	1.1
Manufacturing	1.0	1.2	1.2
Service-providing industries	0.4	0.4	0.4
Trade, transportation, and utilities	0.6	0.8	0.8
Wholesale trade	1.3	1.3	1.1
Retail trade	0.8	0.9	1.0
Transportation and warehousing	2.2	2.4	2.3
Utilities	4.4	4.8	4.8

See footnotes at end of table.

Table 42. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
Information	3.1	2.8	2.8
Financial activities	1.5	1.4	1.4
Finance and insurance	1.3	1.4	1.3
Credit intermediation and related activities	2.0	1.8	2.0
Insurance carriers and related activities	2.7	2.8	2.8
Real estate and rental and leasing	—	1.3	1.5
Professional and business services	1.1	1.3	1.2
Professional and technical services	2.1	2.3	2.1
Administrative and waste services	0.9	1.1	1.0
Education and health services	1.1	1.0	0.9
Educational services	1.8	1.8	1.5
Junior colleges, colleges, and universities	1.9	2.1	1.9
Health care and social assistance	1.2	1.1	0.9
Leisure and hospitality	0.6	0.4	0.5
Accommodation and food services	0.7	0.5	0.6
Other services	0.7	1.2	1.1
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)

Characteristics	All nonproduction bonuses ¹	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	44	5	4	11	10	5	3	6	12
Worker characteristics									
Management, professional, and related	52	8	6	13	6	9	2	9	16
Management, business, and financial	60	9	7	19	6	8	2	8	19
Professional and related	49	8	6	10	6	9	2	9	15
Service	29	1	3	6	8	3	2	6	7
Protective service	32	1	—	2	4	—	8	—	2
Sales and office	47	4	3	12	13	5	7	6	10
Sales and related	41	2	2	9	14	3	12	3	7
Office and administrative support	51	5	4	14	12	6	4	7	12
Natural resources, construction, and maintenance	45	5	3	13	14	2	2	3	13
Construction, extraction, farming, fishing, and forestry	42	4	2	15	14	2	1	1	10
Installation, maintenance, and repair	48	6	5	11	13	3	3	4	16
Production, transportation, and material moving	43	7	2	10	10	5	2	4	14
Production	48	10	2	12	10	6	2	5	16
Transportation and material moving	39	4	2	8	10	4	1	4	13
Full time	50	6	4	12	11	6	3	6	14
Part time	27	1	2	5	6	2	3	5	5
Union	37	7	4	4	3	8	1	3	19
Nonunion	44	5	4	11	10	5	4	6	11
Average wage within the following categories: ³									
Lowest 25 percent	29	1	2	6	8	1	3	5	5
Lowest 10 percent	24	1	1	6	8	(⁴)	1	4	4
Second 25 percent	46	4	3	10	14	5	6	6	10
Third 25 percent	48	6	4	13	10	7	2	5	13
Highest 25 percent	55	10	7	14	6	8	1	8	20
Highest 10 percent	58	11	8	15	5	9	1	9	19
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	9	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	(⁴)	3	14
Retail trade	41	1	2	7	18	2	14	4	5
Transportation and warehousing	41	9	6	6	9	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)

Characteristics	All nonproduction bonuses ¹	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
Information	60	2	12	11	4	6	—	8	31
Financial activities	67	10	7	23	9	4	2	9	21
Finance and insurance	72	11	8	26	7	4	2	11	25
Credit intermediation and related activities	74	9	6	26	7	5	1	11	26
Insurance carriers and related activities	67	15	11	20	7	4	3	11	25
Real estate and rental and leasing	48	—	5	12	17	4	—	3	8
Professional and business services	46	8	5	12	8	6	2	9	11
Professional and technical services	61	14	7	18	11	6	1	10	11
Administrative and waste services	29	3	2	5	5	4	2	8	8
Education and health services	40	1	3	7	7	9	3	9	10
Educational services	20	—	3	—	3	10	—	1	3
Junior colleges, colleges, and universities	21	—	2	(⁴)	1	13	—	3	2
Health care and social assistance	43	2	3	7	8	9	3	10	11
Leisure and hospitality	25	(⁴)	3	5	7	1	1	4	6
Accommodation and food services	24	—	3	5	7	—	—	4	6
Other services	31	1	2	11	8	5	—	—	4
1 to 99 workers	40	4	3	13	12	3	1	3	8
1 to 49 workers	40	4	2	13	13	3	1	2	7
50 to 99 workers	42	4	5	12	8	4	2	7	11
100 workers or more	47	6	5	8	7	7	6	9	16
100 to 499 workers	43	4	3	7	9	5	8	7	12
500 workers or more	54	9	6	10	4	10	3	12	22
Geographic areas									
New England	43	5	3	8	12	7	2	6	8
Middle Atlantic	43	3	3	11	8	8	2	6	11
East North Central	45	6	4	12	8	8	4	7	14
West North Central	43	7	3	12	8	3	3	7	11
South Atlantic	46	4	4	10	12	3	4	8	12
East South Central	47	4	—	9	14	2	6	5	15
West South Central	46	6	4	11	13	2	3	6	14
Mountain	47	6	5	11	13	5	2	5	9
Pacific	37	5	4	11	6	4	3	3	10

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 ¹
All workers	0.6	0.2	0.3	0.4	0.4	0.3	0.2	0.3	0.4
Worker characteristics									
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	2.1	0.7	0.5	1.8	1.5	0.4	0.6	0.4	1.4
Installation, maintenance, and repair	1.8	0.7	0.8	1.2	1.4	0.5	0.5	0.8	1.3
Production, transportation, and material moving ...	1.2	0.7	0.4	0.7	0.7	0.5	0.3	0.6	0.8
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	0.5	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: ²									
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									
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

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ¹
Information	2.9	0.7	2.3	1.5	1.1	1.2	—	1.9	2.7
Financial activities	1.6	0.8	0.7	1.5	0.9	0.5	0.4	0.7	1.3
Finance and insurance	1.6	1.0	0.6	1.4	0.7	0.6	0.4	0.8	1.4
Credit intermediation and related activities	2.0	1.3	0.8	1.8	1.0	0.9	0.3	1.1	2.0
Insurance carriers and related activities	2.6	2.1	1.4	1.8	1.2	0.9	1.0	1.4	2.1
Real estate and rental and leasing	4.4	—	2.1	2.5	3.0	1.2	—	1.4	2.2
Professional and business services	1.7	1.0	0.8	1.2	1.0	0.9	0.6	1.0	1.2
Professional and technical services	2.9	1.8	1.6	2.4	1.6	1.3	0.7	1.7	1.8
Administrative and waste services	2.5	1.3	0.5	1.0	1.1	1.2	0.6	1.6	1.9
Education and health services	1.8	0.4	0.6	1.1	1.0	1.3	0.5	0.8	0.9
Educational services	2.0	—	1.0	—	0.9	1.2	—	0.3	0.7
Junior colleges, colleges, and universities	1.4	—	0.3	(³)	0.4	1.5	—	0.5	0.4
Health care and social assistance	2.1	0.5	0.7	1.3	1.2	1.5	0.6	0.9	1.0
Leisure and hospitality	2.7	(³)	1.3	1.3	1.3	0.2	0.4	0.9	1.2
Accommodation and food services	2.6	—	1.1	1.4	1.3	—	—	1.0	1.4
Other services	2.7	0.5	1.0	2.2	1.7	1.4	—	—	1.1
1 to 99 workers	0.9	0.3	0.3	0.6	0.6	0.3	0.2	0.4	0.5
1 to 49 workers	1.0	0.4	0.3	0.7	0.7	0.3	0.2	0.3	0.5
50 to 99 workers	1.6	0.6	0.7	1.0	0.9	0.7	0.5	1.3	1.0
100 workers or more	0.8	0.4	0.5	0.5	0.4	0.6	0.4	0.5	0.5
100 to 499 workers	1.1	0.5	0.4	0.5	0.6	0.5	0.5	0.6	0.7
500 workers or more	1.7	0.7	1.0	0.9	0.6	1.1	0.5	0.9	1.1
Geographic areas									
New England	3.7	1.6	0.5	1.2	1.9	0.9	0.6	0.4	0.8
Middle Atlantic	1.8	0.4	0.6	1.3	1.1	1.1	0.6	0.6	0.9
East North Central	1.7	0.5	1.1	0.9	0.7	1.5	0.7	0.5	0.7
West North Central	2.7	1.2	0.7	1.1	1.1	0.6	0.5	1.5	0.9
South Atlantic	1.5	0.4	0.4	0.9	1.0	0.6	0.6	0.9	0.9
East South Central	3.3	1.1	—	2.2	2.4	0.9	1.6	1.2	2.6
West South Central	1.7	1.1	0.5	1.1	0.9	0.4	0.4	1.0	1.3
Mountain	1.9	0.9	1.2	1.3	2.0	1.1	0.9	1.0	1.0
Pacific	1.4	0.5	0.6	0.9	0.6	0.5	0.3	0.3	0.8

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)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	7	7	29	25
Worker characteristics				
Management, professional, and related	11	10	46	38
Management, business, and financial	15	14	52	45
Professional and related	9	9	43	35
Service	3	3	17	14
Protective service	3	3	20	10
Sales and office	8	7	30	26
Sales and related	4	4	24	20
Office and administrative support	10	9	34	29
Natural resources, construction, and maintenance	8	7	22	18
Construction, extraction, farming, fishing, and forestry	6	6	16	16
Installation, maintenance, and repair	10	9	29	20
Production, transportation, and material moving ...	8	7	25	21
Production	6	4	24	20
Transportation and material moving	11	10	26	22
Full time	9	8	36	31
Part time	4	4	9	8
Union	25	22	46	31
Nonunion	6	5	28	24
Average wage within the following categories: ²				
Lowest 25 percent	2	2	11	9
Lowest 10 percent	1	1	6	4
Second 25 percent	5	5	26	23
Third 25 percent	9	8	35	30
Highest 25 percent	15	14	50	41
Highest 10 percent	16	15	59	49
Establishment characteristics				
Goods-producing industries	6	6	27	24
Construction	3	4	15	15
Manufacturing	7	6	31	27
Service-providing industries	8	7	30	25
Trade, transportation, and utilities	8	7	28	22
Wholesale trade	5	4	31	28
Retail trade	4	4	21	17
Transportation and warehousing	21	20	44	31
Utilities	31	28	65	43

See footnotes at end of table.

Table 44. Unmarried domestic partner benefits: Access¹, private industry workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	23	21	61	37
Financial activities	25	24	55	52
Finance and insurance	32	31	63	59
Credit intermediation and related activities	32	31	64	60
Insurance carriers and related activities	31	29	56	53
Real estate and rental and leasing	—	—	25	27
Professional and business services	4	4	33	28
Professional and technical services	3	2	47	40
Administrative and waste services	2	2	17	16
Education and health services	7	7	29	25
Educational services	4	3	38	29
Junior colleges, colleges, and universities	6	5	58	43
Health care and social assistance	8	8	28	24
Leisure and hospitality	—	—	15	11
Accommodation and food services	—	—	14	9
Other services	5	5	18	17
1 to 99 workers	3	3	18	16
1 to 49 workers	3	3	17	15
50 to 99 workers	5	4	23	20
100 workers or more	12	12	42	34
100 to 499 workers	7	7	34	30
500 workers or more	19	18	54	41
Geographic areas				
New England	8	7	38	33
Middle Atlantic	9	8	31	24
East North Central	7	5	22	15
West North Central	5	4	20	16
South Atlantic	6	6	22	18
East South Central	5	5	21	14
West South Central	5	5	20	19
Mountain	6	6	39	33
Pacific	12	12	52	48

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

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	0.3	0.3	0.6	0.5
Worker characteristics				
Management, professional, and related	0.6	0.6	1.1	1.0
Management, business, and financial	0.8	0.8	1.3	1.3
Professional and related	0.7	0.7	1.4	1.3
Service	0.5	0.5	1.2	0.9
Protective service	0.6	0.6	3.7	2.2
Sales and office	0.4	0.4	0.8	0.7
Sales and related	0.4	0.4	1.0	0.9
Office and administrative support	0.6	0.6	1.0	1.0
Natural resources, construction, and maintenance	0.7	0.7	1.3	1.0
Construction, extraction, farming, fishing, and forestry	1.0	1.0	1.4	1.3
Installation, maintenance, and repair	1.2	1.2	1.9	1.5
Production, transportation, and material moving ...	0.7	0.6	1.0	1.0
Production	0.7	0.6	1.3	1.2
Transportation and material moving	1.1	1.1	1.4	1.5
Full time	0.3	0.3	0.7	0.5
Part time	0.3	0.3	0.8	0.6
Union	1.4	1.3	1.8	1.7
Nonunion	0.3	0.3	0.6	0.5
Average wage within the following categories: ²				
Lowest 25 percent	0.3	0.3	0.8	0.6
Lowest 10 percent	0.2	0.2	1.3	0.7
Second 25 percent	0.4	0.4	0.9	0.8
Third 25 percent	0.6	0.6	0.9	0.7
Highest 25 percent	0.6	0.6	1.0	0.9
Highest 10 percent	0.9	0.9	1.3	1.3
Establishment characteristics				
Goods-producing industries	0.7	0.6	1.2	1.1
Construction	0.7	0.7	1.3	1.2
Manufacturing	0.9	0.8	1.6	1.4
Service-providing industries	0.3	0.3	0.7	0.5
Trade, transportation, and utilities	0.6	0.6	1.0	0.9
Wholesale trade	0.9	0.8	1.9	2.1
Retail trade	0.6	0.6	1.1	1.0
Transportation and warehousing	2.2	2.2	3.0	2.7
Utilities	4.0	3.9	4.5	5.0

See footnotes at end of table.

Table 44. Standard errors for unmarried domestic partner benefits: Access¹, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	2.3	2.4	3.0	2.5
Financial activities	1.3	1.3	1.7	1.7
Finance and insurance	1.3	1.3	1.6	1.5
Credit intermediation and related activities	1.9	1.9	2.0	1.9
Insurance carriers and related activities	2.7	2.7	3.1	3.1
Real estate and rental and leasing	—	—	3.4	3.3
Professional and business services	0.8	0.8	1.7	1.6
Professional and technical services	0.9	0.8	2.3	2.5
Administrative and waste services	1.0	1.0	2.4	2.3
Education and health services	0.9	0.9	1.6	1.5
Educational services	0.6	0.6	2.0	1.8
Junior colleges, colleges, and universities	1.0	0.7	2.1	1.8
Health care and social assistance	1.0	1.0	1.8	1.7
Leisure and hospitality	—	—	2.1	1.0
Accommodation and food services	—	—	2.3	1.0
Other services	1.7	1.7	2.6	2.5
1 to 99 workers	0.3	0.3	0.6	0.6
1 to 49 workers	0.3	0.3	0.7	0.6
50 to 99 workers	0.6	0.5	1.4	1.2
100 workers or more	0.5	0.5	0.9	0.8
100 to 499 workers	0.6	0.6	1.1	1.0
500 workers or more	1.0	1.1	1.3	1.3
Geographic areas				
New England	1.1	0.8	2.0	1.4
Middle Atlantic	1.0	1.1	2.2	1.6
East North Central	0.6	0.6	1.4	1.2
West North Central	0.8	0.7	1.8	1.7
South Atlantic	0.7	0.7	1.0	1.1
East South Central	1.4	1.4	4.3	1.5
West South Central	0.5	0.5	1.6	1.1
Mountain	1.2	1.2	2.6	1.9
Pacific	1.0	1.0	1.3	1.5

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 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	58	12	7	24	56	13	1	29
Worker characteristics								
Management, professional, and related	76	11	4	10	76	11	1	12
Management, business, and financial	83	11	1	5	85	10	1	5
Professional and related	73	10	5	12	72	12	1	15
Service	30	11	10	49	29	13	2	56
Protective service	39	7	9	44	39	—	—	38
Sales and office	60	11	9	20	57	14	1	28
Sales and related	52	10	13	24	47	16	1	36
Office and administrative support	65	11	6	18	63	13	1	23
Natural resources, construction, and maintenance	59	16	3	22	56	19	1	24
Construction, extraction, farming, fishing, and forestry	54	14	5	27	47	—	—	30
Installation, maintenance, and repair	63	18	2	17	65	—	—	18
Production, transportation, and material moving ...	61	14	4	20	63	12	1	24
Production	64	17	2	16	70	12	1	17
Transportation and material moving	59	11	6	24	57	13	1	30
Full time	71	15	3	12	72	14	1	13
Part time	19	4	18	59	12	11	2	75
Union	87	5	2	6	82	9	1	8
Nonunion	54	13	7	26	54	14	1	31
Average wage within the following categories: ²								
Lowest 25 percent	25	11	14	51	23	12	1	63
Lowest 10 percent	12	8	16	63	12	8	1	79
Second 25 percent	61	14	5	20	60	15	2	24
Third 25 percent	71	14	3	12	70	15	1	14
Highest 25 percent	82	9	2	7	80	11	1	8
Highest 10 percent	85	8	2	5	84	9	2	6
Establishment characteristics								
Goods-producing industries	70	15	3	12	71	14	1	14
Construction	53	17	5	25	45	—	—	29
Manufacturing	76	14	2	8	80	10	1	9
Service-providing industries	55	11	7	26	53	13	1	32
Trade, transportation, and utilities	61	10	10	18	56	16	1	27
Wholesale trade	68	15	4	13	66	18	1	16
Retail trade	55	9	14	23	46	18	1	35
Transportation and warehousing	73	11	4	12	75	9	1	14
Utilities	94	—	—	4	92	3	1	4

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)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	19	51	1	30	52	17	6	25
Worker characteristics								
Management, professional, and related	27	60	1	13	72	15	3	10
Management, business, and financial	32	62	(1)	5	80	15	1	5
Professional and related	24	59	1	16	69	15	4	13
Service	7	34	(1)	58	27	15	10	49
Protective service	6	40	1	52	38	9	8	45
Sales and office	17	54	2	28	56	15	8	21
Sales and related	10	53	2	35	49	14	12	25
Office and administrative support	21	55	1	23	61	15	5	19
Natural resources, construction, and maintenance	24	51	(1)	25	51	24	3	22
Construction, extraction, farming, fishing, and forestry	22	46	(1)	31	45	24	5	27
Installation, maintenance, and repair	26	56	—	—	56	25	2	17
Production, transportation, and material moving ...	24	52	1	24	51	24	4	20
Production	23	59	(1)	18	59	23	2	16
Transportation and material moving	25	45	1	29	43	26	6	25
Full time	23	63	(1)	14	65	20	3	12
Part time	7	16	3	74	15	8	16	60
Union	69	22	1	7	51	40	2	6
Nonunion	14	53	1	32	52	15	6	26
Average wage within the following categories: ²								
Lowest 25 percent	5	31	2	63	22	13	12	52
Lowest 10 percent	3	18	2	78	10	10	15	65
Second 25 percent	14	60	1	25	56	18	5	20
Third 25 percent	24	61	(1)	15	63	22	3	12
Highest 25 percent	36	54	1	9	75	16	2	7
Highest 10 percent	37	56	1	7	80	13	2	5
Establishment characteristics								
Goods-producing industries	28	57	(1)	15	64	21	3	13
Construction	16	54	(1)	30	45	25	5	25
Manufacturing	31	59	(1)	9	70	20	2	8
Service-providing industries	17	49	1	33	50	16	7	27
Trade, transportation, and utilities	18	54	2	26	53	19	8	20
Wholesale trade	15	68	1	16	65	18	4	13
Retail trade	11	52	3	33	48	15	11	25
Transportation and warehousing	35	49	—	—	49	35	3	13
Utilities	82	13	—	—	90	5	1	4

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)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	81	6	3	9	82	5	1	12
Financial activities	78	8	3	11	78	8	1	13
Finance and insurance	86	5	3	6	86	5	1	8
Credit intermediation and related activities	89	4	3	4	89	4	1	6
Insurance carriers and related activities	84	5	4	8	81	7	2	10
Real estate and rental and leasing	46	21	4	29	51	16	2	31
Professional and business services	52	14	4	29	55	11	2	31
Professional and technical services	68	15	4	13	70	13	1	15
Administrative and waste services	29	15	6	50	33	11	3	53
Education and health services	64	10	8	19	60	13	2	24
Educational services	69	8	4	18	67	11	1	22
Junior colleges, colleges, and universities	88	3	2	8	85	5	1	9
Health care and social assistance	63	10	8	19	59	14	2	25
Leisure and hospitality	21	13	10	56	21	13	1	65
Accommodation and food services	19	13	10	58	19	—	—	67
Other services	36	13	5	46	36	—	—	49
1 to 99 workers	41	15	8	35	40	16	1	42
1 to 49 workers	37	16	8	39	36	17	1	46
50 to 99 workers	54	14	8	24	53	15	1	31
100 workers or more	77	8	5	11	75	9	1	14
100 to 499 workers	72	10	6	13	68	13	2	17
500 workers or more	83	5	3	8	84	4	1	10
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)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	43	44	1	12	79	9	3	9
Financial activities	42	44	1	14	75	11	3	11
Finance and insurance	51	40	1	8	84	7	3	6
Credit intermediation and related activities	55	39	1	6	87	7	3	4
Insurance carriers and related activities	48	41	(¹)	11	82	7	4	8
Real estate and rental and leasing	—	58	—	33	42	25	4	29
Professional and business services	—	55	—	33	50	17	4	29
Professional and technical services	—	74	—	16	67	17	4	13
Administrative and waste services	—	38	—	56	27	17	6	50
Education and health services	19	54	1	26	57	16	7	19
Educational services	—	64	—	20	65	13	2	20
Junior colleges, colleges, and universities	16	74	—	—	86	4	2	8
Health care and social assistance	20	53	1	26	56	17	8	19
Leisure and hospitality	—	32	—	66	19	15	10	56
Accommodation and food services	—	30	—	68	18	14	9	58
Other services	—	40	—	50	31	19	4	46
1 to 99 workers	8	48	1	43	38	18	8	36
1 to 49 workers	7	46	(¹)	47	34	18	8	39
50 to 99 workers	12	56	2	30	50	18	7	25
100 workers or more	31	53	1	15	69	16	4	12
100 to 499 workers	21	60	1	18	65	17	5	14
500 workers or more	45	44	1	11	74	14	3	8
Geographic areas								
New England	19	49	1	31	52	16	4	28
Middle Atlantic	24	47	1	29	52	19	5	24
East North Central	25	46	1	28	54	17	6	23
West North Central	—	49	—	32	52	15	7	25
South Atlantic	15	54	1	30	54	15	7	24
East South Central	17	57	1	25	53	21	6	20
West South Central	14	53	(¹)	33	52	15	8	26
Mountain	13	56	2	29	55	14	6	25
Pacific	19	50	1	30	48	21	5	26

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 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.6	0.5	0.4	0.7	0.7	0.4	0.1	0.7
Worker characteristics								
Management, professional, and related	1.0	0.8	0.4	0.9	0.9	0.8	0.2	0.9
Management, business, and financial	1.2	1.1	0.2	0.7	1.1	0.8	0.2	0.8
Professional and related	1.3	1.0	0.6	1.2	1.1	1.1	0.3	1.2
Service	1.0	1.2	0.9	1.5	1.4	0.9	0.5	1.4
Protective service	5.4	2.4	2.3	6.2	5.2	–	–	5.6
Sales and office	0.9	0.5	0.5	0.8	1.1	0.7	0.1	0.9
Sales and related	1.1	0.7	0.9	1.1	1.3	0.7	0.2	1.2
Office and administrative support	1.2	0.6	0.6	1.0	1.4	0.9	0.2	1.2
Natural resources, construction, and maintenance	1.5	1.0	0.6	1.3	1.5	1.2	0.5	1.4
Construction, extraction, farming, fishing, and forestry	2.3	1.4	1.1	2.0	2.2	–	–	2.0
Installation, maintenance, and repair	2.0	1.4	0.5	1.6	1.8	–	–	1.6
Production, transportation, and material moving ...	1.4	0.8	0.5	1.2	1.4	0.7	0.2	1.3
Production	1.7	1.2	0.4	1.2	1.5	0.9	0.3	1.3
Transportation and material moving	2.0	0.9	0.7	1.8	1.8	0.9	0.2	2.0
Full time	0.7	0.5	0.2	0.6	0.7	0.5	0.2	0.6
Part time	0.9	0.5	1.1	1.3	0.7	0.7	0.2	1.0
Union	1.4	0.9	0.7	1.1	1.5	0.9	0.1	1.3
Nonunion	0.6	0.5	0.4	0.7	0.7	0.5	0.2	0.8
Average wage within the following categories: ²								
Lowest 25 percent	0.9	0.9	0.8	1.3	1.2	0.7	0.3	1.3
Lowest 10 percent	1.1	1.5	1.5	2.2	1.7	1.1	0.5	2.1
Second 25 percent	1.0	0.7	0.6	0.8	1.1	0.7	0.3	1.0
Third 25 percent	1.0	0.6	0.5	0.9	0.9	0.7	0.2	1.0
Highest 25 percent	0.8	0.6	0.3	0.6	0.7	0.7	0.2	0.7
Highest 10 percent	1.0	0.7	0.5	0.6	1.1	1.0	0.4	0.7
Establishment characteristics								
Goods-producing industries	1.2	0.9	0.4	0.8	1.0	0.7	0.3	0.8
Construction	2.2	1.4	1.1	2.0	2.1	–	–	2.0
Manufacturing	1.5	1.2	0.3	0.7	1.2	0.8	0.2	0.8
Service-providing industries	0.7	0.5	0.4	0.8	0.8	0.5	0.2	0.8
Trade, transportation, and utilities	1.0	0.6	0.6	0.8	1.1	0.7	0.2	0.9
Wholesale trade	2.0	1.4	0.9	1.4	2.3	1.5	0.2	1.6
Retail trade	1.2	0.7	0.9	1.0	1.2	0.9	0.2	1.2
Transportation and warehousing	2.6	1.8	1.0	1.9	2.4	1.8	0.7	2.0
Utilities	2.1	–	–	1.8	2.2	1.2	0.2	1.8

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	0.5	0.6	0.1	0.7	0.6	0.5	0.3	0.7
Worker characteristics								
Management, professional, and related	0.9	1.2	0.2	1.0	1.1	0.8	0.4	0.9
Management, business, and financial	1.4	1.2	(¹)	0.7	1.2	1.1	0.2	0.7
Professional and related	1.0	1.6	0.3	1.3	1.3	1.0	0.6	1.2
Service	0.6	1.4	(¹)	1.4	1.1	1.3	0.9	1.5
Protective service	1.2	5.8	0.4	6.0	5.3	2.4	2.2	6.2
Sales and office	0.6	0.9	0.2	0.8	0.9	0.5	0.5	0.8
Sales and related	0.6	1.1	0.4	1.1	1.1	0.8	0.8	1.1
Office and administrative support	0.8	1.1	0.3	1.1	1.1	0.6	0.6	1.1
Natural resources, construction, and maintenance	1.3	1.4	(¹)	1.4	1.5	1.2	0.6	1.3
Construction, extraction, farming, fishing, and forestry	1.9	2.3	(¹)	2.1	2.1	1.8	1.1	2.0
Installation, maintenance, and repair	1.7	1.9	—	—	1.9	1.6	0.5	1.6
Production, transportation, and material moving ...	1.1	1.2	0.1	1.3	1.2	1.0	0.4	1.2
Production	1.3	1.5	(¹)	1.3	1.6	1.3	0.4	1.2
Transportation and material moving	1.5	1.6	0.3	2.0	1.7	1.5	0.7	1.8
Full time	0.6	0.7	(¹)	0.7	0.7	0.6	0.2	0.6
Part time	0.5	0.9	0.3	1.0	0.8	0.6	1.1	1.3
Union	1.6	1.6	0.2	1.3	1.8	1.7	0.7	1.1
Nonunion	0.4	0.7	0.1	0.7	0.6	0.5	0.4	0.7
Average wage within the following categories: ²								
Lowest 25 percent	0.4	1.2	0.2	1.2	0.8	1.0	0.8	1.3
Lowest 10 percent	0.5	1.9	0.4	1.9	1.0	1.6	1.4	2.2
Second 25 percent	0.7	1.0	0.1	1.0	1.0	0.8	0.6	0.9
Third 25 percent	0.7	1.0	(¹)	1.0	1.0	0.8	0.5	0.9
Highest 25 percent	1.0	1.1	0.2	0.7	0.9	0.8	0.3	0.7
Highest 10 percent	1.5	1.6	0.2	0.7	1.1	1.0	0.5	0.7
Establishment characteristics								
Goods-producing industries	1.1	1.2	(¹)	0.8	1.3	1.1	0.4	0.8
Construction	1.3	2.0	(¹)	2.0	2.2	1.8	1.1	2.0
Manufacturing	1.4	1.4	(¹)	0.8	1.6	1.3	0.3	0.7
Service-providing industries	0.5	0.7	0.1	0.8	0.7	0.6	0.4	0.8
Trade, transportation, and utilities	0.7	0.9	0.3	0.8	1.1	0.8	0.6	0.8
Wholesale trade	1.4	1.8	0.3	1.5	2.0	1.5	0.9	1.4
Retail trade	0.8	1.2	0.5	1.0	1.2	0.8	0.8	1.1
Transportation and warehousing	2.8	3.0	—	—	2.6	2.3	0.9	1.9
Utilities	3.3	3.0	—	—	2.5	1.8	0.5	1.8

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	2.0	1.4	0.9	1.5	2.0	1.3	0.3	1.6
Financial activities	1.4	0.9	0.3	1.2	1.6	0.9	0.2	1.2
Finance and insurance	0.9	0.6	0.4	0.6	0.9	0.6	0.2	0.7
Credit intermediation and related activities	1.0	0.7	0.4	0.6	1.2	0.8	0.2	0.6
Insurance carriers and related activities	1.9	1.0	0.8	1.3	1.9	1.2	0.4	1.5
Real estate and rental and leasing	4.5	3.7	1.2	3.8	4.3	2.7	0.9	3.8
Professional and business services	1.7	1.6	0.6	1.7	1.9	1.2	0.6	1.8
Professional and technical services	2.2	2.1	0.8	1.4	2.4	1.8	0.4	1.5
Administrative and waste services	2.4	2.3	1.0	2.7	2.6	2.0	1.3	2.8
Education and health services	1.7	1.0	1.1	1.4	1.5	1.3	0.4	1.5
Educational services	2.3	1.8	1.6	2.2	2.1	1.6	0.3	1.9
Junior colleges, colleges, and universities	1.5	1.1	0.5	0.7	1.1	0.5	0.3	0.8
Health care and social assistance	1.9	1.1	1.2	1.6	1.7	1.4	0.5	1.7
Leisure and hospitality	1.9	1.9	1.4	2.8	3.1	1.6	0.2	2.8
Accommodation and food services	1.8	2.2	1.5	3.1	3.3	—	—	3.1
Other services	3.0	1.9	1.0	3.6	3.1	—	—	3.5
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.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	3.1	3.0	0.3	1.6	2.2	1.6	0.9	1.5
Financial activities	1.6	1.5	0.1	1.2	1.5	1.0	0.3	1.2
Finance and insurance	1.5	1.5	0.2	0.7	1.0	0.7	0.3	0.6
Credit intermediation and related activities	2.2	2.1	0.2	0.6	1.3	1.0	0.4	0.6
Insurance carriers and related activities	3.1	3.1	(¹)	1.6	1.8	0.9	0.8	1.3
Real estate and rental and leasing	—	4.2	—	4.1	4.7	4.0	1.2	3.8
Professional and business services	—	2.0	—	1.9	1.6	1.6	0.6	1.7
Professional and technical services	—	2.2	—	1.6	2.3	2.1	0.8	1.4
Administrative and waste services	—	2.9	—	2.9	2.3	2.5	1.0	2.7
Education and health services	1.3	1.7	0.2	1.5	1.7	1.2	1.1	1.4
Educational services	—	2.0	—	2.3	2.2	1.8	0.5	2.0
Junior colleges, colleges, and universities	1.9	1.7	—	—	1.4	1.2	0.5	0.7
Health care and social assistance	1.5	2.0	0.2	1.7	2.0	1.3	1.2	1.6
Leisure and hospitality	—	2.8	—	2.8	1.8	1.9	1.4	2.8
Accommodation and food services	—	3.0	—	3.1	1.7	2.2	1.5	3.0
Other services	—	3.1	—	3.5	2.8	2.5	1.0	3.6
1 to 99 workers	0.5	1.0	0.1	1.0	0.9	0.6	0.5	1.0
1 to 49 workers	0.5	1.1	(¹)	1.1	1.0	0.7	0.6	1.1
50 to 99 workers	0.9	2.0	0.4	1.8	1.7	1.2	0.8	1.9
100 workers or more	0.9	0.9	0.1	0.7	0.8	0.8	0.4	0.7
100 to 499 workers	1.1	1.1	0.2	1.1	1.2	1.0	0.5	1.1
500 workers or more	1.8	1.8	0.1	0.8	1.2	1.1	0.6	0.7
Geographic areas								
New England	1.9	1.8	0.3	3.1	3.7	2.4	0.8	3.4
Middle Atlantic	2.1	1.4	0.2	2.6	2.3	1.2	1.1	2.8
East North Central	1.6	1.6	0.2	1.3	1.2	1.0	0.7	1.3
West North Central	—	2.4	—	2.3	2.4	1.8	0.9	2.2
South Atlantic	0.7	1.7	0.1	1.9	1.5	1.3	0.9	1.7
East South Central	3.0	4.4	0.4	3.1	2.3	3.5	1.2	3.4
West South Central	0.8	1.9	(¹)	1.9	1.8	1.2	0.9	1.7
Mountain	1.0	2.3	0.5	2.4	2.0	1.5	1.2	2.3
Pacific	1.1	1.5	0.2	1.2	1.1	1.1	1.1	1.1

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)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	36	33	60	72	68	82	84
Worker characteristics							
Management, professional, and related	53	53	82	86	89	92	93
Management, business, and financial	58	56	91	95	94	97	98
Professional and related	51	51	78	81	87	90	90
Service	22	20	39	46	48	64	67
Protective service	23	21	37	54	44	65	70
Sales and office	39	36	64	74	72	83	87
Sales and related	30	27	53	62	62	74	81
Office and administrative support	45	42	72	83	79	89	92
Natural resources, construction, and maintenance	25	21	50	73	57	83	86
Construction, extraction, farming, fishing, and forestry	17	14	35	60	45	74	78
Installation, maintenance, and repair	33	29	64	86	69	91	94
Production, transportation, and material moving ...	31	24	52	79	63	86	88
Production	30	23	53	87	62	91	94
Transportation and material moving	31	25	50	71	63	81	83
Full time	44	41	73	87	80	94	95
Part time	14	12	21	27	34	47	54
Union	47	40	69	86	81	94	94
Nonunion	35	33	59	70	67	80	83
Average wage within the following categories: ²							
Lowest 25 percent	15	13	28	41	38	58	63
Lowest 10 percent	8	7	15	25	25	47	50
Second 25 percent	39	35	64	79	72	87	90
Third 25 percent	41	38	72	86	79	92	94
Highest 25 percent	53	52	82	87	89	94	94
Highest 10 percent	54	53	85	87	92	95	95
Establishment characteristics							
Goods-producing industries	30	24	55	84	64	90	93
Construction	16	12	35	60	44	75	80
Manufacturing	35	28	62	93	71	96	97
Service-providing industries	37	35	61	69	69	80	83
Trade, transportation, and utilities	34	29	59	71	69	82	87
Wholesale trade	35	31	74	88	82	92	93
Retail trade	31	25	50	62	60	75	83
Transportation and warehousing	38	35	68	79	78	91	91
Utilities	63	62	94	96	97	99	98

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)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
Information	66	65	87	90	91	94	94
Financial activities	59	58	88	92	92	95	95
Finance and insurance	64	63	90	94	94	97	97
Credit intermediation and related activities	61	60	92	95	95	98	98
Insurance carriers and related activities	68	67	89	95	94	97	97
Real estate and rental and leasing	41	40	78	81	85	88	89
Professional and business services	37	35	63	74	68	80	84
Professional and technical services	48	48	83	88	87	92	92
Administrative and waste services	20	18	38	56	44	63	73
Education and health services	49	50	73	76	82	88	88
Educational services	33	42	54	56	81	82	75
Junior colleges, colleges, and universities	45	49	68	71	89	90	86
Health care and social assistance	52	51	76	80	83	89	91
Leisure and hospitality	13	11	26	32	36	55	56
Accommodation and food services	11	10	24	30	33	54	54
Other services	22	19	48	62	58	74	76
1 to 99 workers	25	23	50	62	58	75	78
1 to 49 workers	23	21	49	60	57	73	75
50 to 99 workers	30	27	55	69	64	81	84
100 workers or more	49	46	71	82	79	89	92
100 to 499 workers	42	38	64	78	73	86	90
500 workers or more	58	56	79	88	87	94	94
Geographic areas							
New England	41	40	66	72	74	80	80
Middle Atlantic	45	42	63	73	74	83	86
East North Central	40	35	56	73	65	81	85
West North Central	28	25	59	70	66	80	82
South Atlantic	35	32	57	71	64	82	85
East South Central	36	32	53	72	64	84	87
West South Central	33	30	61	75	70	84	86
Mountain	33	32	60	69	66	81	84
Pacific	31	30	62	68	69	80	81

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.

Table 46. Standard errors for paid leave combinations: Access, private industry workers, National Compensation Survey, March 2011

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	0.6	0.6	0.6	0.5	0.6	0.5	0.5
Worker characteristics							
Management, professional, and related	1.3	1.3	0.7	0.8	0.6	0.6	0.6
Management, business, and financial	1.7	1.8	0.8	0.7	0.8	0.5	0.5
Professional and related	1.4	1.4	0.9	1.0	0.8	0.8	0.8
Service	1.1	1.1	1.1	1.3	1.4	1.7	1.6
Protective service	4.5	4.3	5.6	6.4	6.0	7.0	6.6
Sales and office	0.9	0.9	0.9	0.6	1.0	0.6	0.5
Sales and related	1.1	1.1	1.2	1.0	1.3	1.0	0.8
Office and administrative support	1.3	1.2	1.1	0.8	1.2	0.7	0.7
Natural resources, construction, and maintenance	1.1	1.1	1.5	1.4	1.5	1.2	1.2
Construction, extraction, farming, fishing, and forestry	1.6	1.4	2.0	2.4	2.1	2.0	2.0
Installation, maintenance, and repair	1.6	1.5	2.0	1.3	2.1	1.1	1.2
Production, transportation, and material moving ...	1.2	1.1	1.2	1.1	1.3	1.1	0.9
Production	1.4	1.4	1.7	1.1	1.6	1.0	0.9
Transportation and material moving	1.7	1.6	1.9	1.7	1.9	1.7	1.5
Full time	0.7	0.7	0.6	0.4	0.5	0.4	0.3
Part time	0.8	0.7	0.9	1.0	1.2	1.4	1.4
Union	1.9	1.8	1.6	1.4	1.3	0.8	0.7
Nonunion	0.7	0.7	0.6	0.6	0.6	0.6	0.5
Average wage within the following categories: ²							
Lowest 25 percent	0.8	0.7	1.0	1.0	1.2	1.2	1.3
Lowest 10 percent	1.2	1.3	1.5	1.5	2.0	2.2	2.2
Second 25 percent	0.9	0.9	1.0	0.9	1.0	0.6	0.6
Third 25 percent	1.0	1.0	0.8	0.8	0.8	0.6	0.5
Highest 25 percent	1.2	1.2	0.8	0.8	0.7	0.6	0.6
Highest 10 percent	1.7	1.7	1.0	1.1	0.7	0.7	0.7
Establishment characteristics							
Goods-producing industries	1.1	1.1	1.2	0.8	1.2	0.6	0.6
Construction	1.3	1.2	2.0	2.2	2.1	1.9	1.9
Manufacturing	1.4	1.4	1.6	0.6	1.5	0.5	0.5
Service-providing industries	0.7	0.7	0.6	0.6	0.7	0.6	0.6
Trade, transportation, and utilities	0.9	0.9	1.0	0.8	1.0	0.7	0.6
Wholesale trade	2.0	1.8	1.8	1.3	1.6	1.1	1.1
Retail trade	1.1	1.0	1.2	1.1	1.3	1.0	0.8
Transportation and warehousing	3.0	2.9	2.9	2.2	2.8	1.5	1.6
Utilities	5.6	5.7	2.1	1.8	1.1	0.6	1.0

See footnotes at end of table.

Table 46. Standard errors for paid leave combinations: Access, private industry workers, National Compensation Survey, March 2011—Continued

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
Information	2.9	2.9	1.8	1.5	1.3	1.2	1.2
Financial activities	1.5	1.6	1.2	1.0	0.9	0.7	0.7
Finance and insurance	1.4	1.4	0.8	0.5	0.7	0.3	0.3
Credit intermediation and related activities	1.9	2.0	1.3	0.5	1.2	0.4	0.3
Insurance carriers and related activities	2.4	2.4	1.3	0.9	1.0	0.7	0.7
Real estate and rental and leasing	4.0	4.0	3.5	3.3	3.1	2.7	2.5
Professional and business services	2.0	2.2	1.8	1.7	1.8	1.6	1.3
Professional and technical services	3.7	3.7	1.5	1.3	1.4	1.0	1.0
Administrative and waste services	2.5	2.5	3.1	2.9	3.0	2.8	2.6
Education and health services	2.0	2.0	1.4	1.3	1.4	1.1	1.0
Educational services	1.9	2.2	1.9	2.0	1.8	2.0	2.2
Junior colleges, colleges, and universities	2.1	2.2	1.2	1.1	0.9	1.0	1.0
Health care and social assistance	2.2	2.3	1.6	1.5	1.5	1.2	1.0
Leisure and hospitality	2.1	1.9	1.7	2.3	2.3	2.6	2.6
Accommodation and food services	2.4	2.1	2.1	2.5	2.7	2.8	2.9
Other services	2.5	2.3	3.0	3.2	3.1	3.0	3.2
1 to 99 workers	0.8	0.8	0.8	0.7	0.9	0.8	0.7
1 to 49 workers	0.9	0.8	0.9	0.9	1.0	0.9	0.9
50 to 99 workers	1.5	1.4	1.5	1.5	1.5	1.4	1.4
100 workers or more	0.9	0.9	0.8	0.8	0.8	0.6	0.5
100 to 499 workers	1.2	1.2	1.1	1.2	1.1	0.9	0.8
500 workers or more	1.4	1.4	1.1	0.9	1.0	0.7	0.6
Geographic areas							
New England	2.4	2.3	1.5	1.4	1.5	1.2	1.8
Middle Atlantic	1.0	0.9	1.2	1.2	1.3	1.0	1.3
East North Central	1.7	2.0	1.6	1.0	1.6	1.2	1.0
West North Central	1.8	1.6	1.7	1.6	2.1	1.6	1.3
South Atlantic	1.1	1.2	1.6	1.7	1.6	1.5	1.2
East South Central	3.0	3.0	2.5	3.0	3.0	3.0	2.6
West South Central	2.1	2.3	1.9	1.4	1.6	1.5	1.4
Mountain	1.9	2.0	2.2	2.3	2.4	1.9	1.4
Pacific	2.0	2.0	1.2	1.2	1.5	1.7	1.9

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)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	90	85	95	84	78	94	30	17	56
Worker characteristics									
Management, professional, and related	92	87	95	87	81	93	31	17	54
Professional and related	92	87	95	87	81	93	29	16	53
Teachers	91	86	95	88	82	93	27	13	48
Primary, secondary, and special education school teachers	99	95	96	99	94	96	21	8	40
Service	84	79	95	76	73	95	27	16	58
Protective service	91	87	96	84	81	97	31	19	60
Sales and office	90	86	95	81	76	94	33	20	60
Office and administrative support	92	87	95	83	78	94	33	19	59
Natural resources, construction, and maintenance	94	90	96	87	84	96	33	18	55
Production, transportation, and material moving	87	84	96	79	76	97	23	13	58
Full time	99	94	95	92	87	94	34	19	56
Part time	41	37	91	38	34	91	10	5	50
Union	97	92	95	95	90	94	28	13	47
Nonunion	84	79	95	74	69	94	32	20	62
Average wage within the following categories: ³									
Lowest 25 percent	74	70	94	66	62	94	27	15	56
Lowest 10 percent	60	56	94	51	48	94	21	12	57
Second 25 percent	94	89	95	87	81	93	32	18	56
Third 25 percent	95	91	96	89	84	95	31	18	57
Highest 25 percent	98	93	95	94	88	94	31	17	55
Highest 10 percent	97	92	94	92	85	92	35	18	51
Establishment characteristics									
Service-providing industries	90	85	95	83	78	94	30	17	56
Education and health services	91	86	95	86	80	93	29	16	53
Educational services	91	87	95	88	82	93	26	12	48
Elementary and secondary schools	92	88	96	91	87	95	19	7	37
Junior colleges, colleges, and universities	86	80	93	77	66	85	48	30	63
Health care and social assistance	93	86	92	70	63	90	54	38	70
Hospitals	95	86	90	69	60	88	59	41	70
Public administration	90	86	95	84	80	95	32	18	58
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,¹ State and local government workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	93	87	94	87	78	90	43	26	60
Local government	89	85	95	83	79	95	26	14	53
Geographic areas									
New England	84	81	97	80	78	97	—	—	—
Middle Atlantic	92	85	92	88	80	90	19	10	52
East North Central	85	81	95	80	75	95	43	15	36
West North Central	89	81	91	77	65	84	32	—	—
South Atlantic	91	85	93	88	80	91	45	19	41
East South Central	92	89	96	83	80	97	25	17	68
West South Central	90	87	98	77	75	98	25	18	72
Mountain	89	86	97	83	81	97	21	14	69
Pacific	92	90	98	88	86	98	25	22	87

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

² Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or 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

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.7	0.4	0.9	0.9	1.0	1.5	1.1	2.6
Worker characteristics									
Management, professional, and related	0.6	0.6	0.5	0.9	1.1	1.2	1.8	1.3	2.9
Professional and related	0.5	0.6	0.5	0.9	1.1	1.2	1.7	1.3	2.9
Teachers	0.8	0.9	0.5	1.1	1.2	1.0	1.8	1.4	3.2
Primary, secondary, and special education school teachers	0.3	0.5	0.4	0.3	0.6	0.5	1.9	1.2	3.4
Service	1.5	1.5	0.6	1.8	1.7	0.8	1.7	1.1	2.9
Protective service	1.0	1.3	0.8	2.1	2.1	0.7	2.7	1.9	4.4
Sales and office	1.5	1.7	0.9	2.0	1.9	1.7	2.2	1.8	3.7
Office and administrative support	1.3	1.5	0.9	1.9	1.7	1.7	2.2	1.8	3.9
Natural resources, construction, and maintenance	1.9	2.2	1.3	2.8	2.8	1.2	3.2	2.2	4.4
Production, transportation, and material moving ...	4.2	4.1	0.9	4.4	4.3	0.8	3.4	2.7	5.5
Full time	0.3	0.5	0.4	0.8	1.0	1.1	1.7	1.2	2.6
Part time	1.8	1.7	1.2	1.8	1.8	1.2	0.8	0.6	4.4
Union	0.4	0.6	0.5	0.6	0.9	0.9	1.9	1.5	3.3
Nonunion	1.0	1.1	0.6	1.6	1.3	1.4	2.0	1.4	3.3
Average wage within the following categories: ³									
Lowest 25 percent	1.6	1.7	0.7	2.0	2.0	0.8	2.3	1.5	3.2
Lowest 10 percent	2.5	2.6	1.1	3.2	3.2	1.2	2.5	1.9	4.7
Second 25 percent	0.6	1.0	0.8	1.3	1.7	1.8	2.3	1.8	3.8
Third 25 percent	1.0	1.1	0.6	1.3	1.3	1.2	2.1	1.3	3.1
Highest 25 percent	0.3	0.5	0.4	0.9	1.0	1.0	1.6	1.4	2.5
Highest 10 percent	0.4	0.7	0.6	1.6	1.9	1.5	2.0	1.9	3.5
Establishment characteristics									
Service-providing industries	0.6	0.7	0.4	0.9	0.9	1.0	1.5	1.1	2.6
Education and health services	0.5	0.7	0.5	0.9	1.3	1.7	1.9	1.4	2.8
Educational services	0.6	0.7	0.5	0.8	1.2	1.4	1.8	1.2	2.9
Elementary and secondary schools	0.5	0.6	0.4	0.5	0.7	0.5	1.7	0.9	3.0
Junior colleges, colleges, and universities	1.7	2.2	1.5	2.8	3.2	5.6	3.9	3.2	4.0
Health care and social assistance	1.1	1.5	1.4	3.9	3.5	4.6	3.8	3.5	3.9
Hospitals	1.3	2.1	2.0	5.0	4.4	6.8	4.6	4.1	4.1
Public administration	1.2	1.3	0.7	1.4	1.5	0.8	2.3	1.7	4.4
1 to 99 workers	2.2	2.3	0.8	3.0	3.1	1.0	3.2	2.6	3.9
1 to 49 workers	3.5	3.6	1.3	4.1	4.2	1.6	3.1	2.8	5.7
50 to 99 workers	2.5	2.9	1.2	3.2	3.3	1.0	5.0	3.9	6.4
100 workers or more	0.5	0.7	0.5	0.9	0.9	1.2	1.6	1.1	2.7
100 to 499 workers	1.3	1.3	0.5	1.6	1.6	0.6	2.4	1.7	3.6
500 workers or more	0.5	0.8	0.5	0.9	1.2	1.4	1.8	1.3	2.9

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

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.9	1.4	0.9	1.7	2.6	3.3	3.1	2.8	4.9
Local government	0.7	0.7	0.4	0.9	0.9	0.4	1.4	0.9	2.1
Geographic areas									
New England	2.8	3.3	1.2	4.9	5.5	1.2	–	–	–
Middle Atlantic	0.9	2.0	1.4	0.7	2.2	2.2	2.4	1.5	2.1
East North Central	1.9	2.0	0.8	2.3	2.4	1.0	4.1	3.4	6.1
West North Central	1.5	2.0	1.4	6.1	5.4	9.9	7.3	–	–
South Atlantic	1.4	1.5	1.3	1.4	1.3	1.5	4.5	1.7	4.4
East South Central	2.9	3.7	2.5	4.5	4.1	2.6	5.9	4.2	10.6
West South Central	2.7	2.7	0.4	2.2	2.2	0.3	2.1	2.0	3.7
Mountain	2.0	1.7	1.2	2.9	3.1	0.9	4.0	4.0	8.7
Pacific	1.1	1.2	0.5	1.7	1.7	0.5	3.5	3.4	2.2

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

² Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or 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 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)

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	79	72	6.5	6.4	21
Worker characteristics					
Management, professional, and related	79	73	6.5	6.4	21
Professional and related	81	74	6.6	6.4	19
Teachers	82	76	6.8	6.4	18
Primary, secondary, and special education school teachers	82	77	6.8	6.4	18
Service	78	73	6.8	6.5	22
Protective service	75	70	7.2	7.3	25
Sales and office	77	71	6.2	6.0	23
Office and administrative support	77	71	6.2	6.0	23
Natural resources, construction, and maintenance	76	73	5.9	6.0	24
Production, transportation, and material moving ...	80	74	6.3	6.0	20
Full time	78	72	6.4	6.4	22
Part time	86	76	6.7	7.0	14
Union	79	70	6.4	6.5	21
Nonunion	78	75	6.5	6.4	22
Average wage within the following categories: ²					
Lowest 25 percent	77	73	6.5	6.4	23
Lowest 10 percent	78	75	6.7	6.4	22
Second 25 percent	79	72	6.3	6.0	21
Third 25 percent	75	69	6.4	6.3	25
Highest 25 percent	83	75	6.6	6.4	17
Highest 10 percent	85	75	6.8	7.3	15
Establishment characteristics					
Service-providing industries	79	72	6.5	6.4	21
Education and health services	81	74	6.6	6.4	19
Educational services	83	76	6.6	6.4	17
Elementary and secondary schools	83	77	6.6	6.4	17
Junior colleges, colleges, and universities	82	71	6.7	6.4	18
Health care and social assistance	70	63	6.0	5.5	30
Hospitals	65	61	5.9	6.0	35
Public administration	74	68	6.3	6.0	26
1 to 99 workers	80	75	6.0	6.0	20
1 to 49 workers	85	82	5.9	6.0	15
50 to 99 workers	73	66	6.2	6.0	27
100 workers or more	79	72	6.5	6.4	21
100 to 499 workers	79	72	6.6	6.4	21
500 workers or more	79	72	6.5	6.4	21

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)

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	77	66	6.1	6.0	23
Local government	79	75	6.6	6.4	21
Geographic areas					
New England	99	62	6.3	5.5	1
Middle Atlantic	93	92	5.2	5.5	7
East North Central	68	60	7.8	9.4	32
West North Central	94	94	5.9	4.8	6
South Atlantic	58	57	5.6	6.0	42
East South Central	90	90	6.9	—	10
Pacific	78	59	6.7	7.0	22

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

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

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	1.8	1.9	0.1	0.0	1.8
Worker characteristics					
Management, professional, and related	2.0	2.0	0.1	0.0	2.0
Professional and related	1.8	1.9	0.1	0.0	1.8
Teachers	1.9	2.0	0.1	0.1	1.9
Primary, secondary, and special education school teachers	1.9	1.9	0.1	0.1	1.9
Service	2.0	2.1	0.1	0.3	2.0
Protective service	2.9	3.0	0.2	0.5	2.9
Sales and office	2.6	2.8	0.2	0.3	2.6
Office and administrative support	2.6	2.8	0.2	0.4	2.6
Natural resources, construction, and maintenance	2.6	2.6	0.2	0.4	2.6
Production, transportation, and material moving	2.9	3.3	0.2	0.3	2.9
Full time	1.9	2.0	0.1	0.0	1.9
Part time	2.1	2.4	0.2	0.1	2.1
Union	2.0	2.2	0.1	0.5	2.0
Nonunion	2.4	2.5	0.2	0.0	2.4
Average wage within the following categories: ²					
Lowest 25 percent	2.5	2.6	0.2	0.0	2.5
Lowest 10 percent	3.4	3.6	0.3	0.7	3.4
Second 25 percent	2.3	2.4	0.1	0.4	2.3
Third 25 percent	2.3	2.4	0.1	0.3	2.3
Highest 25 percent	1.6	1.8	0.1	0.1	1.6
Highest 10 percent	1.6	1.8	0.1	0.3	1.6
Establishment characteristics					
Service-providing industries	1.8	1.9	0.1	0.0	1.8
Education and health services	1.7	1.8	0.1	0.0	1.7
Educational services	1.7	1.8	0.1	0.0	1.7
Elementary and secondary schools	1.7	1.8	0.1	0.0	1.7
Junior colleges, colleges, and universities	3.6	3.7	0.4	0.5	3.6
Health care and social assistance	4.5	4.5	0.3	0.7	4.5
Hospitals	5.4	5.5	0.4	0.7	5.4
Public administration	2.9	2.9	0.1	0.0	2.9
1 to 99 workers	3.3	3.2	0.3	0.1	3.3
1 to 49 workers	2.9	3.0	0.3	0.2	2.9
50 to 99 workers	5.5	5.5	0.4	0.3	5.5
100 workers or more	1.8	1.9	0.1	0.0	1.8
100 to 499 workers	2.9	3.1	0.2	0.1	2.9
500 workers or more	2.0	2.0	0.1	0.0	2.0

See footnotes at end of table.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	3.7	3.4	0.2	0.0	3.7
Local government	1.6	1.7	0.1	0.0	1.6
Geographic areas					
New England	0.6	4.3	0.2	0.6	0.6
Middle Atlantic	1.3	1.2	0.2	0.0	1.3
East North Central	5.8	5.7	0.2	0.1	5.8
West North Central	1.8	1.8	0.4	0.5	1.8
South Atlantic	5.2	5.2	0.1	0.0	5.2
East South Central	2.6	2.6	0.7	—	2.6
Pacific	5.1	5.3	0.2	0.0	5.1

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

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

Characteristics	Open plans ¹	Frozen plans ²
All workers	89	11
Worker characteristics		
Management, professional, and related	88	12
Professional and related	89	11
Teachers	90	10
Primary, secondary, and special education school teachers	90	10
Service	88	12
Protective service	89	11
Sales and office	90	10
Office and administrative support	90	10
Natural resources, construction, and maintenance Production, transportation, and material moving ...	90	10
Production, transportation, and material moving ...	87	13
Full time	89	11
Part time	87	13
Union	84	16
Nonunion	93	7
Average wage within the following categories: ³		
Lowest 25 percent	91	9
Lowest 10 percent	92	8
Second 25 percent	88	12
Third 25 percent	89	11
Highest 25 percent	87	13
Highest 10 percent	85	15
Establishment characteristics		
Service-providing industries	89	11
Education and health services	89	11
Educational services	90	10
Elementary and secondary schools	90	10
Junior colleges, colleges, and universities	89	11
Health care and social assistance	82	18
Hospitals	82	18
Public administration	88	12
1 to 99 workers	89	11
1 to 49 workers	93	7
50 to 99 workers	86	14
100 workers or more	88	12
100 to 499 workers	87	13
500 workers or more	89	11

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)

Characteristics	Open plans ¹	Frozen plans ²
State government	85	15
Local government	90	10
Geographic areas		
New England	74	26
Middle Atlantic	74	26
East North Central	83	17
South Atlantic	97	3
West South Central	94	6
Pacific	88	12

¹ Plans open to new participants.

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

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

the United States, 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

Characteristics	Open plans ¹	Frozen plans ²
All workers	0.9	0.9
Worker characteristics		
Management, professional, and related	1.0	1.0
Professional and related	0.9	0.9
Teachers	0.9	0.9
Primary, secondary, and special education school teachers	0.9	0.9
Service	1.2	1.2
Protective service	1.7	1.7
Sales and office	1.1	1.1
Office and administrative support	1.2	1.2
Natural resources, construction, and maintenance	1.5	1.5
Production, transportation, and material moving ...	2.1	2.1
Full time	0.9	0.9
Part time	1.8	1.8
Union	1.2	1.2
Nonunion	1.0	1.0
Average wage within the following categories: ³		
Lowest 25 percent	1.3	1.3
Lowest 10 percent	1.7	1.7
Second 25 percent	1.3	1.3
Third 25 percent	1.1	1.1
Highest 25 percent	1.0	1.0
Highest 10 percent	1.2	1.2
Establishment characteristics		
Service-providing industries	0.9	0.9
Education and health services	0.9	0.9
Educational services	1.0	1.0
Elementary and secondary schools	0.9	0.9
Junior colleges, colleges, and universities	2.3	2.3
Health care and social assistance	2.0	2.0
Hospitals	2.7	2.7
Public administration	1.5	1.5
1 to 99 workers	2.5	2.5
1 to 49 workers	2.5	2.5
50 to 99 workers	3.5	3.5
100 workers or more	0.9	0.9
100 to 499 workers	1.7	1.7
500 workers or more	0.8	0.8

See footnotes at end of table.

Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Open plans ¹	Frozen plans ²
State government	2.2	2.2
Local government	0.8	0.8
Geographic areas		
New England	2.7	2.7
Middle Atlantic	1.5	1.5
East North Central	2.9	2.9
South Atlantic	0.5	0.5
West South Central	2.4	2.4
Pacific	3.1	3.1

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:¹ Benefits accrual, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	99	—	—
Worker characteristics			
Management, professional, and related	99	—	—
Professional and related	99	—	1
Teachers	100	—	—
Primary, secondary, and special education school teachers	100	—	—
Service	99	—	—
Protective service	100	—	—
Sales and office	100	—	—
Office and administrative support	100	—	—
Natural resources, construction, and maintenance	100	—	—
Production, transportation, and material moving ...	100	—	—
Full time	99	—	—
Part time	100	—	—
Union	100	—	—
Nonunion	97	—	3
Average wage within the following categories: ³			
Lowest 25 percent	98	—	—
Lowest 10 percent	95	—	—
Second 25 percent	98	—	—
Third 25 percent	99	—	—
Highest 25 percent	100	—	—
Highest 10 percent	100	—	—
Establishment characteristics			
Service-providing industries	99	—	—
Education and health services	99	—	1
Educational services	100	—	—
Elementary and secondary schools	100	—	—
Junior colleges, colleges, and universities	100	—	—
Health care and social assistance	92	—	8
Hospitals	95	—	—
Public administration	100	—	—
1 to 99 workers	100	—	—
1 to 49 workers	100	—	—
50 to 99 workers	100	—	—
100 workers or more	99	—	—
100 to 499 workers	98	—	—
500 workers or more	99	—	—

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
State government	100	—	—
Local government	99	—	—
Geographic areas			
New England	99	—	—
Middle Atlantic	100	—	—
East North Central	100	—	—
South Atlantic	92	—	—
West South Central	98	—	—
Pacific	100	—	—

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

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

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

the United States, 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**

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	0.3	—	—
Worker characteristics			
Management, professional, and related	0.4	—	—
Professional and related	0.5	—	0.5
Teachers	0.1	—	—
Primary, secondary, and special education school teachers	0.2	—	—
Service	0.4	—	—
Protective service	0.0	—	—
Sales and office	0.0	—	—
Office and administrative support	0.0	—	—
Natural resources, construction, and maintenance	0.2	—	—
Production, transportation, and material moving ...	0.0	—	—
Full time	0.3	—	—
Part time	0.0	—	—
Union	0.1	—	—
Nonunion	0.9	—	0.9
Average wage within the following categories: ³			
Lowest 25 percent	0.3	—	—
Lowest 10 percent	1.3	—	—
Second 25 percent	0.5	—	—
Third 25 percent	0.5	—	—
Highest 25 percent	0.1	—	—
Highest 10 percent	0.0	—	—
Establishment characteristics			
Service-providing industries	0.3	—	—
Education and health services	0.4	—	0.4
Educational services	0.0	—	—
Elementary and secondary schools	0.0	—	—
Junior colleges, colleges, and universities	0.0	—	—
Health care and social assistance	2.4	—	2.4
Hospitals	3.6	—	—
Public administration	0.2	—	—
1 to 99 workers	0.0	—	—
1 to 49 workers	0.0	—	—
50 to 99 workers	0.0	—	—
100 workers or more	0.3	—	—
100 to 499 workers	0.3	—	—
500 workers or more	0.4	—	—

See footnotes at end of table.

**Table 5. Standard errors for defined benefit frozen retirement plans:¹
Benefits accrual, State and local government workers, National
Compensation Survey, March 2011—Continued**

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
State government	0.3	—	—
Local government	0.3	—	—
Geographic areas			
New England	0.6	—	—
Middle Atlantic	0.0	—	—
East North Central	0.0	—	—
South Atlantic	1.4	—	—
West South Central	1.2	—	—
Pacific	0.0	—	—

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

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

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

Compensation Survey: Occupational Earnings in the United States, 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:¹ Selected attributes, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	—	—	74
Worker characteristics			
Management, professional, and related	—	—	74
Professional and related	—	—	74
Teachers	14	8	78
Primary, secondary, and special education school teachers	13	9	77
Service	—	—	77
Protective service	—	—	89
Sales and office	17	9	74
Office and administrative support	18	9	73
Natural resources, construction, and maintenance	—	—	63
Production, transportation, and material moving ...	—	—	70
Full time	—	—	74
Part time	—	—	72
Union	18	4	77
Nonunion	—	—	65
Average wage within the following categories: ²			
Lowest 25 percent	—	—	66
Lowest 10 percent	—	—	56
Second 25 percent	—	—	68
Third 25 percent	—	—	76
Highest 25 percent	16	4	80
Highest 10 percent	21	3	76
Establishment characteristics			
Service-providing industries	—	—	74
Education and health services	—	—	68
Educational services	—	—	69
Elementary and secondary schools	—	—	72
Junior colleges, colleges, and universities	—	—	57
Health care and social assistance	—	—	65
Hospitals	—	—	66
Public administration	—	—	85
1 to 99 workers	—	—	70
50 to 99 workers	—	—	75
100 workers or more	17	9	74
100 to 499 workers	—	—	80
500 workers or more	—	—	72

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)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
State government	—	—	61
Local government	12	8	80
Geographic areas			
New England	—	—	100
Middle Atlantic	23	2	75
East North Central	—	—	54
South Atlantic	—	34	66
West South Central	—	—	98
Pacific	—	—	92

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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, State and local government workers, National
Compensation Survey, March 2011**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	—	—	3.3
Worker characteristics			
Management, professional, and related	—	—	3.3
Professional and related	—	—	3.3
Teachers	2.5	2.2	3.0
Primary, secondary, and special education school teachers	2.5	2.7	3.3
Service	—	—	3.5
Protective service	—	—	5.8
Sales and office	3.4	2.4	4.1
Office and administrative support	3.4	2.7	4.3
Natural resources, construction, and maintenance	—	—	9.2
Production, transportation, and material moving ...	—	—	11.1
Full time	—	—	3.4
Part time	—	—	5.4
Union	1.8	1.1	2.0
Nonunion	—	—	8.5
Average wage within the following categories: ²			
Lowest 25 percent	—	—	5.6
Lowest 10 percent	—	—	6.3
Second 25 percent	—	—	6.4
Third 25 percent	—	—	3.6
Highest 25 percent	2.4	0.4	2.3
Highest 10 percent	2.9	0.8	2.8
Establishment characteristics			
Service-providing industries	—	—	3.1
Education and health services	—	—	3.8
Educational services	—	—	4.1
Elementary and secondary schools	—	—	3.7
Junior colleges, colleges, and universities	—	—	8.8
Health care and social assistance	—	—	4.7
Hospitals	—	—	4.8
Public administration	—	—	4.1
1 to 99 workers	—	—	15.0
50 to 99 workers	—	—	12.5
100 workers or more	1.6	2.6	2.6
100 to 499 workers	—	—	3.9
500 workers or more	—	—	3.2

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**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
State government	—	—	7.2
Local government	1.7	2.5	2.6
Geographic areas			
New England	—	—	0.0
Middle Atlantic	1.5	0.7	1.4
East North Central	—	—	5.4
South Atlantic	—	5.7	5.7
West South Central	—	—	1.2
Pacific	—	—	2.5

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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:¹ Plan alternatives, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	100	89	7	22
Worker characteristics				
Management, professional, and related	100	92	6	22
Professional and related	100	93	5	22
Teachers	100	100	—	22
Primary, secondary, and special education school teachers	100	100	—	23
Service	100	85	8	18
Protective service	100	87	3	—
Sales and office	100	82	9	37
Office and administrative support	100	81	9	39
Natural resources, construction, and maintenance	100	81	16	—
Production, transportation, and material moving	100	90	—	15
Full time	100	88	8	23
Part time	100	98	—	19
Union	100	88	9	23
Nonunion	100	91	4	20
Average wage within the following categories: ³				
Lowest 25 percent	100	90	5	31
Lowest 10 percent	100	81	9	32
Second 25 percent	100	86	10	23
Third 25 percent	100	80	13	19
Highest 25 percent	100	95	4	20
Highest 10 percent	100	97	—	18
Establishment characteristics				
Service-providing industries	100	89	8	22
Education and health services	100	92	6	21
Educational services	100	97	2	22
Elementary and secondary schools	100	98	—	26
Junior colleges, colleges, and universities	100	92	—	—
Health care and social assistance	100	70	29	—
Hospitals	100	70	30	7
Public administration	100	82	10	—
1 to 99 workers	100	90	—	—
1 to 49 workers	100	82	—	—
50 to 99 workers	100	95	—	—
100 workers or more	100	88	8	21
100 to 499 workers	100	87	—	25
500 workers or more	100	89	9	20

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)

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
State government	100	77	18	—
Local government	100	95	2	21
Geographic areas				
New England	100	98	—	—
Middle Atlantic	100	78	21	—
East North Central	100	93	—	44
South Atlantic	100	77	—	32
West South Central	100	90	—	—
Pacific	100	99	—	51

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:¹ Plan alternatives, State and local government workers, National Compensation Survey, March 2011

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	0.0	1.2	0.8	4.2
Worker characteristics				
Management, professional, and related	0.0	1.1	0.8	4.6
Professional and related	0.0	1.1	0.9	4.2
Teachers	0.0	0.2	–	3.5
Primary, secondary, and special education school teachers	0.0	0.3	–	2.8
Service	0.0	2.7	0.9	4.6
Protective service	0.0	5.1	1.1	–
Sales and office	0.0	3.6	1.8	7.2
Office and administrative support	0.0	3.8	2.0	7.4
Natural resources, construction, and maintenance	0.0	3.1	2.4	–
Production, transportation, and material moving ...	0.0	7.2	–	4.3
Full time	0.0	1.3	0.9	4.5
Part time	0.0	0.9	–	5.4
Union	0.0	1.5	1.0	4.9
Nonunion	0.0	1.9	1.0	4.3
Average wage within the following categories: ²				
Lowest 25 percent	0.0	2.4	1.4	5.7
Lowest 10 percent	0.0	5.9	2.8	8.2
Second 25 percent	0.0	2.4	1.6	6.5
Third 25 percent	0.0	2.6	1.6	5.6
Highest 25 percent	0.0	0.7	0.6	3.1
Highest 10 percent	0.0	0.7	–	2.4
Establishment characteristics				
Service-providing industries	0.0	1.2	0.8	4.3
Education and health services	0.0	1.1	0.9	2.9
Educational services	0.0	1.0	0.8	2.9
Elementary and secondary schools	0.0	0.9	–	3.0
Junior colleges, colleges, and universities	0.0	3.7	–	–
Health care and social assistance	0.0	4.1	3.9	–
Hospitals	0.0	4.5	4.5	0.9
Public administration	0.0	3.1	2.2	–
1 to 99 workers	0.0	5.0	–	–
1 to 49 workers	0.0	13.2	–	–
50 to 99 workers	0.0	2.6	–	–
100 workers or more	0.0	1.2	0.9	3.8
100 to 499 workers	0.0	3.3	–	6.2
500 workers or more	0.0	1.2	1.0	3.3

See footnotes at end of table.

Table 7. Standard errors for defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
State government	0.0	3.9	3.0	—
Local government	0.0	1.1	0.8	2.7
Geographic areas				
New England	0.0	2.5	—	—
Middle Atlantic	0.0	2.1	2.0	—
East North Central	0.0	2.8	—	5.1
South Atlantic	0.0	4.4	—	5.4
West South Central	0.0	7.0	—	—
Pacific	0.0	0.5	—	13.9

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 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)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	57	43	77	23
Worker characteristics				
Management, professional, and related	55	45	75	25
Professional and related	55	45	73	27
Teachers	52	48	72	28
Primary, secondary, and special education school teachers	37	63	63	37
Service	58	42	75	25
Protective service	62	38	76	24
Sales and office	62	38	85	15
Office and administrative support	61	39	85	15
Natural resources, construction, and maintenance Production, transportation, and material moving ...	60	40	72	28
.....	59	41	–	–
Full time	57	43	77	23
Part time	63	37	73	27
Union	46	54	66	34
Nonunion	63	37	82	18
Average wage within the following categories: ¹				
Lowest 25 percent	61	39	82	18
Lowest 10 percent	62	38	83	17
Second 25 percent	57	43	78	22
Third 25 percent	54	46	71	29
Highest 25 percent	56	44	75	25
Highest 10 percent	64	36	75	25
Establishment characteristics				
Service-providing industries	57	43	77	23
Education and health services	54	46	71	29
Educational services	52	48	67	33
Elementary and secondary schools	41	59	64	36
Junior colleges, colleges, and universities	60	40	69	31
Health care and social assistance	60	40	81	19
Hospitals	64	36	80	20
Public administration	57	43	81	19
1 to 99 workers	60	40	–	–
1 to 49 workers	73	27	–	–
50 to 99 workers	41	59	–	–
100 workers or more	56	44	74	26
100 to 499 workers	62	38	90	10
500 workers or more	55	45	69	31

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	54	46	71	29
Local government	59	41	80	20
Geographic areas				
Middle Atlantic	71	29	78	22
East North Central	46	54	81	19
South Atlantic	47	53	67	33
East South Central	65	35	—	—
West South Central	—	—	92	8
Mountain	52	48	—	—
Pacific	36	64	66	34

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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, State and local government workers, National Compensation Survey, March 2011

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	3.5	3.5	2.4	2.4
Worker characteristics				
Management, professional, and related	4.1	4.1	3.1	3.1
Professional and related	4.3	4.3	3.4	3.4
Teachers	5.7	5.7	5.1	5.1
Primary, secondary, and special education school teachers	6.9	6.9	8.4	8.4
Service	4.0	4.0	3.3	3.3
Protective service	6.1	6.1	5.4	5.4
Sales and office	5.2	5.2	2.1	2.1
Office and administrative support	5.3	5.3	2.1	2.1
Natural resources, construction, and maintenance Production, transportation, and material moving ...	6.7	6.7	6.4	6.4
.....	8.5	8.5	–	–
Full time	3.6	3.6	2.5	2.5
Part time	5.5	5.5	5.0	5.0
Union	6.0	6.0	4.8	4.8
Nonunion	3.1	3.1	2.1	2.1
Average wage within the following categories: ¹				
Lowest 25 percent	3.8	3.8	2.8	2.8
Lowest 10 percent	4.6	4.6	3.7	3.7
Second 25 percent	5.3	5.3	2.9	2.9
Third 25 percent	4.6	4.6	4.6	4.6
Highest 25 percent	3.8	3.8	2.9	2.9
Highest 10 percent	4.3	4.3	3.4	3.4
Establishment characteristics				
Service-providing industries	3.6	3.6	2.4	2.4
Education and health services	4.8	4.8	3.8	3.8
Educational services	5.7	5.7	4.9	4.9
Elementary and secondary schools	6.3	6.3	7.6	7.6
Junior colleges, colleges, and universities	7.1	7.1	5.4	5.4
Health care and social assistance	5.2	5.2	3.6	3.6
Hospitals	5.8	5.8	4.4	4.4
Public administration	5.0	5.0	3.6	3.6
1 to 99 workers	6.4	6.4	–	–
1 to 49 workers	7.3	7.3	–	–
50 to 99 workers	9.2	9.2	–	–
100 workers or more	3.8	3.8	2.7	2.7
100 to 499 workers	5.2	5.2	1.9	1.9
500 workers or more	4.2	4.2	3.5	3.5

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	6.9	6.9	4.6	4.6
Local government	3.1	3.1	3.0	3.0
Geographic areas				
Middle Atlantic	4.2	4.2	6.2	6.2
East North Central	7.0	7.0	2.5	2.5
South Atlantic	5.1	5.1	7.2	7.2
East South Central	6.6	6.6	—	—
West South Central	—	—	2.4	2.4
Mountain	10.3	10.3	—	—
Pacific	7.0	7.0	5.6	5.6

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

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	88	78	90	87	72	83
Worker characteristics						
Management, professional, and related	90	80	89	89	73	82
Professional and related	89	79	89	89	73	82
Teachers	89	79	89	89	73	82
Primary, secondary, and special education school teachers	98	87	89	98	81	82
Service	81	73	90	81	68	84
Protective service	88	81	92	88	76	86
Sales and office	88	79	90	88	73	82
Office and administrative support	89	80	90	89	73	82
Natural resources, construction, and maintenance	95	86	91	95	82	86
Production, transportation, and material moving ...	84	76	90	82	69	84
Full time	99	89	90	99	82	83
Part time	26	21	80	26	18	69
Union	96	87	91	95	78	82
Nonunion	81	71	88	81	67	83
Average wage within the following categories: ³						
Lowest 25 percent	69	60	87	69	57	82
Lowest 10 percent	54	45	84	54	43	81
Second 25 percent	91	83	91	91	77	84
Third 25 percent	94	85	90	94	79	84
Highest 25 percent	97	88	90	97	79	81
Highest 10 percent	97	89	91	97	79	82
Establishment characteristics						
Service-providing industries	88	78	90	87	72	83
Education and health services	89	79	89	89	72	81
Educational services	89	79	89	88	72	81
Elementary and secondary schools	89	79	88	89	72	80
Junior colleges, colleges, and universities	86	79	92	86	73	84
Health care and social assistance	91	81	89	91	75	83
Hospitals	94	83	89	94	77	82
Public administration	88	80	91	88	74	85
1 to 99 workers	74	66	89	74	63	85
1 to 49 workers	68	60	88	67	57	85
50 to 99 workers	84	76	90	84	72	86
100 workers or more	90	80	90	89	74	82
100 to 499 workers	85	76	90	85	71	84
500 workers or more	91	82	90	91	74	82

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	55	47	86	39	31	80	86	71	83
Worker characteristics									
Management, professional, and related	55	47	85	39	30	78	89	72	82
Professional and related	55	47	85	37	29	78	88	72	81
Teachers	53	46	86	35	28	80	88	72	82
Primary, secondary, and special education school teachers	59	50	86	37	30	80	97	79	82
Service	50	43	86	37	29	80	79	66	84
Protective service	61	53	87	44	36	81	86	73	85
Sales and office	60	51	86	43	36	82	86	71	83
Office and administrative support	59	51	86	43	36	83	87	72	83
Natural resources, construction, and maintenance	64	56	88	40	34	85	94	81	86
Production, transportation, and material moving	56	48	86	36	30	86	81	68	84
Full time	62	54	86	44	35	80	97	81	83
Part time	17	13	78	12	9	75	26	18	69
Union	73	63	86	54	46	84	93	77	82
Nonunion	41	35	85	26	19	73	80	67	83
Average wage within the following categories: ³									
Lowest 25 percent	34	29	85	23	17	75	68	55	82
Lowest 10 percent	19	16	82	13	9	72	53	43	80
Second 25 percent	60	52	87	42	33	80	89	75	84
Third 25 percent	60	52	85	42	34	81	93	78	84
Highest 25 percent	68	58	85	50	41	82	96	78	81
Highest 10 percent	71	61	86	52	44	85	96	79	82
Establishment characteristics									
Service-providing industries	55	47	86	39	31	80	86	71	83
Education and health services	52	45	85	35	27	78	88	71	81
Educational services	51	44	85	34	27	79	88	71	81
Elementary and secondary schools	51	43	84	34	27	78	88	70	80
Junior colleges, colleges, and universities	52	45	88	34	27	79	86	73	84
Health care and social assistance	61	52	87	40	31	77	89	74	83
Hospitals	62	52	85	36	27	76	92	76	82
Public administration	62	53	86	48	39	82	86	73	85
1 to 99 workers	42	37	87	29	24	81	72	62	85
1 to 49 workers	39	33	84	25	20	78	66	56	85
50 to 99 workers	47	42	90	36	30	85	83	70	85
100 workers or more	57	49	86	40	32	80	88	73	82
100 to 499 workers	53	48	89	34	28	84	82	69	84
500 workers or more	59	50	84	43	34	79	90	74	82

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	94	86	92	94	81	86
Local government	86	76	89	85	70	81
Geographic areas						
New England	84	75	89	84	68	81
Middle Atlantic	87	81	94	87	77	88
East North Central	80	69	86	79	61	77
West North Central	84	72	85	84	66	79
South Atlantic	90	80	88	90	75	84
East South Central	95	86	91	95	86	91
West South Central	90	76	85	90	74	82
Mountain	87	78	90	87	65	75
Pacific	90	87	96	90	75	83

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	60	53	89	47	36	78	92	79	86
Local government	54	46	84	36	29	81	84	68	81
Geographic areas									
New England	53	47	89	20	17	86	81	66	81
Middle Atlantic	64	58	90	50	45	90	85	76	89
East North Central	66	54	82	47	34	73	79	60	77
West North Central	51	43	84	11	8	70	77	60	78
South Atlantic	47	39	84	40	24	61	89	75	84
East South Central	24	17	69	6	5	84	95	86	91
West South Central	21	19	87	14	11	80	90	74	82
Mountain	73	63	86	36	31	86	87	65	75
Pacific	85	75	88	78	70	89	89	74	83

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

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

³ The categories are based on the average wage for each occupation surveyed,

which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.5	0.7	0.5	0.5	0.7	0.6
Worker characteristics						
Management, professional, and related	0.6	0.8	0.6	0.6	0.9	0.7
Professional and related	0.6	0.8	0.6	0.6	1.0	0.8
Teachers	0.8	1.0	0.7	0.8	1.1	0.9
Primary, secondary, and special education school teachers	0.3	0.8	0.7	0.3	0.9	0.8
Service	1.2	1.2	0.7	1.3	1.2	0.8
Protective service	1.0	1.2	0.9	1.0	1.5	1.3
Sales and office	1.5	1.8	1.0	1.5	1.8	1.3
Office and administrative support	1.4	1.6	0.9	1.4	1.7	1.3
Natural resources, construction, and maintenance	1.8	2.0	1.3	1.8	2.1	1.4
Production, transportation, and material moving ...	4.2	3.9	1.3	4.2	4.2	1.6
Full time	0.2	0.6	0.5	0.2	0.7	0.6
Part time	1.7	1.3	2.2	1.8	1.2	1.8
Union	0.4	0.6	0.5	0.4	0.8	0.7
Nonunion	0.9	1.1	0.8	0.9	1.1	1.0
Average wage within the following categories: ³						
Lowest 25 percent	1.4	1.5	1.1	1.4	1.4	1.1
Lowest 10 percent	2.5	2.5	2.1	2.5	2.5	2.1
Second 25 percent	0.8	1.2	0.8	0.8	1.2	1.0
Third 25 percent	1.1	1.2	0.6	1.1	1.2	0.8
Highest 25 percent	0.4	0.6	0.5	0.4	0.8	0.7
Highest 10 percent	0.5	0.9	0.8	0.5	1.1	1.1
Establishment characteristics						
Service-providing industries	0.5	0.7	0.5	0.5	0.7	0.6
Education and health services	0.5	0.8	0.7	0.5	0.9	0.8
Educational services	0.6	0.8	0.7	0.6	1.0	0.8
Elementary and secondary schools	0.5	0.8	0.7	0.5	0.8	0.8
Junior colleges, colleges, and universities	1.5	2.2	1.7	1.5	2.7	2.4
Health care and social assistance	1.6	2.4	1.5	1.6	2.7	2.0
Hospitals	1.3	2.5	1.9	1.3	3.3	2.8
Public administration	1.2	1.3	0.7	1.2	1.3	0.8
1 to 99 workers	2.6	2.8	1.7	2.6	2.7	1.6
1 to 49 workers	3.7	3.8	2.4	3.8	3.6	2.5
50 to 99 workers	2.0	2.8	1.7	2.0	2.4	1.5
100 workers or more	0.5	0.6	0.5	0.5	0.7	0.6
100 to 499 workers	1.1	1.3	0.9	1.1	1.4	1.1
500 workers or more	0.5	0.7	0.6	0.5	0.9	0.8

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	1.4	1.3	0.7	1.3	1.1	1.2	0.6	0.7	0.6
Worker characteristics									
Management, professional, and related	1.5	1.3	0.8	1.5	1.1	1.6	0.6	0.9	0.8
Professional and related	1.4	1.3	0.8	1.5	1.2	1.6	0.6	0.9	0.8
Teachers	1.7	1.6	1.0	1.8	1.5	1.9	0.8	1.1	0.9
Primary, secondary, and special education school teachers	2.0	1.8	1.1	2.1	1.8	2.2	0.5	1.0	0.8
Service	1.8	1.7	1.0	1.8	1.4	1.6	1.4	1.3	0.9
Protective service	2.8	2.7	1.3	3.0	2.6	2.2	1.5	1.8	1.3
Sales and office	2.5	2.5	1.4	2.4	2.1	1.7	1.8	2.1	1.4
Office and administrative support	2.5	2.5	1.4	2.3	2.1	1.7	1.8	2.0	1.4
Natural resources, construction, and maintenance	3.5	3.3	1.6	3.1	2.9	2.2	1.8	2.1	1.5
Production, transportation, and material moving	4.3	3.8	1.6	4.2	3.7	1.9	4.2	4.2	1.6
Full time	1.5	1.4	0.7	1.5	1.2	1.2	0.4	0.6	0.6
Part time	1.2	1.1	2.5	1.1	0.8	2.8	1.8	1.2	1.8
Union	1.4	1.4	0.8	1.6	1.5	0.8	0.7	0.8	0.7
Nonunion	1.9	1.7	1.2	1.7	1.2	2.7	0.9	1.1	1.0
Average wage within the following categories: ³									
Lowest 25 percent	1.8	1.8	1.6	1.8	1.3	2.6	1.6	1.6	1.2
Lowest 10 percent	2.0	1.9	2.9	1.8	1.3	3.8	2.5	2.5	2.1
Second 25 percent	2.1	2.0	0.9	2.0	1.7	1.7	1.1	1.2	1.0
Third 25 percent	2.0	1.8	1.0	2.1	1.7	1.8	1.1	1.2	0.9
Highest 25 percent	1.2	1.2	0.8	1.4	1.3	1.1	0.5	0.8	0.7
Highest 10 percent	1.8	1.7	1.1	2.1	2.2	1.6	0.6	1.1	1.1
Establishment characteristics									
Service-providing industries	1.4	1.3	0.7	1.3	1.1	1.2	0.6	0.7	0.6
Education and health services	1.5	1.4	0.8	1.5	1.2	1.6	0.6	0.9	0.8
Educational services	1.6	1.5	0.9	1.6	1.3	1.8	0.6	1.0	0.9
Elementary and secondary schools	1.6	1.5	1.1	1.7	1.4	2.1	0.6	0.9	0.8
Junior colleges, colleges, and universities	3.9	3.3	1.8	3.7	3.2	3.4	1.5	2.7	2.4
Health care and social assistance	3.5	3.2	1.5	3.7	3.0	2.3	1.9	2.5	2.0
Hospitals	4.3	3.7	2.1	4.8	3.5	3.3	1.5	2.8	2.8
Public administration	2.3	2.1	1.1	2.2	1.8	1.9	1.5	1.5	0.9
1 to 99 workers	3.4	3.2	2.3	2.9	2.6	2.7	2.8	2.8	1.7
1 to 49 workers	4.5	4.2	3.2	3.7	3.3	3.9	4.2	3.9	2.6
50 to 99 workers	4.3	4.1	2.3	4.7	4.5	3.6	2.2	2.8	1.6
100 workers or more	1.4	1.3	0.7	1.4	1.1	1.2	0.6	0.7	0.6
100 to 499 workers	2.8	2.6	1.1	2.5	2.2	1.5	1.4	1.4	1.1
500 workers or more	1.5	1.4	0.8	1.7	1.3	1.5	0.5	0.8	0.8

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.7	1.3	1.1	0.7	1.6	1.4
Local government	0.6	0.8	0.6	0.6	0.7	0.6
Geographic areas						
New England	2.3	3.1	2.3	2.3	1.5	1.4
Middle Atlantic	1.2	1.4	0.6	1.1	1.3	0.7
East North Central	1.8	2.1	1.8	1.9	1.7	1.7
West North Central	2.1	1.7	2.1	2.1	2.8	3.1
South Atlantic	1.4	1.7	1.3	1.4	1.5	1.1
East South Central	2.1	2.9	2.8	2.1	2.9	2.9
West South Central	1.8	2.0	1.0	1.8	1.8	1.1
Mountain	1.9	2.9	1.8	1.9	2.9	2.8
Pacific	1.0	1.5	0.7	1.1	2.1	1.4

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	3.1	2.7	1.3	3.0	2.2	2.7	1.1	1.3	1.4
Local government	1.3	1.3	0.9	1.3	1.1	1.3	0.7	0.7	0.6
Geographic areas									
New England	3.8	3.8	1.2	3.8	3.2	2.5	2.9	2.4	1.8
Middle Atlantic	2.1	2.3	1.1	3.3	3.5	1.2	1.3	1.4	0.8
East North Central	2.3	2.2	1.8	3.9	3.1	2.5	1.8	1.7	1.7
West North Central	6.6	4.8	2.8	2.1	2.1	6.8	4.6	2.5	2.8
South Atlantic	4.1	3.9	1.8	4.0	2.0	3.7	1.6	1.7	1.0
East South Central	4.6	3.0	7.1	1.9	1.8	4.9	2.1	2.9	2.9
West South Central	3.0	2.9	2.9	2.2	1.9	2.8	1.8	1.8	1.2
Mountain	2.8	2.8	2.5	8.8	7.5	3.5	1.9	2.9	2.9
Pacific	1.3	2.1	1.3	2.2	2.5	0.8	0.9	1.9	1.5

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

² 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 10. Health care benefits:¹ Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2011

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	88	12	72	28
Worker characteristics				
Management, professional, and related	88	12	72	28
Professional and related	88	12	71	29
Teachers	90	10	71	29
Primary, secondary, and special education school teachers	90	10	70	30
Service	87	13	73	27
Protective service	87	13	76	24
Sales and office	88	12	72	28
Office and administrative support	88	12	73	27
Natural resources, construction, and maintenance	88	12	72	28
Production, transportation, and material moving	88	12	73	27
Full time	88	12	72	28
Part time	85	15	72	28
Union	89	11	80	20
Nonunion	86	14	62	38
Average wage within the following categories: ²				
Lowest 25 percent	87	13	64	36
Lowest 10 percent	86	14	58	42
Second 25 percent	88	12	73	27
Third 25 percent	88	12	71	29
Highest 25 percent	89	11	76	24
Highest 10 percent	91	9	81	19
Establishment characteristics				
Service-providing industries	88	12	72	28
Education and health services	88	12	70	30
Educational services	89	11	70	30
Elementary and secondary schools	89	11	69	31
Junior colleges, colleges, and universities	89	11	72	28
Health care and social assistance	83	17	70	30
Hospitals	81	19	68	32
Public administration	87	13	76	24
1 to 99 workers	91	9	72	28
1 to 49 workers	91	9	72	28
50 to 99 workers	90	10	71	29
100 workers or more	88	12	72	28
100 to 499 workers	90	10	72	28
500 workers or more	87	13	72	28

See footnotes at end of table.

Table 10. Health care benefits:¹ Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2011—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	87	13	75	25
Local government	89	11	71	29
Geographic areas				
New England	87	13	78	22
Middle Atlantic	90	10	88	12
East North Central	90	10	82	18
West North Central	91	9	66	34
South Atlantic	85	15	60	40
East South Central	86	14	53	47
West South Central	85	15	51	49
Mountain	84	16	59	41
Pacific	89	11	81	19

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:¹ Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2011

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.4	0.4	0.6	0.6
Worker characteristics				
Management, professional, and related	0.4	0.4	0.7	0.7
Professional and related	0.4	0.4	0.7	0.7
Teachers	0.5	0.5	0.9	0.9
Primary, secondary, and special education school teachers	0.5	0.5	1.0	1.0
Service	0.6	0.6	0.9	0.9
Protective service	0.8	0.8	1.1	1.1
Sales and office	0.6	0.6	1.0	1.0
Office and administrative support	0.6	0.6	1.0	1.0
Natural resources, construction, and maintenance Production, transportation, and material moving ...	0.7	0.7	1.3	1.3
.....	0.9	0.9	1.8	1.8
Full time	0.4	0.4	0.6	0.6
Part time	1.3	1.3	2.0	2.0
Union	0.4	0.4	0.7	0.7
Nonunion	0.6	0.6	1.0	1.0
Average wage within the following categories: ²				
Lowest 25 percent	0.6	0.6	1.2	1.2
Lowest 10 percent	1.1	1.1	2.0	2.0
Second 25 percent	0.5	0.5	0.8	0.8
Third 25 percent	0.5	0.5	0.9	0.9
Highest 25 percent	0.5	0.5	0.8	0.8
Highest 10 percent	0.6	0.6	0.8	0.8
Establishment characteristics				
Service-providing industries	0.4	0.4	0.6	0.6
Education and health services	0.5	0.5	0.8	0.8
Educational services	0.5	0.5	0.9	0.9
Elementary and secondary schools	0.5	0.5	0.9	0.9
Junior colleges, colleges, and universities	1.0	1.0	2.1	2.1
Health care and social assistance	1.5	1.5	1.4	1.4
Hospitals	2.1	2.1	1.6	1.6
Public administration	0.5	0.5	0.8	0.8
1 to 99 workers	0.9	0.9	1.5	1.5
1 to 49 workers	0.8	0.8	2.3	2.3
50 to 99 workers	1.5	1.5	2.2	2.2
100 workers or more	0.4	0.4	0.6	0.6
100 to 499 workers	0.6	0.6	1.5	1.5
500 workers or more	0.4	0.4	0.7	0.7

See footnotes at end of table.

Table 10. Standard errors for health care benefits:¹ Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.8	0.8	1.2	1.2
Local government	0.4	0.4	0.6	0.6
Geographic areas				
New England	1.2	1.2	2.8	2.8
Middle Atlantic	0.7	0.7	1.0	1.0
East North Central	1.1	1.1	1.5	1.5
West North Central	2.0	2.0	1.8	1.8
South Atlantic	0.7	0.7	1.5	1.5
East South Central	3.0	3.0	3.9	3.9
West South Central	1.2	1.2	2.2	2.2
Mountain	2.2	2.2	1.3	1.3
Pacific	0.5	0.5	0.6	0.6

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above 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)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	88	12	71	29
Worker characteristics				
Management, professional, and related	88	12	70	30
Professional and related	88	12	69	31
Teachers	89	11	69	31
Primary, secondary, and special education school teachers	88	12	67	33
Service	88	12	73	27
Protective service	88	12	77	23
Sales and office	89	11	73	27
Office and administrative support	88	12	73	27
Natural resources, construction, and maintenance	89	11	73	27
Production, transportation, and material moving	88	12	73	27
Full time	88	12	71	29
Part time	84	16	71	29
Union	89	11	80	20
Nonunion	88	12	64	36
Average wage within the following categories: ¹				
Lowest 25 percent	88	12	64	36
Lowest 10 percent	89	11	58	42
Second 25 percent	89	11	74	26
Third 25 percent	89	11	71	29
Highest 25 percent	88	12	75	25
Highest 10 percent	90	10	80	20
Establishment characteristics				
Service-providing industries	88	12	71	29
Education and health services	88	12	68	32
Educational services	88	12	67	33
Elementary and secondary schools	88	12	66	34
Junior colleges, colleges, and universities	89	11	71	29
Health care and social assistance	85	15	72	28
Hospitals	85	15	73	27
Public administration	89	11	78	22
1 to 99 workers	91	9	71	29
1 to 49 workers	91	9	72	28
50 to 99 workers	90	10	70	30
100 workers or more	88	12	72	28
100 to 499 workers	89	11	72	28
500 workers or more	88	12	72	28

See footnotes at end of table.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2011—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	87	13	74	26
Local government	89	11	71	29
Geographic areas				
New England	86	14	82	18
Middle Atlantic	91	9	89	11
East North Central	90	10	85	15
West North Central	92	8	69	31
South Atlantic	88	12	66	34
East South Central	88	12	54	46
West South Central	86	14	52	48
Mountain	89	11	66	34
Pacific	86	14	77	23

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 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2011

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.4	0.4	0.8	0.8
Worker characteristics				
Management, professional, and related	0.5	0.5	0.8	0.8
Professional and related	0.5	0.5	0.9	0.9
Teachers	0.5	0.5	1.0	1.0
Primary, secondary, and special education school teachers	0.6	0.6	1.0	1.0
Service	0.4	0.4	1.2	1.2
Protective service	0.6	0.6	1.0	1.0
Sales and office	0.7	0.7	1.4	1.4
Office and administrative support	0.7	0.7	1.4	1.4
Natural resources, construction, and maintenance	0.7	0.7	1.7	1.7
Production, transportation, and material moving ...	1.0	1.0	1.7	1.7
Full time	0.4	0.4	0.8	0.8
Part time	1.1	1.1	2.2	2.2
Union	0.4	0.4	0.6	0.6
Nonunion	0.6	0.6	1.4	1.4
Average wage within the following categories: ¹				
Lowest 25 percent	0.6	0.6	1.6	1.6
Lowest 10 percent	0.8	0.8	2.6	2.6
Second 25 percent	0.6	0.6	1.0	1.0
Third 25 percent	0.5	0.5	1.1	1.1
Highest 25 percent	0.4	0.4	0.8	0.8
Highest 10 percent	0.5	0.5	1.0	1.0
Establishment characteristics				
Service-providing industries	0.4	0.4	0.8	0.8
Education and health services	0.6	0.6	1.0	1.0
Educational services	0.6	0.6	1.1	1.1
Elementary and secondary schools	0.6	0.6	0.9	0.9
Junior colleges, colleges, and universities	0.9	0.9	3.5	3.5
Health care and social assistance	1.0	1.0	1.3	1.3
Hospitals	1.4	1.4	1.6	1.6
Public administration	0.5	0.5	0.8	0.8
1 to 99 workers	0.8	0.8	1.7	1.7
1 to 49 workers	1.0	1.0	2.2	2.2
50 to 99 workers	1.0	1.0	2.7	2.7
100 workers or more	0.4	0.4	0.8	0.8
100 to 499 workers	0.5	0.5	1.9	1.9
500 workers or more	0.5	0.5	0.9	0.9

See footnotes at end of table.

Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.7	0.7	1.9	1.9
Local government	0.4	0.4	0.7	0.7
Geographic areas				
New England	1.1	1.1	0.7	0.7
Middle Atlantic	0.5	0.5	0.6	0.6
East North Central	0.9	0.9	1.3	1.3
West North Central	1.7	1.7	2.9	2.9
South Atlantic	1.1	1.1	1.6	1.6
East South Central	2.3	2.3	4.9	4.9
West South Central	1.2	1.2	2.0	2.0
Mountain	1.4	1.4	1.6	1.6
Pacific	0.7	0.7	0.8	0.8

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$443.22	34	\$485.97	66	\$421.65	\$92.26
Worker characteristics							
Management, professional, and related	100	445.93	34	491.98	66	422.49	94.26
Professional and related	100	444.66	34	492.36	66	420.40	96.08
Teachers	100	454.89	38	496.41	62	429.21	97.04
Primary, secondary, and special education school teachers	100	458.36	39	499.82	61	431.58	102.57
Service	100	438.05	33	471.35	67	421.76	89.60
Protective service	100	450.12	33	488.22	67	431.35	92.81
Sales and office	100	444.61	33	488.81	67	423.24	87.47
Office and administrative support	100	446.01	32	494.83	68	423.38	87.90
Natural resources, construction, and maintenance	100	433.19	34	476.98	66	410.12	86.44
Production, transportation, and material moving ...	100	440.26	36	476.70	64	419.60	104.86
Full time	100	443.53	34	485.51	66	422.36	90.90
Part time	100	435.34	34	497.63	66	403.96	126.02
Union	100	488.39	38	529.05	62	463.91	102.50
Nonunion	100	400.12	30	433.91	70	385.88	83.58
Average wage within the following categories: ¹							
Lowest 25 percent	100	411.84	33	446.69	67	394.51	88.38
Lowest 10 percent	100	393.68	30	396.84	70	392.32	80.13
Second 25 percent	100	442.39	33	487.34	67	419.80	88.22
Third 25 percent	100	446.03	34	482.23	66	427.00	86.41
Highest 25 percent	100	463.50	33	515.65	67	437.73	102.60
Highest 10 percent	100	486.81	38	522.16	62	465.53	97.08
Establishment characteristics							
Service-providing industries	100	443.66	34	486.06	66	422.15	92.43
Education and health services	100	436.40	34	482.84	66	412.43	94.82
Educational services	100	438.47	35	481.37	65	414.89	94.84
Elementary and secondary schools	100	444.42	38	488.63	62	417.54	102.48
Junior colleges, colleges, and universities	100	419.28	28	449.71	72	407.33	74.88
Health care and social assistance	100	422.53	24	497.07	76	398.36	94.70
Hospitals	100	418.80	27	480.30	73	396.21	99.16
Public administration	100	454.63	31	504.82	69	431.83	87.49
1 to 99 workers	100	446.39	43	484.57	57	417.07	84.92
1 to 49 workers	100	435.97	41	458.62	59	420.54	82.67
50 to 99 workers	100	459.71	47	513.08	53	412.06	88.15
100 workers or more	100	442.81	32	486.22	68	422.14	93.04
100 to 499 workers	100	468.18	34	515.88	66	443.16	86.95
500 workers or more	100	434.56	32	475.69	68	415.59	94.94

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)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	100	\$431.72	21	\$507.16	79	\$411.96	\$77.96
Local government	100	447.63	38	481.58	62	426.44	99.32
Geographic areas							
New England	100	510.20	17	520.15	83	508.22	106.92
Middle Atlantic	100	462.58	45	468.38	55	457.86	92.08
East North Central	100	489.33	25	572.64	75	461.05	70.61
West North Central	100	435.56	50	462.70	50	408.36	84.31
South Atlantic	100	406.39	33	442.02	67	389.07	84.57
East South Central	100	372.06	17	398.56	83	366.77	67.15
West South Central	100	371.15	42	412.32	58	341.47	112.27
Mountain	100	468.45	28	496.46	72	457.66	82.81
Pacific	100	505.20	33	611.51	67	452.45	124.78

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 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2011

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$5.04	1.5	\$10.59	1.5	\$4.73	\$2.60
Worker characteristics						
Management, professional, and related	5.43	1.6	11.52	1.6	5.63	2.85
Professional and related	5.26	1.7	10.54	1.7	5.91	3.05
Teachers	5.96	1.9	10.71	1.9	7.52	3.87
Primary, secondary, and special education school teachers	6.47	2.2	11.80	2.2	8.70	4.41
Service	6.17	2.0	12.26	2.0	6.37	3.07
Protective service	7.87	2.8	16.12	2.8	8.08	3.42
Sales and office	9.31	2.6	20.64	2.6	6.86	3.79
Office and administrative support	9.57	2.6	21.18	2.6	7.04	3.96
Natural resources, construction, and maintenance	7.88	2.9	10.58	2.9	8.93	5.87
Production, transportation, and material moving ...	9.59	3.6	14.58	3.6	10.49	10.00
Full time	5.14	1.5	10.88	1.5	4.75	2.53
Part time	13.54	2.7	23.68	2.7	13.50	6.73
Union	7.01	1.6	14.78	1.6	6.44	2.67
Nonunion	4.55	1.9	6.45	1.9	5.48	3.71
Average wage within the following categories: ¹						
Lowest 25 percent	6.84	2.1	14.09	2.1	6.48	4.94
Lowest 10 percent	9.27	3.0	16.64	3.0	11.20	7.01
Second 25 percent	8.01	2.2	17.75	2.2	5.66	2.87
Third 25 percent	6.25	2.0	12.43	2.0	6.62	2.82
Highest 25 percent	5.04	1.3	9.23	1.3	6.28	3.36
Highest 10 percent	5.34	2.2	10.04	2.2	7.49	4.99
Establishment characteristics						
Service-providing industries	5.07	1.5	10.58	1.5	4.78	2.63
Education and health services	5.25	1.8	8.39	1.8	5.75	3.62
Educational services	5.25	1.9	8.08	1.9	6.33	4.10
Elementary and secondary schools	5.55	1.9	9.34	1.9	7.19	4.07
Junior colleges, colleges, and universities	10.12	4.3	15.36	4.3	10.33	7.08
Health care and social assistance	12.01	3.8	29.53	3.8	7.62	3.69
Hospitals	14.41	4.5	28.16	4.5	12.41	5.42
Public administration	9.76	2.2	25.91	2.2	5.65	2.15
1 to 99 workers	14.32	3.9	21.65	3.9	16.42	5.81
1 to 49 workers	17.40	5.7	16.85	5.7	24.27	9.09
50 to 99 workers	20.76	5.2	36.51	5.2	14.24	5.34
100 workers or more	4.95	1.5	9.92	1.5	4.93	2.70
100 to 499 workers	9.70	2.4	18.37	2.4	10.05	4.35
500 workers or more	5.32	1.8	9.54	1.8	5.40	3.04

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	\$13.98	3.1	\$50.80	3.1	\$6.69	\$3.67
Local government	4.23	1.4	6.37	1.4	5.59	2.89
Geographic areas						
New England	20.72	2.4	30.23	2.4	22.89	4.84
Middle Atlantic	6.91	2.2	8.51	2.2	12.14	3.91
East North Central	16.31	3.0	25.27	3.0	16.70	4.38
West North Central	24.50	8.3	28.16	8.3	13.08	4.83
South Atlantic	8.46	4.3	8.98	4.3	11.54	3.89
East South Central	6.31	2.7	7.50	2.7	6.72	13.97
West South Central	8.82	4.4	11.81	4.4	10.01	6.37
Mountain	20.97	7.3	25.69	7.3	17.84	7.41
Pacific	18.50	3.0	40.92	3.0	13.16	4.99

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$919.10	12	\$1,205.86	88	\$881.19	\$398.44
Worker characteristics							
Management, professional, and related	100	909.36	12	1,231.05	88	866.93	414.46
Professional and related	100	902.01	12	1,250.95	88	854.50	428.43
Teachers	100	899.46	14	1,272.59	86	836.92	453.17
Primary, secondary, and special education school teachers	100	893.60	16	1,282.72	84	821.63	476.40
Service	100	936.20	12	1,175.37	88	903.24	379.27
Protective service	100	1,004.03	12	1,214.17	88	975.41	330.90
Sales and office	100	937.77	10	1,178.71	90	909.68	373.34
Office and administrative support	100	937.70	10	1,189.01	90	908.71	373.66
Natural resources, construction, and maintenance	100	902.54	10	1,200.75	90	869.60	361.42
Production, transportation, and material moving ...	100	924.92	17	1,136.23	83	881.44	419.58
Full time	100	917.80	12	1,209.36	88	879.23	397.32
Part time	100	951.42	11	1,116.80	89	929.95	426.49
Union	100	1,078.75	20	1,221.38	80	1,042.42	361.95
Nonunion	100	766.81	3	1,118.75	97	754.24	427.17
Average wage within the following categories: ¹							
Lowest 25 percent	100	796.10	7	1,203.50	93	767.16	444.88
Lowest 10 percent	100	706.90	3	1,160.32	97	691.49	494.75
Second 25 percent	100	938.19	11	1,144.49	89	913.91	361.62
Third 25 percent	100	908.08	10	1,184.66	90	877.84	383.88
Highest 25 percent	100	999.67	18	1,243.83	82	947.74	404.56
Highest 10 percent	100	1,097.99	24	1,229.12	76	1,056.37	366.55
Establishment characteristics							
Service-providing industries	100	919.46	12	1,205.39	88	881.44	399.39
Education and health services	100	870.46	12	1,240.32	88	820.28	444.00
Educational services	100	858.37	13	1,249.52	87	800.96	454.32
Elementary and secondary schools	100	855.36	15	1,260.58	85	784.49	487.80
Junior colleges, colleges, and universities	100	870.08	6	1,170.20	94	850.37	357.38
Health care and social assistance	100	951.14	6	1,114.82	94	940.21	379.92
Hospitals	100	947.39	8	1,118.67	92	932.32	372.87
Public administration	100	1,002.02	11	1,142.14	89	985.11	320.38
1 to 99 workers	100	909.34	9	1,303.45	91	871.41	377.10
1 to 49 workers	100	907.95	8	1,245.47	92	880.47	357.28
50 to 99 workers	100	911.10	10	1,357.11	90	859.50	403.16
100 workers or more	100	920.34	12	1,196.79	88	882.48	401.27
100 to 499 workers	100	979.33	12	1,293.44	88	937.46	403.65
500 workers or more	100	901.29	12	1,166.55	88	864.65	400.49

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)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	100	\$940.99	2	\$1,085.19	98	\$937.34	\$322.09
Local government	100	910.65	15	1,213.41	85	856.27	432.33
Geographic areas							
New England	100	1,255.17	12	1,265.68	88	1,253.70	313.29
Middle Atlantic	100	1,130.81	42	1,158.28	58	1,110.63	284.47
East North Central	100	1,185.57	17	1,342.32	83	1,154.33	254.03
West North Central	100	929.16	12	1,292.09	88	881.99	431.05
South Atlantic	100	780.89	1	1,177.07	99	778.22	401.30
East South Central	100	594.56	—	—	—	—	—
West South Central	100	596.49	—	—	—	—	—
Mountain	100	824.77	—	—	—	—	—
Pacific	100	1,051.84	12	1,192.47	88	1,032.89	393.14

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 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2011

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	\$13.40	0.6	\$15.51	0.6	\$14.37	\$8.76
Worker characteristics						
Management, professional, and related	13.75	0.7	20.15	0.7	14.40	9.68
Professional and related	14.59	0.8	22.33	0.8	15.07	9.98
Teachers	16.69	1.1	24.60	1.1	17.44	11.59
Primary, secondary, and special education school teachers	17.98	1.2	27.41	1.2	18.65	11.22
Service	20.12	1.0	22.41	1.0	21.63	11.79
Protective service	21.90	1.6	39.69	1.6	22.96	11.68
Sales and office	23.55	1.8	38.00	1.8	24.55	12.33
Office and administrative support	23.48	1.5	36.47	1.5	24.36	12.35
Natural resources, construction, and maintenance	24.99	1.7	40.89	1.7	24.65	20.91
Production, transportation, and material moving ...	30.96	3.1	45.56	3.1	34.41	26.77
Full time	13.70	0.6	15.36	0.6	14.62	8.96
Part time	46.54	1.6	47.56	1.6	53.17	21.96
Union	11.08	1.0	16.78	1.0	12.86	8.82
Nonunion	18.43	0.5	41.52	0.5	18.73	13.64
Average wage within the following categories: ¹						
Lowest 25 percent	25.07	0.7	41.43	0.7	25.73	15.18
Lowest 10 percent	41.10	0.9	100.04	0.9	41.45	22.86
Second 25 percent	16.94	0.9	20.96	0.9	18.05	10.31
Third 25 percent	18.00	0.8	23.19	0.8	18.51	12.82
Highest 25 percent	14.24	1.0	19.25	1.0	16.11	11.80
Highest 10 percent	17.12	1.4	19.11	1.4	21.60	15.35
Establishment characteristics						
Service-providing industries	13.40	0.6	15.69	0.6	14.43	8.83
Education and health services	15.26	0.7	23.10	0.7	15.83	11.27
Educational services	16.47	0.9	23.80	0.9	16.94	11.65
Elementary and secondary schools	15.96	1.0	26.09	1.0	15.81	9.83
Junior colleges, colleges, and universities	45.17	1.1	41.80	1.1	46.49	35.69
Health care and social assistance	20.78	1.3	54.97	1.3	20.21	16.88
Hospitals	27.38	1.8	59.79	1.8	27.35	17.57
Public administration	17.25	0.8	23.36	0.8	18.76	9.05
1 to 99 workers	36.44	1.8	63.99	1.8	38.87	19.16
1 to 49 workers	49.54	2.5	84.25	2.5	51.02	26.67
50 to 99 workers	44.87	2.6	103.87	2.6	50.28	28.29
100 workers or more	13.46	0.6	15.48	0.6	14.54	8.96
100 to 499 workers	32.45	1.6	41.53	1.6	33.56	17.94
500 workers or more	13.96	0.6	13.41	0.6	15.28	10.68

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	\$26.27	0.8	\$49.74	0.8	\$26.81	\$19.77
Local government	13.31	0.8	15.75	0.8	14.28	7.72
Geographic areas						
New England	25.76	2.3	94.39	2.3	29.75	12.43
Middle Atlantic	18.84	2.2	20.51	2.2	23.60	12.85
East North Central	38.53	2.5	42.89	2.5	42.44	18.99
West North Central	63.60	2.6	66.28	2.6	66.11	25.40
South Atlantic	25.87	0.3	71.13	0.3	25.28	16.31
East South Central	47.21	—	—	—	—	—
West South Central	32.69	—	—	—	—	—
Mountain	31.29	—	—	—	—	—
Pacific	16.52	1.6	33.19	1.6	18.28	14.93

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 16. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$20.00	\$38.00	\$67.31	\$103.66	\$174.00	\$93.00	\$192.97	\$328.58	\$580.22	\$748.52
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	295.00	516.23	694.00
Protective service	26.19	43.89	69.16	103.06	175.47	90.57	176.13	277.16	404.15	633.28
Sales and office	20.00	33.50	61.48	95.56	153.45	93.00	192.97	294.58	545.47	685.00
Office and administrative support	20.00	32.50	60.47	95.78	153.45	93.00	192.97	301.93	545.47	685.00
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	354.70	559.05	821.25
Union	23.07	41.44	65.75	114.58	187.64	75.00	131.96	243.38	461.37	841.78
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: ²										
Lowest 25 percent	20.00	36.00	66.90	101.98	169.48	150.00	243.38	421.95	630.42	762.70
Lowest 10 percent	—	—	—	—	—	181.46	286.74	494.32	667.00	798.53
Second 25 percent	20.00	38.00	65.75	98.80	151.00	89.00	175.00	294.58	504.32	670.94
Third 25 percent	20.21	39.28	65.89	95.03	158.33	96.84	189.00	304.73	563.52	748.52
Highest 25 percent	20.73	39.99	72.32	123.22	192.05	78.33	167.65	309.49	560.73	815.18
Highest 10 percent	20.00	36.58	61.31	114.44	176.41	73.43	150.00	266.19	473.47	701.00
Establishment characteristics										
Service-providing industries	20.00	38.00	67.31	103.81	174.00	93.00	192.97	329.19	580.44	748.52
Education and health services	20.00	37.00	68.57	107.84	175.18	95.37	209.47	379.91	638.58	815.09
Educational services	20.00	36.00	70.00	110.90	176.41	93.00	212.00	394.60	660.18	831.00
Elementary and secondary schools	20.00	38.00	76.11	126.30	185.52	95.37	216.34	461.37	667.00	896.38
Junior colleges, colleges, and universities	—	—	—	—	—	89.00	204.98	335.52	559.05	667.00
Health care and social assistance	20.00	45.12	65.75	101.41	153.00	130.20	199.32	294.58	543.70	685.10
Hospitals	—	—	—	—	—	144.16	210.74	308.01	494.39	683.29
Public administration	23.07	39.99	66.81	98.80	149.14	89.00	175.00	279.74	419.62	623.45
1 to 99 workers	22.64	38.00	65.00	93.46	131.94	90.57	175.00	299.40	552.65	709.27
1 to 49 workers	20.00	36.00	61.90	93.46	136.00	84.60	156.61	294.44	519.00	667.00
50 to 99 workers	29.01	43.73	71.00	93.46	126.36	120.25	205.00	308.72	617.90	762.00
100 workers or more	20.00	38.00	69.00	105.00	175.18	93.00	193.12	334.60	580.44	748.52
100 to 499 workers	20.00	38.00	69.16	109.39	171.00	98.38	200.62	364.34	580.65	766.00
500 workers or more	20.00	38.02	67.72	104.00	176.41	90.00	192.97	325.11	578.94	748.33

See footnotes at end of table.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$20.00	\$38.00	\$62.85	\$87.94	\$123.34	\$93.00	\$193.12	\$265.98	\$436.20	\$667.00
Local government	20.00	38.00	74.80	120.00	183.16	91.94	188.05	359.99	583.60	820.71
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	—	—	—	—	—	187.95	294.44	551.11	667.00	685.00
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.

Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2011

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.32	\$2.48	\$3.54	\$4.46	\$4.09	\$6.09	\$8.77	\$20.56	\$24.28	\$25.03
Worker characteristics										
Management, professional, and related	0.43	2.49	3.96	7.84	2.18	5.85	15.36	20.86	19.94	27.32
Professional and related	0.27	2.61	3.36	7.07	5.80	5.88	16.43	17.08	48.82	45.52
Teachers	0.20	3.06	3.07	7.21	8.96	8.76	24.56	36.35	35.08	53.21
Primary, secondary, and special education school teachers	0.84	3.00	3.35	9.40	8.88	7.10	30.92	45.67	16.17	39.77
Service	1.06	3.06	3.32	5.17	13.67	13.45	12.95	17.31	51.31	22.12
Protective service	3.98	2.42	3.82	8.02	25.92	14.41	16.19	18.19	17.39	23.08
Sales and office	0.56	5.25	3.80	3.23	13.33	9.31	14.16	17.67	40.22	10.81
Office and administrative support	1.01	5.26	3.86	3.62	15.80	8.88	14.44	18.38	38.93	7.45
Natural resources, construction, and maintenance	2.73	6.56	8.75	4.97	20.19	11.14	12.22	15.20	47.15	31.30
Production, transportation, and material moving ...	5.26	4.77	7.82	21.71	16.86	24.24	20.15	38.43	51.34	87.35
Full time	0.26	2.74	3.42	3.63	5.57	7.64	8.61	21.15	23.05	26.32
Part time	2.66	7.12	8.03	14.00	42.31	15.22	36.04	63.36	46.04	100.08
Union	0.93	3.19	1.59	6.65	10.93	8.76	10.32	3.23	10.63	51.53
Nonunion	0.00	6.22	6.34	5.77	9.01	11.56	12.47	20.25	57.29	19.08
Average wage within the following categories: ²										
Lowest 25 percent	0.00	10.17	8.61	6.35	17.40	7.73	13.07	34.86	62.54	37.43
Lowest 10 percent	—	—	—	—	—	20.64	20.79	52.89	0.00	76.88
Second 25 percent	0.29	3.05	2.51	4.52	7.78	4.32	9.58	6.94	39.26	13.79
Third 25 percent	1.31	2.87	2.83	3.42	16.56	9.89	15.83	24.86	32.99	35.09
Highest 25 percent	1.79	2.65	2.70	4.62	8.96	5.08	11.89	15.58	31.37	47.36
Highest 10 percent	2.97	3.52	4.49	9.31	7.37	13.47	18.80	25.72	38.32	47.50
Establishment characteristics										
Service-providing industries	0.31	2.55	3.58	4.48	3.65	6.15	9.21	21.35	22.95	24.23
Education and health services	0.00	4.79	6.03	8.13	3.73	6.20	15.26	26.58	52.47	43.95
Educational services	0.00	5.63	7.28	10.19	5.12	6.14	16.44	38.69	41.56	44.06
Elementary and secondary schools	0.00	2.71	4.28	7.37	8.91	5.69	22.34	13.07	7.34	27.88
Junior colleges, colleges, and universities	—	—	—	—	—	19.79	26.54	81.31	158.94	15.98
Health care and social assistance	3.63	5.43	5.77	4.48	13.23	19.53	16.55	20.98	50.94	41.19
Hospitals	—	—	—	—	—	17.10	17.82	38.42	65.88	3.96
Public administration	1.46	2.80	2.16	3.83	11.01	5.24	10.49	10.94	12.90	24.31
1 to 99 workers	3.52	6.49	5.54	2.28	8.56	16.55	13.26	30.82	46.70	44.58
1 to 49 workers	2.86	13.92	7.06	5.13	9.07	12.78	16.99	44.18	61.54	73.67
50 to 99 workers	10.94	9.06	9.00	4.41	7.54	18.84	43.87	77.09	87.34	77.24
100 workers or more	0.22	2.43	4.44	5.50	3.14	6.39	10.33	20.11	22.46	24.45
100 to 499 workers	0.52	5.58	6.64	11.82	10.03	9.10	14.67	41.26	73.27	51.67
500 workers or more	0.39	2.72	4.02	5.72	6.46	5.65	11.73	20.88	26.34	30.27

See footnotes at end of table.

Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$2.15	\$4.08	\$4.44	\$7.49	\$14.05	\$39.20	\$11.83	\$36.40	\$76.27	\$86.65
Local government	0.14	2.53	4.51	4.13	6.06	7.59	12.97	17.82	22.82	37.89
Geographic areas										
New England	11.22	2.31	8.35	13.94	11.47	4.74	10.37	14.10	28.98	42.35
Middle Atlantic	6.22	9.43	3.31	12.13	30.94	11.65	29.24	0.00	60.99	65.26
East North Central	5.11	1.84	7.24	7.03	21.05	6.88	2.98	24.57	61.94	67.28
West North Central	2.60	5.55	5.85	7.97	8.67	3.99	10.57	38.93	70.33	107.09
South Atlantic	4.21	5.66	4.32	0.00	21.55	21.98	13.85	30.71	0.00	20.15
East South Central	—	—	—	—	—	56.70	41.67	171.35	0.00	0.00
West South Central	6.49	3.81	7.28	4.89	24.97	36.10	9.97	27.95	30.64	78.62
Mountain	3.32	8.76	3.83	8.38	16.31	—	—	—	—	—
Pacific	1.72	6.83	7.85	10.16	41.17	7.99	13.97	19.79	49.88	16.31

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,¹ State and local government workers, National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	80	78	97	23	23	99	35	33	97
Worker characteristics									
Management, professional, and related	81	78	97	22	22	99	37	36	97
Professional and related	80	77	97	20	20	99	37	36	97
Teachers	79	77	97	18	18	99	37	36	97
Primary, secondary, and special education school teachers	86	84	98	18	17	99	39	38	98
Service	75	73	97	23	23	98	27	26	96
Protective service	84	83	98	23	22	98	28	26	96
Sales and office	81	79	98	26	26	99	34	33	97
Office and administrative support	81	79	98	26	26	99	34	33	97
Natural resources, construction, and maintenance	90	89	99	28	28	100	41	41	98
Production, transportation, and material moving	76	75	99	21	21	100	29	28	95
Full time	90	88	98	25	25	99	39	38	97
Part time	23	21	94	12	11	100	11	11	95
Union	86	85	98	28	28	99	34	33	97
Nonunion	74	72	97	19	19	98	35	34	96
Average wage within the following categories: ²									
Lowest 25 percent	62	60	97	19	18	99	27	26	96
Lowest 10 percent	46	44	95	13	13	100	20	19	98
Second 25 percent	84	82	97	26	25	99	34	32	96
Third 25 percent	85	84	98	26	25	98	39	38	97
Highest 25 percent	89	87	97	23	23	99	39	38	97
Highest 10 percent	89	86	97	29	28	100	36	35	98
Establishment characteristics									
Service-providing industries	80	77	97	23	23	99	34	33	97
Education and health services	80	77	97	20	20	99	36	35	97
Educational services	79	77	97	19	19	99	36	35	97
Elementary and secondary schools	78	77	98	19	19	99	35	34	98
Junior colleges, colleges, and universities	82	77	94	21	20	98	38	35	94
Health care and social assistance	83	80	97	28	27	97	41	40	97
Hospitals	89	85	97	26	25	98	47	46	98
Public administration	82	80	98	27	27	98	31	29	96
1 to 99 workers	64	62	97	21	21	100	34	33	97
1 to 49 workers	63	61	96	23	23	99	29	29	99
50 to 99 workers	66	64	98	18	18	100	40	39	95
100 workers or more	82	80	97	23	23	99	35	34	96
100 to 499 workers	73	72	98	18	17	97	34	33	98
500 workers or more	85	83	97	25	25	99	35	34	96

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 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 17. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ State and local government 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
All workers	1.1	1.1	0.4	1.0	1.0	0.3	1.7	1.7	0.7
Worker characteristics									
Management, professional, and related	1.1	1.1	0.4	1.2	1.2	0.3	1.7	1.7	0.7
Professional and related	1.1	1.1	0.5	1.1	1.1	0.4	1.8	1.7	0.8
Teachers	1.3	1.3	0.4	1.4	1.4	0.5	2.2	2.1	0.9
Primary, secondary, and special education school teachers	1.6	1.6	0.3	1.7	1.7	0.6	2.4	2.4	0.8
Service	1.7	1.6	0.5	1.4	1.4	0.7	1.6	1.6	1.2
Protective service	1.6	1.7	0.4	2.6	2.4	1.3	2.2	2.1	1.5
Sales and office	2.1	2.1	0.6	2.0	2.0	0.2	2.6	2.6	0.6
Office and administrative support	2.1	2.0	0.7	1.9	1.9	0.2	2.6	2.6	0.7
Natural resources, construction, and maintenance	2.3	2.3	0.3	2.8	2.8	0.3	3.9	4.0	0.7
Production, transportation, and material moving ...	4.4	4.3	0.5	1.9	1.9	0.4	3.5	3.4	1.7
Full time	1.0	1.0	0.4	1.2	1.2	0.3	1.9	1.9	0.7
Part time	1.2	1.1	1.9	1.3	1.2	0.4	1.0	0.9	1.8
Union	1.3	1.3	0.4	1.3	1.2	0.3	1.7	1.7	0.8
Nonunion	1.4	1.4	0.7	1.4	1.4	0.5	2.1	2.1	0.8
Average wage within the following categories: ²									
Lowest 25 percent	1.9	1.8	0.7	1.5	1.5	0.6	2.3	2.2	1.1
Lowest 10 percent	2.6	2.5	1.3	1.6	1.6	0.3	2.6	2.6	0.7
Second 25 percent	1.3	1.3	0.6	1.6	1.6	0.3	2.4	2.4	0.8
Third 25 percent	1.4	1.4	0.4	1.6	1.5	0.5	2.0	2.0	0.7
Highest 25 percent	1.1	1.1	0.4	1.0	1.0	0.2	1.8	1.7	0.9
Highest 10 percent	1.0	1.2	0.7	1.7	1.7	0.2	2.2	2.2	0.7
Establishment characteristics									
Service-providing industries	1.1	1.1	0.4	1.0	1.0	0.3	1.7	1.7	0.7
Education and health services	1.0	1.0	0.5	1.2	1.2	0.3	2.1	2.0	0.9
Educational services	1.1	1.1	0.6	1.4	1.3	0.4	2.1	2.0	1.0
Elementary and secondary schools	1.4	1.4	0.3	1.6	1.6	0.4	2.0	2.0	1.0
Junior colleges, colleges, and universities	1.9	2.1	2.1	2.4	2.4	0.9	4.9	4.7	1.8
Health care and social assistance	2.3	2.4	0.7	2.7	2.7	0.8	4.2	4.2	0.7
Hospitals	1.6	2.0	1.0	3.7	3.7	1.0	5.5	5.4	0.7
Public administration	1.9	1.8	0.5	1.8	1.7	0.5	1.6	1.6	0.8
1 to 99 workers	3.0	3.1	0.9	2.6	2.6	0.3	3.3	3.3	0.5
1 to 49 workers	4.3	4.5	1.3	3.4	3.4	0.5	4.2	4.2	0.6
50 to 99 workers	4.4	4.2	0.8	4.0	4.0	0.0	4.1	4.0	0.7
100 workers or more	1.0	1.0	0.4	1.0	1.0	0.3	1.7	1.7	0.8
100 to 499 workers	1.9	2.0	0.4	1.8	1.7	0.8	2.7	2.6	0.5
500 workers or more	0.9	1.0	0.5	1.3	1.2	0.3	1.9	1.9	1.0

See footnotes at end of table.

Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	2.3	2.2	1.2	2.5	2.4	0.8	3.4	3.3	1.3
Local government	1.1	1.1	0.2	1.0	1.0	0.2	1.6	1.6	0.7
Geographic areas									
New England	2.6	2.3	1.4	2.3	2.3	0.0	5.2	5.0	2.2
Middle Atlantic	1.9	2.0	0.2	2.5	2.5	0.2	1.8	1.7	0.6
East North Central	1.9	2.2	1.5	1.5	1.5	0.6	2.8	2.7	1.3
West North Central	3.5	3.7	0.5	2.9	2.9	0.0	8.7	9.1	1.8
South Atlantic	3.0	2.9	0.9	3.7	3.5	1.2	4.8	4.6	1.8
East South Central	5.6	5.1	3.4	—	—	—	5.8	5.6	3.2
West South Central	3.1	3.1	0.5	1.8	1.8	0.0	2.4	2.4	1.7
Mountain	2.0	2.7	1.5	3.8	3.8	0.0	9.0	9.6	3.1
Pacific	2.8	2.8	0.3	2.0	2.0	0.2	1.6	1.6	0.5

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above 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)

Characteristics	Employee contribution required	Employee contribution not required
All workers	11	89
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	10	90
Primary, secondary, and special education school teachers	10	90
Service	11	89
Protective service	10	90
Sales and office	10	90
Office and administrative support	10	90
Natural resources, construction, and maintenance	8	92
Production, transportation, and material moving ...	7	93
Full time	11	89
Part time	9	91
Union	8	92
Nonunion	13	87
Average wage within the following categories: ¹		
Lowest 25 percent	12	88
Second 25 percent	11	89
Third 25 percent	9	91
Highest 25 percent	10	90
Highest 10 percent	12	88
Establishment characteristics		
Service-providing industries	11	89
Education and health services	11	89
Educational services	10	90
Elementary and secondary schools	9	91
Health care and social assistance	13	87
Hospitals	12	88
Public administration	10	90
1 to 99 workers	9	91
1 to 49 workers	10	90
100 workers or more	11	89
100 to 499 workers	10	90
500 workers or more	11	89

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	18	82
Local government	8	92
Geographic areas		
New England	28	72
Middle Atlantic	7	93
East North Central	15	85
West North Central	5	95
South Atlantic	12	88
West South Central	6	94
Mountain	5	95
Pacific	1	99

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 18. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.4	1.4
Worker characteristics		
Management, professional, and related	1.5	1.5
Professional and related	1.5	1.5
Teachers	1.3	1.3
Primary, secondary, and special education school teachers	1.0	1.0
Service	1.8	1.8
Protective service	1.9	1.9
Sales and office	2.0	2.0
Office and administrative support	2.1	2.1
Natural resources, construction, and maintenance	1.8	1.8
Production, transportation, and material moving ...	1.9	1.9
Full time	1.5	1.5
Part time	2.0	2.0
Union	0.8	0.8
Nonunion	2.7	2.7
Average wage within the following categories: ¹		
Lowest 25 percent	3.2	3.2
Second 25 percent	1.6	1.6
Third 25 percent	1.3	1.3
Highest 25 percent	1.1	1.1
Highest 10 percent	1.6	1.6
Establishment characteristics		
Service-providing industries	1.5	1.5
Education and health services	1.9	1.9
Educational services	2.0	2.0
Elementary and secondary schools	1.3	1.3
Health care and social assistance	2.5	2.5
Hospitals	3.1	3.1
Public administration	1.7	1.7
1 to 99 workers	2.0	2.0
1 to 49 workers	2.3	2.3
100 workers or more	1.5	1.5
100 to 499 workers	2.1	2.1
500 workers or more	1.7	1.7

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Employee contribution required	Employee contribution not required
State government	4.0	4.0
Local government	0.9	0.9
Geographic areas		
New England	5.6	5.6
Middle Atlantic	1.0	1.0
East North Central	3.3	3.3
West North Central	2.1	2.1
South Atlantic	2.6	2.6
West South Central	1.9	1.9
Mountain	2.2	2.2
Pacific	0.5	0.5

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	39	2	52	6	1
Worker characteristics					
Management, professional, and related	37	2	54	5	1
Professional and related	37	2	55	6	1
Teachers	32	1	60	6	1
Primary, secondary, and special education school teachers	29	1	63	6	1
Service	41	2	49	7	2
Protective service	41	3	48	6	2
Sales and office	41	2	50	7	1
Office and administrative support	41	2	50	6	1
Natural resources, construction, and maintenance	41	—	51	5	—
Production, transportation, and material moving ...	35	2	51	—	—
Full time	39	2	52	6	1
Part time	29	—	63	4	—
Union	33	2	57	8	(¹)
Nonunion	44	2	47	4	2
Average wage within the following categories: ²					
Lowest 25 percent	41	1	51	5	2
Lowest 10 percent	48	—	46	3	—
Second 25 percent	42	1	48	6	2
Third 25 percent	40	3	48	8	2
Highest 25 percent	33	2	59	5	1
Highest 10 percent	34	2	59	5	(¹)
Establishment characteristics					
Service-providing industries	39	2	52	6	1
Education and health services	37	1	55	5	1
Educational services	35	1	57	6	1
Elementary and secondary schools	30	1	63	6	1
Junior colleges, colleges, and universities	52	—	38	6	—
Health care and social assistance	53	—	43	2	—
Hospitals	55	—	42	—	—
Public administration	40	3	49	7	2
1 to 99 workers	33	1	59	4	4
1 to 49 workers	34	—	54	—	7
50 to 99 workers	31	—	65	2	—
100 workers or more	39	2	51	6	1
100 to 499 workers	42	—	54	3	—
500 workers or more	38	2	51	7	1

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)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government	48	2	41	5	4
Local government	35	2	56	6	1
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 19. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	2.0	0.3	1.9	0.6	0.3
Worker characteristics					
Management, professional, and related	2.2	0.3	2.0	0.7	0.3
Professional and related	2.3	0.4	2.1	0.8	0.2
Teachers	2.2	0.4	2.2	1.0	0.2
Primary, secondary, and special education school teachers	2.2	0.5	2.3	1.1	0.2
Service	2.4	0.5	2.3	1.0	0.4
Protective service	3.2	0.8	3.2	1.7	0.8
Sales and office	3.2	0.5	2.9	1.4	0.4
Office and administrative support	3.1	0.5	2.8	1.2	0.3
Natural resources, construction, and maintenance	3.0	–	3.1	1.2	–
Production, transportation, and material moving ...	3.8	1.0	4.6	–	–
Full time	2.1	0.3	1.9	0.7	0.3
Part time	3.5	–	3.3	0.9	–
Union	1.9	0.3	1.7	0.8	(¹)
Nonunion	2.9	0.4	2.7	1.0	0.6
Average wage within the following categories: ²					
Lowest 25 percent	3.1	0.3	3.1	1.1	0.4
Lowest 10 percent	4.2	–	4.3	1.3	–
Second 25 percent	3.0	0.4	2.8	0.7	0.6
Third 25 percent	2.5	0.6	2.3	1.1	0.4
Highest 25 percent	1.6	0.3	1.5	0.6	0.1
Highest 10 percent	2.3	0.4	2.1	0.8	(¹)
Establishment characteristics					
Service-providing industries	2.0	0.3	1.9	0.7	0.3
Education and health services	2.4	0.4	2.3	0.9	0.2
Educational services	2.5	0.4	2.5	1.0	0.2
Elementary and secondary schools	2.1	0.3	2.3	1.2	0.3
Junior colleges, colleges, and universities	6.2	–	5.8	1.5	–
Health care and social assistance	4.1	–	3.9	0.4	–
Hospitals	4.7	–	4.5	–	–
Public administration	2.9	0.5	2.7	0.6	0.5
1 to 99 workers	4.0	0.1	4.2	1.0	1.8
1 to 49 workers	4.8	–	5.3	–	2.9
50 to 99 workers	5.1	–	4.9	0.6	–
100 workers or more	2.1	0.3	1.9	0.7	0.2
100 to 499 workers	3.0	–	3.1	0.7	–
500 workers or more	2.4	0.4	2.1	0.9	0.2

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government	4.6	0.8	4.2	1.2	0.8
Local government	1.6	0.3	1.5	0.7	0.2
Geographic areas					
New England	6.2	—	6.4	—	—
Middle Atlantic	2.7	—	2.8	0.8	—
East North Central	3.5	—	3.2	1.0	—
West North Central	10.8	—	10.1	2.1	—
South Atlantic	4.7	0.7	3.3	2.5	1.4
East South Central	11.6	—	—	—	—
West South Central	2.9	—	2.9	0.3	—
Mountain	3.2	—	5.0	—	—
Pacific	1.8	—	1.3	1.0	—

¹ Less than 0.05.

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

States, 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)

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	–	46	25	25	–	1.4	1.5
Worker characteristics							
Management, professional, and related	–	43	28	26	–	1.5	1.5
Professional and related	–	44	28	25	3	1.4	1.5
Teachers	–	43	27	27	3	1.5	1.5
Primary, secondary, and special education school teachers	–	44	30	24	2	1.4	1.5
Service	–	50	22	22	6	1.5	–
Protective service	–	56	15	19	–	1.5	1.0
Sales and office	–	49	24	25	2	1.4	–
Office and administrative support	–	48	25	25	2	1.4	1.5
Natural resources, construction, and maintenance	–	53	19	25	–	1.4	1.0
Production, transportation, and material moving ...	–	45	30	22	–	1.4	1.5
Full time	–	46	25	25	–	1.5	1.5
Part time	–	59	26	–	–	1.3	1.0
Union	–	55	29	11	–	1.4	1.0
Nonunion	–	40	23	34	–	1.5	1.5
Average wage within the following categories: ²							
Lowest 25 percent	–	45	26	29	1	1.4	1.5
Lowest 10 percent	–	40	25	–	–	1.5	1.5
Second 25 percent	–	48	25	24	2	1.4	–
Third 25 percent	–	53	21	23	–	1.4	1.0
Highest 25 percent	–	40	30	23	–	1.5	1.5
Highest 10 percent	–	40	28	23	–	1.5	1.5
Establishment characteristics							
Service-providing industries	–	46	25	25	–	1.4	1.5
Education and health services	–	44	25	28	3	1.5	1.5
Educational services	–	41	26	31	2	1.5	1.5
Elementary and secondary schools	–	41	30	28	2	1.5	1.5
Junior colleges, colleges, and universities	–	43	16	–	4	1.5	1.5
Health care and social assistance	–	55	24	–	3	1.4	–
Hospitals	–	57	18	–	4	1.5	–
Public administration	–	54	24	17	–	1.4	1.0
1 to 99 workers	–	45	33	–	5	1.4	1.5
1 to 49 workers	–	48	28	21	–	1.4	–
50 to 99 workers	–	39	40	–	–	1.5	1.5
100 workers or more	–	47	25	25	–	1.5	1.5
100 to 499 workers	–	43	27	25	6	1.5	1.5
500 workers or more	–	48	24	25	–	1.4	1.5

See footnotes at end of table.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	—	43	26	—	3	1.5	1.5
Local government	—	48	25	23	—	1.4	1.5
Geographic areas							
New England	—	52	37	—	—	1.3	—
Middle Atlantic	—	26	50	9	15	1.7	1.5
East North Central	—	67	12	17	4	1.3	1.0
West North Central	—	35	—	—	—	1.5	1.5
South Atlantic	—	45	23	30	2	1.5	1.5
West South Central	—	37	38	23	—	1.5	1.5
Mountain	—	67	—	—	—	1.2	1.0
Pacific	—	76	13	—	—	1.2	1.0

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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, State and local government workers, National Compensation Survey, March 2011

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	–	3.3	2.7	4.6	–	0.0	0.1
Worker characteristics							
Management, professional, and related	–	3.9	3.2	5.3	–	0.0	0.0
Professional and related	–	4.1	3.4	5.5	0.4	0.0	0.0
Teachers	–	4.7	3.1	5.3	0.8	0.0	0.1
Primary, secondary, and special education school teachers	–	4.9	3.4	4.6	0.5	0.0	0.2
Service	–	4.0	2.6	4.5	1.7	0.1	–
Protective service	–	5.4	2.5	4.9	–	0.1	0.0
Sales and office	–	4.1	3.2	5.4	0.9	0.0	–
Office and administrative support	–	4.1	3.3	5.4	1.0	0.0	0.4
Natural resources, construction, and maintenance	–	4.7	3.9	4.0	–	0.0	0.1
Production, transportation, and material moving ...	–	6.0	6.2	4.6	–	0.1	0.3
Full time	–	3.3	2.7	4.6	–	0.0	0.1
Part time	–	7.2	7.1	–	–	0.1	0.0
Union	–	2.9	2.7	2.9	–	0.0	0.0
Nonunion	–	4.6	3.6	6.3	–	0.1	0.0
Average wage within the following categories: ²							
Lowest 25 percent	–	5.8	4.4	7.5	0.3	0.1	0.1
Lowest 10 percent	–	8.3	6.0	–	–	0.1	0.1
Second 25 percent	–	3.4	3.6	4.9	1.0	0.0	–
Third 25 percent	–	3.9	3.0	4.8	–	0.0	0.3
Highest 25 percent	–	3.1	2.4	3.7	–	0.0	0.0
Highest 10 percent	–	4.8	3.5	5.7	–	0.0	0.0
Establishment characteristics							
Service-providing industries	–	3.3	2.7	4.6	–	0.0	0.1
Education and health services	–	4.8	3.3	6.8	0.4	0.1	0.0
Educational services	–	4.7	3.4	6.6	0.4	0.1	0.0
Elementary and secondary schools	–	3.8	3.3	4.5	0.3	0.0	0.0
Junior colleges, colleges, and universities	–	9.4	4.4	–	0.9	0.1	0.4
Health care and social assistance	–	7.4	4.8	–	1.0	0.1	–
Hospitals	–	9.7	5.0	–	1.4	0.1	–
Public administration	–	4.2	3.3	2.8	–	0.0	0.1
1 to 99 workers	–	7.4	8.0	–	0.9	0.1	0.3
1 to 49 workers	–	8.6	7.3	6.1	–	0.1	–
50 to 99 workers	–	8.7	11.8	–	–	0.1	0.0
100 workers or more	–	3.4	2.7	4.8	–	0.0	0.2
100 to 499 workers	–	4.6	4.3	4.9	1.6	0.0	0.0
500 workers or more	–	4.2	3.0	5.6	–	0.0	0.4

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	—	6.9	5.1	—	0.5	0.1	0.0
Local government	—	2.7	2.4	2.8	—	0.0	0.4
Geographic areas							
New England	—	13.2	6.5	—	—	0.1	—
Middle Atlantic	—	5.3	4.8	2.6	3.8	0.1	0.0
East North Central	—	5.4	2.4	4.5	0.5	0.1	0.0
West North Central	—	8.8	—	—	—	0.1	0.1
South Atlantic	—	4.8	4.1	4.9	0.6	0.0	0.3
West South Central	—	6.1	7.7	5.3	—	0.0	0.0
Mountain	—	6.8	—	—	—	0.0	0.0
Pacific	—	4.5	3.8	—	—	0.1	0.0

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

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

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)

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	49	\$50,000	\$50,000	\$100,000	\$200,000	\$450,000	51
Worker characteristics							
Management, professional, and related	50	50,000	50,000	100,000	200,000	400,000	50
Professional and related	50	50,000	50,000	100,000	200,000	400,000	50
Teachers	49	–	–	–	–	–	51
Primary, secondary, and special education school teachers	43	50,000	50,000	50,000	100,000	250,000	57
Service	50	50,000	50,000	100,000	250,000	500,000	50
Protective service	45	–	–	–	–	–	55
Sales and office	46	50,000	50,000	100,000	250,000	500,000	54
Office and administrative support	47	50,000	50,000	100,000	250,000	500,000	53
Natural resources, construction, and maintenance	48	–	–	–	–	–	52
Production, transportation, and material moving ...	46	–	–	–	–	–	54
Full time	49	50,000	50,000	100,000	200,000	450,000	51
Part time	45	–	–	–	–	–	55
Union	44	–	–	–	–	–	56
Nonunion	52	50,000	50,000	100,000	250,000	500,000	48
Average wage within the following categories: ²							
Lowest 25 percent	51	50,000	50,000	100,000	150,000	500,000	49
Lowest 10 percent	58	–	–	–	–	–	42
Second 25 percent	50	50,000	50,000	100,000	250,000	400,000	50
Third 25 percent	49	50,000	50,000	100,000	250,000	500,000	51
Highest 25 percent	46	–	–	–	–	–	54
Highest 10 percent	49	–	–	–	–	–	51
Establishment characteristics							
Service-providing industries	49	50,000	50,000	100,000	200,000	450,000	51
Education and health services	53	–	–	–	–	–	47
Educational services	52	40,000	50,000	100,000	200,000	400,000	48
Elementary and secondary schools	43	–	–	–	–	–	57
Junior colleges, colleges, and universities	71	–	–	–	–	–	29
Health care and social assistance	55	–	–	–	–	–	45
Hospitals	55	–	–	–	–	–	45
Public administration	43	50,000	50,000	100,000	200,000	500,000	57
1 to 99 workers	42	50,000	60,000	100,000	200,000	350,000	58
1 to 49 workers	37	–	–	–	–	–	63
50 to 99 workers	48	–	–	–	–	–	52
100 workers or more	50	50,000	50,000	100,000	200,000	500,000	50
100 to 499 workers	46	50,000	50,000	100,000	200,000	325,000	54
500 workers or more	51	50,000	50,000	100,000	250,000	500,000	49

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)

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	51	—	—	—	—	—	49
Local government	48	\$50,000	\$50,000	\$100,000	\$200,000	\$400,000	52
Geographic areas							
Middle Atlantic	33	25,000	40,000	50,000	100,000	200,000	67
East North Central	44	50,000	50,000	150,000	150,000	325,000	56
West North Central	48	—	—	—	—	—	52
South Atlantic	36	50,000	50,000	150,000	250,000	500,000	64
West South Central	54	—	—	—	—	—	46
Pacific	67	—	—	—	—	—	33

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	3.2	\$0.00	\$0.00	\$0.00	\$70,122.82	\$91,416.63	3.2
Worker characteristics							
Management, professional, and related	3.6	0.00	0.00	8,905.05	71,475.52	55,226.81	3.6
Professional and related	3.7	1,746.42	0.00	20,155.89	81,840.09	85,557.00	3.7
Teachers	4.1	–	–	–	–	–	4.1
Primary, secondary, and special education school teachers	5.3	13,883.80	0.00	13,527.75	29,217.02	68,088.18	5.3
Service	3.8	0.00	0.00	0.00	54,576.83	31,241.00	3.8
Protective service	5.1	–	–	–	–	–	5.1
Sales and office	4.5	0.00	0.00	0.00	64,989.54	133,689.94	4.5
Office and administrative support	4.7	0.00	0.00	11,045.36	75,851.96	120,995.87	4.7
Natural resources, construction, and maintenance	4.4	–	–	–	–	–	4.4
Production, transportation, and material moving	6.5	–	–	–	–	–	6.5
Full time	3.2	0.00	0.00	0.00	70,400.64	91,416.63	3.2
Part time	6.2	–	–	–	–	–	6.2
Union	3.0	–	–	–	–	–	3.0
Nonunion	4.4	0.00	0.00	0.00	66,895.14	112,098.17	4.4
Average wage within the following categories: ²							
Lowest 25 percent	5.4	3,579.11	0.00	0.00	63,418.84	138,947.83	5.4
Lowest 10 percent	7.3	–	–	–	–	–	7.3
Second 25 percent	3.6	7,491.33	0.00	32,868.07	72,416.64	51,807.34	3.6
Third 25 percent	4.1	0.00	0.00	3,124.10	61,219.60	132,433.83	4.1
Highest 25 percent	2.5	–	–	–	–	–	2.5
Highest 10 percent	4.6	–	–	–	–	–	4.6
Establishment characteristics							
Service-providing industries	3.2	0.00	0.00	0.00	71,308.91	90,746.90	3.2
Education and health services	4.1	–	–	–	–	–	4.1
Educational services	4.3	16,551.10	0.00	21,812.84	66,713.43	13,527.75	4.3
Elementary and secondary schools	4.7	–	–	–	–	–	4.7
Junior colleges, colleges, and universities	4.9	–	–	–	–	–	4.9
Health care and social assistance	6.4	–	–	–	–	–	6.4
Hospitals	7.7	–	–	–	–	–	7.7
Public administration	3.6	1,746.42	0.00	0.00	25,903.67	96,449.47	3.6
1 to 99 workers	6.9	0.00	27,424.99	11,045.36	31,241.00	131,620.67	6.9
1 to 49 workers	8.0	–	–	–	–	–	8.0
50 to 99 workers	11.8	–	–	–	–	–	11.8
100 workers or more	3.2	1,104.54	0.00	0.00	75,412.40	137,735.25	3.2
100 to 499 workers	4.9	0.00	0.00	781.02	73,681.75	92,659.32	4.9
500 workers or more	3.7	4,814.56	0.00	0.00	97,952.49	84,480.77	3.7

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Maximum benefit amount, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	6.7	—	—	—	—	—	6.7
Local government	3.0	\$0.00	\$0.00	\$0.00	\$28,279.14	\$98,792.71	3.0
Geographic areas							
Middle Atlantic	4.7	3,313.61	0.00	781.02	19,131.13	67,186.31	4.7
East North Central	4.0	0.00	0.00	34,222.80	54,178.59	68,645.83	4.0
West North Central	12.5	—	—	—	—	—	12.5
South Atlantic	4.8	0.00	0.00	46,534.93	0.00	117,413.80	4.8
West South Central	5.7	—	—	—	—	—	5.7
Pacific	6.9	—	—	—	—	—	6.9

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the

threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$20,000	\$40,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	45,000	50,000
Professional and related	5,000	10,000	20,000	45,000	50,000
Teachers	5,000	10,000	25,000	50,000	50,000
Service	5,000	10,000	20,000	31,217	50,000
Protective service	5,000	10,000	20,000	30,000	50,000
Sales and office	5,000	10,000	20,000	30,000	50,000
Office and administrative support	5,000	10,000	20,000	30,000	50,000
Natural resources, construction, and maintenance	5,000	10,000	20,000	30,000	50,000
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					
Lowest 25 percent	5,000	10,000	20,000	25,000	50,000
Second 25 percent	5,000	10,000	20,000	30,000	50,000
Third 25 percent	5,000	10,000	20,000	30,000	50,000
Highest 25 percent	5,000	10,000	25,000	50,000	50,000
Highest 10 percent	5,000	15,000	40,000	50,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	20,000	40,000	50,000
Education and health services	5,000	10,000	20,000	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)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$5,000	\$5,000	\$20,000	\$25,000	\$50,000
Local government	6,000	10,000	20,000	40,000	50,000
Geographic areas					
New England	5,000	5,000	5,000	20,000	40,000
East North Central	15,000	20,000	30,000	50,000	50,000
West North Central	10,000	15,000	20,000	40,000	50,000
South Atlantic	5,000	10,000	13,000	25,000	30,000
West South Central	5,000	10,000	10,000	20,000	25,000
Mountain	10,000	15,000	20,000	40,000	50,000
Pacific	5,000	10,000	25,000	50,000	50,000

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

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

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Worker characteristics					
Management, professional, and related	0.00	0.00	0.00	6,218.35	0.00
Professional and related	0.00	0.00	781.02	5,871.21	0.00
Teachers	1,481.89	312.41	468.61	0.00	0.00
Service	0.00	0.00	0.00	5,073.89	0.00
Protective service	0.00	0.00	3,660.00	4,287.99	781.02
Sales and office	0.00	0.00	0.00	2,590.37	0.00
Office and administrative support	0.00	0.00	312.41	2,066.40	0.00
Natural resources, construction, and maintenance	781.02	0.00	0.00	3,074.90	0.00
Full time	0.00	0.00	0.00	1,042.03	0.00
Part time	2,200.77	5,759.23	5,896.61	1,952.56	0.00
Union	0.00	0.00	0.00	0.00	0.00
Nonunion	0.00	0.00	220.91	0.00	2,316.89
Average wage within the following categories: ³					
Lowest 25 percent	0.00	0.00	781.02	0.00	0.00
Second 25 percent	0.00	0.00	0.00	0.00	0.00
Third 25 percent	0.00	0.00	312.41	1,868.61	0.00
Highest 25 percent	0.00	0.00	0.00	0.00	0.00
Highest 10 percent	910.82	6,199.19	1,249.64	0.00	0.00
Establishment characteristics					
Service-providing industries	0.00	0.00	0.00	0.00	0.00
Education and health services	0.00	0.00	0.00	6,169.11	0.00
Educational services	156.20	0.00	1,760.34	6,654.77	0.00
Elementary and secondary schools	2,381.81	0.00	6,343.63	6,851.69	0.00
Health care and social assistance	0.00	0.00	1,104.54	4,529.82	0.00
Public administration	0.00	0.00	0.00	3,124.10	0.00
1 to 99 workers	0.00	0.00	2,705.55	0.00	3,492.85
50 to 99 workers	0.00	0.00	2,922.33	7,072.48	9,174.97
100 workers or more	0.00	0.00	0.00	991.01	0.00
500 workers or more	0.00	0.00	0.00	1,352.77	0.00

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$0.00	\$0.00	\$5,896.61	\$781.02	\$0.00
Local government	1,399.32	0.00	0.00	5,068.24	0.00
Geographic areas					
New England	0.00	0.00	781.02	0.00	11,854.61
East North Central	0.00	3,531.06	3,485.86	0.00	0.00
West North Central	0.00	2,189.66	5,467.17	11,767.33	0.00
South Atlantic	1,325.44	1,104.54	3,655.00	5,522.68	0.00
West South Central	0.00	3,826.23	0.00	0.00	3,534.52
Mountain	0.00	0.00	0.00	8,077.47	0.00
Pacific	0.00	0.00	6,763.87	4,939.64	0.00

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

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

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	51	22	8	19
Worker characteristics				
Management, professional, and related	52	21	9	18
Professional and related	49	19	11	21
Teachers	44	23	11	21
Primary, secondary, and special education school teachers	40	28	—	—
Service	53	22	7	19
Protective service	60	24	—	—
Sales and office	50	23	6	21
Office and administrative support	49	24	6	21
Natural resources, construction, and maintenance	51	26	6	17
Production, transportation, and material moving ...	45	33	—	—
Full time	52	23	7	18
Part time	48	8	17	28
Union	44	21	12	23
Nonunion	59	24	2	14
Average wage within the following categories: ²				
Lowest 25 percent	50	25	3	22
Lowest 10 percent	49	25	3	23
Second 25 percent	56	20	6	18
Third 25 percent	49	26	8	17
Highest 25 percent	51	18	13	18
Establishment characteristics				
Service-providing industries	51	22	8	19
Education and health services	49	22	8	21
Educational services	45	24	9	23
Elementary and secondary schools	36	29	6	29
Junior colleges, colleges, and universities	70	—	16	—
Health care and social assistance	70	—	—	11
Hospitals	69	—	—	14
Public administration	53	21	8	17
1 to 99 workers	53	35	—	—
1 to 49 workers	63	32	—	6
50 to 99 workers	—	40	—	—
100 workers or more	51	20	9	20
100 to 499 workers	47	29	10	14
500 workers or more	52	19	8	21

See footnotes at end of table.

Table 23. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	83	—	11	—
Local government	38	29	6	27
Geographic areas				
New England	—	46	—	—
Middle Atlantic	25	10	25	40
East North Central	48	20	—	32
South Atlantic	60	—	—	—
West South Central	56	41	—	—
Mountain	37	58	—	—
Pacific	76	13	8	3

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 23. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2011

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	2.2	2.2	0.9	1.7
Worker characteristics				
Management, professional, and related	2.5	2.5	1.1	1.7
Professional and related	2.8	2.6	1.3	2.1
Teachers	4.0	4.2	2.4	2.9
Primary, secondary, and special education school teachers	4.7	5.3	–	–
Service	3.3	3.0	1.6	2.5
Protective service	6.0	5.2	–	–
Sales and office	3.7	3.2	1.0	3.9
Office and administrative support	3.5	3.2	1.0	3.3
Natural resources, construction, and maintenance	5.7	5.4	2.5	4.2
Production, transportation, and material moving ...	6.9	6.1	–	–
Full time	2.4	2.4	0.9	1.7
Part time	5.2	2.1	2.3	4.2
Union	2.9	3.3	1.6	1.7
Nonunion	3.1	2.7	0.2	2.9
Average wage within the following categories: ²				
Lowest 25 percent	4.1	3.4	0.6	3.7
Lowest 10 percent	5.6	4.5	0.8	5.4
Second 25 percent	3.0	2.9	1.2	2.1
Third 25 percent	3.1	3.4	1.5	2.3
Highest 25 percent	2.2	2.1	1.3	1.1
Establishment characteristics				
Service-providing industries	2.2	2.2	0.9	1.7
Education and health services	3.2	3.5	1.0	2.3
Educational services	3.6	4.0	1.1	2.8
Elementary and secondary schools	4.1	4.9	1.3	3.7
Junior colleges, colleges, and universities	4.1	–	1.8	–
Health care and social assistance	4.8	–	–	1.4
Hospitals	6.8	–	–	2.4
Public administration	3.8	3.0	1.5	2.1
1 to 99 workers	5.9	7.4	–	–
1 to 49 workers	8.1	9.1	–	2.7
50 to 99 workers	–	9.2	–	–
100 workers or more	2.3	2.3	1.0	1.6
100 to 499 workers	4.8	4.3	2.8	3.1
500 workers or more	2.5	2.7	0.8	1.8

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	2.0	—	1.1	—
Local government	2.4	2.8	1.0	2.4
Geographic areas				
New England	—	12.2	—	—
Middle Atlantic	3.4	1.6	3.2	2.3
East North Central	5.1	5.9	—	6.6
South Atlantic	7.6	—	—	—
West South Central	9.7	10.0	—	—
Mountain	8.4	8.9	—	—
Pacific	3.0	1.7	1.3	1.2

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 24. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	13	87
Worker characteristics		
Management, professional, and related	12	88
Professional and related	12	88
Teachers	9	91
Primary, secondary, and special education school teachers	11	89
Service	15	85
Protective service	17	83
Sales and office	14	86
Office and administrative support	14	86
Natural resources, construction, and maintenance	13	87
Full time	13	87
Part time	10	90
Union	15	85
Nonunion	10	90
Average wage within the following categories: ¹		
Lowest 25 percent	10	90
Lowest 10 percent	9	91
Second 25 percent	13	87
Third 25 percent	12	88
Highest 25 percent	15	85
Establishment characteristics		
Service-providing industries	13	87
Education and health services	11	89
Educational services	9	91
Elementary and secondary schools	9	91
Junior colleges, colleges, and universities	5	95
Health care and social assistance	26	74
Hospitals	29	71
Public administration	17	83
100 workers or more	13	87
100 to 499 workers	18	82
500 workers or more	12	88

See footnotes at end of table.

Table 24. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	12	88
Local government	13	87
Geographic areas		
New England	—	100
Middle Atlantic	30	70
East North Central	19	81
West South Central	—	100
Mountain	15	85
Pacific	5	95

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 24. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.3	1.3
Worker characteristics		
Management, professional, and related	1.2	1.2
Professional and related	1.3	1.3
Teachers	2.3	2.3
Primary, secondary, and special education school teachers	3.1	3.1
Service	2.3	2.3
Protective service	4.5	4.5
Sales and office	2.4	2.4
Office and administrative support	2.4	2.4
Natural resources, construction, and maintenance	3.2	3.2
Full time	1.3	1.3
Part time	2.2	2.2
Union	1.8	1.8
Nonunion	1.6	1.6
Average wage within the following categories: ¹		
Lowest 25 percent	2.2	2.2
Lowest 10 percent	2.7	2.7
Second 25 percent	1.8	1.8
Third 25 percent	1.9	1.9
Highest 25 percent	1.2	1.2
Establishment characteristics		
Service-providing industries	1.3	1.3
Education and health services	1.5	1.5
Educational services	1.3	1.3
Elementary and secondary schools	1.7	1.7
Junior colleges, colleges, and universities	1.5	1.5
Health care and social assistance	4.5	4.5
Hospitals	5.4	5.4
Public administration	2.2	2.2
100 workers or more	1.3	1.3
100 to 499 workers	3.7	3.7
500 workers or more	1.1	1.1

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Employee contribution required	Employee contribution not required
State government	1.9	1.9
Local government	1.5	1.5
Geographic areas		
New England	—	0.0
Middle Atlantic	3.4	3.4
East North Central	4.0	4.0
West South Central	—	0.0
Mountain	3.2	3.2
Pacific	1.5	1.5

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	3	(¹)	84	8	4
Worker characteristics					
Management, professional, and related	–	–	83	7	6
Professional and related	–	–	83	6	6
Teachers	–	–	76	5	12
Primary, secondary, and special education school teachers	–	–	71	3	16
Service	3	–	85	9	–
Protective service	–	–	82	–	–
Sales and office	–	–	85	10	3
Office and administrative support	–	–	85	10	3
Natural resources, construction, and maintenance	–	–	85	11	–
Production, transportation, and material moving	–	–	77	–	–
Full time	3	(¹)	84	8	4
Part time	4	–	82	8	–
Union	5	1	80	9	6
Nonunion	–	–	89	8	1
Average wage within the following categories: ²					
Lowest 25 percent	3	–	87	7	–
Lowest 10 percent	–	–	90	2	–
Second 25 percent	3	–	84	11	–
Third 25 percent	–	–	84	8	1
Highest 25 percent	–	–	81	7	10
Establishment characteristics					
Service-providing industries	3	(¹)	84	8	4
Education and health services	–	–	83	6	7
Educational services	–	–	83	5	7
Elementary and secondary schools	5	–	82	–	9
Junior colleges, colleges, and universities	–	–	85	11	–
Health care and social assistance	–	–	85	11	–
Hospitals	–	–	93	7	–
Public administration	2	–	86	11	–
1 to 99 workers	–	–	89	–	–
1 to 49 workers	–	–	84	–	–
50 to 99 workers	–	–	99	–	–
100 workers or more	3	1	83	9	4
100 to 499 workers	–	–	85	11	–
500 workers or more	4	(¹)	83	9	5

See footnotes at end of table.

Table 25. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	—	—	83	17	—
Local government	—	—	85	5	6
Geographic areas					
New England	—	—	96	—	—
Middle Atlantic	3	—	83	—	12
East North Central	3	—	77	16	—
South Atlantic	—	—	83	—	—
West South Central	—	—	85	—	—
Mountain	—	—	96	—	—
Pacific	—	—	86	8	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 25. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	1.0	(¹)	1.4	1.0	0.5
Worker characteristics					
Management, professional, and related	—	—	1.9	0.8	0.7
Professional and related	—	—	2.3	0.8	0.8
Teachers	—	—	4.0	1.0	1.5
Primary, secondary, and special education school teachers	—	—	5.3	1.3	2.1
Service	1.2	—	2.9	2.7	—
Protective service	—	—	5.5	—	—
Sales and office	—	—	2.2	1.9	1.4
Office and administrative support	—	—	2.3	2.0	1.5
Natural resources, construction, and maintenance	—	—	4.0	3.3	—
Production, transportation, and material moving ...	—	—	5.6	—	—
Full time	1.1	(¹)	1.5	1.1	0.5
Part time	1.5	—	2.8	2.0	—
Union	1.7	0.3	1.8	0.9	0.8
Nonunion	—	—	2.0	2.0	0.4
Average wage within the following categories: ²					
Lowest 25 percent	1.1	—	3.2	2.9	—
Lowest 10 percent	—	—	2.0	1.1	—
Second 25 percent	1.1	—	2.0	1.5	—
Third 25 percent	—	—	3.3	0.9	0.4
Highest 25 percent	—	—	1.4	1.1	0.8
Establishment characteristics					
Service-providing industries	1.0	(¹)	1.4	1.0	0.5
Education and health services	—	—	1.7	0.8	0.8
Educational services	—	—	2.0	0.9	0.9
Elementary and secondary schools	2.6	—	2.5	—	1.3
Junior colleges, colleges, and universities	—	—	3.1	2.9	—
Health care and social assistance	—	—	1.9	1.5	—
Hospitals	—	—	1.4	1.4	—
Public administration	0.9	—	2.4	2.0	—
1 to 99 workers	—	—	3.8	—	—
1 to 49 workers	—	—	5.7	—	—
50 to 99 workers	—	—	1.0	—	—
100 workers or more	1.1	0.2	1.5	1.1	0.5
100 to 499 workers	—	—	2.4	1.6	—
500 workers or more	1.3	(¹)	1.7	1.2	0.6

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	—	—	2.6	2.6	—
Local government	—	—	1.6	0.9	0.7
Geographic areas					
New England	—	—	4.7	—	—
Middle Atlantic	1.1	—	1.9	—	0.9
East North Central	1.1	—	2.8	2.0	—
South Atlantic	—	—	4.5	—	—
West South Central	—	—	6.9	—	—
Mountain	—	—	4.3	—	—
Pacific	—	—	2.7	1.5	1.5

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, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	83	18	24	26	26	52	17
Worker characteristics							
Management, professional, and related	83	–	–	–	–	–	17
Professional and related	80	20	24	26	48	52	20
Teachers	77	20	24	26	52	52	23
Primary, secondary, and special education school teachers	76	20	22	26	52	52	24
Service	87	18	24	26	26	52	13
Protective service	88	–	–	–	–	–	12
Sales and office	82	13	22	26	26	52	18
Office and administrative support	82	–	–	–	–	–	18
Natural resources, construction, and maintenance	87	–	–	–	–	–	13
Production, transportation, and material moving ...	72	–	–	–	–	–	28
Full time	84	–	–	–	–	–	16
Part time	83	20	26	26	26	26	17
Union	78	20	26	26	26	52	22
Nonunion	90	13	22	26	52	52	10
Average wage within the following categories: ²							
Lowest 25 percent	85	18	21	26	26	52	15
Lowest 10 percent	79	18	20	26	26	52	21
Second 25 percent	89	18	25	26	26	52	11
Third 25 percent	83	15	26	26	52	52	17
Highest 25 percent	78	20	24	26	26	52	22
Establishment characteristics							
Service-providing industries	83	18	24	26	26	52	17
Education and health services	80	–	–	–	–	–	20
Educational services	78	20	24	26	52	52	22
Elementary and secondary schools	74	20	22	26	52	52	26
Junior colleges, colleges, and universities	89	25	26	26	26	52	11
Health care and social assistance	92	–	–	–	–	–	8
Public administration	88	–	–	–	–	–	12
100 workers or more	83	18	24	26	26	52	17
100 to 499 workers	85	12	20	26	26	52	15
500 workers or more	82	20	25	26	26	52	18

See footnotes at end of table.

Table 26. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	95	—	—	—	—	—	5
Local government	79	15	22	26	26	52	21
Geographic areas							
Middle Atlantic	77	26	26	26	26	26	23
East North Central	56	—	—	—	—	—	44
South Atlantic	96	—	—	—	—	—	4
Pacific	91	—	—	—	—	—	9

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 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 26. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2011

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.8	7.2	2.4	0.0	0.0	0.0	1.8
Worker characteristics							
Management, professional, and related	1.7	–	–	–	–	–	1.7
Professional and related	2.0	5.2	1.5	0.0	22.8	0.0	2.0
Teachers	2.7	4.0	2.5	0.0	0.0	0.0	2.7
Primary, secondary, and special education school teachers	3.3	0.4	1.3	1.6	0.0	0.0	3.3
Service	2.7	5.3	2.1	0.0	0.0	0.0	2.7
Protective service	2.9	–	–	–	–	–	2.9
Sales and office	2.6	5.9	2.5	0.0	0.0	20.2	2.6
Office and administrative support	2.8	–	–	–	–	–	2.8
Natural resources, construction, and maintenance	3.0	–	–	–	–	–	3.0
Production, transportation, and material moving ...	6.7	–	–	–	–	–	6.7
Full time	1.7	–	–	–	–	–	1.7
Part time	3.7	0.5	0.0	0.0	0.0	12.6	3.7
Union	2.1	8.3	2.6	0.0	0.0	0.0	2.1
Nonunion	2.4	3.8	1.1	0.0	12.5	0.0	2.4
Average wage within the following categories: ²							
Lowest 25 percent	3.5	6.5	0.5	0.0	5.5	0.0	3.5
Lowest 10 percent	6.1	5.1	1.0	0.5	11.2	0.0	6.1
Second 25 percent	2.3	7.7	2.8	0.0	2.2	0.0	2.3
Third 25 percent	1.8	6.9	1.3	0.0	13.3	0.0	1.8
Highest 25 percent	1.9	9.5	1.9	0.0	0.0	0.0	1.9
Establishment characteristics							
Service-providing industries	1.8	7.4	2.4	0.0	0.0	0.0	1.8
Education and health services	2.4	–	–	–	–	–	2.4
Educational services	2.7	1.2	2.9	0.0	5.6	0.0	2.7
Elementary and secondary schools	3.5	0.8	0.0	0.0	0.0	0.0	3.5
Junior colleges, colleges, and universities	2.0	0.7	0.0	0.0	0.0	0.0	2.0
Health care and social assistance	2.6	–	–	–	–	–	2.6
Public administration	1.6	–	–	–	–	–	1.6
100 workers or more	1.8	6.2	1.6	0.0	0.0	0.0	1.8
100 to 499 workers	3.0	0.2	2.0	0.0	0.0	14.5	3.0
500 workers or more	2.0	1.1	1.4	0.0	2.2	0.0	2.0

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	0.9	—	—	—	—	—	0.9
Local government	2.4	4.0	0.9	0.0	8.9	0.0	2.4
Geographic areas							
Middle Atlantic	2.6	0.0	0.0	0.0	0.0	0.0	2.6
East North Central	7.1	—	—	—	—	—	7.1
South Atlantic	1.6	—	—	—	—	—	1.6
Pacific	2.9	—	—	—	—	—	2.9

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the

threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	–	30	8	31	18	12	61.0	60.0
Worker characteristics								
Management, professional, and related	–	33	10	29	13	15	61.0	60.0
Professional and related	–	33	11	26	14	17	61.8	60.0
Teachers	–	40	8	21	9	21	62.5	60.0
Primary, secondary, and special education school teachers	–	47	4	16	10	23	61.9	58.0
Service	–	30	5	34	24	7	60.5	60.0
Protective service	–	33	–	38	20	8	60.2	60.0
Sales and office	–	23	7	36	26	8	61.0	60.0
Office and administrative support	–	22	8	36	25	9	61.1	60.0
Natural resources, construction, and maintenance	–	31	–	31	–	–	62.9	60.0
Production, transportation, and material moving	–	35	–	29	–	–	60.3	60.0
Full time	–	29	7	33	18	13	61.3	60.0
Part time	–	44	20	9	23	–	57.7	55.0
Union	–	20	8	37	25	11	61.8	60.0
Nonunion	–	42	7	26	11	14	60.1	60.0
Average wage within the following categories: ¹								
Lowest 25 percent	–	35	5	33	16	11	60.2	60.0
Lowest 10 percent	–	42	4	31	12	–	59.4	60.0
Second 25 percent	–	29	8	34	20	8	60.4	60.0
Third 25 percent	–	32	6	32	19	10	60.2	60.0
Highest 25 percent	–	27	11	27	17	19	62.9	60.0
Establishment characteristics								
Service-providing industries	–	30	8	31	18	12	61.1	60.0
Education and health services	–	34	12	26	13	16	61.6	60.0
Educational services	–	38	12	21	11	19	61.8	60.0
Elementary and secondary schools	–	44	5	23	12	17	60.4	60.0
Junior colleges, colleges, and universities	–	22	32	–	8	–	65.8	58.0
Health care and social assistance	–	17	–	45	22	–	60.5	60.0
Hospitals	–	19	–	43	–	–	60.0	60.0
Public administration	–	26	4	36	28	7	60.7	60.0
1 to 99 workers	–	40	–	41	–	2	57.2	60.0
1 to 49 workers	–	51	–	39	–	–	55.6	50.0
50 to 99 workers	–	–	–	46	27	5	60.0	60.0
100 workers or more	–	29	9	30	18	14	61.6	60.0
100 to 499 workers	–	29	–	42	14	13	61.1	60.0
500 workers or more	–	29	11	27	19	14	61.7	60.0

See footnotes at end of table.

Table 27. Short-term disability plans: Fixed percent of annual earnings, 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)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	—	19	17	42	10	—	61.9	60.0
Local government	—	35	4	27	21	13	60.7	60.0
Geographic areas								
New England	—	—	—	—	—	59	78.0	70.0
Middle Atlantic	—	20	3	22	50	4	61.9	67.0
East North Central	—	46	—	30	—	—	59.2	60.0
South Atlantic	—	61	—	21	3	15	58.4	50.0
West South Central	—	—	—	60	—	—	62.6	60.0
Mountain	—	—	—	52	19	—	66.2	60.0
Pacific	—	20	30	43	—	—	57.3	58.0

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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, State and local government workers, National Compensation Survey, March 2011

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	–	2.7	0.6	2.6	1.4	1.6	0.6	0.0
Worker characteristics								
Management, professional, and related	–	2.8	0.9	2.9	1.3	2.0	0.7	0.0
Professional and related	–	2.9	0.9	2.7	1.4	2.4	0.9	0.0
Teachers	–	3.9	0.9	3.0	1.5	2.9	1.2	1.9
Primary, secondary, and special education school teachers	–	4.9	1.0	2.6	2.2	3.4	1.3	5.6
Service	–	3.5	0.8	3.6	2.5	1.4	0.7	0.0
Protective service	–	5.9	–	6.0	4.8	2.4	1.1	0.0
Sales and office	–	3.9	1.2	4.1	3.7	1.9	0.7	0.0
Office and administrative support	–	3.7	1.3	3.8	3.1	2.0	0.7	0.0
Natural resources, construction, and maintenance	–	6.5	–	7.1	–	–	2.6	0.0
Production, transportation, and material moving	–	6.9	–	7.7	–	–	1.4	0.0
Full time	–	2.7	0.5	2.7	1.5	1.7	0.7	0.0
Part time	–	5.3	3.1	2.8	3.5	–	1.1	2.0
Union	–	2.1	0.9	3.5	2.3	2.0	0.6	0.0
Nonunion	–	4.2	0.7	3.3	2.0	2.7	1.2	3.9
Average wage within the following categories: ¹								
Lowest 25 percent	–	4.7	0.9	4.5	2.2	3.0	1.2	0.0
Lowest 10 percent	–	7.3	1.3	7.0	2.9	–	1.6	4.0
Second 25 percent	–	4.3	1.0	4.2	2.1	1.5	0.7	0.0
Third 25 percent	–	3.2	0.9	2.9	1.9	1.9	0.7	0.0
Highest 25 percent	–	2.0	1.6	2.7	1.8	2.5	0.7	0.0
Establishment characteristics								
Service-providing industries	–	2.7	0.6	2.6	1.4	1.7	0.6	0.0
Education and health services	–	3.4	1.0	2.8	1.4	2.7	1.1	0.0
Educational services	–	3.7	1.0	3.0	1.3	3.1	1.2	2.6
Elementary and secondary schools	–	4.2	0.9	3.7	1.6	3.0	0.9	2.0
Junior colleges, colleges, and universities	–	5.1	4.0	–	1.7	–	3.8	3.9
Health care and social assistance	–	3.8	–	5.2	4.6	–	1.1	0.0
Hospitals	–	5.5	–	5.9	–	–	1.6	0.0
Public administration	–	3.7	0.4	4.8	2.9	1.7	0.7	0.0
1 to 99 workers	–	8.7	–	6.7	–	0.8	1.1	0.0
1 to 49 workers	–	9.1	–	7.5	–	–	1.1	13.3
50 to 99 workers	–	–	–	11.6	7.7	2.3	1.2	0.0
100 workers or more	–	2.5	0.6	2.6	1.5	1.9	0.7	0.0
100 to 499 workers	–	5.3	–	5.7	3.4	3.8	1.3	0.0
500 workers or more	–	2.6	0.7	2.5	1.4	2.1	0.8	0.0

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	—	3.0	2.0	5.7	1.2	—	1.5	0.0
Local government	—	2.9	0.4	2.4	1.9	1.8	0.6	0.0
Geographic areas								
New England	—	—	—	—	—	15.2	7.1	17.6
Middle Atlantic	—	4.3	0.5	1.8	4.1	1.2	0.7	0.0
East North Central	—	7.2	—	5.8	—	—	1.3	8.0
South Atlantic	—	6.9	—	5.9	1.2	3.0	1.5	0.0
West South Central	—	—	—	9.8	—	—	2.4	0.0
Mountain	—	—	—	8.6	4.7	—	1.9	0.0
Pacific	—	2.8	3.7	6.0	—	—	0.5	2.8

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	71	\$135	\$200	\$559	\$808	\$1,662	29
Worker characteristics							
Management, professional, and related	73	—	—	—	—	—	27
Professional and related	73	170	200	692	831	1,662	27
Teachers	75	170	476	692	831	1,662	25
Primary, secondary, and special education school teachers	71	170	476	692	750	2,000	29
Service	67	135	200	500	692	1,500	33
Protective service	61	135	200	521	692	1,500	39
Sales and office	74	135	200	500	692	1,662	26
Office and administrative support	74	135	200	500	692	1,662	26
Natural resources, construction, and maintenance	62	—	—	—	—	—	38
Production, transportation, and material moving ...	58	170	170	550	692	1,000	42
Full time	71	170	200	600	831	1,662	29
Part time	65	135	185	200	476	850	35
Union	79	135	184	476	831	1,662	21
Nonunion	62	—	—	—	—	—	38
Average wage within the following categories: ²							
Lowest 25 percent	66	185	450	692	700	1,500	34
Lowest 10 percent	58	—	—	—	—	—	42
Second 25 percent	71	135	200	502	692	1,662	29
Third 25 percent	75	170	200	600	750	1,662	25
Highest 25 percent	70	135	185	550	917	1,662	30
Establishment characteristics							
Service-providing industries	71	135	200	559	831	1,662	29
Education and health services	70	—	—	—	—	—	30
Educational services	72	185	476	692	808	1,500	28
Elementary and secondary schools	71	185	500	692	831	1,500	29
Health care and social assistance	62	135	170	502	961	1,662	38
Hospitals	60	—	—	—	—	—	40
Public administration	71	135	200	546	917	1,662	29
1 to 99 workers	66	135	462	692	692	1,662	34
1 to 49 workers	71	—	—	—	—	—	29
50 to 99 workers	58	135	546	1,000	1,662	1,662	42
100 workers or more	71	135	200	559	831	1,662	29
100 to 499 workers	56	—	—	—	—	—	44
500 workers or more	75	135	200	546	769	1,500	25

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)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	80	\$135	\$185	\$546	\$692	\$1,662	20
Local government	67	—	—	—	—	—	33
Geographic areas							
Middle Atlantic	87	170	200	450	559	831	13
East North Central	20	500	550	900	1,039	1,500	80
South Atlantic	81	—	—	—	—	—	19
West South Central	69	462	625	625	692	1,000	31
Mountain	67	692	1,000	1,500	2,310	2,500	33
Pacific	84	—	—	—	—	—	16

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 28. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2011

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	2.2	\$36.27	\$0.00	\$50.46	\$95.04	\$182.48	2.2
Worker characteristics							
Management, professional, and related	2.3	–	–	–	–	–	2.3
Professional and related	2.4	44.75	25.95	31.20	22.81	276.47	2.4
Teachers	3.1	5.24	159.26	0.00	56.29	537.75	3.1
Primary, secondary, and special education school teachers	3.4	0.00	93.97	0.00	121.75	598.88	3.4
Service	3.7	16.40	0.00	51.14	57.38	0.00	3.7
Protective service	6.6	0.00	36.85	80.80	36.28	192.44	6.6
Sales and office	3.2	0.00	0.00	35.47	56.72	162.10	3.2
Office and administrative support	3.1	0.00	0.00	25.31	70.38	126.10	3.1
Natural resources, construction, and maintenance	6.7	–	–	–	–	–	6.7
Production, transportation, and material moving	7.9	42.35	0.00	102.57	171.80	39.05	7.9
Full time	2.2	47.97	10.94	70.53	78.23	147.55	2.2
Part time	5.0	13.25	7.80	7.81	36.06	143.84	5.0
Union	2.3	0.00	15.22	32.71	131.48	315.69	2.3
Nonunion	3.7	–	–	–	–	–	3.7
Average wage within the following categories: ²							
Lowest 25 percent	3.8	13.25	63.57	68.83	90.62	205.81	3.8
Lowest 10 percent	6.3	–	–	–	–	–	6.3
Second 25 percent	3.5	13.39	0.00	61.77	18.17	339.21	3.5
Third 25 percent	2.8	39.42	7.65	84.66	120.35	129.03	2.8
Highest 25 percent	2.1	0.00	2.34	13.37	94.87	531.29	2.1
Establishment characteristics							
Service-providing industries	2.2	39.42	0.00	45.31	92.29	171.63	2.2
Education and health services	3.1	–	–	–	–	–	3.1
Educational services	3.2	0.00	110.47	0.00	65.98	737.94	3.2
Elementary and secondary schools	3.3	18.60	3.75	0.00	45.93	737.48	3.3
Health care and social assistance	7.9	0.00	14.99	65.80	112.82	196.01	7.9
Hospitals	10.5	–	–	–	–	–	10.5
Public administration	3.6	0.00	0.00	17.44	279.13	0.00	3.6
1 to 99 workers	6.0	53.73	77.36	74.00	204.89	535.21	6.0
1 to 49 workers	6.8	–	–	–	–	–	6.8
50 to 99 workers	11.1	0.00	124.34	407.10	354.87	140.94	11.1
100 workers or more	2.3	41.28	0.00	13.11	71.99	184.22	2.3
100 to 499 workers	6.5	–	–	–	–	–	6.5
500 workers or more	2.5	34.58	0.00	13.06	108.69	191.31	2.5

See footnotes at end of table.

Table 28. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	4.0	\$0.00	\$33.38	\$59.64	\$14.80	\$0.00	4.0
Local government	2.4	—	—	—	—	—	2.4
Geographic areas							
Middle Atlantic	3.2	0.00	0.00	98.78	0.00	0.00	3.2
East North Central	5.3	115.84	97.24	196.90	146.83	138.04	5.3
South Atlantic	4.1	—	—	—	—	—	4.1
West South Central	9.2	137.84	103.56	0.00	43.15	326.89	9.2
Mountain	9.6	0.00	326.75	402.25	836.99	268.75	9.6
Pacific	2.1	—	—	—	—	—	2.1

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, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	19	81
Professional and related	19	81
Teachers	21	79
Primary, secondary, and special education school teachers	22	78
Service	17	83
Protective service	18	82
Sales and office	16	84
Office and administrative support	17	83
Full time	17	83
Part time	20	80
Union	18	82
Nonunion	17	83
Average wage within the following categories: ¹		
Lowest 25 percent	19	81
Lowest 10 percent	22	78
Second 25 percent	15	85
Third 25 percent	15	85
Highest 25 percent	20	80
Highest 10 percent	19	81
Establishment characteristics		
Service-providing industries	18	82
Education and health services	19	81
Educational services	20	80
Elementary and secondary schools	21	79
Junior colleges, colleges, and universities	17	83
Health care and social assistance	13	87
Hospitals	15	85
Public administration	16	84
100 workers or more	18	82
100 to 499 workers	16	84
500 workers or more	19	81

See footnotes at end of table.

Table 29. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	20	80
Local government	17	83
Geographic areas		
Middle Atlantic	6	94
East North Central	36	64
South Atlantic	7	93
Mountain	50	50

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 29. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011

Characteristics	Employee contribution required	Employee contribution not required
All workers	2.2	2.2
Worker characteristics		
Management, professional, and related	2.0	2.0
Professional and related	2.0	2.0
Teachers	2.7	2.7
Primary, secondary, and special education school teachers	3.3	3.3
Service	2.6	2.6
Protective service	3.3	3.3
Sales and office	3.0	3.0
Office and administrative support	3.1	3.1
Full time	2.2	2.2
Part time	3.8	3.8
Union	2.4	2.4
Nonunion	2.5	2.5
Average wage within the following categories: ¹		
Lowest 25 percent	4.9	4.9
Lowest 10 percent	6.2	6.2
Second 25 percent	2.2	2.2
Third 25 percent	2.8	2.8
Highest 25 percent	1.9	1.9
Highest 10 percent	3.0	3.0
Establishment characteristics		
Service-providing industries	2.2	2.2
Education and health services	2.4	2.4
Educational services	2.6	2.6
Elementary and secondary schools	3.4	3.4
Junior colleges, colleges, and universities	4.3	4.3
Health care and social assistance	3.8	3.8
Hospitals	4.4	4.4
Public administration	2.5	2.5
100 workers or more	2.0	2.0
100 to 499 workers	3.2	3.2
500 workers or more	2.2	2.2

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Employee contribution required	Employee contribution not required
State government	4.2	4.2
Local government	2.6	2.6
Geographic areas		
Middle Atlantic	1.5	1.5
East North Central	3.4	3.4
South Atlantic	1.8	1.8
Mountain	11.4	11.4

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	94	4	1	1
Worker characteristics				
Management, professional, and related	94	4	1	1
Professional and related	94	3	1	1
Teachers	95	—	2	—
Primary, secondary, and special education school teachers	96	—	2	—
Service	93	5	—	—
Protective service	93	6	—	—
Sales and office	94	5	—	—
Office and administrative support	93	6	—	—
Natural resources, construction, and maintenance	97	—	—	—
Production, transportation, and material moving	95	—	—	—
Full time	94	4	1	1
Part time	93	—	—	—
Union	94	3	—	—
Nonunion	94	5	—	—
Average wage within the following categories: ¹				
Lowest 25 percent	93	6	—	—
Lowest 10 percent	95	4	—	—
Second 25 percent	93	5	—	—
Third 25 percent	94	5	1	1
Highest 25 percent	95	2	2	1
Highest 10 percent	96	—	—	—
Establishment characteristics				
Service-providing industries	94	4	1	1
Education and health services	94	3	—	—
Educational services	95	3	—	—
Elementary and secondary schools	96	—	2	—
Junior colleges, colleges, and universities	91	—	—	—
Health care and social assistance	93	—	—	—
Hospitals	93	—	—	—
Public administration	93	6	—	—
1 to 99 workers	89	7	3	—
1 to 49 workers	86	—	5	—
50 to 99 workers	93	—	—	—
100 workers or more	95	3	1	1
100 to 499 workers	96	2	—	—
500 workers or more	94	4	—	—

See footnotes at end of table.

Table 30. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011—Continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	86	—	1	—
Local government	97	1	1	1
Geographic areas				
New England	99	—	—	—
Middle Atlantic	95	—	—	—
East North Central	87	—	—	—
West North Central	96	—	—	—
South Atlantic	98	—	—	—
East South Central	87	—	—	—
West South Central	98	—	—	—
Mountain	98	—	—	—
Pacific	92	—	3	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 30. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	1.2	1.1	0.3	0.4
Worker characteristics				
Management, professional, and related	1.4	1.2	0.4	0.5
Professional and related	1.5	1.2	0.5	0.5
Teachers	1.3	—	0.7	—
Primary, secondary, and special education school teachers	1.4	—	0.9	—
Service	1.6	1.5	—	—
Protective service	2.1	2.0	—	—
Sales and office	1.5	1.5	—	—
Office and administrative support	1.6	1.6	—	—
Natural resources, construction, and maintenance	1.2	—	—	—
Production, transportation, and material moving ...	2.3	—	—	—
Full time	1.2	1.0	0.3	0.3
Part time	2.8	—	—	—
Union	1.4	1.0	—	—
Nonunion	1.4	1.4	—	—
Average wage within the following categories: ¹				
Lowest 25 percent	1.6	1.5	—	—
Lowest 10 percent	1.7	1.6	—	—
Second 25 percent	1.7	1.5	—	—
Third 25 percent	1.6	1.5	0.4	0.2
Highest 25 percent	1.1	0.7	0.6	0.7
Highest 10 percent	1.4	—	—	—
Establishment characteristics				
Service-providing industries	1.2	1.1	0.3	0.4
Education and health services	1.4	1.1	—	—
Educational services	1.4	1.0	—	—
Elementary and secondary schools	1.2	—	0.7	—
Junior colleges, colleges, and universities	4.1	—	—	—
Health care and social assistance	3.2	—	—	—
Hospitals	3.5	—	—	—
Public administration	2.2	2.1	—	—
1 to 99 workers	2.7	2.7	1.0	—
1 to 49 workers	4.0	—	1.8	—
50 to 99 workers	3.6	—	—	—
100 workers or more	1.3	1.2	0.3	0.4
100 to 499 workers	1.3	0.9	—	—
500 workers or more	1.7	1.5	—	—

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	4.1	—	0.5	—
Local government	0.7	0.4	0.4	0.5
Geographic areas				
New England	1.0	—	—	—
Middle Atlantic	2.2	—	—	—
East North Central	4.5	—	—	—
West North Central	2.4	—	—	—
South Atlantic	1.0	—	—	—
East South Central	9.6	—	—	—
West South Central	2.1	—	—	—
Mountain	1.9	—	—	—
Pacific	2.7	—	0.9	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 31. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	17	41	23	–	–	60.9	60.0
Worker characteristics							
Management, professional, and related	15	38	26	–	–	61.3	60.0
Professional and related	15	36	27	–	–	61.4	60.0
Teachers	–	33	28	15	–	61.9	62.0
Primary, secondary, and special education school teachers	15	31	28	18	8	62.0	62.0
Service	21	45	19	10	6	60.6	60.0
Protective service	19	48	19	–	–	60.7	60.0
Sales and office	19	46	18	–	–	60.2	60.0
Office and administrative support	19	44	18	–	–	60.2	60.0
Natural resources, construction, and maintenance	19	45	22	–	–	60.2	60.0
Production, transportation, and material moving ...	21	55	–	–	–	60.1	60.0
Full time	16	42	24	–	–	61.0	60.0
Part time	37	22	–	16	–	59.7	60.0
Union	21	40	–	16	–	61.2	60.0
Nonunion	14	43	30	–	–	60.7	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	17	42	25	12	4	60.7	60.0
Lowest 10 percent	19	42	24	–	–	60.0	60.0
Second 25 percent	19	41	22	–	–	60.7	60.0
Third 25 percent	15	42	25	–	–	61.3	60.0
Highest 25 percent	18	40	20	–	–	60.9	60.0
Highest 10 percent	21	40	19	–	–	59.5	60.0
Establishment characteristics							
Service-providing industries	17	41	23	–	–	61.0	60.0
Education and health services	17	38	24	–	–	61.2	60.0
Educational services	15	35	27	–	–	61.7	60.0
Elementary and secondary schools	16	31	29	16	7	61.9	62.0
Junior colleges, colleges, and universities	13	46	20	–	–	61.3	60.0
Health care and social assistance	23	56	–	–	–	58.0	60.0
Hospitals	26	53	–	–	–	57.8	60.0
Public administration	19	46	22	11	2	60.3	60.0
1 to 99 workers	–	39	23	16	–	62.0	60.0
1 to 49 workers	–	35	–	–	–	61.9	60.0
50 to 99 workers	–	43	–	–	10	62.2	60.0
100 workers or more	17	42	23	–	–	60.8	60.0
100 to 499 workers	22	43	16	14	5	60.1	60.0
500 workers or more	16	41	26	–	–	61.0	60.0

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)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	11	46	25	—	—	61.6	60.0
Local government	19	40	22	14	5	60.7	60.0
Geographic areas							
Middle Atlantic	13	57	—	20	—	60.9	60.0
East North Central	49	19	—	14	—	57.7	60.0
West North Central	—	46	—	—	—	62.5	60.0
South Atlantic	7	37	53	—	—	61.4	62.0
East South Central	—	60	12	—	—	58.9	60.0
West South Central	—	78	—	—	—	59.2	60.0
Mountain	—	38	21	36	—	63.6	66.0
Pacific	14	47	25	—	—	61.2	60.0

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2011

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.9	2.8	2.3	–	–	0.5	0.0
Worker characteristics							
Management, professional, and related	1.7	3.1	2.5	–	–	0.6	1.3
Professional and related	1.8	3.3	2.8	–	–	0.6	2.4
Teachers	–	3.5	2.9	2.2	–	0.7	3.4
Primary, secondary, and special education school teachers	2.3	3.9	3.3	2.9	2.2	0.8	4.5
Service	3.0	3.1	2.3	1.6	2.5	0.6	0.0
Protective service	4.1	5.6	3.6	–	–	0.7	0.0
Sales and office	3.1	3.8	3.7	–	–	0.7	0.0
Office and administrative support	3.1	3.9	3.8	–	–	0.7	0.0
Natural resources, construction, and maintenance	3.2	5.6	5.5	–	–	0.8	0.0
Production, transportation, and material moving	5.5	6.7	–	–	–	1.1	0.0
Full time	1.8	2.9	2.4	–	–	0.5	0.0
Part time	4.6	4.0	–	4.4	–	1.1	0.0
Union	2.7	2.8	–	2.8	–	0.8	0.0
Nonunion	1.9	3.7	3.5	–	–	0.5	0.0
Average wage within the following categories: ¹							
Lowest 25 percent	2.8	4.6	3.2	3.3	2.0	0.6	0.0
Lowest 10 percent	4.3	5.9	3.9	–	–	0.6	0.0
Second 25 percent	3.2	4.1	3.8	–	–	0.8	0.0
Third 25 percent	1.9	3.4	2.6	–	–	0.5	0.0
Highest 25 percent	2.0	2.6	2.4	–	–	0.6	0.0
Highest 10 percent	2.9	4.1	2.6	–	–	0.7	0.0
Establishment characteristics							
Service-providing industries	1.9	2.8	2.4	–	–	0.5	0.0
Education and health services	2.1	3.4	2.7	–	–	0.7	0.4
Educational services	2.2	3.4	2.9	–	–	0.7	3.4
Elementary and secondary schools	2.5	3.2	3.1	2.4	1.8	0.6	2.7
Junior colleges, colleges, and universities	3.1	8.8	4.0	–	–	1.4	0.9
Health care and social assistance	5.2	7.2	–	–	–	1.5	0.0
Hospitals	7.2	8.4	–	–	–	2.0	0.0
Public administration	2.8	3.5	3.4	2.6	1.1	0.5	0.0
1 to 99 workers	–	6.0	5.5	4.6	–	0.7	2.0
1 to 49 workers	–	7.6	–	–	–	1.1	4.9
50 to 99 workers	–	5.9	–	–	2.7	0.8	0.7
100 workers or more	1.8	2.8	2.4	–	–	0.6	0.0
100 to 499 workers	3.2	4.3	3.3	2.5	1.9	0.6	0.0
500 workers or more	1.9	3.7	2.7	–	–	0.7	0.0

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	2.9	7.5	4.5	—	—	1.1	1.2
Local government	1.9	2.2	2.2	2.1	1.2	0.5	0.0
Geographic areas							
Middle Atlantic	2.0	6.1	—	2.4	—	0.5	0.0
East North Central	5.9	2.0	—	2.6	—	1.6	11.6
West North Central	—	11.4	—	—	—	1.8	6.7
South Atlantic	1.7	4.9	5.3	—	—	0.4	0.0
East South Central	—	9.6	3.4	—	—	1.3	0.0
West South Central	—	6.2	—	—	—	0.7	0.0
Mountain	—	7.8	4.6	8.4	—	0.8	0.0
Pacific	2.2	4.6	3.8	—	—	0.4	0.0

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	65	\$1,500	\$3,900	\$5,000	\$6,000	\$10,000	35
Worker characteristics							
Management, professional, and related	67	—	—	—	—	—	33
Professional and related	66	—	—	—	—	—	34
Teachers	66	1,500	3,500	5,000	6,000	8,750	34
Primary, secondary, and special education school teachers	63	—	—	—	—	—	37
Service	62	2,333	3,900	5,000	7,500	10,000	38
Protective service	63	—	—	—	—	—	37
Sales and office	60	—	—	—	—	—	40
Office and administrative support	60	—	—	—	—	—	40
Natural resources, construction, and maintenance	66	—	—	—	—	—	34
Production, transportation, and material moving ...	74	—	—	—	—	—	26
Full time	66	—	—	—	—	—	34
Part time	53	2,333	4,000	5,000	6,000	10,000	47
Union	62	2,100	3,333	5,000	6,000	9,100	38
Nonunion	68	—	—	—	—	—	32
Average wage within the following categories: ²							
Lowest 25 percent	62	—	—	—	—	—	38
Lowest 10 percent	60	—	—	—	—	—	40
Second 25 percent	64	—	—	—	—	—	36
Third 25 percent	65	—	—	—	—	—	35
Highest 25 percent	68	2,000	3,900	5,000	6,667	10,000	32
Highest 10 percent	70	2,500	4,000	5,000	7,000	10,000	30
Establishment characteristics							
Service-providing industries	65	1,500	3,900	5,000	6,000	10,000	35
Education and health services	65	—	—	—	—	—	35
Educational services	65	1,500	3,750	5,000	6,000	9,100	35
Elementary and secondary schools	64	—	—	—	—	—	36
Health care and social assistance	63	—	—	—	—	—	37
Public administration	62	—	—	—	—	—	38
1 to 99 workers	67	—	—	—	—	—	33
1 to 49 workers	73	—	—	—	—	—	27
50 to 99 workers	61	3,000	3,900	4,500	5,000	7,500	39
100 workers or more	65	1,500	3,900	5,000	6,500	10,000	35
100 to 499 workers	60	—	—	—	—	—	40
500 workers or more	67	1,500	3,900	5,000	6,667	10,000	33

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)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	60	—	—	—	—	—	40
Local government	67	\$1,500	\$3,900	\$5,000	\$6,000	\$9,000	33
Geographic areas							
Middle Atlantic	78	1,000	3,000	5,000	6,111	7,500	22
East North Central	45	2,500	4,400	5,000	7,000	10,000	55
West North Central	60	3,000	4,000	5,000	5,000	6,500	40
South Atlantic	80	—	—	—	—	—	20
Mountain	46	—	—	—	—	—	54
Pacific	62	3,000	5,000	5,000	7,000	10,000	38

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	2.9	\$741.99	\$690.21	\$0.00	\$140.72	\$1,336.63	2.9
Worker characteristics							
Management, professional, and related	2.8	—	—	—	—	—	2.8
Professional and related	2.9	—	—	—	—	—	2.9
Teachers	3.0	704.31	569.40	78.10	78.10	963.23	3.0
Primary, secondary, and special education school teachers	3.7	—	—	—	—	—	3.7
Service	3.6	542.32	41.33	0.00	441.81	0.00	3.6
Protective service	5.8	—	—	—	—	—	5.8
Sales and office	4.1	—	—	—	—	—	4.1
Office and administrative support	4.3	—	—	—	—	—	4.3
Natural resources, construction, and maintenance	5.3	—	—	—	—	—	5.3
Production, transportation, and material moving ...	6.5	—	—	—	—	—	6.5
Full time	3.0	—	—	—	—	—	3.0
Part time	4.7	457.77	633.06	0.00	1,417.19	349.28	4.7
Union	3.0	395.75	693.48	0.00	569.36	979.87	3.0
Nonunion	3.5	—	—	—	—	—	3.5
Average wage within the following categories: ²							
Lowest 25 percent	4.7	—	—	—	—	—	4.7
Lowest 10 percent	6.3	—	—	—	—	—	6.3
Second 25 percent	4.7	—	—	—	—	—	4.7
Third 25 percent	3.6	—	—	—	—	—	3.6
Highest 25 percent	2.2	560.88	112.91	0.00	607.19	309.66	2.2
Highest 10 percent	4.7	174.97	308.40	0.00	953.00	1,179.84	4.7
Establishment characteristics							
Service-providing industries	2.9	743.20	710.07	0.00	295.30	1,175.38	2.9
Education and health services	3.7	—	—	—	—	—	3.7
Educational services	3.5	742.59	657.18	0.00	0.00	1,122.04	3.5
Elementary and secondary schools	3.6	—	—	—	—	—	3.6
Health care and social assistance	6.9	—	—	—	—	—	6.9
Public administration	3.4	—	—	—	—	—	3.4
1 to 99 workers	5.6	—	—	—	—	—	5.6
1 to 49 workers	5.9	—	—	—	—	—	5.9
50 to 99 workers	8.3	648.77	556.89	552.27	270.55	1,718.25	8.3
100 workers or more	2.9	718.76	658.02	0.00	784.44	178.78	2.9
100 to 499 workers	4.1	—	—	—	—	—	4.1
500 workers or more	3.8	744.56	926.59	0.00	901.60	156.20	3.8

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	8.5	—	—	—	—	—	8.5
Local government	2.6	\$574.18	\$447.71	\$0.00	\$0.00	\$869.78	2.6
Geographic areas							
Middle Atlantic	6.0	403.95	584.47	0.00	674.98	312.41	6.0
East North Central	5.7	662.72	534.07	654.15	575.05	344.36	5.7
West North Central	7.9	509.89	635.01	0.00	261.96	2,091.34	7.9
South Atlantic	4.5	—	—	—	—	—	4.5
Mountain	9.6	—	—	—	—	—	9.6
Pacific	4.6	0.00	523.93	0.00	1,359.52	0.00	4.6

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the

threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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, State and local government workers, National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
								Paid	Unpaid
All workers	67	89	60	59	85	91	75	17	93
Worker characteristics									
Management, professional, and related	55	90	43	64	87	92	75	17	95
Professional and related	50	90	36	65	87	92	74	17	95
Teachers	31	88	12	69	85	92	72	17	94
Primary, secondary, and special education school teachers	27	96	9	78	89	97	74	18	97
Service	78	84	75	51	82	87	73	16	91
Protective service	87	89	87	53	88	91	82	17	94
Sales and office	86	90	85	54	84	90	78	17	94
Office and administrative support	87	91	86	55	85	91	80	17	94
Natural resources, construction, and maintenance	95	94	94	45	85	91	82	15	93
Production, transportation, and material moving ...	74	87	63	59	79	87	72	14	91
Full time	74	98	67	64	91	97	81	18	97
Part time	29	41	21	29	51	57	42	11	74
Union	69	97	57	70	95	98	81	21	97
Nonunion	66	83	62	49	77	85	71	13	90
Average wage within the following categories: ²									
Lowest 25 percent	63	75	56	44	71	79	64	14	86
Lowest 10 percent	49	62	41	37	61	68	54	11	79
Second 25 percent	87	93	84	57	88	93	80	17	95
Third 25 percent	77	94	70	63	89	94	80	18	96
Highest 25 percent	49	96	36	71	92	97	78	18	98
Highest 10 percent	46	98	34	64	95	97	79	19	98
Establishment characteristics									
Service-providing industries	67	89	59	59	85	91	75	17	93
Education and health services	55	90	43	64	85	92	73	17	94
Educational services	50	90	36	65	85	92	74	16	94
Elementary and secondary schools	42	91	27	72	85	93	72	17	94
Junior colleges, colleges, and universities	77	88	66	43	86	89	79	14	95
Health care and social assistance	91	91	90	55	86	89	71	22	95
Hospitals	93	93	93	49	88	91	75	25	95
Public administration	88	89	88	53	86	90	82	16	93
1 to 99 workers	70	78	66	44	73	79	60	12	85
1 to 49 workers	69	72	68	37	65	75	59	15	81
50 to 99 workers	71	87	64	56	85	86	63	9	91
100 workers or more	67	91	59	61	87	92	78	17	95
100 to 499 workers	63	87	59	60	81	87	68	18	92
500 workers or more	68	92	59	61	89	94	81	17	96

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)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
								Paid	Unpaid
State government	90	94	86	53	90	94	88	20	96
Local government	60	88	51	61	83	90	71	16	92
Geographic areas									
New England	55	84	48	81	86	88	63	8	94
Middle Atlantic	63	90	58	70	92	92	78	10	94
East North Central	64	85	52	63	80	87	60	30	88
West North Central	68	89	56	50	82	87	70	—	89
South Atlantic	78	93	68	56	84	91	85	24	96
East South Central	72	92	67	38	82	89	87	—	91
West South Central	54	86	52	59	72	89	75	8	94
Mountain	61	84	55	52	88	93	76	—	96
Pacific	75	93	68	58	94	95	77	19	96

¹ The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

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

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. Standard errors for leave benefits: Access, State and local government workers, National Compensation Survey, March 2011

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers	0.9	0.5	0.8	1.3	0.9	0.6	0.9	1.0	0.6
Worker characteristics									
Management, professional, and related	1.4	0.7	1.1	1.2	1.0	0.7	1.0	1.1	0.6
Professional and related	1.5	0.7	1.1	1.2	1.1	0.7	1.0	1.1	0.6
Teachers	1.9	1.0	1.2	1.5	1.2	0.7	1.1	1.3	0.8
Primary, secondary, and special education school teachers	1.9	1.0	1.3	1.7	1.2	0.5	1.3	1.4	0.5
Service	1.3	1.3	1.3	2.0	1.2	1.1	1.4	1.3	1.1
Protective service	1.3	1.0	1.1	2.8	1.4	1.1	1.6	2.2	1.1
Sales and office	1.3	1.3	1.4	2.3	1.6	1.5	2.0	1.6	1.4
Office and administrative support	1.4	1.2	1.4	2.3	1.5	1.3	1.8	1.6	1.1
Natural resources, construction, and maintenance	1.7	1.8	1.8	2.8	2.5	2.0	2.6	2.0	1.9
Production, transportation, and material moving	3.0	2.9	3.8	4.5	4.5	4.3	4.2	2.2	2.1
Full time	1.0	0.3	0.9	1.3	0.9	0.6	0.9	1.0	0.4
Part time	1.8	1.7	1.6	1.7	2.2	2.0	2.1	1.3	2.0
Union	1.1	0.4	1.2	1.3	0.8	0.5	1.1	1.4	0.3
Nonunion	1.4	0.9	1.2	1.8	1.4	0.9	1.4	1.2	0.9
Average wage within the following categories: ¹									
Lowest 25 percent	1.4	1.3	1.7	1.9	1.6	1.4	1.7	1.5	1.2
Lowest 10 percent	2.1	2.5	2.3	2.1	2.3	2.1	2.5	1.8	2.2
Second 25 percent	1.0	0.9	1.1	1.9	1.4	1.1	1.3	1.3	0.6
Third 25 percent	1.8	1.2	2.0	1.7	1.4	1.1	1.6	1.3	1.1
Highest 25 percent	1.7	0.6	1.1	1.3	0.8	0.4	1.1	1.2	0.4
Highest 10 percent	2.5	0.5	1.7	1.7	0.8	0.7	1.4	1.2	0.5
Establishment characteristics									
Service-providing industries	0.9	0.6	0.8	1.3	0.9	0.6	1.0	1.0	0.6
Education and health services	1.3	0.6	1.1	1.5	1.3	0.8	1.1	1.2	0.6
Educational services	1.3	0.6	1.3	1.7	1.2	0.6	1.1	1.3	0.6
Elementary and secondary schools	1.5	0.8	1.1	1.4	1.3	0.6	1.1	1.4	0.6
Junior colleges, colleges, and universities	1.7	1.7	2.3	5.2	1.7	1.5	3.5	2.2	1.5
Health care and social assistance	1.7	1.6	1.7	3.3	4.2	4.5	3.2	3.8	1.8
Hospitals	1.3	1.3	1.3	4.0	6.0	6.4	3.9	5.3	2.0
Public administration	1.2	1.3	1.2	2.3	1.4	1.2	1.6	1.7	1.1
1 to 99 workers	2.4	2.2	2.4	2.7	2.4	2.4	2.9	1.9	2.2
1 to 49 workers	3.4	3.2	3.4	3.4	3.2	3.5	3.9	2.7	3.4
50 to 99 workers	2.6	2.1	2.9	4.4	2.7	2.9	3.7	2.0	2.4
100 workers or more	1.0	0.5	0.9	1.4	1.0	0.6	0.9	1.1	0.5
100 to 499 workers	1.8	1.0	1.7	2.2	1.8	1.3	2.0	2.0	1.0
500 workers or more	1.1	0.6	1.1	1.5	1.1	0.7	1.0	1.2	0.5

See footnotes at end of table.

Table 33. Standard errors for leave benefits: Access, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
State government	1.1	1.0	1.2	2.4	1.8	1.6	2.0	2.3	0.8
Local government	1.0	0.7	0.9	1.3	1.0	0.7	1.1	1.1	0.7
Geographic areas									
New England	4.8	3.0	3.5	2.9	2.9	2.3	4.5	1.9	2.3
Middle Atlantic	1.3	0.8	1.6	0.7	0.9	1.0	3.9	1.5	0.6
East North Central	2.1	2.2	1.7	2.5	2.0	1.4	2.7	2.0	2.4
West North Central	3.3	1.7	3.0	6.9	4.2	3.6	4.8	—	2.9
South Atlantic	2.4	1.1	2.1	3.4	3.2	1.5	1.9	2.6	1.1
East South Central	4.5	1.5	3.7	3.8	4.2	3.6	3.6	—	2.0
West South Central	3.1	1.7	2.0	4.5	3.2	1.9	2.4	2.0	1.2
Mountain	3.1	2.8	3.4	4.3	2.8	2.5	3.3	—	1.2
Pacific	1.6	1.0	2.2	3.3	0.9	0.7	1.6	2.7	1.1

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

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	4	4	3	4	8	14	21	18	11	6	8	11	11
Worker characteristics													
Management, professional, and related	6	6	3	4	9	13	19	16	11	5	8	11	11
Professional and related	7	8	3	4	9	13	17	15	10	6	8	11	11
Teachers	14	13	5	5	10	11	13	9	6	5	8	10	10
Primary, secondary, and special education school teachers	17	19	6	—	7	12	13	5	6	—	7	9	9
Service	3	3	3	3	8	14	20	17	14	7	10	11	11
Protective service	—	—	1	1	8	16	26	18	18	5	5	11	11
Sales and office	1	2	2	4	8	14	23	22	11	7	7	11	11
Office and administrative support	1	2	2	3	8	14	22	22	11	7	8	11	11
Natural resources, construction, and maintenance	1	1	—	—	7	20	24	21	9	3	8	11	11
Production, transportation, and material moving	8	4	5	5	6	16	22	16	9	5	5	10	11
Full time	4	4	2	3	8	14	21	18	12	6	8	11	11
Part time	9	—	5	—	9	12	15	8	9	7	12	11	11
Union	4	5	2	2	7	11	21	19	14	7	8	11	11
Nonunion	4	3	3	5	9	17	21	16	9	5	8	11	11
Average wage within the following categories: ¹													
Lowest 25 percent	6	5	3	6	9	15	18	16	6	5	9	11	11
Lowest 10 percent	10	7	4	7	9	15	17	13	—	4	—	10	10
Second 25 percent	1	1	2	3	9	17	22	18	12	6	9	11	11
Third 25 percent	2	6	1	3	7	14	23	19	12	6	7	11	11
Highest 25 percent	7	3	4	3	8	9	19	17	16	6	8	11	11
Highest 10 percent	4	—	4	—	12	8	16	17	17	7	10	12	12
Establishment characteristics													
Service-providing industries	4	4	3	4	8	14	20	17	11	6	8	11	11
Education and health services	7	7	4	5	7	12	14	13	10	7	12	11	11
Educational services	8	7	4	6	7	13	13	10	10	8	15	11	11
Elementary and secondary schools	11	11	4	4	7	13	12	8	9	7	14	11	10
Junior colleges, colleges, and universities	3	1	—	—	8	12	—	15	12	8	16	12	12
Health care and social assistance	—	8	5	4	6	9	19	26	11	6	—	11	11
Hospitals	—	—	8	5	5	—	—	26	13	4	—	10	11
Public administration	(²)	—	—	1	10	15	26	24	15	5	4	11	11
1 to 99 workers	3	2	4	5	11	17	29	17	8	4	2	11	11
1 to 49 workers	—	—	—	6	8	21	30	20	6	4	3	11	11
50 to 99 workers	6	—	8	3	—	10	28	—	11	—	—	10	11
100 workers or more	4	4	2	3	8	14	19	18	12	6	9	11	11
100 to 499 workers	6	3	4	3	8	15	21	19	10	5	5	11	11
500 workers or more	4	5	2	3	8	13	19	17	13	6	10	11	11

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)

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
State government	1	—	1	—	11	13	24	22	11	5	9	12	11
Local government	6	6	3	4	7	15	19	16	12	6	8	11	11
Geographic areas													
New England	—	—	5	—	—	—	—	27	27	2	—	12	12
Middle Atlantic	1	—	2	—	4	—	13	31	17	8	15	13	12
East North Central	7	2	4	4	18	21	10	14	10	6	4	10	10
West North Central	5	5	—	—	6	21	—	—	—	—	—	10	10
South Atlantic	2	10	—	3	—	14	25	21	8	5	3	11	11
East South Central	—	—	—	—	—	—	13	—	5	—	—	11	11
West South Central	5	4	3	4	6	7	23	15	5	10	19	12	11
Mountain	—	2	—	—	4	37	25	11	—	—	—	12	11
Pacific	3	—	2	—	—	9	27	11	20	10	6	11	11

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/ebs/glossary20102011.htm.

Table 34. Standard errors for paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2011

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	0.4	0.4	0.6	0.8	1.3	1.1	1.8	1.2	0.9	0.5	0.7	0.1	0.0
Worker characteristics													
Management, professional, and related	0.8	0.7	0.9	0.8	1.7	1.2	2.4	1.2	1.2	0.8	0.6	0.1	0.0
Professional and related	0.9	0.9	1.1	1.0	1.5	1.3	2.7	1.3	1.4	0.9	0.6	0.1	0.0
Teachers	2.1	2.0	2.3	1.8	2.0	1.9	3.0	1.3	2.0	2.2	2.0	0.3	0.5
Primary, secondary, and special education school teachers	2.7	2.9	2.8	–	1.4	2.5	3.4	1.0	2.9	–	1.2	0.3	0.9
Service	0.7	0.6	0.6	0.7	1.4	1.5	1.6	1.7	1.4	0.8	1.6	0.1	0.1
Protective service	–	–	0.5	0.4	2.2	2.1	2.3	2.7	2.1	1.1	1.0	0.1	0.1
Sales and office	0.5	0.5	0.6	1.0	1.7	1.6	2.2	2.1	1.1	0.8	1.8	0.1	0.0
Office and administrative support	0.4	0.5	0.5	1.0	1.8	1.7	2.2	2.1	1.2	0.8	1.9	0.1	0.2
Natural resources, construction, and maintenance	0.7	0.4	–	–	1.8	2.7	3.5	2.3	1.3	0.7	1.8	0.1	0.0
Production, transportation, and material moving	2.5	1.3	2.1	2.0	1.6	3.5	4.3	2.4	1.9	1.3	1.9	0.3	0.0
Full time	0.5	0.4	0.6	0.6	1.4	1.1	1.8	1.3	0.9	0.6	0.7	0.1	0.0
Part time	2.2	–	2.2	–	2.1	2.0	3.3	1.9	2.0	1.0	1.6	0.2	1.0
Union	0.6	0.6	0.7	0.5	1.7	0.9	1.9	1.5	1.1	0.6	0.7	0.1	0.4
Nonunion	0.7	0.6	0.7	1.4	1.7	1.9	2.2	1.5	1.2	0.8	1.1	0.1	0.0
Average wage within the following categories: ¹													
Lowest 25 percent	1.3	0.8	0.8	2.0	1.7	2.1	2.0	1.7	1.0	0.6	1.8	0.2	0.0
Lowest 10 percent	2.5	1.7	1.4	2.5	2.0	3.2	2.6	2.1	–	0.8	–	0.4	0.9
Second 25 percent	0.3	0.3	0.6	0.6	1.7	1.1	2.8	1.7	1.4	0.5	1.5	0.1	0.0
Third 25 percent	0.4	1.1	0.3	0.8	1.5	1.6	2.0	1.5	1.5	1.0	0.7	0.1	0.0
Highest 25 percent	1.3	0.8	1.4	0.8	1.2	1.0	1.9	1.2	1.0	1.0	1.1	0.2	0.0
Highest 10 percent	1.7	–	1.2	–	1.7	1.1	3.5	1.4	1.5	1.5	1.5	0.2	1.2
Establishment characteristics													
Service-providing industries	0.5	0.4	0.6	0.8	1.3	1.2	1.8	1.2	0.9	0.6	0.7	0.1	0.0
Education and health services	0.8	0.8	1.1	1.4	0.9	1.5	3.0	1.1	1.3	0.9	1.2	0.1	0.0
Educational services	1.0	0.8	1.2	1.6	1.0	1.6	2.6	1.0	1.5	1.1	1.4	0.1	0.0
Elementary and secondary schools	1.4	1.2	1.3	1.0	0.9	1.6	1.8	0.9	2.0	1.4	1.3	0.2	1.2
Junior colleges, colleges, and universities	1.1	0.2	–	–	2.2	3.5	–	2.3	1.6	1.9	3.2	0.2	1.2
Health care and social assistance	–	2.5	1.8	1.4	1.6	2.2	5.4	3.5	2.6	1.1	–	0.2	0.2
Hospitals	–	–	2.8	2.3	1.6	–	–	4.7	3.3	1.2	–	0.3	0.2
Public administration	(²)	–	–	0.3	2.8	1.8	1.9	2.0	1.3	0.7	0.6	0.1	0.1
1 to 99 workers	0.8	0.8	1.3	1.5	2.7	2.3	3.3	2.7	1.6	0.9	0.4	0.1	0.0
1 to 49 workers	–	–	–	2.3	2.1	3.2	4.2	3.6	1.7	0.9	0.5	0.1	0.0
50 to 99 workers	1.9	–	2.6	1.1	–	2.1	4.1	–	2.7	–	–	0.2	0.7
100 workers or more	0.5	0.5	0.7	0.9	1.3	1.3	1.9	1.3	1.0	0.6	0.8	0.1	0.0
100 to 499 workers	1.1	0.9	1.7	0.7	1.4	2.2	2.1	2.3	1.6	1.1	1.1	0.2	0.0
500 workers or more	0.6	0.6	0.5	1.1	1.4	1.3	2.3	1.3	1.1	0.7	1.0	0.1	0.1

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

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
State government	0.2	—	0.4	—	2.9	2.4	4.3	2.8	1.1	0.8	1.7	0.1	0.2
Local government	0.7	0.6	0.9	0.6	0.8	1.2	1.3	0.9	1.1	0.7	0.6	0.1	0.0
Geographic areas													
New England	—	—	2.3	—	—	—	—	6.5	5.2	0.7	—	0.2	0.0
Middle Atlantic	0.2	—	0.7	—	0.6	—	2.2	1.7	1.3	0.5	0.7	0.1	0.0
East North Central	1.7	1.0	1.0	0.8	2.7	2.7	1.8	3.4	1.8	1.6	1.0	0.2	0.0
West North Central	1.1	1.7	—	—	2.9	3.0	—	—	—	—	—	0.3	1.4
South Atlantic	0.5	1.0	—	0.8	—	1.7	3.6	3.0	2.5	1.6	0.8	0.2	0.0
East South Central	—	—	—	—	—	—	2.2	—	2.5	—	—	0.5	0.9
West South Central	1.6	1.5	1.4	1.1	0.8	2.3	4.1	2.2	1.5	2.1	3.0	0.4	0.4
Mountain	—	0.8	—	—	1.5	5.2	3.6	2.3	—	—	—	0.3	0.4
Pacific	1.1	—	0.7	—	—	1.6	2.9	1.3	2.1	1.4	0.8	0.2	0.3

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

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	82	3	15
Worker characteristics			
Management, professional, and related	83	3	14
Professional and related	83	2	14
Teachers	84	3	13
Primary, secondary, and special education school teachers	85	2	13
Service	80	3	17
Protective service	80	5	15
Sales and office	82	3	15
Office and administrative support	82	3	15
Natural resources, construction, and maintenance	84	2	14
Production, transportation, and material moving ...	79	3	18
Full time	82	3	15
Part time	80	3	16
Union	84	3	13
Nonunion	81	2	17
Average wage within the following categories: ⁴			
Lowest 25 percent	81	2	17
Lowest 10 percent	79	2	19
Second 25 percent	84	3	14
Third 25 percent	80	3	17
Highest 25 percent	84	4	12
Highest 10 percent	86	3	10
Establishment characteristics			
Service-providing industries	82	3	15
Education and health services	84	2	14
Educational services	85	2	12
Elementary and secondary schools	84	2	14
Junior colleges, colleges, and universities	88	3	9
Health care and social assistance	70	3	27
Hospitals	69	4	27
Public administration	81	4	15
1 to 99 workers	79	4	17
1 to 49 workers	79	5	16
50 to 99 workers	78	—	—
100 workers or more	83	3	15
100 to 499 workers	85	2	13
500 workers or more	82	3	15

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)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
State government	90	2	8
Local government	80	3	17
Geographic areas			
New England	90	—	—
Middle Atlantic	92	4	4
East North Central	83	2	14
West North Central	84	2	14
South Atlantic	76	2	23
East South Central	82	2	16
West South Central	85	—	—
Mountain	83	—	—
Pacific	76	5	18

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

² Plan does not specify maximum number of days.

³ 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

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	0.9	0.4	0.9
Worker characteristics			
Management, professional, and related	0.9	0.4	0.9
Professional and related	1.0	0.4	1.0
Teachers	1.2	0.5	1.1
Primary, secondary, and special education school teachers	1.4	0.6	1.3
Service	1.3	0.5	1.3
Protective service	1.9	0.8	1.7
Sales and office	1.5	0.9	1.3
Office and administrative support	1.5	0.8	1.3
Natural resources, construction, and maintenance	1.9	0.7	1.8
Production, transportation, and material moving ...	3.7	1.6	3.7
Full time	0.8	0.4	0.8
Part time	2.5	1.0	2.4
Union	1.0	0.5	1.0
Nonunion	1.4	0.5	1.4
Average wage within the following categories: ⁴			
Lowest 25 percent	1.7	0.5	1.7
Lowest 10 percent	2.6	0.8	2.7
Second 25 percent	1.1	0.6	1.0
Third 25 percent	1.3	0.6	1.2
Highest 25 percent	1.0	0.5	1.0
Highest 10 percent	1.2	0.6	1.0
Establishment characteristics			
Service-providing industries	0.9	0.4	0.9
Education and health services	1.0	0.3	1.0
Educational services	1.1	0.4	1.0
Elementary and secondary schools	1.3	0.5	1.2
Junior colleges, colleges, and universities	1.9	0.8	1.6
Health care and social assistance	2.7	0.6	2.7
Hospitals	4.0	0.9	4.3
Public administration	1.5	0.7	1.3
1 to 99 workers	2.6	1.5	2.6
1 to 49 workers	3.2	1.6	3.2
50 to 99 workers	3.8	—	—
100 workers or more	0.9	0.3	0.9
100 to 499 workers	1.7	0.7	1.8
500 workers or more	1.1	0.4	1.0

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
State government	1.1	0.6	1.0
Local government	1.1	0.5	1.0
Geographic areas			
New England	3.0	—	—
Middle Atlantic	1.1	0.9	0.6
East North Central	2.3	0.7	2.6
West North Central	3.0	0.9	2.5
South Atlantic	2.5	0.7	2.4
East South Central	3.5	0.7	4.0
West South Central	2.2	—	—
Mountain	5.9	—	—
Pacific	2.1	1.6	1.8

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 State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	9	15	59	17	(³)	11	12
Full time	8	15	59	17	(³)	11	12
Part time	–	20	51	15	–	10	10
Union	6	10	63	20	1	12	12
Nonunion	11	20	54	15	(³)	11	12
1 to 99 workers	–	17	57	21	–	11	12
1 to 49 workers	–	18	55	20	–	11	12
50 to 99 workers	5	15	59	21	–	11	12
100 workers or more	9	15	59	17	(³)	11	12
100 to 499 workers	–	13	59	18	–	11	12
500 workers or more	9	16	59	16	(³)	11	12
After 5 years							
All workers	8	15	57	20	(³)	11	12
Full time	8	14	57	20	(³)	12	12
Part time	–	20	52	14	–	10	11
Union	6	10	61	23	1	12	12
Nonunion	11	20	53	16	(³)	11	12
1 to 99 workers	–	16	54	25	–	12	12
1 to 49 workers	–	16	52	26	–	12	12
50 to 99 workers	5	15	57	23	–	11	12
100 workers or more	9	15	57	19	(³)	11	12
100 to 499 workers	–	12	56	22	–	11	12
500 workers or more	9	15	58	18	(³)	11	12

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)

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	8	15	56	20	(³)	11	12
Full time	8	15	56	21	(³)	12	12
Part time	—	20	52	15	—	10	11
Union	6	10	60	24	1	12	12
Nonunion	11	21	52	17	(³)	11	12
1 to 99 workers	—	15	53	26	—	12	12
1 to 49 workers	—	16	51	27	—	12	12
50 to 99 workers	5	14	57	24	—	12	12
100 workers or more	9	15	56	19	(³)	11	12
100 to 499 workers	—	12	56	22	—	12	12
500 workers or more	9	16	56	18	(³)	11	12
After 20 years							
All workers	8	15	56	20	1	12	12
Full time	8	15	56	20	1	12	12
Part time	—	20	52	15	—	10	11
Union	6	10	60	23	2	12	12
Nonunion	11	21	51	17	1	11	12
1 to 99 workers	—	15	53	26	—	12	12
1 to 49 workers	—	16	50	26	—	12	12
50 to 99 workers	5	14	56	25	—	12	12
100 workers or more	8	15	56	19	1	12	12
100 to 499 workers	9	12	56	21	2	12	12
500 workers or more	8	16	56	19	1	11	12

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

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

³ Less than 0.5 percent.

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

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	0.9	1.0	1.6	1.5	(³)	0.2	0.0
Full time	0.9	1.1	1.7	1.5	(³)	0.2	0.0
Part time	–	2.1	2.5	2.3	–	0.3	0.5
Union	1.0	1.0	2.1	1.9	0.1	0.2	0.0
Nonunion	1.5	1.6	2.2	1.6	(³)	0.2	0.0
1 to 99 workers	–	2.3	3.1	3.0	–	0.3	0.0
1 to 49 workers	–	3.6	4.4	3.8	–	0.4	0.0
50 to 99 workers	1.5	3.4	4.8	3.8	–	0.3	0.0
100 workers or more	1.0	1.2	1.7	1.6	(³)	0.2	0.0
100 to 499 workers	–	1.7	2.1	2.0	–	0.3	0.0
500 workers or more	1.2	1.4	2.0	1.8	(³)	0.2	0.0
After 5 years							
All workers	0.9	1.0	1.6	1.5	(³)	0.1	0.0
Full time	0.9	1.1	1.7	1.5	(³)	0.2	0.0
Part time	–	2.1	2.3	2.1	–	0.3	0.6
Union	1.0	0.9	1.9	1.7	0.1	0.2	0.0
Nonunion	1.5	1.7	2.3	1.7	(³)	0.2	0.0
1 to 99 workers	–	2.2	3.5	3.3	–	0.3	0.0
1 to 49 workers	–	3.4	4.8	4.6	–	0.4	0.0
50 to 99 workers	1.5	3.4	4.8	4.0	–	0.3	0.0
100 workers or more	1.0	1.2	1.7	1.5	(³)	0.2	0.0
100 to 499 workers	–	1.8	2.4	2.5	–	0.3	0.0
500 workers or more	1.3	1.4	1.9	1.6	(³)	0.2	0.0

See footnotes at end of table.

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—Continued

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	0.9	1.6	1.8	1.5	(³)	0.1	0.0
Full time	0.9	1.7	1.9	1.6	(³)	0.1	0.0
Part time	—	2.2	2.4	2.2	—	0.3	0.5
Union	1.0	0.9	2.0	1.8	0.1	0.2	0.0
Nonunion	1.5	2.8	2.5	1.7	(³)	0.2	0.0
1 to 99 workers	—	2.3	3.4	3.1	—	0.3	0.0
1 to 49 workers	—	3.4	4.8	4.3	—	0.4	0.0
50 to 99 workers	1.5	3.6	4.8	4.0	—	0.3	0.0
100 workers or more	1.0	1.7	1.9	1.6	(³)	0.2	0.0
100 to 499 workers	—	2.0	2.6	2.7	—	0.3	0.0
500 workers or more	1.3	2.1	2.0	1.7	(³)	0.2	0.0
After 20 years							
All workers	0.9	1.6	1.8	1.7	0.4	0.1	0.0
Full time	0.9	1.7	1.9	1.7	0.4	0.2	0.0
Part time	—	2.2	2.4	2.2	—	0.3	0.6
Union	1.0	0.9	2.0	1.9	0.6	0.2	0.0
Nonunion	1.5	2.8	2.5	1.8	0.2	0.2	0.0
1 to 99 workers	—	2.3	3.6	3.2	—	0.3	0.0
1 to 49 workers	—	3.4	5.0	4.4	—	0.5	0.0
50 to 99 workers	1.5	3.6	4.8	4.0	—	0.3	0.0
100 workers or more	1.0	1.7	1.9	1.8	0.4	0.2	0.0
100 to 499 workers	1.4	2.0	2.6	2.6	0.9	0.3	0.0
500 workers or more	1.2	2.1	2.0	1.8	0.2	0.2	0.0

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

² Employees eligible for paid sick leave but who have not fulfilled the

minimum service requirement are included as receiving 0 days.

³ Less than 0.05.

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

Table 37. Paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2011

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

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	92	63	29	8
Worker characteristics				
Management, professional, and related	93	64	29	7
Professional and related	93	63	30	7
Teachers	92	60	31	8
Primary, secondary, and special education school teachers	92	60	32	8
Service	91	64	27	9
Protective service	91	63	28	9
Sales and office	93	63	30	7
Office and administrative support	93	63	31	7
Natural resources, construction, and maintenance	90	59	31	10
Production, transportation, and material moving	95	59	36	5
Full time	92	63	30	8
Part time	93	70	22	7
Union	95	67	28	5
Nonunion	90	60	30	10
Average wage within the following categories: ²				
Lowest 25 percent	89	58	31	11
Lowest 10 percent	88	56	32	12
Second 25 percent	94	65	29	6
Third 25 percent	93	66	27	7
Highest 25 percent	93	64	29	7
Highest 10 percent	94	66	28	6
Establishment characteristics				
Service-providing industries	92	63	29	8
Education and health services	92	63	29	8
Educational services	92	63	29	8
Elementary and secondary schools	92	61	31	8
Junior colleges, colleges, and universities	93	69	24	7
Health care and social assistance	90	61	29	10
Hospitals	92	64	28	8
Public administration	94	66	28	6
1 to 99 workers	88	52	35	12
1 to 49 workers	84	53	31	16
50 to 99 workers	93	51	42	7
100 workers or more	93	65	28	7
100 to 499 workers	91	50	42	9
500 workers or more	94	70	24	6

See footnotes at end of table.

Table 37. Paid sick leave: Carryover provisions, 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)

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government	95	74	21	5
Local government	91	59	32	9
Geographic areas				
New England	94	51	44	6
Middle Atlantic	94	63	30	6
East North Central	94	53	41	6
West North Central	94	48	47	6
South Atlantic	89	68	21	11
West South Central	87	58	30	13
Pacific	96	85	11	4

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 37. Standard errors for paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2011

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	0.8	1.6	1.4	0.8
Worker characteristics				
Management, professional, and related	0.8	1.7	1.7	0.8
Professional and related	0.9	1.9	1.8	0.9
Teachers	1.0	2.1	2.1	1.0
Primary, secondary, and special education school teachers	1.1	2.4	2.4	1.1
Service	1.5	2.2	1.9	1.5
Protective service	2.9	3.5	3.1	2.9
Sales and office	1.2	2.9	2.7	1.2
Office and administrative support	1.2	2.9	2.8	1.2
Natural resources, construction, and maintenance	2.9	3.5	2.8	2.9
Production, transportation, and material moving ...	1.9	4.1	3.6	1.9
Full time	0.8	1.7	1.5	0.8
Part time	1.9	2.4	2.3	1.9
Union	0.8	1.4	1.4	0.8
Nonunion	1.3	2.5	2.1	1.3
Average wage within the following categories: ²				
Lowest 25 percent	2.0	2.6	1.9	2.0
Lowest 10 percent	2.5	3.7	3.3	2.5
Second 25 percent	0.8	2.5	2.4	0.8
Third 25 percent	1.1	2.1	2.0	1.1
Highest 25 percent	0.8	1.5	1.4	0.8
Highest 10 percent	1.0	2.1	1.8	1.0
Establishment characteristics				
Service-providing industries	0.8	1.6	1.4	0.8
Education and health services	0.9	1.8	1.7	0.9
Educational services	1.0	1.7	1.8	1.0
Elementary and secondary schools	1.0	2.0	2.2	1.0
Junior colleges, colleges, and universities	2.6	4.1	3.0	2.6
Health care and social assistance	2.3	4.3	3.7	2.3
Hospitals	2.8	5.6	4.7	2.8
Public administration	1.5	2.5	2.3	1.5
1 to 99 workers	2.5	4.1	3.5	2.5
1 to 49 workers	3.6	5.7	5.7	3.6
50 to 99 workers	2.8	6.2	5.8	2.8
100 workers or more	0.7	1.5	1.4	0.7
100 to 499 workers	1.1	3.1	2.8	1.1
500 workers or more	0.9	1.4	1.4	0.9

See footnotes at end of table.

Table 37. Standard errors for paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government	1.6	3.4	2.7	1.6
Local government	0.8	1.7	1.6	0.8
Geographic areas				
New England	1.5	4.7	5.3	1.5
Middle Atlantic	1.6	2.2	1.3	1.6
East North Central	1.2	3.5	3.2	1.2
West North Central	1.9	6.6	5.8	1.9
South Atlantic	2.9	5.2	5.3	2.9
West South Central	1.8	4.7	4.4	1.8
Pacific	0.8	2.1	2.1	0.8

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)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	5	11	57	16	9	3	12	12
Full time	5	10	57	16	8	3	12	12
Part time	—	24	46	12	12	—	11	10
Union	3	13	59	14	7	4	12	11
Nonunion	6	10	55	18	10	2	13	12
1 to 99 workers	5	17	59	12	—	—	11	11
1 to 49 workers	5	20	59	10	—	—	11	10
50 to 99 workers	6	13	60	16	5	—	11	12
100 workers or more	5	10	56	17	9	3	13	12
100 to 499 workers	5	13	59	15	7	1	12	12
500 workers or more	4	9	55	18	10	3	13	12
After 5 years								
All workers	2	4	26	50	13	5	15	15
Full time	2	4	25	51	13	6	16	15
Part time	—	10	41	32	10	—	14	14
Union	1	6	22	54	10	7	15	15
Nonunion	2	3	30	47	14	4	16	15
1 to 99 workers	2	4	34	50	6	2	14	15
1 to 49 workers	3	3	35	49	8	3	14	15
50 to 99 workers	—	7	34	52	4	—	14	15
100 workers or more	2	4	25	49	14	6	16	15
100 to 499 workers	1	3	33	50	9	4	15	15
500 workers or more	2	5	22	49	15	7	16	15

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)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	2	8	52	28	9	18	18
Full time	1	1	8	52	28	9	18	18
Part time	3	7	14	48	23	4	16	16
Union	1	3	7	51	29	10	18	18
Nonunion	2	1	9	53	27	8	18	18
1 to 99 workers	2	2	11	57	21	6	17	18
1 to 49 workers	3	2	11	55	22	6	17	17
50 to 99 workers	—	—	12	62	20	4	17	18
100 workers or more	2	2	8	51	29	9	18	18
100 to 499 workers	—	—	10	54	25	8	18	18
500 workers or more	2	2	7	50	30	10	19	18
After 20 years								
All workers	1	1	5	14	48	31	22	22
Full time	1	1	5	14	47	32	22	22
Part time	—	—	9	18	50	15	20	20
Union	(³)	2	3	11	50	34	22	22
Nonunion	2	1	6	16	46	29	22	22
1 to 99 workers	—	—	9	15	45	28	21	21
1 to 49 workers	—	—	10	14	43	29	21	21
50 to 99 workers	—	—	8	16	49	26	22	22
100 workers or more	1	1	4	14	48	31	22	22
100 to 499 workers	—	—	7	16	43	31	22	21
500 workers or more	2	1	3	13	50	31	22	22

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

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are

exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time-off for workers to use for multiple purposes.

³ Less than 0.5 percent.

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

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	1.0	0.8	1.3	1.6	0.9	0.2	0.2	0.0
Full time	1.0	0.8	1.3	1.7	1.0	0.2	0.2	0.0
Part time	–	2.7	4.1	2.0	2.2	–	0.3	0.1
Union	0.6	1.2	1.6	1.2	0.6	0.2	0.1	0.6
Nonunion	1.7	1.0	2.1	2.7	1.6	0.3	0.3	0.0
1 to 99 workers	1.7	2.6	3.2	2.0	–	–	0.3	0.7
1 to 49 workers	2.5	3.4	4.3	2.5	–	–	0.4	0.3
50 to 99 workers	1.4	2.9	4.6	3.8	1.5	–	0.2	0.9
100 workers or more	1.0	0.9	1.4	1.7	1.1	0.2	0.2	0.0
100 to 499 workers	1.6	2.2	2.4	2.1	1.3	0.3	0.3	1.5
500 workers or more	1.2	0.9	1.5	1.9	1.2	0.3	0.2	0.0
After 5 years								
All workers	0.5	0.5	1.3	1.2	1.8	0.4	0.2	0.0
Full time	0.5	0.5	1.4	1.3	1.8	0.5	0.2	0.0
Part time	–	2.0	4.8	3.7	1.4	–	0.4	1.4
Union	0.3	1.1	1.3	1.5	0.7	0.6	0.1	0.0
Nonunion	0.9	0.4	1.9	1.9	2.9	0.6	0.3	0.0
1 to 99 workers	1.0	1.1	2.7	3.3	1.2	1.0	0.3	0.0
1 to 49 workers	1.6	0.8	3.6	4.1	1.8	1.1	0.4	0.0
50 to 99 workers	–	2.8	3.5	3.5	1.5	–	0.3	0.0
100 workers or more	0.6	0.5	1.4	1.4	2.0	0.5	0.2	0.0
100 to 499 workers	0.5	0.8	2.5	2.6	1.8	0.9	0.3	0.0
500 workers or more	0.7	0.7	1.6	1.5	2.3	0.6	0.2	0.0

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

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.5	0.3	0.8	1.6	1.5	0.6	0.2	0.0
Full time	0.5	0.4	0.8	1.7	1.6	0.6	0.2	0.0
Part time	1.6	1.4	2.0	4.4	2.6	2.0	0.5	0.4
Union	0.3	0.8	0.7	1.7	1.2	0.8	0.1	0.0
Nonunion	0.9	0.3	1.3	2.5	2.4	0.9	0.3	0.0
1 to 99 workers	1.0	0.5	1.9	3.0	2.3	1.2	0.3	1.3
1 to 49 workers	1.6	0.7	2.8	3.9	3.3	1.5	0.4	1.5
50 to 99 workers	—	—	2.7	4.8	2.9	1.8	0.4	1.3
100 workers or more	0.6	0.4	0.8	1.7	1.6	0.7	0.2	0.0
100 to 499 workers	—	—	1.9	3.1	2.1	1.4	0.3	0.1
500 workers or more	0.7	0.5	0.8	2.0	1.9	0.8	0.2	0.4
After 20 years								
All workers	0.5	0.4	0.6	1.0	1.7	1.5	0.2	0.0
Full time	0.5	0.4	0.6	1.0	1.8	1.6	0.2	0.2
Part time	—	—	1.8	3.1	4.8	2.7	0.5	0.8
Union	(³)	0.8	0.4	0.9	2.2	1.8	0.2	0.8
Nonunion	0.9	0.3	1.0	1.5	2.5	2.4	0.3	0.5
1 to 99 workers	—	—	1.9	2.3	3.3	3.1	0.4	0.3
1 to 49 workers	—	—	2.7	3.1	4.1	3.6	0.6	0.6
50 to 99 workers	—	—	2.7	3.5	5.7	5.4	0.4	0.7
100 workers or more	0.6	0.4	0.6	1.0	2.0	1.7	0.2	0.2
100 to 499 workers	—	—	1.6	2.3	2.8	2.6	0.4	0.2
500 workers or more	0.7	0.5	0.5	1.3	2.2	1.8	0.2	0.7

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

² 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.

Table 39. Consolidated leave plans:¹ Access, State and local government workers, National Compensation Survey, March 2011

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	10	17	21	24	27	90	12	15	18	21
Worker characteristics										
Management, professional, and related	11	18	22	25	28	89	13	15	18	21
Professional and related	12	18	22	25	27	88	12	15	17	21
Service	10	16	20	23	26	90	11	14	17	21
Protective service	8	17	20	23	27	92	11	14	17	22
Sales and office	9	17	21	25	28	91	12	15	18	22
Office and administrative support	9	17	21	25	28	91	12	15	18	21
Natural resources, construction, and maintenance	8	17	21	24	27	92	10	14	17	21
Production, transportation, and material moving ...	7	15	20	23	25	93	10	14	17	21
Full time	10	17	21	25	27	90	12	15	18	21
Part time	13	15	17	20	23	87	11	13	16	19
Union	5	17	21	25	29	95	12	15	18	22
Nonunion	13	17	21	24	26	87	12	15	17	21
Average wage within the following categories: ²										
Lowest 25 percent	13	16	20	23	26	87	11	14	17	21
Lowest 10 percent	20	15	20	22	24	80	11	14	17	19
Second 25 percent	8	17	22	25	27	92	12	15	18	22
Third 25 percent	9	17	21	24	27	91	12	15	18	21
Highest 25 percent	10	19	23	26	29	90	13	16	18	22
Highest 10 percent	7	19	21	24	27	93	14	16	18	22
Establishment characteristics										
Service-providing industries	10	17	21	24	27	90	12	15	18	21
Education and health services	11	18	21	24	26	89	12	15	17	20
Educational services	4	14	15	16	18	96	12	15	17	20
Elementary and secondary schools	4	8	8	9	10	96	11	13	16	18
Junior colleges, colleges, and universities	3	22	25	27	30	97	14	17	19	22
Health care and social assistance	30	19	23	26	29	70	12	15	18	22
Hospitals	33	20	23	26	29	67	12	16	19	22
Public administration	8	17	21	25	29	92	12	15	18	22
1 to 99 workers	8	18	21	23	26	92	10	14	17	20
1 to 49 workers	8	18	20	23	25	92	10	14	17	20
50 to 99 workers	9	18	22	25	26	91	11	14	17	21
100 workers or more	10	17	21	24	27	90	12	15	18	21
100 to 499 workers	13	16	21	24	28	87	11	14	17	21
500 workers or more	9	18	21	25	27	91	12	15	18	22

See footnotes at end of table.

Table 39. Consolidated leave plans:¹ Access, State and local government workers, National Compensation Survey, March 2011—Continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
State government	5	19	22	25	27	95	13	16	19	23
Local government	13	17	21	24	27	87	11	14	17	20
Geographic areas										
Middle Atlantic	3	17	21	25	28	97	14	17	19	22
East North Central	7	19	22	25	28	93	11	14	17	22
West North Central	14	16	21	24	26	86	11	14	17	21
South Atlantic	9	17	21	23	26	91	12	14	17	21
East South Central	12	20	23	27	29	88	11	15	18	21
Pacific	12	18	22	27	29	88	12	15	17	21

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in

the "National Compensation Survey: Occupational Earnings in the United States, 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 39. Standard errors for consolidated leave plans:¹ Access, State and local government workers, National Compensation Survey, March 2011

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	0.8	0.5	0.5	0.6	0.7	0.8	0.2	0.2	0.2	0.2
Worker characteristics										
Management, professional, and related	1.0	0.7	0.7	0.7	0.8	1.0	0.4	0.3	0.3	0.3
Professional and related	1.3	0.8	0.8	0.9	0.9	1.3	0.4	0.4	0.3	0.3
Service	1.2	1.1	0.9	1.1	1.3	1.2	0.2	0.2	0.2	0.2
Protective service	1.5	0.9	0.9	1.3	1.5	1.5	0.3	0.3	0.3	0.3
Sales and office	1.3	0.6	0.6	0.8	0.8	1.3	0.3	0.3	0.3	0.3
Office and administrative support	1.2	0.6	0.7	0.8	0.8	1.2	0.2	0.2	0.2	0.3
Natural resources, construction, and maintenance	1.4	0.9	0.9	1.0	1.2	1.4	0.3	0.3	0.2	0.3
Production, transportation, and material moving ...	2.0	1.6	1.3	1.8	2.1	2.0	0.5	0.4	0.4	0.4
Full time	0.9	0.5	0.5	0.6	0.7	0.9	0.2	0.2	0.2	0.2
Part time	2.6	1.3	1.6	2.3	2.4	2.6	0.3	0.3	0.3	0.4
Union	0.9	0.8	1.1	1.3	1.5	0.9	0.1	0.1	0.1	0.2
Nonunion	1.1	0.6	0.6	0.6	0.7	1.1	0.4	0.3	0.3	0.3
Average wage within the following categories: ²										
Lowest 25 percent	1.6	0.9	0.8	0.9	1.0	1.6	0.4	0.3	0.3	0.4
Lowest 10 percent	3.6	1.4	1.2	1.4	1.7	3.6	0.7	0.6	0.6	0.7
Second 25 percent	0.8	0.6	0.7	0.8	0.9	0.8	0.2	0.2	0.2	0.2
Third 25 percent	1.0	0.7	0.7	0.9	1.2	1.0	0.3	0.3	0.3	0.3
Highest 25 percent	1.2	0.8	1.1	1.1	1.1	1.2	0.3	0.2	0.2	0.2
Highest 10 percent	1.4	0.8	1.0	1.2	1.5	1.4	0.3	0.3	0.3	0.4
Establishment characteristics										
Service-providing industries	0.8	0.5	0.5	0.6	0.7	0.8	0.2	0.2	0.2	0.2
Education and health services	1.0	0.7	0.7	0.7	0.8	1.0	0.4	0.4	0.3	0.4
Educational services	0.7	2.2	2.8	2.7	2.6	0.7	0.5	0.4	0.4	0.4
Elementary and secondary schools	0.8	1.0	1.0	1.0	1.2	0.8	0.3	0.4	0.4	0.6
Junior colleges, colleges, and universities	1.2	3.3	4.0	3.5	2.5	1.2	0.8	0.6	0.5	0.4
Health care and social assistance	2.8	0.7	0.6	0.7	0.8	2.8	0.5	0.5	0.4	0.4
Hospitals	4.5	0.8	0.8	0.9	1.0	4.5	0.6	0.6	0.4	0.4
Public administration	1.0	0.6	0.7	0.9	1.0	1.0	0.2	0.2	0.2	0.2
1 to 99 workers	1.5	0.7	0.7	1.1	1.1	1.5	0.3	0.2	0.3	0.4
1 to 49 workers	1.9	1.1	1.0	1.3	1.5	1.9	0.4	0.3	0.4	0.6
50 to 99 workers	2.5	0.9	1.0	1.7	1.5	2.5	0.3	0.2	0.3	0.5
100 workers or more	0.9	0.6	0.6	0.7	0.8	0.9	0.2	0.2	0.2	0.2
100 to 499 workers	1.8	1.3	1.1	1.4	1.7	1.8	0.2	0.2	0.2	0.3
500 workers or more	1.0	0.6	0.7	0.7	0.8	1.0	0.3	0.3	0.2	0.3

See footnotes at end of table.

Table 39. Standard errors for consolidated leave plans:¹ Access, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
State government	0.8	1.1	1.2	1.1	1.0	0.8	0.5	0.4	0.3	0.3
Local government	1.2	0.6	0.6	0.7	0.8	1.2	0.1	0.1	0.2	0.2
Geographic areas										
Middle Atlantic	0.8	1.3	1.2	1.4	1.6	0.8	0.2	0.3	0.2	0.2
East North Central	2.0	2.0	2.5	2.4	2.7	2.0	0.3	0.3	0.2	0.2
West North Central	4.2	1.7	1.4	1.7	2.1	4.2	1.3	1.4	0.9	0.8
South Atlantic	1.3	0.7	0.7	0.8	1.1	1.3	0.4	0.4	0.4	0.6
East South Central	2.6	1.6	1.2	0.9	0.8	2.6	2.1	1.5	1.4	1.3
Pacific	2.4	0.7	1.0	1.1	1.2	2.4	0.2	0.2	0.2	0.3

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in

the "National Compensation Survey: Occupational Earnings in the United States, 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)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	13	4	10	52	73
Worker characteristics					
Management, professional, and related	14	4	9	53	74
Professional and related	13	3	8	53	73
Teachers	11	2	4	50	69
Primary, secondary, and special education school teachers	8	1	2	48	69
Service	11	4	10	50	72
Protective service	11	4	13	55	79
Sales and office	16	6	15	51	73
Office and administrative support	17	6	15	52	74
Natural resources, construction, and maintenance	12	2	13	55	75
Production, transportation, and material moving ...	5	—	13	40	66
Full time	14	5	11	54	77
Part time	8	2	6	38	53
Union	16	2	13	54	82
Nonunion	11	6	8	50	65
Average wage within the following categories: ²					
Lowest 25 percent	10	4	5	44	61
Lowest 10 percent	8	—	3	40	52
Second 25 percent	16	6	14	53	77
Third 25 percent	15	4	14	56	79
Highest 25 percent	13	3	11	55	77
Highest 10 percent	15	4	11	57	80
Establishment characteristics					
Service-providing industries	13	4	10	52	73
Education and health services	13	4	7	51	72
Educational services	12	3	5	49	70
Elementary and secondary schools	8	1	2	45	69
Junior colleges, colleges, and universities	27	—	—	63	76
Health care and social assistance	14	—	15	64	85
Hospitals	15	—	—	70	86
Public administration	17	6	17	54	76
1 to 99 workers	8	4	5	34	46
1 to 49 workers	7	6	6	36	43
50 to 99 workers	—	2	2	31	52
100 workers or more	14	4	11	54	77
100 to 499 workers	8	2	6	42	56
500 workers or more	16	5	13	59	84

See footnotes at end of table.

Table 40. Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	27	—	20	70	86
Local government	8	2	7	46	69
Geographic areas					
New England	—	—	4	32	74
Middle Atlantic	20	—	4	42	79
East North Central	8	1	13	49	65
West North Central	—	—	—	45	66
South Atlantic	10	—	6	60	83
East South Central	—	—	2	44	47
West South Central	7	2	4	47	60
Mountain	18	3	21	64	89
Pacific	13	4	26	66	83

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above 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 40. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2011

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	1.3	1.1	1.0	1.7	1.3
Worker characteristics					
Management, professional, and related	1.3	1.1	1.1	1.7	1.4
Professional and related	1.2	0.9	1.1	1.7	1.5
Teachers	1.3	0.8	0.8	1.9	1.5
Primary, secondary, and special education school teachers	1.0	0.2	0.5	1.8	1.5
Service	1.5	1.2	0.9	2.1	1.6
Protective service	1.4	1.0	1.4	2.7	2.4
Sales and office	2.0	1.8	1.8	2.7	2.4
Office and administrative support	2.1	1.9	1.9	2.6	2.4
Natural resources, construction, and maintenance	2.7	0.8	1.7	3.8	2.5
Production, transportation, and material moving ...	1.4	–	2.4	3.7	4.8
Full time	1.4	1.2	1.1	1.7	1.4
Part time	1.4	0.6	1.1	2.4	2.2
Union	1.2	0.6	1.1	1.7	1.3
Nonunion	1.9	1.8	1.1	2.4	2.0
Average wage within the following categories: ²					
Lowest 25 percent	1.9	1.5	0.7	2.5	2.2
Lowest 10 percent	2.3	–	0.8	3.0	3.0
Second 25 percent	2.0	1.7	1.9	2.3	1.8
Third 25 percent	1.1	0.8	1.3	1.9	1.6
Highest 25 percent	1.1	0.8	0.9	1.6	1.4
Highest 10 percent	1.7	1.6	1.5	2.3	2.0
Establishment characteristics					
Service-providing industries	1.3	1.1	1.0	1.7	1.3
Education and health services	1.8	1.4	1.6	1.9	1.8
Educational services	1.9	1.5	1.2	1.9	1.8
Elementary and secondary schools	0.9	0.2	0.4	1.8	1.5
Junior colleges, colleges, and universities	6.9	–	–	6.2	6.3
Health care and social assistance	2.2	–	4.0	3.2	3.0
Hospitals	2.9	–	–	3.2	2.8
Public administration	1.8	1.7	1.2	2.1	1.9
1 to 99 workers	1.5	1.1	1.1	2.8	3.5
1 to 49 workers	1.6	1.7	1.8	4.2	4.7
50 to 99 workers	–	0.6	0.4	4.1	5.3
100 workers or more	1.4	1.2	1.1	1.8	1.4
100 to 499 workers	1.1	0.6	1.3	2.8	2.4
500 workers or more	1.7	1.5	1.4	1.9	1.5

See footnotes at end of table.

Table 40. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	4.2	—	3.7	4.3	3.7
Local government	0.6	0.3	0.4	1.5	1.3
Geographic areas					
New England	—	—	1.5	5.3	2.7
Middle Atlantic	0.8	—	0.7	2.9	3.1
East North Central	0.8	0.5	1.9	2.4	2.0
West North Central	—	—	—	4.5	5.6
South Atlantic	2.5	—	0.9	3.8	1.9
East South Central	—	—	0.9	10.4	9.5
West South Central	1.3	0.4	0.6	5.0	3.5
Mountain	2.8	1.6	2.1	9.9	3.5
Pacific	3.0	1.0	1.7	3.2	2.1

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)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
All workers	22	34	53	59	55	24
Worker characteristics						
Management, professional, and related	23	36	56	63	57	25
Professional and related	23	36	55	62	56	24
Teachers	21	35	50	59	55	20
Primary, secondary, and special education school teachers	19	36	50	60	54	19
Service	20	29	49	54	51	24
Protective service	22	31	57	59	55	28
Sales and office	21	35	54	60	57	25
Office and administrative support	22	35	55	61	58	26
Natural resources, construction, and maintenance	22	39	53	58	57	22
Production, transportation, and material moving ...	20	34	41	41	51	15
Full time	24	37	58	64	60	26
Part time	13	18	30	34	30	14
Union	19	31	55	62	61	29
Nonunion	25	37	52	57	51	21
Average wage within the following categories: ¹						
Lowest 25 percent	19	30	44	49	44	19
Lowest 10 percent	18	26	36	41	38	15
Second 25 percent	23	34	57	61	59	28
Third 25 percent	24	39	58	65	58	29
Highest 25 percent	23	34	55	64	62	23
Highest 10 percent	21	29	50	61	63	24
Establishment characteristics						
Service-providing industries	22	34	53	59	55	24
Education and health services	23	36	54	61	56	22
Educational services	23	35	53	61	57	21
Elementary and secondary schools	19	35	49	57	53	19
Junior colleges, colleges, and universities	32	36	63	72	72	25
Health care and social assistance	24	39	59	64	50	30
Hospitals	25	46	63	66	52	30
Public administration	22	33	56	58	55	31
1 to 99 workers	18	24	33	38	40	20
1 to 49 workers	18	25	33	38	39	17
50 to 99 workers	17	24	32	38	41	23
100 workers or more	23	36	56	62	58	25
100 to 499 workers	16	29	42	44	47	19
500 workers or more	25	38	61	69	61	27

See footnotes at end of table.

Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
State government	32	34	71	75	74	40
Local government	19	34	47	54	49	19
Geographic areas						
New England	13	6	32	37	49	—
Middle Atlantic	3	13	32	45	73	27
East North Central	21	18	39	45	57	24
West North Central	19	38	63	67	44	35
South Atlantic	34	47	65	71	49	23
East South Central	—	51	37	47	45	—
West South Central	17	34	64	67	65	16
Mountain	25	43	68	71	56	30
Pacific	26	48	65	69	53	26

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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, State and local government workers, National Compensation Survey, March 2011

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
All workers	1.4	1.5	1.4	1.6	1.2	1.3
Worker characteristics						
Management, professional, and related	1.6	1.6	1.6	1.7	1.3	1.5
Professional and related	1.7	1.7	1.6	1.7	1.3	1.5
Teachers	1.8	1.9	1.9	1.9	1.7	1.3
Primary, secondary, and special education school teachers	1.7	2.1	2.2	2.1	1.9	1.7
Service	1.3	1.7	1.8	1.9	1.9	1.3
Protective service	2.2	2.5	2.8	2.7	2.8	2.6
Sales and office	1.9	2.3	2.3	2.5	2.1	2.4
Office and administrative support	2.0	2.3	2.3	2.5	2.1	2.4
Natural resources, construction, and maintenance	3.2	2.9	3.2	3.6	3.8	2.5
Production, transportation, and material moving ...	3.4	3.3	3.7	3.5	4.1	2.3
Full time	1.5	1.6	1.6	1.7	1.3	1.4
Part time	2.0	1.8	1.7	2.2	2.0	1.4
Union	1.3	1.7	1.8	1.5	1.5	1.4
Nonunion	2.2	2.2	1.9	2.4	1.7	1.6
Average wage within the following categories: ¹						
Lowest 25 percent	2.1	2.3	1.8	2.6	2.0	1.4
Lowest 10 percent	2.4	2.3	2.1	3.0	2.5	1.6
Second 25 percent	1.7	1.9	1.9	1.9	1.7	2.2
Third 25 percent	1.8	1.9	2.1	2.2	1.8	1.9
Highest 25 percent	1.4	1.6	1.6	1.4	1.3	1.1
Highest 10 percent	1.9	1.8	2.1	2.0	2.1	1.6
Establishment characteristics						
Service-providing industries	1.4	1.5	1.4	1.6	1.3	1.3
Education and health services	2.0	1.8	1.8	1.9	1.4	1.6
Educational services	2.0	1.8	1.9	2.0	1.6	1.5
Elementary and secondary schools	1.6	2.0	2.1	2.1	1.7	1.4
Junior colleges, colleges, and universities	5.8	3.5	6.2	5.8	3.1	4.2
Health care and social assistance	3.2	3.2	3.2	3.1	3.1	4.0
Hospitals	3.9	4.6	4.4	3.6	4.3	5.1
Public administration	1.6	1.9	2.1	2.0	1.9	2.2
1 to 99 workers	2.2	2.6	2.6	2.6	3.3	2.0
1 to 49 workers	3.0	2.7	3.4	3.4	4.7	2.6
50 to 99 workers	3.2	4.3	4.6	5.0	3.9	3.0
100 workers or more	1.5	1.5	1.5	1.6	1.2	1.3
100 to 499 workers	2.0	2.3	2.3	2.6	2.2	2.1
500 workers or more	1.7	1.8	1.7	1.6	1.4	1.6

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
State government	3.8	2.7	3.3	3.4	2.1	3.6
Local government	1.1	1.5	1.5	1.6	1.4	0.9
Geographic areas						
New England	2.6	1.9	4.4	5.3	3.1	—
Middle Atlantic	1.1	3.4	2.8	2.9	3.7	1.0
East North Central	3.2	1.9	2.5	1.8	2.7	2.5
West North Central	5.6	6.1	5.4	3.4	5.1	7.3
South Atlantic	3.4	4.2	2.5	2.3	3.0	3.1
East South Central	—	8.5	7.2	12.1	6.2	—
West South Central	2.1	4.4	3.1	3.5	2.4	3.2
Mountain	4.1	10.3	10.1	10.5	6.8	2.5
Pacific	2.6	2.7	3.4	3.0	2.8	3.2

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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, State and local government workers, National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	28	70	64
Worker characteristics			
Management, professional, and related	30	74	68
Professional and related	30	74	67
Teachers	27	73	67
Primary, secondary, and special education school teachers	22	74	66
Service	24	64	58
Protective service	26	71	63
Sales and office	29	68	63
Office and administrative support	30	70	65
Natural resources, construction, and maintenance	27	67	59
Production, transportation, and material moving ...	16	67	61
Full time	30	74	68
Part time	14	48	46
Union	26	77	71
Nonunion	29	65	59
Average wage within the following categories: ³			
Lowest 25 percent	21	57	52
Lowest 10 percent	17	45	41
Second 25 percent	31	72	67
Third 25 percent	32	77	71
Highest 25 percent	29	77	70
Highest 10 percent	32	78	72
Establishment characteristics			
Service-providing industries	28	70	64
Education and health services	31	72	66
Educational services	30	73	67
Elementary and secondary schools	22	73	66
Junior colleges, colleges, and universities	56	74	71
Health care and social assistance	35	69	59
Hospitals	36	68	56
Public administration	25	72	67
1 to 99 workers	16	45	37
1 to 49 workers	14	42	36
50 to 99 workers	19	50	39
100 workers or more	30	74	69
100 to 499 workers	17	62	55
500 workers or more	34	78	73

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)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
State government	46	84	81
Local government	22	66	59
Geographic areas			
Middle Atlantic	16	85	80
East North Central	16	55	49
West North Central	—	57	43
South Atlantic	44	76	69
East South Central	—	59	52
West South Central	21	73	66
Mountain	24	71	72
Pacific	42	74	72

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, State and local government workers, National Compensation Survey, March 2011

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	1.3	1.4	1.3
Worker characteristics			
Management, professional, and related	1.4	1.3	1.2
Professional and related	1.5	1.3	1.2
Teachers	1.4	1.5	1.3
Primary, secondary, and special education school teachers	1.3	1.6	1.6
Service	1.7	1.9	2.0
Protective service	2.6	2.7	3.0
Sales and office	2.4	2.8	2.6
Office and administrative support	2.4	2.8	2.6
Natural resources, construction, and maintenance	3.0	3.3	3.3
Production, transportation, and material moving	2.8	3.8	4.0
Full time	1.5	1.4	1.3
Part time	1.4	2.2	2.1
Union	1.3	1.4	1.3
Nonunion	2.1	2.1	1.9
Average wage within the following categories: ³			
Lowest 25 percent	2.1	2.4	2.3
Lowest 10 percent	2.5	3.0	2.9
Second 25 percent	2.0	2.0	2.1
Third 25 percent	1.5	1.5	1.7
Highest 25 percent	1.4	1.5	1.3
Highest 10 percent	1.9	2.2	1.9
Establishment characteristics			
Service-providing industries	1.4	1.4	1.3
Education and health services	1.8	1.5	1.3
Educational services	1.8	1.6	1.5
Elementary and secondary schools	1.2	1.5	1.4
Junior colleges, colleges, and universities	5.4	3.7	3.7
Health care and social assistance	4.5	3.4	3.9
Hospitals	5.9	4.3	5.4
Public administration	1.6	1.9	1.9
1 to 99 workers	2.0	3.5	3.2
1 to 49 workers	2.2	3.6	3.5
50 to 99 workers	3.8	5.2	5.0
100 workers or more	1.5	1.3	1.2
100 to 499 workers	1.8	2.5	2.3
500 workers or more	1.8	1.3	1.2

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

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
State government	4.2	2.5	2.5
Local government	0.8	1.5	1.3
Geographic areas			
Middle Atlantic	0.4	1.0	1.2
East North Central	2.6	2.6	2.4
West North Central	—	5.3	6.6
South Atlantic	2.8	2.2	2.7
East South Central	—	10.6	8.9
West South Central	2.3	3.5	3.5
Mountain	1.9	4.8	4.0
Pacific	2.6	3.7	2.8

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, State and local government workers, National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	31	4	1	1	12	6	1	12
Worker characteristics								
Management, professional, and related	30	4	1	1	12	5	1	12
Professional and related	28	4	(³)	1	12	4	1	11
Teachers	25	2	–	–	12	3	–	10
Primary, secondary, and special education school teachers	29	2	–	–	14	3	–	12
Service	32	4	1	2	10	9	–	12
Protective service	43	7	–	3	13	13	–	16
Sales and office	33	5	1	2	13	6	1	12
Office and administrative support	33	5	2	2	13	6	1	12
Natural resources, construction, and maintenance	33	3	–	–	12	10	–	11
Production, transportation, and material moving ...	29	2	–	–	11	5	–	11
Full time	35	5	1	1	13	7	1	13
Part time	10	1	–	1	3	2	–	3
Union	36	4	(³)	(³)	20	5	–	13
Nonunion	26	4	1	2	5	7	1	11
Average wage within the following categories: ⁴								
Lowest 25 percent	24	2	1	3	7	6	–	10
Lowest 10 percent	19	(³)	1	3	5	4	–	7
Second 25 percent	33	5	1	2	11	8	1	12
Third 25 percent	34	5	1	1	12	6	1	14
Highest 25 percent	33	5	(³)	–	16	4	(³)	12
Highest 10 percent	32	5	(³)	–	16	4	–	11
Establishment characteristics								
Service-providing industries	31	4	1	1	11	6	1	12
Education and health services	26	3	1	1	11	4	1	10
Educational services	23	2	–	–	11	3	–	9
Elementary and secondary schools	24	1	–	–	13	3	–	9
Junior colleges, colleges, and universities	20	7	–	–	5	3	–	8
Health care and social assistance	46	8	3	6	10	6	5	16
Hospitals	42	4	2	6	9	5	5	15
Public administration	40	7	1	2	14	10	–	16
1 to 99 workers	28	2	4	6	9	9	–	7
1 to 49 workers	28	2	3	7	7	9	–	8
50 to 99 workers	30	–	5	–	13	10	–	4
100 workers or more	31	5	(³)	1	12	6	1	12
100 to 499 workers	33	2	2	2	13	7	1	12
500 workers or more	31	6	–	–	11	5	1	13

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)

Characteristics	All nonproduction bonuses ¹	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
State government	42	12	—	—	12	7	2	19
Local government	27	1	1	2	11	6	(³)	9
Geographic areas								
New England	36	—	—	—	18	10	—	18
Middle Atlantic	31	—	1	—	14	3	—	15
East North Central	29	1	—	—	18	8	—	7
West North Central	18	—	(³)	—	5	—	—	6
South Atlantic	39	6	—	3	5	6	3	20
West South Central	32	3	—	—	7	9	—	15
Mountain	21	4	—	—	—	6	—	9
Pacific	36	14	1	—	24	1	—	6

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

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

³ Less than 0.5 percent.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 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, State and local government workers, National Compensation Survey, March 2011

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ¹
All workers	1.3	0.3	0.2	0.3	0.8	0.6	0.2	0.9
Worker characteristics								
Management, professional, and related	1.3	0.3	0.2	0.2	0.9	0.6	0.1	1.1
Professional and related	1.3	0.3	(²)	0.2	0.8	0.6	0.1	0.9
Teachers	1.4	0.4	–	–	1.1	0.5	–	1.0
Primary, secondary, and special education school teachers	1.7	0.5	–	–	1.3	0.7	–	1.3
Service	1.9	0.9	0.6	0.6	1.1	1.0	–	1.3
Protective service	2.7	1.8	–	1.1	1.7	1.7	–	2.5
Sales and office	1.7	0.5	0.5	0.7	1.3	1.0	0.2	1.2
Office and administrative support	1.7	0.5	0.5	0.5	1.3	0.9	0.2	1.2
Natural resources, construction, and maintenance	2.8	0.9	–	–	1.3	1.5	–	1.7
Production, transportation, and material moving ...	3.3	0.7	–	–	1.9	1.1	–	1.6
Full time	1.4	0.4	0.2	0.3	0.9	0.6	0.2	1.1
Part time	1.1	0.2	–	0.5	0.7	0.4	–	0.7
Union	1.5	0.5	(²)	(²)	1.3	0.6	–	0.9
Nonunion	1.7	0.4	0.4	0.5	0.5	0.8	0.4	1.4
Average wage within the following categories: ³								
Lowest 25 percent	1.8	0.6	0.3	0.7	0.8	0.7	–	1.3
Lowest 10 percent	2.5	(²)	0.3	1.2	0.8	0.7	–	1.2
Second 25 percent	1.8	0.5	0.4	0.4	1.1	1.1	0.2	1.2
Third 25 percent	1.7	0.6	0.3	0.4	1.2	0.8	0.2	1.3
Highest 25 percent	1.3	0.3	(²)	–	1.1	0.6	(²)	0.9
Highest 10 percent	1.7	0.5	(²)	–	1.1	0.6	–	1.3
Establishment characteristics								
Service-providing industries	1.3	0.3	0.2	0.3	0.8	0.5	0.2	0.9
Education and health services	1.3	0.3	0.2	0.3	0.8	0.6	0.1	0.8
Educational services	1.3	0.2	–	–	0.9	0.6	–	0.9
Elementary and secondary schools	1.5	0.3	–	–	1.1	0.6	–	1.0
Junior colleges, colleges, and universities	2.7	0.7	–	–	1.3	1.3	–	1.9
Health care and social assistance	4.0	1.0	1.1	1.7	2.0	1.1	1.0	1.8
Hospitals	5.2	0.7	0.9	2.6	2.7	1.0	1.5	2.0
Public administration	2.0	0.9	0.5	0.7	1.5	1.2	–	2.0
1 to 99 workers	3.1	0.5	1.2	1.5	1.6	2.1	–	1.4
1 to 49 workers	3.8	0.2	1.5	2.2	1.3	2.8	–	2.2
50 to 99 workers	5.0	–	1.6	–	3.6	2.4	–	1.4
100 workers or more	1.3	0.3	(²)	0.2	0.8	0.5	0.2	1.0
100 to 499 workers	2.4	0.2	0.6	0.8	1.4	1.1	0.2	1.4
500 workers or more	1.4	0.5	–	–	0.9	0.6	0.3	1.1

See footnotes at end of table.

Table 43. Standard errors for nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ¹
State government	3.2	1.1	—	—	2.1	1.6	0.8	2.8
Local government	1.3	0.2	0.3	0.4	0.8	0.5	(²)	0.7
Geographic areas								
New England	3.8	—	—	—	1.9	2.5	—	4.6
Middle Atlantic	2.6	—	0.0	—	1.3	0.9	—	1.1
East North Central	3.5	0.5	—	—	2.4	1.5	—	1.2
West North Central	4.0	—	(²)	—	2.0	—	—	1.9
South Atlantic	2.7	1.4	—	1.0	0.8	0.8	1.0	3.4
West South Central	3.2	0.7	—	—	1.7	1.2	—	2.4
Mountain	4.3	1.0	—	—	—	2.9	—	2.6
Pacific	2.6	0.8	0.5	—	3.3	0.5	—	1.3

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: Access¹, State and local government workers, National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	50	49	33	28
Worker characteristics				
Management, professional, and related	54	52	34	29
Professional and related	54	53	34	29
Teachers	54	51	31	26
Primary, secondary, and special education school teachers	57	56	30	25
Service	42	42	30	24
Protective service	45	44	35	26
Sales and office	52	51	36	31
Office and administrative support	53	53	37	32
Natural resources, construction, and maintenance	46	46	29	22
Production, transportation, and material moving ...	40	41	29	26
Full time	55	54	37	31
Part time	21	21	13	12
Union	54	51	53	45
Nonunion	47	48	17	14
Average wage within the following categories: ²				
Lowest 25 percent	38	38	15	13
Lowest 10 percent	30	30	8	7
Second 25 percent	51	50	35	29
Third 25 percent	52	52	37	31
Highest 25 percent	59	57	47	39
Highest 10 percent	61	55	57	49
Establishment characteristics				
Service-providing industries	50	49	33	28
Education and health services	53	51	32	27
Educational services	54	52	32	26
Elementary and secondary schools	53	52	28	24
Junior colleges, colleges, and universities	55	53	43	33
Health care and social assistance	43	44	35	31
Hospitals	39	42	36	32
Public administration	49	48	37	31
1 to 99 workers	34	34	16	15
1 to 49 workers	31	31	12	11
50 to 99 workers	40	39	22	21
100 workers or more	52	51	36	30
100 to 499 workers	42	42	22	19
500 workers or more	56	54	40	34

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)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government	59	58	43	33
Local government	47	46	30	26
Geographic areas				
New England	32	27	34	28
Middle Atlantic	61	54	54	49
East North Central	—	—	23	—
South Atlantic	46	46	12	7
East South Central	67	68	2	3
West South Central	57	58	10	11
Mountain	61	60	51	36
Pacific	84	82	84	82

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, State and local government workers, National Compensation Survey, March 2011

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	1.8	1.8	1.3	1.4
Worker characteristics				
Management, professional, and related	1.9	1.9	1.4	1.6
Professional and related	1.8	1.9	1.4	1.6
Teachers	1.9	1.9	1.5	1.6
Primary, secondary, and special education school teachers	2.2	2.2	1.5	1.5
Service	2.1	2.1	1.5	1.5
Protective service	2.8	2.6	2.1	2.2
Sales and office	2.6	2.6	2.4	2.5
Office and administrative support	2.7	2.7	2.3	2.3
Natural resources, construction, and maintenance	3.0	3.0	2.5	2.4
Production, transportation, and material moving	3.7	3.8	3.4	3.4
Full time	1.9	1.9	1.4	1.6
Part time	1.8	1.7	1.2	1.1
Union	2.0	2.1	1.6	1.8
Nonunion	2.3	2.3	1.5	1.7
Average wage within the following categories: ²				
Lowest 25 percent	2.6	2.6	1.2	1.2
Lowest 10 percent	3.7	3.7	1.1	1.1
Second 25 percent	2.7	2.7	2.0	2.2
Third 25 percent	2.3	2.3	1.8	1.9
Highest 25 percent	1.5	1.6	1.5	1.6
Highest 10 percent	2.2	2.4	2.3	2.4
Establishment characteristics				
Service-providing industries	1.8	1.8	1.3	1.4
Education and health services	1.8	1.9	1.7	1.9
Educational services	1.8	1.9	1.5	1.7
Elementary and secondary schools	1.7	1.7	1.3	1.3
Junior colleges, colleges, and universities	4.4	4.5	4.6	5.0
Health care and social assistance	5.5	5.6	4.3	5.0
Hospitals	7.8	7.7	5.7	6.9
Public administration	2.5	2.5	1.8	2.0
1 to 99 workers	3.1	3.1	1.9	1.7
1 to 49 workers	4.0	4.0	1.8	1.6
50 to 99 workers	5.1	5.1	4.1	3.9
100 workers or more	1.9	2.0	1.4	1.6
100 to 499 workers	3.0	3.1	2.0	2.1
500 workers or more	2.1	2.1	1.6	1.7

See footnotes at end of table.

Table 44. Standard errors for unmarried domestic partner benefits: Access¹, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government	3.9	3.9	3.7	4.0
Local government	1.4	1.5	1.0	1.0
Geographic areas				
New England	2.9	1.3	5.6	6.5
Middle Atlantic	2.9	3.1	2.1	2.4
East North Central	—	—	3.2	—
South Atlantic	4.2	4.1	1.3	0.8
East South Central	6.2	6.5	0.9	0.9
West South Central	2.6	2.5	2.5	2.3
Mountain	5.3	5.2	4.5	5.0
Pacific	2.6	2.5	1.3	2.4

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 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	86	1	4	9	79	9	1	11
Worker characteristics								
Management, professional, and related	88	1	3	7	80	10	1	10
Professional and related	88	1	3	7	79	10	1	10
Teachers	88	1	3	8	78	10	1	11
Primary, secondary, and special education school teachers	98	—	—	1	85	12	—	—
Service	79	2	5	15	73	8	2	18
Protective service	88	—	—	9	83	5	1	10
Sales and office	87	—	—	8	80	9	1	11
Office and administrative support	88	—	—	7	80	9	1	10
Natural resources, construction, and maintenance	93	—	—	4	90	6	—	—
Production, transportation, and material moving	81	—	6	—	73	9	3	15
Full time	98	1	1	1	90	9	(1)	1
Part time	22	4	19	55	18	8	5	69
Union	94	1	3	2	85	10	1	3
Nonunion	79	2	4	15	73	8	1	18
Average wage within the following categories: ²								
Lowest 25 percent	67	3	8	23	60	9	2	29
Lowest 10 percent	50	3	10	37	44	9	2	44
Second 25 percent	90	1	4	5	83	9	1	8
Third 25 percent	93	1	1	4	85	9	1	5
Highest 25 percent	96	1	1	2	88	9	1	2
Highest 10 percent	96	1	2	2	88	8	1	2
Establishment characteristics								
Service-providing industries	86	1	4	9	78	9	1	11
Education and health services	87	1	4	7	79	10	1	10
Educational services	87	1	4	8	78	10	1	10
Elementary and secondary schools	88	1	4	7	77	12	1	10
Junior colleges, colleges, and universities	83	3	3	11	81	5	1	13
Health care and social assistance	90	1	3	6	82	—	—	9
Hospitals	93	—	—	5	88	6	—	—
Public administration	87	1	3	9	81	7	1	11
1 to 99 workers	72	2	7	20	62	12	2	24
1 to 49 workers	65	2	8	25	60	7	3	30
50 to 99 workers	83	—	—	11	64	20	2	14
100 workers or more	88	1	3	7	81	8	1	10
100 to 499 workers	83	2	4	11	72	13	1	14
500 workers or more	90	1	3	6	84	7	1	8

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)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	80	7	3	9	29	58	1	12
Worker characteristics								
Management, professional, and related	84	5	3	8	30	59	1	10
Professional and related	84	5	3	8	29	60	1	10
Teachers	86	3	3	9	26	62	(1)	11
Primary, secondary, and special education school teachers	97	—	—	1	21	77	—	2
Service	72	9	4	15	26	55	1	18
Protective service	81	7	3	9	30	58	1	11
Sales and office	79	9	2	10	31	57	2	10
Office and administrative support	81	8	2	9	31	58	2	9
Natural resources, construction, and maintenance	87	8	1	4	32	63	—	—
Production, transportation, and material moving ...	73	9	—	—	22	61	1	16
Full time	91	7	1	1	34	65	—	—
Part time	21	5	17	57	5	21	5	69
Union	93	2	3	2	27	68	1	4
Nonunion	70	11	4	15	31	50	1	18
Average wage within the following categories: ²								
Lowest 25 percent	59	10	6	24	24	45	3	28
Lowest 10 percent	43	11	9	38	17	36	4	43
Second 25 percent	83	8	4	5	31	60	1	8
Third 25 percent	88	6	1	5	31	63	1	5
Highest 25 percent	93	4	1	2	31	66	(1)	3
Highest 10 percent	91	6	2	2	35	61	—	—
Establishment characteristics								
Service-providing industries	80	7	3	9	29	58	1	12
Education and health services	82	6	4	8	29	60	1	11
Educational services	84	4	4	8	25	63	1	11
Elementary and secondary schools	87	2	4	7	18	71	1	10
Junior colleges, colleges, and universities	74	12	3	11	48	38	—	—
Health care and social assistance	68	23	—	—	53	38	1	8
Hospitals	68	26	1	5	58	36	1	5
Public administration	82	6	2	10	31	57	1	11
1 to 99 workers	62	12	5	21	25	49	2	24
1 to 49 workers	54	13	5	28	24	44	3	29
50 to 99 workers	75	9	5	11	26	58	—	—
100 workers or more	83	6	3	8	30	60	1	10
100 to 499 workers	76	9	4	11	26	59	1	14
500 workers or more	86	5	3	6	31	60	1	8

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)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government	92	—	—	6	86	8	(1)	6
Local government	84	1	5	10	76	9	1	13
Geographic areas								
New England	79	5	4	12	70	14	1	14
Middle Atlantic	86	—	—	7	81	6	3	11
East North Central	78	1	7	14	76	4	2	18
West North Central	83	—	—	10	76	—	—	14
South Atlantic	90	1	1	9	83	7	(1)	9
East South Central	92	—	—	5	85	—	—	5
West South Central	88	2	2	8	76	14	—	—
Mountain	86	—	—	10	83	—	—	12
Pacific	89	1	3	7	75	15	1	10

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)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government	86	7	—	—	43	50	—	—
Local government	79	7	4	11	24	61	1	13
Geographic areas								
New England	76	—	—	12	—	75	—	16
Middle Atlantic	84	3	5	9	18	69	—	—
East North Central	73	6	6	14	40	39	3	18
West North Central	72	—	—	11	30	53	—	—
South Atlantic	87	3	1	9	45	45	(¹)	9
East South Central	82	—	—	5	25	70	—	—
West South Central	75	15	1	9	24	66	1	9
Mountain	81	6	3	11	20	67	1	12
Pacific	85	5	3	8	25	65	1	10

¹ Less than 0.5 percent.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 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 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.6	0.3	0.3	0.5	1.1	0.9	0.2	0.5
Worker characteristics								
Management, professional, and related	0.6	0.2	0.3	0.5	1.1	1.1	0.2	0.6
Professional and related	0.6	0.2	0.4	0.5	1.1	1.1	0.2	0.6
Teachers	0.8	0.2	0.4	0.7	1.3	1.2	0.2	0.8
Primary, secondary, and special education school teachers	0.4	–	–	0.2	1.6	1.5	–	–
Service	1.5	0.6	0.4	1.3	1.6	1.0	0.3	1.3
Protective service	1.1	–	–	1.0	1.6	1.1	0.3	1.1
Sales and office	1.8	–	–	1.3	2.2	1.5	0.4	1.4
Office and administrative support	1.6	–	–	1.2	2.2	1.5	0.4	1.4
Natural resources, construction, and maintenance	2.0	–	–	1.6	2.2	1.4	–	–
Production, transportation, and material moving ...	4.2	–	1.6	–	4.3	2.0	1.3	4.2
Full time	0.3	0.2	0.2	0.2	1.0	1.0	(¹)	0.2
Part time	1.5	1.1	1.4	1.9	1.1	1.4	0.8	1.7
Union	0.5	0.2	0.3	0.3	1.3	1.3	0.3	0.4
Nonunion	1.1	0.4	0.4	0.8	1.5	1.1	0.2	0.9
Average wage within the following categories: ²								
Lowest 25 percent	1.7	0.7	0.7	1.3	1.8	1.2	0.4	1.4
Lowest 10 percent	2.7	1.2	1.0	2.2	2.7	1.6	0.4	2.4
Second 25 percent	0.9	0.3	0.6	0.6	1.4	1.2	0.3	0.8
Third 25 percent	1.1	0.2	0.3	1.0	1.4	1.1	0.2	1.0
Highest 25 percent	0.4	0.2	0.2	0.3	1.1	1.1	0.2	0.4
Highest 10 percent	0.5	0.4	0.4	0.3	1.1	1.0	0.4	0.5
Establishment characteristics								
Service-providing industries	0.6	0.3	0.3	0.5	1.1	0.9	0.2	0.5
Education and health services	0.5	0.3	0.4	0.4	1.0	1.1	0.2	0.5
Educational services	0.6	0.3	0.4	0.5	1.1	1.1	0.2	0.5
Elementary and secondary schools	0.6	0.3	0.4	0.4	1.3	1.3	0.2	0.5
Junior colleges, colleges, and universities	1.6	1.2	0.6	1.3	1.9	1.5	0.4	1.5
Health care and social assistance	1.6	0.2	1.3	1.0	2.3	–	–	1.6
Hospitals	1.3	–	–	1.2	1.6	1.6	–	–
Public administration	1.3	0.3	0.4	1.2	1.9	1.5	0.2	1.2
1 to 99 workers	2.7	0.6	1.6	2.1	3.0	1.9	0.9	2.6
1 to 49 workers	4.0	0.8	2.3	3.3	4.3	1.7	1.4	3.8
50 to 99 workers	2.4	–	–	2.2	4.3	4.0	0.8	2.0
100 workers or more	0.5	0.3	0.2	0.4	1.0	0.9	0.1	0.5
100 to 499 workers	1.4	0.7	0.5	1.1	1.9	1.7	0.3	1.1
500 workers or more	0.5	0.3	0.3	0.5	0.9	0.9	0.1	0.4

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	0.9	0.8	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	1.0	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	—	—
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: ²								
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

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government	0.9	—	—	0.7	2.3	2.3	(¹)	0.7
Local government	0.7	0.3	0.3	0.6	1.1	0.9	0.2	0.6
Geographic areas								
New England	2.6	1.8	1.8	1.6	2.4	3.1	0.5	2.4
Middle Atlantic	1.2	—	—	0.8	2.0	1.0	0.9	1.0
East North Central	2.0	0.4	0.8	1.8	2.0	1.1	0.7	1.8
West North Central	2.0	—	—	1.3	3.7	—	—	1.9
South Atlantic	1.5	0.1	0.2	1.4	3.0	2.5	(¹)	1.5
East South Central	3.2	—	—	1.7	5.6	—	—	2.1
West South Central	2.7	1.0	0.5	1.8	3.1	2.4	—	—
Mountain	2.2	—	—	1.9	2.3	—	—	1.7
Pacific	1.0	0.2	0.7	1.1	2.9	2.9	0.2	1.1

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government	1.5	1.5	—	—	3.1	3.2	—	—
Local government	0.9	0.7	0.3	0.6	1.3	1.3	0.2	0.6
Geographic areas								
New England	3.6	—	—	1.7	—	3.1	—	2.3
Middle Atlantic	0.8	0.5	0.4	0.9	3.1	2.5	—	—
East North Central	2.2	1.7	0.8	1.7	3.9	3.4	0.6	1.9
West North Central	5.5	—	—	1.6	6.9	7.7	—	—
South Atlantic	1.5	0.6	0.2	1.4	4.5	4.1	(¹)	1.4
East South Central	4.6	—	—	1.7	5.9	5.1	—	—
West South Central	2.2	1.1	0.4	1.7	2.1	1.8	0.2	1.8
Mountain	3.1	2.5	0.9	1.8	4.0	4.9	0.5	1.9
Pacific	1.7	1.4	0.6	1.0	3.5	2.9	0.2	1.2

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, State and local government workers, National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	34	56	59	58	92	92	87
Worker characteristics							
Management, professional, and related	26	61	43	41	94	94	86
Professional and related	21	62	36	34	93	94	84
Teachers	8	65	12	10	93	93	79
Primary, secondary, and special education school teachers	7	75	9	7	98	98	84
Service	41	48	75	73	87	87	86
Protective service	50	52	87	85	91	91	91
Sales and office	49	52	84	84	92	93	91
Office and administrative support	50	54	85	84	93	94	92
Natural resources, construction, and maintenance	44	44	94	93	95	95	96
Production, transportation, and material moving ...	36	55	59	59	91	94	90
Full time	39	63	66	65	99	99	95
Part time	8	19	18	17	51	53	47
Union	38	69	56	55	99	99	92
Nonunion	31	45	61	60	86	87	83
Average wage within the following categories: ²							
Lowest 25 percent	25	39	55	53	80	81	78
Lowest 10 percent	15	30	40	40	68	69	66
Second 25 percent	49	56	83	82	95	95	94
Third 25 percent	44	61	69	68	95	96	91
Highest 25 percent	24	69	36	34	98	98	88
Highest 10 percent	21	64	34	31	98	98	83
Establishment characteristics							
Service-providing industries	34	56	59	57	92	92	87
Education and health services	25	61	42	40	93	94	86
Educational services	21	62	36	34	93	94	85
Elementary and secondary schools	18	68	27	24	95	95	85
Junior colleges, colleges, and universities	31	42	65	64	89	90	86
Health care and social assistance	53	54	89	88	93	93	94
Hospitals	47	47	92	91	96	96	96
Public administration	51	51	87	87	91	91	90
1 to 99 workers	33	42	66	65	80	81	80
1 to 49 workers	30	34	67	65	76	76	77
50 to 99 workers	37	55	64	63	88	88	86
100 workers or more	34	58	58	56	94	94	88
100 to 499 workers	34	58	57	56	90	91	87
500 workers or more	34	58	58	57	95	95	89

See footnotes at end of table.

Table 46. Paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
State government	48	52	85	84	94	95	93
Local government	29	57	50	49	91	91	85
Geographic areas							
New England	45	76	45	46	88	89	85
Middle Atlantic	43	67	57	57	93	93	85
East North Central	35	61	52	51	86	87	83
West North Central	25	49	55	54	90	91	85
South Atlantic	37	55	67	65	94	94	90
East South Central	17	37	66	62	93	94	92
West South Central	25	53	51	49	92	92	88
Mountain	23	45	54	53	91	91	87
Pacific	41	56	68	66	95	95	88

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.

Table 46. Standard errors for paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2011

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	1.1	1.3	0.8	0.8	0.5	0.5	0.7
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: ²							
Lowest 25 percent	1.7	1.9	1.7	1.7	1.3	1.3	1.3
Lowest 10 percent	1.4	2.1	2.3	2.3	2.5	2.5	2.5
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

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
State government	2.3	2.4	1.3	1.3	1.0	0.9	0.9
Local government	1.0	1.3	0.9	0.9	0.6	0.6	0.8
Geographic areas							
New England	3.1	3.4	3.1	3.4	2.4	2.2	2.7
Middle Atlantic	1.6	0.7	1.6	1.5	0.7	0.7	0.7
East North Central	2.4	2.3	1.7	1.7	2.0	2.0	1.9
West North Central	5.4	6.9	3.1	2.8	1.9	1.8	3.4
South Atlantic	3.1	3.4	2.0	2.0	1.1	1.0	2.1
East South Central	2.0	4.0	4.2	3.7	1.0	0.8	2.3
West South Central	2.6	4.8	2.0	2.7	1.1	1.1	2.3
Mountain	2.5	4.3	3.5	3.6	2.1	2.1	3.2
Pacific	3.4	3.2	2.1	2.2	1.0	0.9	1.8

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:

Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	\$8.50	\$11.17	\$16.73	\$26.25	\$39.33
Private industry workers	8.25	10.69	15.87	24.81	37.89
State and local government workers	11.77	15.52	22.27	33.01	45.31

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>.

Appendix table 1. Survey establishment response, National Compensation Survey, March 2011

Establishments	Total	Private industry	State and local governments
Total in sampling frame ¹	5,167,424	4,950,028	217,397
Total in sample	17,585	15,566	2,019
Responding	10,475	8,727	1,748
Refused or unable to provide data	4,591	4,343	248
Out of business or not in survey scope	2,519	2,496	23

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 workers¹ represented, National Compensation Survey, March 2011

Occupational group ²	Civilian workers	Private industry workers	State and local government workers
All workers	119,726,200	100,764,900	18,961,200
Management, professional, and related	35,035,700	24,576,700	10,459,000
Management, business, and financial ...	9,362,500	7,785,200	–
Professional and related	25,673,100	16,791,500	8,881,600
Teachers	6,190,800	–	4,921,200
Primary, secondary, and special education school teachers	4,128,500	–	3,602,900
Registered nurses	2,683,500	–	–
Service	26,216,500	22,190,000	4,026,500
Protective service	3,024,800	1,214,300	1,810,400
Sales and office	31,364,800	28,600,200	2,764,600
Sales and related	11,452,500	11,303,100	–
Office and administrative support	19,912,300	17,297,100	2,615,200
Natural resources, construction, and maintenance	9,401,500	8,443,700	957,800
Construction, extraction, farming, fishing, and forestry	4,746,700	4,217,700	–
Installation, maintenance, and repair	4,654,800	4,226,000	–
Production, transportation, and material moving	17,707,600	16,954,300	753,300
Production	8,534,300	8,416,300	–
Transportation and material moving	9,173,300	8,538,000	–

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.