

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

² Plans open to new participants.

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

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

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

See footnotes at end of table.

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	1.3	1.3	1.2	1.2
1 to 49 workers	1.7	1.7	1.6	1.6
50 to 99 workers	2.3	2.3	1.8	1.8
100 workers or more	1.2	1.2	0.7	0.7
100 to 499 workers	1.5	1.5	1.0	1.0
500 workers or more	1.7	1.7	1.0	1.0
Geographic areas				
New England	5.2	5.2	4.0	4.0
Middle Atlantic	2.3	2.3	1.0	1.0
East North Central	1.8	1.8	1.6	1.6
West North Central	1.9	1.9	1.8	1.8
South Atlantic	2.4	2.4	1.5	1.5
East South Central	4.7	4.7	1.6	1.6
West South Central	1.8	1.8	1.7	1.7
Mountain	4.4	4.4	2.2	2.2
Pacific	1.9	1.9	1.4	1.4

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

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

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

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

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

See footnotes at end of table.

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

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

See footnotes at end of table.

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

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

See footnotes at end of table.

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

⁵ Less than 0.05.

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

⁷ Average premium is for all workers.

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

⁵ Less than 0.05.

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

⁷ Average premium is for all workers.

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

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

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

See footnotes at end of table.

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

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas										
New England	\$2.94	\$5.28	\$0.50	\$2.84	\$6.01	\$12.93	\$5.19	\$12.87	\$21.50	\$28.34
Middle Atlantic	2.44	2.62	2.07	5.49	6.84	8.09	6.45	13.16	13.85	20.16
East North Central	3.49	1.33	2.33	3.76	3.43	2.56	8.14	10.17	12.36	8.71
West North Central	4.88	2.86	4.55	2.39	7.29	10.96	8.75	6.88	35.37	83.96
South Atlantic	2.29	0.69	1.94	3.27	6.26	8.50	7.92	9.16	1.13	18.68
East South Central	3.39	5.23	2.91	7.97	6.98	15.51	20.15	34.71	9.02	23.01
West South Central	2.49	3.54	3.66	4.13	9.14	12.60	17.09	15.75	29.97	24.37
Mountain	2.13	6.68	4.66	9.73	21.07	4.76	19.16	12.94	18.35	49.25
Pacific	1.18	2.31	1.89	4.28	4.50	4.12	9.09	9.36	20.97	36.51

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

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

³ Less than 0.05.

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

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

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

See footnotes at end of table.

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

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

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

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

³ Less than 0.05.

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

See footnotes at end of table.

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
New England	1.6	0.0	2.1	0.0	0.0	0.0	1.6
Middle Atlantic	1.0	1.4	0.0	0.0	0.0	0.0	1.0
East North Central	1.7	0.2	1.1	0.0	0.0	1.9	1.7
West North Central	2.1	0.4	4.6	0.0	0.0	0.0	2.1
South Atlantic	1.2	1.1	1.6	0.0	0.0	17.7	1.2
East South Central	2.9	0.8	9.9	0.0	0.0	0.0	2.9
West South Central	2.9	1.2	3.5	0.0	0.0	0.0	2.9
Mountain	3.5	0.0	2.6	0.0	0.0	0.0	3.5
Pacific	1.4	0.0	2.8	0.0	0.0	8.9	1.4

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

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of

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

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

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

See footnotes at end of table.

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

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

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

² Less than 0.05.

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

² Less than 0.05.

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

2008." See Technical Note for more details.

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

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

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

See footnotes at end of table.

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

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

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

² The percentile groupings are based on the

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

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

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

See footnotes at end of table.

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

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

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

² Less than 0.05.

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

³ Plan does not specify maximum number of days.

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

⁵ The percentile groupings are based on the

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

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

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

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

See footnotes at end of table.

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

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

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

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

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

⁴ Less than 0.05.

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

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

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

See footnotes at end of table.

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

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

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

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

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

⁴ Less than 0.05.

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

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

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

See footnotes at end of table.

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

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	0.4	0.3	0.3	0.7	0.8
1 to 49 workers	0.5	0.4	0.3	0.8	0.8
50 to 99 workers	0.5	0.4	0.5	1.5	1.6
100 workers or more	0.8	0.5	0.5	0.9	0.8
100 to 499 workers	0.6	0.6	0.6	1.3	1.3
500 workers or more	1.3	0.8	0.8	1.5	1.0
Geographic areas					
New England	1.1	0.6	0.5	1.6	1.4
Middle Atlantic	0.6	1.0	0.5	1.3	1.1
East North Central	0.7	0.6	0.5	1.8	1.3
West North Central	1.4	0.7	1.8	1.8	2.1
South Atlantic	1.1	0.7	0.3	1.4	1.3
East South Central	—	2.5	0.6	3.0	3.9
West South Central	1.2	0.9	0.3	1.7	1.4
Mountain	0.7	0.6	1.6	2.1	2.3
Pacific	0.8	0.5	0.9	1.4	1.4

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

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

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

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

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

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

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ²	Performance	Signing	Other
All workers	0.4	0.5	0.6	0.5	0.8	0.4	0.4	0.1	0.1	0.4
Worker characteristics										
Management, professional, and related	0.7	1.0	1.1	1.0	0.9	0.8	0.5	0.3	0.4	0.4
Management, business, and financial	1.0	1.1	1.4	1.3	1.5	1.1	0.9	0.5	0.6	0.7
Professional and related	0.8	1.2	1.3	1.1	1.0	0.8	0.5	0.3	0.3	0.4
Teachers	1.3	1.8	2.2	1.7	1.6	1.3	(³)	–	(³)	–
Primary, secondary, and special education school teachers	1.4	2.0	2.6	2.3	2.0	1.8	–	–	–	–
Registered nurses	1.4	2.6	3.4	3.1	2.7	2.1	0.6	0.3	(³)	0.5
Service	1.1	0.9	1.1	1.0	2.4	0.6	1.3	0.2	(³)	–
Protective service	2.2	1.9	2.6	2.6	2.8	1.9	0.4	–	–	0.4
Sales and office	0.5	0.7	0.7	0.8	0.8	0.5	0.5	0.2	0.1	0.4
Sales and related	0.9	0.7	1.0	1.1	1.1	0.8	0.8	0.2	0.2	0.7
Office and administrative support	0.7	0.9	1.0	1.0	0.9	0.7	0.5	0.3	0.2	0.4
Natural resources, construction, and maintenance	0.8	0.8	1.0	1.0	1.1	0.6	0.7	0.4	0.2	0.7
Construction, extraction, farming, fishing, and forestry	0.6	1.0	1.1	1.2	1.2	0.8	0.5	–	0.2	0.4
Installation, maintenance, and repair	1.4	1.1	1.6	1.5	1.7	1.2	1.3	0.7	0.2	1.2
Production, transportation, and material moving ...	0.6	0.9	0.9	0.9	1.0	0.6	0.5	0.2	0.3	0.5
Production	0.9	1.2	1.4	1.5	1.2	1.0	0.9	0.4	0.5	0.6
Transportation and material moving	0.7	1.0	1.2	1.0	1.4	0.7	0.7	0.2	(³)	0.7
Full time	0.5	0.6	0.8	0.6	0.9	0.5	0.5	0.2	0.1	0.5
Part time	0.4	0.6	0.7	0.8	0.8	0.4	0.3	0.2	(³)	0.3
Union	0.7	1.3	1.2	1.2	1.0	1.0	0.6	0.3	0.2	0.5
Nonunion	0.4	0.5	0.7	0.6	0.9	0.4	0.4	0.1	0.1	0.4
Wage percentiles:⁴										
Lowest 10 percent	1.5	1.2	1.1	1.4	2.8	0.8	1.7	0.3	(³)	1.7
Lowest 25 percent	0.7	0.8	0.9	1.0	1.7	0.4	0.9	0.2	(³)	0.9
Second 25 percent	0.6	0.7	0.9	0.8	1.0	0.6	0.5	0.1	0.1	0.5
Third 25 percent	0.6	0.9	0.8	0.8	0.8	0.7	0.3	0.2	0.2	0.3
Highest 25 percent	0.7	0.9	0.9	0.9	0.8	0.7	0.6	0.4	0.4	0.5
Highest 10 percent	1.0	1.1	1.1	1.1	1.0	1.0	0.9	0.6	0.6	0.8
Establishment characteristics										
Goods-producing industries	0.6	1.2	1.1	1.1	0.8	0.7	0.8	0.4	0.6	0.5
Service-providing industries	0.5	0.6	0.7	0.6	0.9	0.4	0.5	0.1	0.1	0.5
Education and health services	0.9	1.3	1.5	1.4	1.3	0.9	0.2	(³)	(³)	(³)
Educational services	1.4	1.6	1.8	1.7	1.5	1.2	(³)	–	(³)	(³)
Elementary and secondary schools	1.4	1.8	2.1	1.8	1.6	1.4	–	–	–	–
Junior colleges, colleges, and universities	3.5	2.9	4.4	4.2	2.7	2.7	0.2	–	0.2	(³)
Health care and social assistance	1.0	1.7	2.1	1.9	1.6	1.2	0.3	(³)	(³)	0.2
Hospitals	1.6	1.9	2.0	1.8	2.0	2.0	0.7	0.4	(³)	0.6
Public administration	1.5	1.9	2.1	2.1	1.9	2.0	–	–	–	–

See footnotes at end of table.

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

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ²	Performance	Signing	Other
1 to 99 workers	0.5	0.5	0.6	0.6	0.6	0.3	0.3	0.1	0.1	0.2
1 to 49 workers	0.5	0.6	0.7	0.7	0.6	0.4	0.3	0.2	0.1	0.2
50 to 99 workers	1.0	1.2	1.5	1.4	1.2	0.5	0.7	0.3	(³)	0.7
100 workers or more	0.6	0.8	1.2	0.8	1.2	0.7	0.7	0.2	0.2	0.7
100 to 499 workers	0.7	1.1	1.2	1.1	1.1	0.9	0.5	0.2	0.1	0.5
500 workers or more	1.0	1.0	2.1	1.2	1.9	0.8	1.3	0.4	0.4	1.3
Geographic areas										
New England	1.0	1.3	1.4	1.5	1.8	0.8	0.9	0.3	0.2	0.8
Middle Atlantic	0.6	1.8	1.3	1.3	1.7	0.6	0.8	0.3	0.3	0.5
East North Central	0.8	1.2	1.2	1.1	0.9	0.7	0.7	0.4	0.3	0.8
West North Central	1.2	1.5	1.9	1.9	2.2	1.5	0.6	0.3	(³)	0.6
South Atlantic	0.8	1.2	1.4	1.3	1.1	1.1	0.7	0.2	0.5	0.5
East South Central	3.5	2.1	4.8	3.1	—	2.2	—	0.7	0.4	—
West South Central	1.1	1.3	1.2	1.4	1.2	1.2	0.7	0.4	0.3	0.5
Mountain	1.7	3.2	2.7	2.9	1.9	1.0	0.8	0.3	0.2	0.8
Pacific	1.1	0.8	1.1	1.1	1.1	1.4	0.6	0.4	0.2	0.4

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

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

³ Less than 0.05.

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

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

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

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

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

See footnotes at end of table.

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

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	0.3	0.4	0.3
1 to 49 workers	0.4	0.4	0.3
50 to 99 workers	0.7	0.8	0.8
100 workers or more	0.7	0.9	0.9
100 to 499 workers	0.7	0.9	0.9
500 workers or more	1.3	1.8	1.7
Geographic areas			
New England	1.3	1.6	1.4
Middle Atlantic	0.9	1.3	1.4
East North Central	0.7	0.9	0.8
West North Central	2.0	1.9	2.1
South Atlantic	1.1	1.4	1.3
East South Central	3.7	3.7	3.7
West South Central	0.9	1.7	1.2
Mountain	0.7	1.6	1.7
Pacific	0.8	1.2	1.1

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

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

³ A health plan that provides coverage to a retiree beyond what is mandated by COBRA or

other health continuation laws.

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

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

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
All workers	0.6	0.2	0.3	0.3	0.4	0.2	0.2	0.3	0.4
Worker characteristics									
Management, professional, and related	0.9	0.4	0.5	0.5	0.3	0.5	0.3	0.5	0.7
Management, business, and financial	1.2	0.7	0.6	0.8	0.6	0.7	0.3	0.7	1.2
Professional and related	1.1	0.4	0.6	0.5	0.4	0.6	0.3	0.6	0.7
Teachers	1.4	–	0.7	0.3	0.3	1.0	0.5	–	0.9
Primary, secondary, and special education school teachers	1.8	–	0.9	–	0.3	1.3	0.7	–	1.2
Registered nurses	2.9	0.4	1.4	2.8	0.9	1.1	0.7	2.6	1.6
Service	1.7	0.2	0.8	0.8	0.8	0.3	0.3	0.7	0.7
Protective service	2.9	(⁴)	1.9	1.2	1.0	1.1	1.4	2.9	2.3
Sales and office	0.8	0.3	0.3	0.5	0.6	0.3	0.3	0.4	0.5
Sales and related	1.3	0.5	0.3	0.7	0.9	0.3	0.7	0.5	0.7
Office and administrative support	1.0	0.4	0.4	0.6	0.7	0.4	0.3	0.4	0.6
Natural resources, construction, and maintenance	1.4	0.5	0.5	1.0	0.9	0.4	0.4	0.5	0.8
Construction, extraction, farming, fishing, and forestry	2.2	0.8	0.5	1.5	1.1	0.6	0.6	0.4	1.2
Installation, maintenance, and repair	1.7	0.7	0.8	1.3	1.2	0.6	0.5	1.0	1.3
Production, transportation, and material moving	1.3	0.6	0.4	0.7	0.7	0.5	0.3	0.7	1.0
Production	2.0	0.8	0.4	0.9	0.9	0.8	0.4	0.9	1.2
Transportation and material moving	1.6	0.6	0.6	0.8	1.0	0.5	0.4	0.8	1.2
Full time	0.7	0.3	0.4	0.4	0.4	0.3	0.2	0.4	0.5
Part time	1.1	0.2	0.3	0.5	0.6	0.2	0.3	0.6	0.5
Union	1.2	0.4	0.5	0.3	0.4	0.8	0.3	0.3	0.7
Nonunion	0.7	0.2	0.4	0.4	0.4	0.2	0.2	0.4	0.4
Wage percentiles:⁵									
Lowest 10 percent	1.9	0.2	0.7	1.0	1.1	0.2	0.3	0.8	0.8
Lowest 25 percent	1.1	0.2	0.6	0.6	0.7	0.2	0.3	0.5	0.6
Second 25 percent	1.0	0.3	0.5	0.6	0.8	0.3	0.3	0.6	0.6
Third 25 percent	0.9	0.3	0.2	0.5	0.6	0.4	0.3	0.4	0.5
Highest 25 percent	0.9	0.5	0.6	0.5	0.3	0.5	0.2	0.5	0.7
Highest 10 percent	1.1	0.8	0.9	0.5	0.5	0.8	0.2	0.7	0.9
Establishment characteristics									
Goods-producing industries	1.6	0.7	0.3	0.9	0.7	0.7	0.3	0.5	1.0
Service-providing industries	0.7	0.2	0.4	0.4	0.4	0.3	0.2	0.4	0.4
Education and health services	1.2	0.3	0.5	0.6	0.7	0.7	0.4	0.7	0.7
Educational services	1.2	(⁴)	0.4	0.3	0.2	0.9	0.5	0.1	0.7
Elementary and secondary schools	1.5	–	0.5	–	0.2	1.2	0.6	–	0.9
Junior colleges, colleges, and universities	1.9	(⁴)	0.4	(⁴)	(⁴)	1.1	0.8	0.2	1.1
Health care and social assistance	1.9	0.5	0.7	1.0	1.2	0.8	0.6	1.2	1.0
Hospitals	2.2	0.6	0.7	0.8	0.7	1.2	0.9	1.8	1.4
Public administration	2.1	–	0.9	–	0.5	1.4	1.1	0.6	2.0

See footnotes at end of table.

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

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
1 to 99 workers	0.9	0.3	0.3	0.6	0.6	0.2	0.2	0.5	0.5
1 to 49 workers	1.0	0.4	0.3	0.6	0.8	0.3	0.2	0.5	0.5
50 to 99 workers	1.5	0.7	0.7	0.9	0.6	0.6	0.5	1.0	1.1
100 workers or more	0.8	0.3	0.5	0.5	0.3	0.4	0.3	0.4	0.5
100 to 499 workers	1.0	0.3	0.4	0.5	0.5	0.4	0.4	0.7	0.7
500 workers or more	1.2	0.4	0.9	0.8	0.4	0.6	0.3	0.6	0.8
Geographic areas									
New England	2.8	1.6	0.7	1.3	2.5	1.3	0.6	1.2	1.1
Middle Atlantic	1.8	0.4	0.4	0.6	0.6	0.9	0.5	0.4	1.1
East North Central	1.5	0.6	0.6	0.7	0.7	0.6	0.5	0.8	1.0
West North Central	2.1	0.8	0.8	1.4	0.8	0.8	0.7	1.5	1.3
South Atlantic	1.8	0.3	0.5	0.7	1.0	0.5	0.6	1.2	1.2
East South Central	3.4	1.1	—	2.4	2.3	0.7	1.0	1.5	1.7
West South Central	1.6	0.9	0.6	0.8	0.8	0.4	0.4	0.8	1.1
Mountain	2.6	0.8	0.7	1.1	2.0	0.9	0.4	0.4	1.0
Pacific	1.1	0.5	0.6	0.7	0.6	0.7	0.4	0.4	0.6

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

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

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

⁴ Less than 0.05.

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

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

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

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

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

See footnotes at end of table.

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

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

See footnotes at end of table.

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

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

See footnotes at end of table.

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

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

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

² Less than 0.05.

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

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

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