

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

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

² Less than 0.5 percent.

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

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

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