

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

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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.