

Table 39. Benefit combinations: Access, private industry workers, 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	60	11	7	22	58	13	2	28
Worker characteristics								
Management, professional, and related	76	10	4	10	75	11	2	13
Management, business, and financial	84	10	2	4	84	10	1	5
Professional and related	72	10	5	13	71	11	2	16
Service	34	12	11	43	34	12	2	53
Protective service	36	—	—	36	47	—	—	37
Sales and office	62	10	9	19	57	14	1	27
Sales and related	53	10	13	24	47	16	1	36
Office and administrative support	68	9	6	16	64	13	1	21
Natural resources, construction, and maintenance	64	13	4	19	55	21	1	22
Construction, extraction, farming, fishing, and forestry	58	12	6	24	45	25	2	28
Installation, maintenance, and repair	70	14	2	14	66	17	1	15
Production, transportation, and material moving ...	64	12	5	19	64	13	2	22
Production	67	15	3	15	70	11	2	17
Transportation and material moving	62	10	6	22	58	14	1	27
Full time	73	13	3	11	72	14	1	13
Part time	20	4	20	57	13	10	2	74
Union	84	6	3	7	78	12	1	9
Nonunion	57	12	8	24	55	13	2	30
Wage percentiles: ²								
Lowest 10 percent	17	8	19	56	16	10	1	74
Lowest 25 percent	29	10	14	47	27	12	2	60
Second 25 percent	64	14	5	17	62	15	2	21
Third 25 percent	73	13	4	11	70	16	1	13
Highest 25 percent	81	8	3	8	77	11	1	10
Highest 10 percent	83	7	3	6	81	10	2	8
Establishment characteristics								
Goods-producing industries	72	13	4	11	70	15	2	13
Construction	56	15	6	23	43	28	1	27
Manufacturing	78	12	2	7	81	10	1	8
Service-providing industries	57	10	8	24	55	13	2	31
Trade, transportation, and utilities	64	9	9	18	57	16	1	26
Wholesale trade	76	11	4	9	70	18	1	12
Retail trade	55	8	13	23	46	18	1	35
Transportation and warehousing	73	9	3	15	73	9	2	16
Utilities	93	—	—	4	91	—	—	5

See footnotes at end of table.

Table 39. Benefit combinations: Access, private industry workers, 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
Information	80	8	4	9	80	—	—	12
Financial activities	80	6	4	9	77	9	1	12
Finance and insurance	86	5	3	6	84	6	1	8
Credit intermediation and related activities	90	3	4	3	88	5	1	6
Insurance carriers and related activities	82	6	3	9	79	9	1	11
Real estate and rental and leasing	60	13	6	22	52	—	—	26
Professional and business services	54	13	5	27	56	12	2	30
Professional and technical services	69	15	4	12	70	14	1	15
Administrative and waste services	31	13	6	49	33	12	3	52
Education and health services	64	11	7	18	62	13	2	23
Educational services	70	8	5	17	67	11	1	21
Junior colleges, colleges, and universities	87	3	1	9	85	4	1	9
Health care and social assistance	63	11	7	19	61	13	2	24
Leisure and hospitality	26	11	13	50	27	11	1	62
Accommodation and food services	25	11	13	50	26	11	1	62
Other services	38	14	7	40	36	16	1	47
1 to 99 workers	44	15	9	32	41	18	1	39
1 to 49 workers	39	16	9	36	37	18	2	43
50 to 99 workers	57	13	9	20	54	16	1	28
100 workers or more	78	6	5	11	76	9	2	14
100 to 499 workers	73	8	6	13	69	12	2	17
500 workers or more	84	4	4	8	84	4	1	10
Geographic areas								
New England	57	13	6	24	57	13	1	29
Middle Atlantic	62	10	6	21	54	18	1	26
East North Central	62	10	8	20	63	9	1	27
West North Central	61	7	9	23	58	10	2	30
South Atlantic	61	11	8	20	60	12	1	27
East South Central	62	12	7	19	62	11	2	25
West South Central	55	11	8	26	56	10	2	32
Mountain	60	9	6	24	55	14	2	29
Pacific	58	14	5	23	52	20	1	27

See footnotes at end of table.

Table 39. Benefit combinations: Access, private industry workers, 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	20	1	51	28	55	6	16	23
Worker characteristics								
Management, professional, and related	29	1	57	13	72	4	14	11
Management, business, and financial	35	(1)	59	6	81	2	13	4
Professional and related	26	1	56	17	68	4	14	14
Service	8	1	38	54	30	11	16	44
Protective service	6	1	50	43	35	7	21	37
Sales and office	18	2	54	26	59	8	13	21
Sales and related	11	3	52	34	50	11	13	26
Office and administrative support	23	1	55	21	65	5	13	17
Natural resources, construction, and maintenance	26	1	51	23	54	4	23	19
Construction, extraction, farming, fishing, and forestry	—	—	46	29	46	5	24	24
Installation, maintenance, and repair	27	1	56	16	63	2	21	14
Production, transportation, and material moving ...	25	1	52	22	56	4	21	19
Production	26	(1)	56	18	60	3	22	15
Transportation and material moving	24	1	48	27	51	5	21	23
Full time	24	(1)	61	14	67	3	19	11
Part time	7	3	16	73	16	17	8	59
Union	67	1	23	9	52	2	38	8
Nonunion	15	1	54	30	55	7	14	24
Wage percentiles: ²								
Lowest 10 percent	3	2	22	73	16	17	10	58
Lowest 25 percent	5	2	33	59	26	13	12	49
Second 25 percent	16	1	62	22	59	5	18	18
Third 25 percent	25	1	61	14	66	4	20	11
Highest 25 percent	38	1	50	10	74	3	15	8
Highest 10 percent	38	1	52	9	78	3	12	6
Establishment characteristics								
Goods-producing industries	30	1	55	14	64	3	21	12
Construction	—	—	53	28	46	5	25	23
Manufacturing	35	1	56	9	71	2	19	7
Service-providing industries	18	1	50	31	53	7	15	25
Trade, transportation, and utilities	19	3	54	25	57	7	16	20
Wholesale trade	16	1	71	12	72	3	15	9
Retail trade	12	4	51	32	50	10	14	26
Transportation and warehousing	35	—	47	—	58	3	24	15
Utilities	85	—	10	—	90	2	5	4

See footnotes at end of table.

Table 39. Benefit combinations: Access, private industry workers, 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
Information	48	—	39	—	77	4	10	9
Financial activities	42	1	45	13	78	4	9	9
Finance and insurance	51	1	40	9	84	3	7	6
Credit intermediation and related activities	56	1	37	6	87	4	6	3
Insurance carriers and related activities	47	(¹)	41	12	80	3	8	9
Real estate and rental and leasing	—	—	61	27	55	6	18	22
Professional and business services	—	—	54	32	53	5	15	27
Professional and technical services	—	—	74	16	68	4	16	12
Administrative and waste services	—	—	36	55	30	6	15	49
Education and health services	20	1	55	24	57	6	18	19
Educational services	—	—	62	20	64	3	14	19
Junior colleges, colleges, and universities	18	—	72	—	85	1	4	9
Health care and social assistance	21	1	54	25	56	7	18	19
Leisure and hospitality	2	1	35	62	24	13	13	50
Accommodation and food services	—	—	34	63	24	13	13	50
Other services	8	1	44	47	33	7	19	41
1 to 99 workers	9	1	50	40	41	8	18	33
1 to 49 workers	8	1	48	44	37	8	18	36
50 to 99 workers	13	1	57	28	53	8	18	21
100 workers or more	33	1	51	14	70	4	14	12
100 to 499 workers	22	2	59	17	67	5	14	14
500 workers or more	47	1	41	11	75	3	14	8
Geographic areas								
New England	—	—	50	29	53	5	18	25
Middle Atlantic	26	1	47	26	55	6	18	22
East North Central	25	1	47	27	55	7	17	21
West North Central	21	1	48	31	55	8	13	23
South Atlantic	17	1	55	27	58	7	14	21
East South Central	—	—	61	25	59	7	15	20
West South Central	17	1	49	33	53	7	14	26
Mountain	15	2	54	29	57	5	13	25
Pacific	22	1	50	27	51	5	20	24

¹ Less than 0.5 percent.

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: 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.