

Table 42. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	63	11	6	20	61	13	1	25
Worker characteristics								
Management, professional, and related	80	8	3	9	77	10	1	11
Management, business, and financial	85	10	2	4	84	10	1	5
Professional and related	78	7	4	11	75	11	2	13
Teachers	81	3	4	12	73	10	1	15
Primary, secondary, and special education school teachers	90	2	3	6	79	13	1	8
Registered nurses	76	5	6	13	71	10	2	17
Service	39	11	9	40	38	13	2	48
Protective service	69	3	5	22	67	6	7	20
Sales and office	63	10	8	19	59	14	1	25
Sales and related	53	10	13	23	47	16	1	35
Office and administrative support	69	10	5	16	66	13	1	20
Natural resources, construction, and maintenance	64	14	3	18	60	18	2	20
Construction, extraction, farming, fishing, and forestry	60	12	5	23	51	21	2	26
Installation, maintenance, and repair	68	16	2	14	69	16	1	14
Production, transportation, and material moving	62	14	5	19	64	12	1	22
Production	63	19	3	16	69	12	1	17
Transportation and material moving	62	10	6	22	59	13	1	27
Full time	76	13	2	9	75	13	1	10
Part time	20	4	19	57	13	11	2	73
Union	90	3	2	4	83	10	1	6
Nonunion	58	12	7	24	56	13	2	29
Average wage within the following categories: ³								
Lowest 25 percent	30	11	13	46	28	13	2	57
Lowest 10 percent	15	9	16	59	15	10	1	74
Second 25 percent	64	14	5	17	63	15	2	20
Third 25 percent	77	11	3	9	74	14	1	11
Highest 25 percent	86	6	2	6	82	10	1	7
Highest 10 percent	88	6	2	4	85	9	1	5
Establishment characteristics								
Goods-producing industries	70	16	3	12	71	15	1	13
Service-providing industries	62	10	7	22	59	13	2	27
Education and health services	73	7	6	14	68	12	2	18
Educational services	83	3	5	10	75	10	1	13
Elementary and secondary schools	86	2	5	7	75	13	1	11
Junior colleges, colleges, and universities	84	4	3	10	83	5	1	12
Health care and social assistance	65	11	6	17	63	14	2	22
Hospitals	86	3	4	8	85	4	1	10
Public administration	87	1	3	9	81	7	1	11

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers	44	16	8	32	42	17	1	39
1 to 49 workers	39	16	8	36	37	18	1	43
50 to 99 workers	57	14	8	21	56	15	1	27
100 workers or more	80	6	4	10	77	9	2	13
100 to 499 workers	74	8	5	13	70	13	2	16
500 workers or more	85	4	3	8	84	5	2	9
Geographic areas								
New England	61	11	6	23	59	13	2	27
Middle Atlantic	65	9	7	20	58	15	2	25
East North Central	62	10	7	20	64	9	2	25
West North Central	64	8	8	20	62	10	2	26
South Atlantic	64	11	6	19	63	12	1	24
East South Central	63	15	5	16	66	12	2	20
West South Central	61	10	5	24	60	11	1	27
Mountain	63	10	6	20	61	13	1	25
Pacific	61	13	4	22	56	18	1	25

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	29	44	1	25	49	24	5	21
Worker characteristics								
Management, professional, and related	44	43	1	11	59	29	2	10
Management, business, and financial	42	52	(²)	5	72	22	1	4
Professional and related	45	40	2	13	54	32	3	12
Teachers	70	14	3	13	30	54	1	15
Primary, secondary, and special education school teachers	84	8	2	6	20	72	—	—
Registered nurses	37	45	1	18	61	20	5	14
Service	18	32	1	48	28	23	8	41
Protective service	53	20	2	26	34	39	4	23
Sales and office	23	50	2	25	55	18	7	20
Sales and related	11	52	3	34	50	14	11	25
Office and administrative support	30	49	1	20	58	21	4	16
Natural resources, construction, and maintenance	32	47	1	21	51	28	3	19
Construction, extraction, farming, fishing, and forestry	31	42	1	27	44	28	4	24
Installation, maintenance, and repair	33	52	(²)	15	57	27	2	14
Production, transportation, and material moving	27	50	1	23	50	27	4	20
Production	24	57	(²)	18	56	26	3	16
Transportation and material moving	28	43	2	27	45	27	5	23
Full time	36	53	(²)	11	59	29	2	10
Part time	9	15	5	71	15	10	15	60
Union	80	13	2	5	40	53	1	6
Nonunion	20	50	1	29	51	19	6	24
Average wage within the following categories: ³								
Lowest 25 percent	8	33	2	57	26	16	11	48
Lowest 10 percent	3	22	2	73	13	12	14	61
Second 25 percent	24	54	1	21	52	26	4	18
Third 25 percent	36	52	1	11	59	29	2	10
Highest 25 percent	53	39	1	7	63	30	2	6
Highest 10 percent	53	41	1	5	66	28	1	5
Establishment characteristics								
Goods-producing industries	29	56	(²)	14	62	24	3	12
Service-providing industries	30	42	1	27	47	25	6	23
Education and health services	44	37	2	18	45	35	4	16
Educational services	70	16	4	11	31	54	1	13
Elementary and secondary schools	81	7	4	8	19	69	1	11
Junior colleges, colleges, and universities	54	34	2	11	61	26	1	12
Health care and social assistance	24	52	1	23	56	21	6	18
Hospitals	49	39	1	10	68	21	4	8
Public administration	82	7	2	9	31	57	1	11

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	11	48	1	40	39	21	7	33
1 to 49 workers	9	47	1	44	36	20	8	37
50 to 99 workers	17	54	2	27	49	22	7	22
100 workers or more	46	40	2	13	58	28	3	11
100 to 499 workers	29	53	2	16	60	22	4	14
500 workers or more	61	28	1	9	56	33	2	9
Geographic areas								
New England	30	42	1	27	46	26	5	24
Middle Atlantic	34	39	2	25	47	26	5	21
East North Central	31	41	2	25	50	23	5	22
West North Central	27	45	2	26	51	21	7	21
South Atlantic	28	47	1	24	54	21	5	20
East South Central	29	49	1	20	45	34	4	17
West South Central	25	46	1	28	48	23	5	24
Mountain	25	49	2	25	50	23	5	22
Pacific	31	43	1	25	46	28	4	23

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

² Less than 0.5 percent.

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

Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 43. Paid leave combinations: Access, civilian workers,¹ National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
All workers	35	36	59	70	72	84	85
Worker characteristics							
Management, professional, and related	43	54	70	72	91	93	91
Management, business, and financial	54	54	89	93	94	97	97
Professional and related	40	54	64	65	90	92	89
Teachers	11	60	16	15	88	89	77
Primary, secondary, and special education school teachers	9	72	12	10	96	96	84
Registered nurses	55	56	78	79	88	90	90
Service	25	24	44	50	53	68	71
Protective service	39	38	67	74	75	83	84
Sales and office	39	36	66	76	75	85	88
Sales and related	29	26	53	63	63	76	81
Office and administrative support	44	42	74	83	82	90	92
Natural resources, construction, and maintenance	26	23	53	74	61	84	87
Construction, extraction, farming, fishing, and forestry	17	14	39	61	49	75	80
Installation, maintenance, and repair	35	32	68	87	74	92	95
Production, transportation, and material moving	30	24	52	78	64	87	89
Production	30	22	52	88	62	92	93
Transportation and material moving	30	26	51	69	66	82	85
Full time	41	43	71	83	83	95	95
Part time	13	13	20	26	36	49	54
Union	42	53	63	70	89	95	93
Nonunion	33	33	59	69	69	82	84
Average wage within the following categories: ³							
Lowest 25 percent	17	15	31	44	42	62	67
Lowest 10 percent	10	8	16	27	27	48	53
Second 25 percent	37	35	65	78	76	89	91
Third 25 percent	43	41	76	86	84	94	94
Highest 25 percent	45	55	71	75	91	95	93
Highest 10 percent	43	56	69	71	93	96	92
Establishment characteristics							
Goods-producing industries	29	23	53	84	63	90	92
Service-providing industries	36	38	60	67	74	83	84
Education and health services	39	53	61	62	87	90	88
Educational services	23	58	39	37	91	91	83
Elementary and secondary schools	18	66	27	24	94	94	84
Junior colleges, colleges, and universities	37	46	66	67	89	90	86
Health care and social assistance	51	50	77	81	84	89	91
Hospitals	63	63	87	88	94	95	95
Public administration	51	52	87	87	91	91	91

See footnotes at end of table.

Table 43. Paid leave combinations: Access, civilian workers,¹ National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
1 to 99 workers	25	22	51	63	59	76	79
1 to 49 workers	23	21	49	62	57	74	77
50 to 99 workers	30	28	54	68	65	81	84
100 workers or more	44	48	67	75	84	91	91
100 to 499 workers	40	40	64	75	77	88	90
500 workers or more	47	55	70	75	90	94	92
Geographic areas							
New England	44	47	63	69	76	82	82
Middle Atlantic	42	44	63	71	76	85	86
East North Central	38	37	55	70	69	83	85
West North Central	28	30	59	67	72	83	84
South Atlantic	35	35	59	71	70	84	86
East South Central	30	31	53	69	69	86	88
West South Central	29	32	59	69	72	85	86
Mountain	30	32	58	67	70	83	85
Pacific	32	33	63	69	74	84	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 Includes workers with access to one or more of the these benefits.

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

"National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 42. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	86	2	4	9	79	9	1	11
Worker characteristics								
Management, professional, and related	88	2	3	7	80	10	1	9
Professional and related	88	1	4	7	79	10	1	10
Teachers	88	1	3	8	78	10	1	11
Primary, secondary, and special education school teachers	95	—	—	3	83	12	(¹)	5
Service	79	2	4	15	73	8	1	18
Protective service	88	—	—	9	83	5	1	10
Sales and office	87	2	3	8	80	9	1	11
Office and administrative support	88	1	4	7	80	9	1	10
Natural resources, construction, and maintenance	93	—	—	4	90	—	—	5
Production, transportation, and material moving	81	—	7	—	73	9	3	15
Full time	98	1	1	1	90	9	(¹)	1
Part time	22	6	19	54	18	9	5	68
Union	95	1	3	2	85	10	1	4
Nonunion	79	2	4	14	73	8	1	18
Average wage within the following categories: ²								
Lowest 25 percent	66	3	8	23	59	10	2	29
Lowest 10 percent	50	3	10	37	44	9	2	45
Second 25 percent	90	2	4	5	83	8	1	8
Third 25 percent	94	—	—	4	85	10	—	—
Highest 25 percent	96	1	1	2	88	9	1	3
Highest 10 percent	96	1	2	2	88	8	1	2
Establishment characteristics								
Service-providing industries	86	2	4	9	78	9	1	11
Education and health services	87	2	4	7	78	10	1	10
Educational services	87	2	4	8	78	10	1	10
Elementary and secondary schools	88	1	5	7	77	12	1	10
Junior colleges, colleges, and universities	83	4	3	11	81	5	1	13
Health care and social assistance	89	2	3	6	82	9	—	—
Hospitals	93	—	—	4	89	6	—	—
Public administration	87	1	3	9	81	7	1	11
1 to 99 workers	70	5	7	18	62	13	2	23
1 to 49 workers	63	5	8	24	59	9	3	29
50 to 99 workers	82	4	5	9	67	19	—	—
100 workers or more	88	1	3	7	81	8	1	10
100 to 499 workers	84	1	4	11	71	13	1	14
500 workers or more	90	1	3	6	84	7	1	8

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government	92	—	—	6	86	8	(¹)	6
Local government	84	2	5	10	76	9	1	13
Geographic areas								
New England	82	3	4	11	71	—	—	14
Middle Atlantic	86	—	—	7	82	5	3	11
East North Central	78	2	6	13	76	5	2	17
West North Central	83	—	—	9	75	—	—	14
South Atlantic	90	1	1	8	84	—	—	9
East South Central	89	—	—	5	83	—	—	6
West South Central	88	2	2	8	75	15	—	—
Mountain	86	—	—	10	82	—	—	13
Pacific	89	1	3	7	75	15	1	10

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	80	7	3	9	28	59	1	12
Worker characteristics								
Management, professional, and related	84	6	3	7	29	61	(1)	10
Professional and related	84	5	3	8	27	62	(1)	11
Teachers	85	3	3	8	24	64	(1)	11
Primary, secondary, and special education school teachers	94	1	2	3	16	79	—	5
Service	73	8	4	15	26	55	1	18
Protective service	82	6	2	9	31	57	1	10
Sales and office	79	9	2	9	31	57	2	10
Office and administrative support	80	9	2	9	31	58	2	9
Natural resources, construction, and maintenance	86	8	1	4	32	62	—	—
Production, transportation, and material moving ...	74	9	—	—	21	62	—	—
Full time	91	7	1	1	33	66	(1)	1
Part time	20	7	17	55	5	22	3	69
Union	93	2	3	2	25	70	(1)	4
Nonunion	70	11	4	15	31	50	1	17
Average wage within the following categories: ²								
Lowest 25 percent	59	10	7	24	23	46	2	29
Lowest 10 percent	42	11	9	39	17	36	3	45
Second 25 percent	83	8	4	5	31	60	(1)	8
Third 25 percent	88	7	1	4	31	64	1	5
Highest 25 percent	92	4	1	2	29	68	—	—
Highest 10 percent	91	6	2	2	32	65	—	—
Establishment characteristics								
Service-providing industries	80	7	3	9	28	59	1	12
Education and health services	82	6	4	7	27	62	(1)	11
Educational services	84	4	4	8	23	65	(1)	11
Elementary and secondary schools	87	2	5	7	16	73	(1)	11
Junior colleges, colleges, and universities	75	12	3	11	48	38	—	—
Health care and social assistance	67	24	—	—	55	36	1	8
Hospitals	67	27	1	5	60	35	1	5
Public administration	82	7	2	9	31	57	1	11
1 to 99 workers	60	15	5	20	24	51	2	23
1 to 49 workers	51	16	5	27	23	45	3	29
50 to 99 workers	73	13	5	9	26	60	—	—
100 workers or more	83	6	3	8	29	60	1	10
100 to 499 workers	77	8	4	12	25	60	1	15
500 workers or more	86	5	3	6	31	61	1	8

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government	87	7	—	—	43	50	—	—
Local government	78	7	4	10	23	62	1	13
Geographic areas								
New England	81	4	4	11	—	77	—	15
Middle Atlantic	84	3	5	9	19	68	—	—
East North Central	73	7	6	13	33	47	1	18
West North Central	72	—	—	10	31	53	—	—
South Atlantic	87	4	1	9	45	45	(¹)	9
East South Central	79	—	—	5	24	69	—	—
West South Central	76	14	1	9	24	66	1	9
Mountain	80	6	3	10	20	67	1	12
Pacific	85	5	3	7	25	65	1	10

¹ Less than 0.5 percent.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 43. Paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	34	57	59	58	92	92	88
Worker characteristics							
Management, professional, and related	27	62	43	42	94	94	86
Professional and related	22	63	36	34	94	94	85
Teachers	8	65	12	10	93	93	80
Primary, secondary, and special education school teachers	7	75	9	7	96	96	85
Service	42	49	74	73	87	87	86
Protective service	50	52	87	85	91	92	92
Sales and office	50	53	84	84	92	93	91
Office and administrative support	51	55	85	84	93	94	92
Natural resources, construction, and maintenance	45	45	94	93	95	95	96
Production, transportation, and material moving ...	36	56	59	60	91	94	92
Full time	39	64	67	65	99	99	95
Part time	8	20	18	17	52	54	49
Union	38	69	56	55	99	99	92
Nonunion	32	47	61	60	87	87	84
Average wage within the following categories: ²							
Lowest 25 percent	25	40	55	53	80	81	79
Lowest 10 percent	16	31	40	39	68	69	65
Second 25 percent	49	56	82	82	95	95	94
Third 25 percent	45	63	71	69	96	96	92
Highest 25 percent	24	69	36	34	98	98	87
Highest 10 percent	22	65	34	31	98	98	82
Establishment characteristics							
Service-providing industries	34	57	59	57	92	92	88
Education and health services	26	62	43	40	93	94	87
Educational services	21	62	36	34	93	94	85
Elementary and secondary schools	18	68	27	24	95	95	85
Junior colleges, colleges, and universities	32	44	66	64	89	90	86
Health care and social assistance	56	56	90	88	94	94	95
Hospitals	51	51	92	92	97	97	96
Public administration	51	52	87	87	91	91	91
1 to 99 workers	33	42	66	65	81	81	80
1 to 49 workers	29	33	66	65	75	75	75
50 to 99 workers	39	57	66	65	90	90	87
100 workers or more	35	59	58	57	94	94	89
100 to 499 workers	35	59	58	56	91	91	87
500 workers or more	34	59	58	57	95	95	89

See footnotes at end of table.

Table 43. Paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
State government	50	54	85	84	95	95	94
Local government	29	58	50	49	91	92	86
Geographic areas							
New England	46	78	46	47	89	90	84
Middle Atlantic	43	67	58	57	93	93	86
East North Central	36	62	52	51	87	87	84
West North Central	26	50	55	54	90	91	86
South Atlantic	37	56	67	65	94	94	90
East South Central	18	37	66	62	94	95	93
West South Central	27	55	52	49	92	93	87
Mountain	24	48	54	53	92	92	88
Pacific	41	56	68	67	95	95	88

¹ Includes workers with access to one or more of the these benefits.

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

2009." 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/glossary20092010.htm.

Table 42. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	58	12	7	23	57	14	2	28
Worker characteristics								
Management, professional, and related	76	11	3	10	76	11	1	12
Management, business, and financial	84	11	1	4	84	10	1	5
Professional and related	73	11	4	12	72	11	2	15
Service	32	13	10	45	31	14	2	53
Protective service	40	8	11	42	41	—	—	35
Sales and office	61	11	9	20	57	15	1	27
Sales and related	53	11	13	23	47	16	1	35
Office and administrative support	66	11	5	17	64	14	1	21
Natural resources, construction, and maintenance	61	16	4	20	57	20	2	22
Construction, extraction, farming, fishing, and forestry	56	14	5	25	47	23	2	28
Installation, maintenance, and repair	66	17	2	15	67	17	2	15
Production, transportation, and material moving ...	61	15	5	19	64	13	1	23
Production	62	19	3	16	69	12	1	18
Transportation and material moving	61	10	6	23	58	13	1	28
Full time	71	15	2	11	72	14	1	12
Part time	20	4	19	57	13	11	2	74
Union	86	6	2	6	81	10	1	8
Nonunion	55	13	7	25	54	14	2	30
Average wage within the following categories: ²								
Lowest 25 percent	27	11	13	49	25	13	2	61
Lowest 10 percent	14	10	17	60	13	11	1	76
Second 25 percent	61	15	6	18	61	15	2	22
Third 25 percent	72	14	3	11	71	15	1	13
Highest 25 percent	81	9	2	7	79	11	1	8
Highest 10 percent	84	7	3	6	83	9	2	7
Establishment characteristics								
Goods-producing industries	69	16	3	12	70	15	1	14
Construction	55	17	5	24	44	27	1	27
Manufacturing	75	16	2	8	80	10	1	9
Service-providing industries	56	12	7	25	54	13	2	31
Trade, transportation, and utilities	63	10	9	18	57	16	1	26
Wholesale trade	71	15	3	10	67	19	1	13
Retail trade	56	9	13	22	47	18	1	34
Transportation and warehousing	73	9	4	14	75	7	2	16
Utilities	93	—	—	4	91	—	—	5

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	82	8	3	8	83	6	1	10
Financial activities	78	7	5	10	78	8	2	13
Finance and insurance	85	5	4	6	84	5	2	8
Credit intermediation and related activities	89	3	3	4	89	4	2	6
Insurance carriers and related activities	81	6	4	8	79	8	2	11
Real estate and rental and leasing	51	18	8	23	53	—	—	30
Professional and business services	53	14	4	29	55	12	3	30
Professional and technical services	67	16	4	14	68	15	1	16
Administrative and waste services	32	13	5	50	34	11	4	51
Education and health services	64	11	6	18	62	13	2	23
Educational services	68	8	6	19	66	10	1	24
Junior colleges, colleges, and universities	86	4	2	8	85	4	1	10
Health care and social assistance	63	12	7	18	61	14	2	23
Leisure and hospitality	22	15	11	52	23	14	1	62
Accommodation and food services	22	15	11	53	22	14	1	63
Other services	36	15	8	41	37	14	3	46
1 to 99 workers	43	16	8	33	41	18	1	40
1 to 49 workers	39	17	8	37	37	19	1	43
50 to 99 workers	55	15	8	21	55	15	1	29
100 workers or more	76	8	5	11	75	9	2	14
100 to 499 workers	72	9	5	13	69	13	2	17
500 workers or more	82	6	3	9	84	4	2	10
Geographic areas								
New England	57	12	6	25	56	13	2	29
Middle Atlantic	61	10	7	22	54	17	2	27
East North Central	60	12	7	22	62	10	2	27
West North Central	61	9	8	22	59	10	2	29
South Atlantic	59	13	7	21	58	13	1	27
East South Central	56	18	6	20	61	13	2	24
West South Central	55	12	6	27	57	11	2	31
Mountain	59	12	7	22	57	14	1	28
Pacific	56	15	5	25	52	19	1	28

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	20	51	1	28	53	18	6	23
Worker characteristics								
Management, professional, and related	27	60	1	13	72	15	3	10
Management, business, and financial	33	61	(1)	5	80	14	1	4
Professional and related	24	59	1	16	68	15	4	13
Service	8	37	1	55	28	17	10	46
Protective service	7	41	1	51	38	10	10	43
Sales and office	18	54	2	26	57	15	7	21
Sales and related	11	53	3	34	50	14	11	25
Office and administrative support	22	55	1	21	62	15	5	18
Natural resources, construction, and maintenance	26	51	(1)	23	53	24	3	20
Construction, extraction, farming, fishing, and forestry	23	46	1	29	46	24	5	26
Installation, maintenance, and repair	28	55	—	—	60	24	2	15
Production, transportation, and material moving	24	52	1	23	51	25	4	20
Production	24	58	(1)	19	56	25	3	16
Transportation and material moving	25	46	1	28	47	24	6	23
Full time	23	63	(1)	13	65	21	2	11
Part time	8	16	3	73	16	8	17	59
Union	68	23	1	8	53	38	2	7
Nonunion	14	54	1	31	53	15	6	25
Average wage within the following categories: ²								
Lowest 25 percent	5	33	2	60	24	14	12	50
Lowest 10 percent	2	21	2	75	12	11	15	62
Second 25 percent	15	61	1	23	56	20	5	19
Third 25 percent	24	62	(1)	14	65	21	3	11
Highest 25 percent	37	53	1	9	74	16	2	8
Highest 10 percent	37	55	—	—	79	12	2	6
Establishment characteristics								
Goods-producing industries	28	57	(1)	14	62	23	3	12
Construction	17	54	1	28	46	25	5	24
Manufacturing	32	58	—	—	68	22	2	8
Service-providing industries	18	50	1	31	51	17	7	26
Trade, transportation, and utilities	19	54	2	25	55	18	7	20
Wholesale trade	17	69	1	13	67	19	3	10
Retail trade	12	52	3	32	50	15	10	25
Transportation and warehousing	36	46	—	—	51	31	3	14
Utilities	81	14	1	4	90	5	2	4

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	46	44	1	10	78	11	3	8
Financial activities	42	43	(¹)	14	75	10	5	10
Finance and insurance	51	39	1	10	83	6	4	6
Credit intermediation and related activities	56	36	1	7	86	6	3	4
Insurance carriers and related activities	48	39	—	—	80	7	4	8
Real estate and rental and leasing	13	57	—	31	46	23	8	23
Professional and business services	—	56	—	33	52	15	4	29
Professional and technical services	—	74	—	17	66	17	4	14
Administrative and waste services	—	38	—	54	31	14	5	50
Education and health services	19	56	1	24	57	18	6	19
Educational services	—	61	—	22	63	12	4	21
Junior colleges, colleges, and universities	17	73	—	—	85	5	2	8
Health care and social assistance	20	55	1	24	56	19	6	19
Leisure and hospitality	2	35	1	62	21	16	11	52
Accommodation and food services	—	34	—	63	20	16	11	53
Other services	—	41	—	48	31	20	7	42
1 to 99 workers	9	50	1	40	40	19	8	33
1 to 49 workers	7	48	(¹)	44	36	19	8	37
50 to 99 workers	13	57	1	28	51	19	7	23
100 workers or more	32	53	1	14	68	16	4	12
100 to 499 workers	21	60	2	17	66	16	5	14
500 workers or more	46	42	1	11	72	16	3	9
Geographic areas								
New England	21	48	1	30	52	17	6	25
Middle Atlantic	25	46	1	28	52	19	6	23
East North Central	24	47	1	27	53	19	6	23
West North Central	19	51	1	30	55	15	8	23
South Atlantic	16	56	1	28	56	16	6	22
East South Central	15	59	1	24	50	24	6	20
West South Central	15	52	(¹)	32	53	14	6	27
Mountain	15	56	2	27	56	15	6	23
Pacific	20	50	1	29	50	21	4	25

¹ Less than 0.5 percent.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.

Table 43. Paid leave combinations: Access, private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	35	32	59	72	68	82	85
Worker characteristics							
Management, professional, and related	51	51	82	86	90	93	93
Management, business, and financial	55	53	90	95	94	97	98
Professional and related	49	50	79	82	88	91	91
Service	21	19	38	46	47	64	68
Protective service	21	16	35	57	48	70	71
Sales and office	38	34	64	75	73	84	88
Sales and related	29	26	53	63	63	76	81
Office and administrative support	43	40	72	83	80	89	92
Natural resources, construction, and maintenance	24	21	49	72	57	82	86
Construction, extraction, farming, fishing, and forestry	14	11	32	58	43	73	78
Installation, maintenance, and repair	34	30	65	87	72	92	95
Production, transportation, and material moving ...	29	22	51	79	63	87	89
Production	29	21	51	88	62	92	93
Transportation and material moving	30	24	51	71	64	82	84
Full time	42	38	72	87	80	94	95
Part time	14	12	21	28	35	48	54
Union	45	39	69	84	80	92	94
Nonunion	34	31	58	70	67	81	84
Average wage within the following categories: ²							
Lowest 25 percent	16	13	28	42	38	59	65
Lowest 10 percent	10	8	14	25	25	47	51
Second 25 percent	37	32	63	79	72	88	91
Third 25 percent	41	37	73	87	81	93	94
Highest 25 percent	50	49	81	86	88	94	94
Highest 10 percent	51	50	83	86	91	94	94
Establishment characteristics							
Goods-producing industries	29	22	53	84	62	90	92
Construction	14	11	33	59	43	73	79
Manufacturing	35	27	60	94	70	96	97
Service-providing industries	36	34	61	69	70	81	83
Trade, transportation, and utilities	32	26	59	72	70	83	87
Wholesale trade	34	30	76	89	84	94	94
Retail trade	29	22	49	63	61	76	82
Transportation and warehousing	34	30	69	79	80	91	92
Utilities	59	58	93	96	97	98	99

See footnotes at end of table.

Table 43. Paid leave combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
Information	67	65	87	90	92	95	95
Financial activities	58	57	88	91	92	95	95
Finance and insurance	63	62	91	94	94	97	97
Credit intermediation and related activities	62	61	92	95	96	98	98
Insurance carriers and related activities	65	64	89	94	93	97	97
Real estate and rental and leasing	41	41	78	80	82	85	87
Professional and business services	33	32	62	74	68	80	85
Professional and technical services	44	43	81	87	85	91	92
Administrative and waste services	17	16	37	56	45	65	74
Education and health services	48	48	72	76	83	87	88
Educational services	30	41	50	52	80	81	74
Junior colleges, colleges, and universities	46	49	68	71	89	89	86
Health care and social assistance	51	50	76	80	83	88	90
Leisure and hospitality	14	11	26	33	35	57	60
Accommodation and food services	12	11	24	31	33	56	59
Other services	22	17	50	66	61	77	81
1 to 99 workers	24	22	50	63	58	75	79
1 to 49 workers	22	20	49	61	57	74	77
50 to 99 workers	29	26	53	69	63	80	84
100 workers or more	47	43	70	82	80	90	92
100 to 499 workers	41	37	65	78	75	88	91
500 workers or more	55	52	78	87	86	94	94
Geographic areas							
New England	44	41	66	73	74	80	81
Middle Atlantic	42	40	63	73	73	83	87
East North Central	38	33	56	73	66	82	85
West North Central	28	26	60	70	68	82	84
South Atlantic	35	30	58	72	66	82	85
East South Central	33	29	50	71	62	84	86
West South Central	30	28	60	74	68	83	86
Mountain	31	29	59	70	67	82	84
Pacific	30	29	62	69	70	81	83

¹ Includes workers with access to one or more of the these benefits.

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

2009." 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/glossary20092010.htm.