

Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2010

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	47	10	45	62
Establishment characteristics				
Goods-producing industries	43	9	41	60
Construction	34	10	31	50
Manufacturing	56	8	54	76
Service-providing industries	48	11	46	62
Trade, transportation, and utilities	52	11	50	68
Wholesale trade	61	11	60	79
Retail trade	48	8	47	62
Transportation and warehousing	43	20	40	74
Utilities	92	72	91	95
Information	75	43	75	89
Financial activities	66	26	63	73
Finance and insurance	74	33	73	81
Credit intermediation and related activities	87	51	86	93
Insurance carriers and related activities	55	17	55	65
Real estate and rental and leasing	49	13	42	57
Professional and business services	46	5	44	62
Professional and technical services	50	–	49	67
Administrative and waste services	32	4	31	47
Education and health services	55	8	53	66
Educational services	56	–	53	63
Junior colleges, colleges, and universities	90	–	90	91
Health care and social assistance	55	–	53	66
Leisure and hospitality	23	–	23	43
Accommodation and food services	23	–	23	42
Other services	32	7	29	48
1 to 99 workers	45	10	44	61
1 to 49 workers	44	9	42	59
50 to 99 workers	78	18	76	88
100 workers or more	82	29	79	93
100 to 499 workers	80	26	77	93
500 workers or more	92	50	89	96

See footnotes at end of table.

Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2010—Continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
New England	36	—	36	51
Middle Atlantic	52	13	48	64
East North Central	48	12	46	60
West North Central	51	12	49	61
South Atlantic	51	9	51	59
East South Central	37	—	35	71
West South Central	48	—	47	63
Mountain	48	12	44	64
Pacific	41	9	39	67

¹ Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employers offered both types of plans.

NOTE: Dash indicates no establishments 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 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	65	50	76	20	19	91	59	41	70
Worker characteristics									
Management, professional, and related	80	68	86	28	25	92	75	60	80
Management, business, and financial	85	76	89	33	31	92	81	68	83
Professional and related	77	65	84	25	23	92	72	56	78
Service	42	23	55	8	7	92	38	18	49
Protective service	50	26	51	8	5	66	47	23	49
Sales and office	70	53	76	19	16	83	65	46	71
Sales and related	66	43	65	13	9	69	61	39	64
Office and administrative support	72	59	82	23	20	88	67	51	76
Natural resources, construction, and maintenance	64	51	79	26	26	98	56	40	71
Construction, extraction, farming, fishing, and forestry	61	45	74	24	24	98	50	34	67
Installation, maintenance, and repair	68	56	83	28	27	98	61	46	75
Production, transportation, and material moving ...	66	51	77	25	24	94	55	38	68
Production	65	52	79	24	23	95	59	42	71
Transportation and material moving	67	50	75	26	24	92	52	34	65
Full time	74	59	80	24	22	93	68	50	74
Part time	39	21	54	11	8	76	33	15	47
Union	88	82	93	69	67	97	55	44	80
Nonunion	62	46	74	15	13	87	59	41	69
Average wage within the following categories: ³									
Lowest 25 percent	40	20	50	7	5	69	36	17	46
Lowest 10 percent	30	10	34	4	2	52	27	8	31
Second 25 percent	67	48	73	16	14	88	61	41	67
Third 25 percent	75	62	82	24	23	94	68	51	76
Highest 25 percent	84	75	89	38	36	95	76	62	82
Highest 10 percent	87	78	90	38	35	93	81	68	84
Establishment characteristics									
Goods-producing industries	72	60	83	29	28	95	65	49	76
Construction	60	45	75	18	17	98	51	35	70
Manufacturing	77	65	85	33	31	94	70	54	77
Service-providing industries	63	47	75	19	17	89	58	40	69
Trade, transportation, and utilities	72	52	73	21	18	82	62	42	68
Wholesale trade	74	60	81	18	17	98	71	52	73
Retail trade	69	44	64	16	10	64	60	37	63
Transportation and warehousing	77	66	86	37	35	94	55	42	76
Utilities	94	92	98	82	80	98	91	76	83

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	85	76	90	46	44	95	81	65	80
Financial activities	83	72	87	43	39	92	80	61	77
Finance and insurance	89	81	91	51	47	92	87	70	80
Credit intermediation and related activities	92	84	91	57	52	92	90	68	76
Insurance carriers and related activities	85	78	91	48	45	93	84	70	83
Real estate and rental and leasing	59	37	64	13	12	98	54	31	57
Professional and business services	58	46	80	12	11	93	56	43	77
Professional and technical services	71	60	85	9	9	99	70	58	83
Administrative and waste services	38	25	67	8	7	95	36	23	63
Education and health services	70	55	78	20	19	92	63	45	71
Educational services	74	63	86	16	14	87	67	56	84
Junior colleges, colleges, and universities	88	78	89	17	14	81	87	76	88
Health care and social assistance	70	53	76	21	19	93	62	43	69
Leisure and hospitality	33	14	41	3	2	83	32	12	38
Accommodation and food services	32	12	38	3	2	89	31	11	35
Other services	44	29	67	10	10	96	38	22	59
1 to 99 workers	51	35	69	10	9	89	47	31	65
1 to 49 workers	47	32	69	8	7	92	44	29	65
50 to 99 workers	64	43	68	15	12	83	58	38	65
100 workers or more	81	66	82	33	30	91	72	54	74
100 to 499 workers	78	60	77	23	20	87	70	51	72
500 workers or more	85	75	88	47	44	94	75	58	77
Geographic areas									
New England	63	50	80	21	20	92	58	43	74
Middle Atlantic	68	56	82	26	24	91	59	44	76
East North Central	67	52	78	25	22	88	59	42	71
West North Central	69	54	78	19	18	91	63	46	73
South Atlantic	66	47	71	17	15	88	62	42	66
East South Central	62	45	73	17	15	89	56	38	69
West South Central	61	44	72	15	14	91	59	39	67
Mountain	66	49	75	17	16	95	62	42	68
Pacific	60	47	77	21	20	94	54	38	71

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 defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or participating in at least one of these plan types.

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 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2010

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	4	3	4.6	5.0	96
Worker characteristics					
Management, professional, and related	4	4	4.6	5.0	96
Management, business, and financial	3	2	4.9	5.0	97
Professional and related	5	5	4.5	5.0	95
Service	4	—	—	—	96
Sales and office	3	3	5.3	—	97
Sales and related	1	—	—	—	99
Office and administrative support	4	3	5.4	—	96
Natural resources, construction, and maintenance	5	2	3.2	3.0	95
Construction, extraction, farming, fishing, and forestry	3	—	—	—	97
Installation, maintenance, and repair	6	—	—	—	94
Production, transportation, and material moving	6	2	4.0	3.9	94
Production	4	—	—	—	96
Transportation and material moving	7	4	4.3	—	93
Full time	4	3	4.5	—	96
Part time	4	3	5.6	—	96
Union	3	2	5.2	—	97
Nonunion	5	3	4.5	5.0	95
Average wage within the following categories: ²					
Lowest 25 percent:					
Lowest 10 percent	—	—	—	—	100
Second 25 percent	4	3	4.1	3.9	96
Third 25 percent	4	2	4.2	3.9	96
Highest 25 percent	4	3	4.3	—	96
Highest 10 percent	4	3	4.8	—	96
Establishment characteristics					
Goods-producing industries	3	1	2.4	3.0	97
Manufacturing	3	1	2.4	3.0	97
Service-providing industries	5	3	4.8	5.0	95
Trade, transportation, and utilities	5	3	3.5	—	95
Wholesale trade	8	—	—	—	92
Retail trade	1	—	—	—	99

See footnotes at end of table.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2010—Continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
Financial activities	2	1	5.2	—	98
Finance and insurance	2	1	5.2	—	98
Credit intermediation and related activities	2	1	2.3	—	98
Professional and business services	2	—	—	—	98
Administrative and waste services	—	—	—	—	100
Education and health services	8	7	5.5	—	92
Educational services:					
Junior colleges, colleges, and universities	2	2	3.8	—	98
Leisure and hospitality:					
Accommodation and food services	—	—	—	—	100
1 to 99 workers	6	4	4.4	5.0	94
1 to 49 workers	7	5	4.3	5.0	93
100 workers or more	4	2	4.8	—	96
100 to 499 workers	5	4	5.8	6.9	95
500 workers or more	3	2	2.7	—	97
Geographic areas					
New England	3	—	—	—	97
Middle Atlantic	4	3	4.4	—	96
East North Central	2	1	3.2	3.0	98
West North Central	6	—	—	—	94
South Atlantic	6	3	3.4	3.9	94
West South Central	2	—	—	—	98
Pacific	3	2	6.4	6.9	97

¹ The employee contributes a fixed percentage of his or her earnings to the retirement plan.

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 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2010

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans ¹	Frozen plans ²
All workers	78	22
Worker characteristics		
Management, professional, and related	74	26
Management, business, and financial	72	28
Professional and related	76	24
Service	85	15
Protective service	72	28
Sales and office	76	24
Sales and related	68	32
Office and administrative support	79	21
Natural resources, construction, and maintenance	89	11
Construction, extraction, farming, fishing, and forestry	96	4
Installation, maintenance, and repair	84	16
Production, transportation, and material moving ...	79	21
Production	72	28
Transportation and material moving	85	15
Full time	78	22
Part time	86	14
Union	89	11
Nonunion	72	28
Average wage within the following categories: ³		
Lowest 25 percent	71	29
Second 25 percent	79	21
Third 25 percent	82	18
Highest 25 percent	77	23
Highest 10 percent	73	27
Establishment characteristics		
Goods-producing industries	75	25
Manufacturing	69	31
Service-providing industries	80	20
Trade, transportation, and utilities	79	21
Wholesale trade	73	27
Retail trade	68	32
Transportation and warehousing	92	8
Utilities	86	14

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2010—Continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans ¹	Frozen plans ²
Information	67	33
Financial activities	80	20
Finance and insurance	80	20
Credit intermediation and related activities	79	21
Insurance carriers and related activities	85	15
Professional and business services	78	22
Education and health services	84	16
Educational services:		
Junior colleges, colleges, and universities	75	25
Health care and social assistance	84	16
1 to 99 workers	84	16
1 to 49 workers	85	15
50 to 99 workers	81	19
100 workers or more	77	23
100 to 499 workers	75	25
500 workers or more	78	22
Geographic areas		
New England	77	23
Middle Atlantic	86	14
East North Central	70	30
West North Central	87	13
South Atlantic	77	23
West South Central	73	27
Pacific	86	14

¹ Plans open to new participants.

² Plans closed to new workers or plans that cease accruals for some or all plan participants.

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. 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 5. Defined benefit frozen retirement plans:¹ Benefits accrual, private industry workers, National Compensation Survey, March 2010

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	71	7	22
Worker characteristics			
Management, professional, and related	67	—	—
Management, business, and financial	62	7	31
Professional and related	71	13	17
Service	71	—	—
Protective service	82	—	—
Sales and office	73	3	24
Sales and related	82	3	15
Office and administrative support	69	4	27
Natural resources, construction, and maintenance	85	3	12
Construction, extraction, farming, fishing, and forestry	88	—	—
Installation, maintenance, and repair	85	3	12
Production, transportation, and material moving ...	74	6	21
Production	75	—	—
Transportation and material moving	71	—	—
Full time	71	7	22
Part time	76	—	—
Union	86	—	—
Nonunion	68	7	25
Average wage within the following categories: ³			
Lowest 25 percent	76	—	—
Second 25 percent	70	4	26
Third 25 percent	69	6	25
Highest 25 percent	72	9	19
Highest 10 percent	70	—	—
Establishment characteristics			
Goods-producing industries	73	9	18
Manufacturing	74	8	18
Service-providing industries	71	6	24
Trade, transportation, and utilities	88	1	11
Wholesale trade	87	—	—
Retail trade	89	—	—
Transportation and warehousing	85	—	—
Utilities	92	—	—

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, private industry workers, National Compensation Survey, March 2010—Continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
Information	72	—	—
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities	56	—	—
Professional and business services	59	—	—
Education and health services	87	4	9
Educational services:			
Junior colleges, colleges, and universities	78	—	—
Health care and social assistance	88	4	8
1 to 99 workers	62	4	35
1 to 49 workers	59	—	—
50 to 99 workers	65	—	—
100 workers or more	74	7	19
100 to 499 workers	80	—	—
500 workers or more	69	10	21
Geographic areas			
New England	61	—	—
Middle Atlantic	66	—	—
East North Central	72	—	—
West North Central	63	—	—
South Atlantic	75	6	20
West South Central	79	5	16
Pacific	73	—	—

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

² Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing 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: 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 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2010

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	10	56	33
Worker characteristics			
Management, professional, and related	11	50	39
Management, business, and financial	16	45	39
Professional and related	7	53	40
Service	6	45	49
Sales and office	18	52	30
Sales and related	16	64	19
Office and administrative support	18	47	35
Natural resources, construction, and maintenance	5	71	24
Construction, extraction, farming, fishing, and forestry	—	73	—
Installation, maintenance, and repair	6	70	24
Production, transportation, and material moving ...	4	72	24
Production	—	80	—
Transportation and material moving	4	59	37
Full time	9	57	33
Union	3	69	28
Nonunion	12	53	35
Average wage within the following categories: ²			
Lowest 25 percent	—	44	—
Second 25 percent	12	56	33
Third 25 percent	9	60	31
Highest 25 percent	9	58	34
Highest 10 percent	11	49	40
Establishment characteristics			
Goods-producing industries	7	64	29
Manufacturing	7	64	29
Service-providing industries	12	53	35
Trade, transportation, and utilities	15	55	29
Transportation and warehousing	—	—	72
Utilities	35	11	54

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2010—Continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
Information	—	75	—
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities	—	—	49
Education and health services	—	61	—
Educational services:			
Junior colleges, colleges, and universities	—	91	—
Health care and social assistance	—	58	—
1 to 99 workers	10	57	33
1 to 49 workers	13	54	33
50 to 99 workers	—	62	—
100 workers or more	11	56	33
100 to 499 workers	15	57	28
500 workers or more	8	56	37
Geographic areas			
New England	—	66	—
Middle Atlantic	—	65	—
East North Central	5	52	43
South Atlantic	5	73	21
West South Central	—	68	—

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

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 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2010

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	63	37	78	22
Worker characteristics				
Management, professional, and related	67	33	83	17
Management, business, and financial	70	30	85	15
Professional and related	66	34	83	17
Service	62	38	83	17
Protective service	74	26	81	19
Sales and office	57	43	71	29
Sales and related	49	51	57	43
Office and administrative support	61	39	79	21
Natural resources, construction, and maintenance	67	33	82	18
Construction, extraction, farming, fishing, and forestry	56	44	75	25
Installation, maintenance, and repair	74	26	86	14
Production, transportation, and material moving	63	37	79	21
Production	66	34	81	19
Transportation and material moving	61	39	76	24
Full time	63	37	79	21
Part time	56	44	72	28
Union	59	41	78	22
Nonunion	63	37	78	22
Average wage within the following categories: ¹				
Lowest 25 percent	54	46	70	30
Lowest 10 percent	61	39	83	17
Second 25 percent	57	43	71	29
Third 25 percent	66	34	81	19
Highest 25 percent	68	32	84	16
Highest 10 percent	67	33	84	16
Establishment characteristics				
Goods-producing industries	66	34	81	19
Construction	58	42	76	24
Manufacturing	68	32	83	17
Service-providing industries	62	38	78	22
Trade, transportation, and utilities	54	46	65	35
Wholesale trade	67	33	83	17
Retail trade	45	55	53	47
Transportation and warehousing	57	43	72	28
Utilities	85	15	94	6

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2010—Continued

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	76	24	87	13
Financial activities	73	27	84	16
Finance and insurance	73	27	84	16
Credit intermediation and related activities	74	26	86	14
Insurance carriers and related activities	76	24	85	15
Real estate and rental and leasing	73	27	79	21
Professional and business services	65	35	86	14
Professional and technical services	65	35	85	15
Administrative and waste services	63	37	83	17
Education and health services	59	41	81	19
Educational services	57	43	81	19
Junior colleges, colleges, and universities	57	43	82	18
Health care and social assistance	60	40	82	18
Leisure and hospitality	74	26	85	15
Accommodation and food services	78	22	88	12
Other services	60	40	82	18
1 to 99 workers	63	37	81	19
1 to 49 workers	62	38	82	18
50 to 99 workers	64	36	79	21
100 workers or more	63	37	77	23
100 to 499 workers	58	42	71	29
500 workers or more	68	32	84	16
Geographic areas				
New England	67	33	80	20
Middle Atlantic	61	39	83	17
East North Central	59	41	76	24
West North Central	61	39	78	22
South Atlantic	63	37	78	22
East South Central	64	36	74	26
West South Central	63	37	74	26
Mountain	63	37	79	21
Pacific	69	31	81	19

¹ 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. 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 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	71	56	79	71	51	73
Worker characteristics						
Management, professional, and related	87	74	84	87	66	76
Management, business, and financial	95	81	86	94	74	78
Professional and related	84	70	83	83	63	76
Service	45	30	67	44	27	61
Protective service	48	33	69	48	31	64
Sales and office	72	56	77	72	50	70
Sales and related	64	47	73	64	41	64
Office and administrative support	78	62	79	78	56	72
Natural resources, construction, and maintenance	77	64	83	76	60	78
Construction, extraction, farming, fishing, and forestry	70	57	81	70	56	80
Installation, maintenance, and repair	84	70	84	83	64	77
Production, transportation, and material moving ...	77	63	82	76	59	77
Production	82	69	84	81	65	80
Transportation and material moving	72	56	78	71	52	73
Full time	87	70	81	86	64	74
Part time	24	15	64	24	14	57
Union	92	82	90	91	77	84
Nonunion	69	53	78	68	48	71
Average wage within the following categories: ³						
Lowest 25 percent	38	24	64	38	22	58
Lowest 10 percent	23	14	58	23	12	52
Second 25 percent	77	58	75	76	52	69
Third 25 percent	86	72	83	86	66	77
Highest 25 percent	91	79	87	90	72	79
Highest 10 percent	92	81	87	92	72	79
Establishment characteristics						
Goods-producing industries	86	73	86	85	69	81
Construction	71	57	80	71	55	77
Manufacturing	91	79	87	90	74	82
Service-providing industries	68	53	78	68	48	70
Trade, transportation, and utilities	73	56	76	73	51	69
Wholesale trade	87	71	82	86	67	77
Retail trade	65	46	71	65	40	62
Transportation and warehousing	83	67	81	82	62	76
Utilities	95	89	94	95	84	89

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	90	81	91	89	70	78
Financial activities	87	72	83	85	64	74
Finance and insurance	91	77	85	90	68	75
Credit intermediation and related activities	93	78	84	92	69	75
Insurance carriers and related activities	89	75	85	87	67	77
Real estate and rental and leasing	70	54	78	69	48	70
Professional and business services	68	55	81	67	49	73
Professional and technical services	83	70	84	83	64	77
Administrative and waste services	46	35	75	45	31	69
Education and health services	75	57	76	75	53	70
Educational services	76	59	78	76	54	72
Junior colleges, colleges, and universities	90	76	84	90	69	76
Health care and social assistance	75	57	76	75	52	70
Leisure and hospitality	38	25	66	37	22	59
Accommodation and food services	37	23	63	37	21	56
Other services	52	39	74	51	35	68
1 to 99 workers	59	44	75	59	42	71
1 to 49 workers	56	41	74	55	39	70
50 to 99 workers	71	54	76	70	50	72
100 workers or more	85	70	83	84	63	74
100 to 499 workers	82	65	79	82	59	72
500 workers or more	89	77	87	88	68	78
Geographic areas						
New England	70	57	82	69	49	71
Middle Atlantic	72	58	80	71	53	75
East North Central	72	57	80	71	53	74
West North Central	70	56	80	70	52	74
South Atlantic	72	54	75	72	49	69
East South Central	75	62	83	74	55	74
West South Central	68	51	76	67	47	69
Mountain	71	53	75	71	49	69
Pacific	71	60	84	71	55	77

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	46	36	78	26	20	77	69	50	73
Worker characteristics									
Management, professional, and related	61	50	82	35	28	78	85	65	76
Management, business, and financial	69	56	82	38	30	80	93	73	78
Professional and related	57	47	82	34	26	78	81	61	75
Service	28	19	68	16	11	68	44	27	61
Protective service	27	18	68	13	9	69	47	30	63
Sales and office	46	35	75	23	18	76	70	49	69
Sales and related	39	28	71	20	15	74	62	40	64
Office and administrative support	51	39	78	26	20	77	76	55	72
Natural resources, construction, and maintenance	44	37	84	31	25	81	74	58	78
Construction, extraction, farming, fishing, and forestry	37	31	85	27	23	86	67	54	79
Installation, maintenance, and repair	52	43	84	35	27	77	81	63	78
Production, transportation, and material moving	48	39	80	29	24	80	74	57	77
Production	51	42	83	30	24	81	79	63	80
Transportation and material moving	46	35	77	29	23	79	70	51	73
Full time	56	44	79	32	25	78	84	62	74
Part time	15	10	69	9	6	69	23	13	57
Union	73	63	87	56	47	84	89	75	84
Nonunion	43	33	76	23	17	75	67	47	71
Average wage within the following categories: ³									
Lowest 25 percent	20	13	65	11	8	67	37	21	57
Lowest 10 percent	13	7	56	8	5	60	23	12	52
Second 25 percent	47	35	74	24	18	74	74	51	69
Third 25 percent	55	44	80	32	25	79	84	65	77
Highest 25 percent	67	56	84	42	33	80	89	70	79
Highest 10 percent	70	59	85	42	34	79	90	71	79
Establishment characteristics									
Goods-producing industries	55	47	85	33	28	83	83	67	81
Construction	35	30	84	24	20	85	68	52	77
Manufacturing	62	53	85	37	31	83	88	72	82
Service-providing industries	44	34	76	25	19	75	66	47	70
Trade, transportation, and utilities	46	34	74	24	18	74	72	50	69
Wholesale trade	51	40	80	32	25	78	85	66	77
Retail trade	38	26	68	18	12	70	63	39	62
Transportation and warehousing	62	48	78	35	25	72	81	61	75
Utilities	68	62	92	45	41	90	93	82	88

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	74	64	86	57	47	82	86	67	78
Financial activities	65	52	79	29	23	79	84	62	74
Finance and insurance	72	58	80	30	24	80	88	66	75
Credit intermediation and related activities	76	58	76	27	20	76	92	68	75
Insurance carriers and related activities	66	56	84	35	30	85	85	65	76
Real estate and rental and leasing	40	30	77	25	19	76	68	47	69
Professional and business services	41	33	81	27	21	80	66	48	73
Professional and technical services	47	39	84	31	25	82	81	63	77
Administrative and waste services	27	20	74	19	15	78	45	31	68
Education and health services	47	36	77	25	18	73	73	51	70
Educational services	48	36	75	27	19	70	74	54	72
Junior colleges, colleges, and universities	66	50	76	38	26	68	89	68	77
Health care and social assistance	47	36	77	25	18	74	73	51	70
Leisure and hospitality	26	16	62	16	—	—	37	22	60
Accommodation and food services	25	15	60	—	—	—	36	21	57
Other services	26	22	82	20	15	74	48	33	68
1 to 99 workers	30	23	76	18	13	75	57	40	71
1 to 49 workers	26	20	76	15	12	76	54	38	70
50 to 99 workers	41	31	77	25	18	73	68	49	72
100 workers or more	64	51	79	36	28	78	83	61	74
100 to 499 workers	57	44	77	29	23	77	80	57	71
500 workers or more	74	60	81	46	36	78	86	67	78
Geographic areas									
New England	51	41	80	21	17	79	68	48	70
Middle Atlantic	46	37	79	30	24	79	70	52	75
East North Central	45	36	78	23	17	76	70	52	74
West North Central	45	37	82	19	15	78	68	51	75
South Atlantic	42	32	75	25	17	71	70	48	68
East South Central	51	37	73	34	26	77	73	55	75
West South Central	38	29	76	20	15	76	65	45	69
Mountain	43	33	76	27	21	80	69	47	69
Pacific	54	43	81	36	29	80	68	53	77

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 Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access

to or participating in health care.

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/glossary20092010.htm.

Table 10. Health care benefits:¹ Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	77	23	67	33
Worker characteristics				
Management, professional, and related	77	23	67	33
Management, business, and financial	77	23	67	33
Professional and related	77	23	67	33
Service	76	24	64	36
Protective service	73	27	63	37
Sales and office	74	26	64	36
Sales and related	71	29	61	39
Office and administrative support	76	24	65	35
Natural resources, construction, and maintenance	81	19	69	31
Construction, extraction, farming, fishing, and forestry	83	17	68	32
Installation, maintenance, and repair	80	20	70	30
Production, transportation, and material moving	79	21	72	28
Production	80	20	74	26
Transportation and material moving	78	22	69	31
Full time	77	23	67	33
Part time	75	25	64	36
Union	88	12	82	18
Nonunion	75	25	64	36
Average wage within the following categories: ²				
Lowest 25 percent	75	25	62	38
Lowest 10 percent	75	25	64	36
Second 25 percent	75	25	63	37
Third 25 percent	77	23	67	33
Highest 25 percent	79	21	70	30
Highest 10 percent	77	23	70	30
Establishment characteristics				
Goods-producing industries	80	20	73	27
Construction	82	18	66	34
Manufacturing	80	20	75	25
Service-providing industries	76	24	65	35
Trade, transportation, and utilities	74	26	65	35
Wholesale trade	77	23	67	33
Retail trade	71	29	60	40
Transportation and warehousing	76	24	70	30
Utilities	82	18	77	23

See footnotes at end of table.

Table 10. Health care benefits:¹ Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	79	21	73	27
Financial activities	73	27	63	37
Finance and insurance	73	27	63	37
Credit intermediation and related activities	72	28	61	39
Insurance carriers and related activities	73	27	65	35
Real estate and rental and leasing	75	25	60	40
Professional and business services	77	23	67	33
Professional and technical services	78	22	67	33
Administrative and waste services	75	25	64	36
Education and health services	77	23	63	37
Educational services	77	23	62	38
Junior colleges, colleges, and universities	75	25	63	37
Health care and social assistance	77	23	63	37
Leisure and hospitality	75	25	63	37
Accommodation and food services	73	27	63	37
Other services	83	17	66	34
1 to 99 workers	78	22	63	37
1 to 49 workers	78	22	63	37
50 to 99 workers	77	23	64	36
100 workers or more	76	24	69	31
100 to 499 workers	76	24	67	33
500 workers or more	77	23	71	29
Geographic areas				
New England	73	27	67	33
Middle Atlantic	79	21	70	30
East North Central	77	23	71	29
West North Central	76	24	67	33
South Atlantic	74	26	63	37
East South Central	76	24	65	35
West South Central	77	23	63	37
Mountain	77	23	66	34
Pacific	79	21	66	34

¹ Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

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. 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 11. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	80	20	70	30
Worker characteristics				
Management, professional, and related	81	19	71	29
Management, business, and financial	81	19	71	29
Professional and related	82	18	72	28
Service	78	22	65	35
Protective service	74	26	63	37
Sales and office	79	21	67	33
Sales and related	76	24	64	36
Office and administrative support	80	20	68	32
Natural resources, construction, and maintenance	82	18	69	31
Construction, extraction, farming, fishing, and forestry	84	16	68	32
Installation, maintenance, and repair	81	19	70	30
Production, transportation, and material moving	81	19	73	27
Production	81	19	74	26
Transportation and material moving	81	19	72	28
Full time	80	20	70	30
Part time	79	21	69	31
Union	89	11	83	17
Nonunion	79	21	67	33
Average wage within the following categories: ¹				
Lowest 25 percent	77	23	63	37
Lowest 10 percent	75	25	62	38
Second 25 percent	79	21	66	34
Third 25 percent	81	19	70	30
Highest 25 percent	82	18	74	26
Highest 10 percent	82	18	75	25
Establishment characteristics				
Goods-producing industries	82	18	74	26
Construction	82	18	65	35
Manufacturing	82	18	76	24
Service-providing industries	80	20	68	32
Trade, transportation, and utilities	78	22	68	32
Wholesale trade	81	19	70	30
Retail trade	75	25	63	37
Transportation and warehousing	82	18	75	25
Utilities	85	15	80	20

See footnotes at end of table.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	83	17	77	23
Financial activities	81	19	70	30
Finance and insurance	81	19	71	29
Credit intermediation and related activities	80	20	69	31
Insurance carriers and related activities	81	19	71	29
Real estate and rental and leasing	83	17	64	36
Professional and business services	79	21	68	32
Professional and technical services	80	20	68	32
Administrative and waste services	75	25	64	36
Education and health services	82	18	68	32
Educational services	80	20	66	34
Junior colleges, colleges, and universities	79	21	69	31
Health care and social assistance	82	18	68	32
Leisure and hospitality	74	26	62	38
Accommodation and food services	73	27	62	38
Other services	81	19	66	34
1 to 99 workers	80	20	65	35
1 to 49 workers	80	20	64	36
50 to 99 workers	79	21	66	34
100 workers or more	81	19	73	27
100 to 499 workers	79	21	70	30
500 workers or more	82	18	77	23
Geographic areas				
New England	78	22	72	28
Middle Atlantic	82	18	73	27
East North Central	80	20	74	26
West North Central	80	20	71	29
South Atlantic	78	22	65	35
East South Central	77	23	65	35
West South Central	81	19	66	34
Mountain	81	19	69	31
Pacific	82	18	69	31

¹ 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. 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 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	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	100	\$335.88	20	\$432.72	80	\$311.77	\$99.07
Worker characteristics							
Management, professional, and related	100	348.55	18	423.18	82	332.52	97.05
Management, business, and financial	100	342.18	17	430.22	83	323.65	98.89
Professional and related	100	351.96	18	419.51	82	337.29	96.06
Service	100	326.39	17	484.46	83	294.83	100.12
Protective service	100	287.35	12	346.23	88	279.46	111.79
Sales and office	100	324.98	16	425.52	84	305.17	101.75
Sales and related	100	301.50	15	388.36	85	285.65	110.63
Office and administrative support	100	336.34	17	441.90	83	314.79	97.37
Natural resources, construction, and maintenance	100	329.75	34	412.76	66	286.05	104.28
Construction, extraction, farming, fishing, and forestry	100	334.90	42	419.07	58	273.08	104.15
Installation, maintenance, and repair	100	325.31	28	404.47	72	294.95	104.36
Production, transportation, and material moving ...	100	339.90	23	445.67	77	308.67	95.33
Production	100	333.67	21	430.92	79	308.24	93.10
Transportation and material moving	100	347.77	25	460.85	75	309.25	98.32
Full time	100	334.92	20	431.35	80	311.19	98.11
Part time	100	349.06	22	449.49	78	320.11	112.75
Union	100	420.51	45	495.53	55	358.27	89.05
Nonunion	100	320.74	15	399.63	85	306.40	100.22
Average wage within the following categories: ¹							
Lowest 25 percent	100	304.27	16	401.81	84	285.91	102.46
Lowest 10 percent	100	280.66	14	402.48	86	260.81	101.39
Second 25 percent	100	317.19	17	413.57	83	297.66	100.62
Third 25 percent	100	341.22	21	444.39	79	314.52	97.43
Highest 25 percent	100	357.01	23	441.94	77	331.33	97.91
Highest 10 percent	100	355.48	20	434.14	80	335.56	96.12
Establishment characteristics							
Goods-producing industries	100	332.97	24	415.53	76	307.42	89.59
Construction	100	326.97	42	420.32	58	259.86	109.73
Manufacturing	100	332.47	18	408.97	82	315.28	85.60
Service-providing industries	100	336.75	19	439.23	81	313.00	101.75
Trade, transportation, and utilities	100	318.16	20	411.87	80	294.27	105.18
Wholesale trade	100	325.59	23	427.88	77	294.48	101.03
Retail trade	100	299.37	18	389.26	82	280.17	115.26
Transportation and warehousing	100	345.45	22	438.33	78	318.92	91.66
Utilities	100	348.68	22	382.31	78	339.05	78.54

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	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
Information	100	\$360.41	23	\$473.72	77	\$326.60	\$90.78
Financial activities	100	333.95	17	415.61	83	317.07	95.29
Finance and insurance	100	334.38	14	419.84	86	320.08	93.26
Credit intermediation and related activities	100	330.50	12	402.10	88	320.31	93.37
Insurance carriers and related activities	100	337.04	14	432.91	86	320.92	92.52
Real estate and rental and leasing	100	331.72	32	405.67	68	297.66	108.38
Professional and business services	100	338.47	21	454.87	79	306.70	109.26
Professional and technical services	100	339.66	24	437.66	76	308.41	105.45
Administrative and waste services	100	339.83	18	541.33	82	295.41	120.19
Education and health services	100	367.88	15	457.31	85	352.01	96.59
Educational services	100	372.26	13	473.05	87	356.80	107.73
Junior colleges, colleges, and universities	100	370.29	8	443.73	92	364.22	109.07
Health care and social assistance	100	367.12	15	454.96	85	351.16	94.62
Leisure and hospitality	100	281.38	13	471.11	87	252.34	102.72
Accommodation and food services	100	276.12	11	508.92	89	248.75	101.89
Other services	100	349.68	32	450.56	68	302.07	109.18
1 to 99 workers	100	325.52	27	417.93	73	290.73	109.20
1 to 49 workers	100	330.38	30	421.87	70	291.98	111.62
50 to 99 workers	100	314.12	22	405.60	78	288.09	104.06
100 workers or more	100	343.82	14	454.53	86	325.45	92.48
100 to 499 workers	100	336.86	14	437.65	86	320.58	95.86
500 workers or more	100	351.87	15	473.06	85	331.11	88.54
Geographic areas							
New England	100	341.59	13	433.05	87	328.09	112.71
Middle Atlantic	100	370.93	23	491.34	77	335.04	102.25
East North Central	100	332.76	18	415.74	82	314.39	95.58
West North Central	100	333.97	18	424.65	82	313.96	97.02
South Atlantic	100	313.93	14	381.61	86	302.60	100.22
East South Central	100	311.32	14	403.16	86	295.95	99.39
West South Central	100	338.30	22	417.68	78	315.77	95.44
Pacific	100	340.97	28	443.77	72	300.56	98.64

¹ 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. 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 13. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	77	1	10	1	(⁴)	11	(⁴)
Worker characteristics								
Management, professional, and related	100	77	—	10	1	—	11	1
Management, business, and financial	100	77	—	10	1	—	10	1
Professional and related	100	77	—	9	1	—	11	1
Service	100	78	—	8	1	—	12	(⁴)
Protective service	100	70	—	9	—	—	—	—
Sales and office	100	72	(⁴)	16	1	(⁴)	11	(⁴)
Sales and related	100	67	—	20	—	—	12	(⁴)
Office and administrative support	100	74	(⁴)	13	1	(⁴)	11	(⁴)
Natural resources, construction, and maintenance	100	83	—	6	—	—	10	1
Construction, extraction, farming, fishing, and forestry	100	84	—	4	—	—	10	—
Installation, maintenance, and repair	100	83	—	6	—	—	10	—
Production, transportation, and material moving ...	100	83	1	6	—	—	10	1
Production	100	83	—	5	—	—	10	—
Transportation and material moving	100	83	—	6	—	—	9	—
Full time	100	77	1	10	1	(⁴)	11	(⁴)
Part time	100	74	1	17	—	—	8	—
Union	100	80	1	5	—	—	12	1
Nonunion	100	77	(⁴)	11	1	(⁴)	11	(⁴)
Average wage within the following categories: ⁵								
Lowest 25 percent	100	76	—	12	—	—	11	—
Lowest 10 percent	100	79	—	9	—	—	—	—
Second 25 percent	100	75	(⁴)	13	1	—	11	—
Third 25 percent	100	80	(⁴)	8	1	(⁴)	10	(⁴)
Highest 25 percent	100	77	—	9	1	—	11	1
Highest 10 percent	100	76	—	9	1	—	12	1
Establishment characteristics								
Goods-producing industries	100	83	—	6	—	—	10	(⁴)
Construction	100	85	—	5	—	—	8	—
Manufacturing	100	83	—	5	—	—	10	—
Service-providing industries	100	76	(⁴)	11	1	(⁴)	11	1
Trade, transportation, and utilities	100	71	1	15	—	—	12	1
Wholesale trade	100	80	—	9	—	—	9	—
Retail trade	100	62	—	23	—	—	14	—
Transportation and warehousing	100	80	—	5	—	—	13	—
Utilities	100	74	—	—	4	—	—	—

See footnotes at end of table.

Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	100	86	—	4	—	—	9	—
Financial activities	100	71	—	17	2	(⁴)	9	—
Finance and insurance	100	69	—	18	2	1	10	—
Credit intermediation and related activities	100	71	—	21	—	—	6	—
Insurance carriers and related activities	100	67	—	12	3	—	17	—
Real estate and rental and leasing	100	88	—	—	—	—	5	—
Professional and business services	100	82	—	7	1	—	9	—
Professional and technical services	100	82	—	6	—	—	9	—
Administrative and waste services	100	81	—	—	—	—	9	—
Education and health services	100	76	—	11	1	—	10	—
Educational services	100	83	—	8	2	—	6	—
Junior colleges, colleges, and universities	100	80	—	10	3	—	6	—
Health care and social assistance	100	75	—	11	1	—	11	—
Leisure and hospitality	100	76	—	7	—	—	15	—
Accommodation and food services	100	77	—	8	—	—	14	—
Other services	100	79	—	—	—	—	—	—
1 to 99 workers	100	80	—	8	(⁴)	—	11	(⁴)
1 to 49 workers	100	78	—	10	—	—	11	(⁴)
50 to 99 workers	100	85	—	6	—	—	9	—
100 workers or more	100	75	1	11	1	(⁴)	11	1
100 to 499 workers	100	77	1	11	1	—	9	—
500 workers or more	100	73	—	11	1	—	13	1
Geographic areas								
New England	100	80	—	8	1	—	11	—
Middle Atlantic	100	78	—	8	1	1	11	—
East North Central	100	76	1	11	1	—	12	—
West North Central	100	78	—	10	—	—	10	—
South Atlantic	100	77	—	11	—	—	10	—
East South Central	100	79	—	9	—	—	—	—
West South Central	100	72	—	15	—	—	11	—
Mountain	100	74	—	12	—	—	13	—
Pacific	100	80	—	8	1	—	10	—

¹ 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.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.5 percent.

⁵ 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 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	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	100	\$802.38	11	\$1,056.93	89	\$770.36	\$383.12
Worker characteristics							
Management, professional, and related	100	861.29	9	1,104.42	91	837.33	377.11
Management, business, and financial	100	844.24	9	1,081.90	91	821.42	376.96
Professional and related	100	870.35	9	1,115.96	91	845.82	377.19
Service	100	730.25	9	1,097.02	91	694.27	420.31
Protective service	100	693.44	8	935.38	92	673.57	420.67
Sales and office	100	767.33	8	987.84	92	749.20	397.12
Sales and related	100	712.25	7	847.73	93	701.54	417.51
Office and administrative support	100	794.16	8	1,052.49	92	772.52	387.14
Natural resources, construction, and maintenance	100	775.95	21	1,094.25	79	688.86	405.30
Construction, extraction, farming, fishing, and forestry	100	750.39	27	1,079.02	73	627.62	437.55
Installation, maintenance, and repair	100	797.24	17	1,114.89	83	733.45	381.82
Production, transportation, and material moving ...	100	813.27	16	1,020.35	84	774.30	336.64
Production	100	818.41	14	1,033.96	86	782.92	316.67
Transportation and material moving	100	806.72	18	1,006.73	82	762.79	363.28
Full time	100	803.52	11	1,090.01	89	768.31	379.65
Part time	100	786.27	14	700.45	86	800.74	434.40
Union	100	964.10	37	1,072.87	63	898.90	316.92
Nonunion	100	774.22	7	1,041.14	93	755.38	390.83
Average wage within the following categories: ¹							
Lowest 25 percent	100	677.32	7	807.36	93	666.85	425.40
Lowest 10 percent	100	613.30	7	606.04	93	613.84	399.35
Second 25 percent	100	740.66	8	996.81	92	718.54	396.72
Third 25 percent	100	807.79	11	1,063.61	89	777.22	375.88
Highest 25 percent	100	889.92	15	1,120.38	85	847.95	361.75
Highest 10 percent	100	908.38	13	1,121.85	87	875.58	350.16
Establishment characteristics							
Goods-producing industries	100	818.70	16	1,017.58	84	779.98	325.37
Construction	100	687.79	27	1,038.92	73	560.78	463.40
Manufacturing	100	850.42	14	1,010.27	86	824.74	294.88
Service-providing industries	100	797.46	10	1,077.00	90	767.68	399.24
Trade, transportation, and utilities	100	761.29	11	957.46	89	735.99	387.17
Wholesale trade	100	794.01	11	1,017.22	89	767.65	380.70
Retail trade	100	674.89	10	776.77	90	663.54	429.89
Transportation and warehousing	100	880.68	16	1,147.54	84	831.31	317.78
Utilities	100	930.42	12	1,108.47	88	905.00	270.22

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	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
Information	100	\$938.98	17	\$1,341.66	83	\$857.95	\$313.96
Financial activities	100	803.81	7	1,026.15	93	788.07	384.05
Finance and insurance	100	822.39	5	1,065.50	95	808.39	368.67
Credit intermediation and related activities	100	796.46	3	965.77	97	791.17	381.38
Insurance carriers and related activities	100	838.59	6	—	94	820.76	354.92
Real estate and rental and leasing	100	705.76	—	—	—	—	—
Professional and business services	100	832.03	12	1,235.01	88	776.23	406.50
Professional and technical services	100	847.69	12	1,306.70	88	786.97	418.76
Administrative and waste services	100	751.51	—	—	—	—	—
Education and health services	100	832.41	6	967.22	94	824.15	424.87
Educational services	100	818.39	2	—	98	815.16	436.30
Junior colleges, colleges, and universities	100	873.96	1	—	99	868.83	394.13
Health care and social assistance	100	834.91	6	967.31	94	825.82	422.74
Leisure and hospitality	100	646.55	7	1,119.49	93	613.57	404.39
Accommodation and food services	100	645.10	6	1,174.89	94	613.11	393.10
Other services	100	742.15	16	—	84	676.46	427.24
1 to 99 workers	100	720.66	14	1,054.12	86	666.01	444.32
1 to 49 workers	100	714.59	15	1,093.88	85	649.86	453.46
50 to 99 workers	100	734.38	13	952.94	87	701.84	424.04
100 workers or more	100	863.81	9	1,060.23	91	844.42	339.69
100 to 499 workers	100	826.33	8	1,004.25	92	811.20	372.46
500 workers or more	100	907.21	10	1,109.49	90	883.94	300.70
Geographic areas							
New England	100	886.43	8	1,062.01	92	870.81	375.56
Middle Atlantic	100	902.32	14	1,103.20	86	869.75	383.51
East North Central	100	840.95	12	1,034.33	88	813.60	333.07
West North Central	100	778.39	12	910.98	88	760.22	355.44
South Atlantic	100	741.63	6	1,149.71	94	716.63	400.89
East South Central	100	714.43	7	965.22	93	694.76	418.25
West South Central	100	769.96	9	1,118.32	91	734.80	412.58
Pacific	100	785.36	16	1,044.78	84	735.08	404.26

¹ 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 15. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	79	(⁴)	9	1	(⁴)	10	(⁴)
Worker characteristics								
Management, professional, and related	100	79	—	8	1	—	11	(⁴)
Management, business, and financial	100	79	—	9	1	(⁴)	10	—
Professional and related	100	79	—	8	1	(⁴)	11	—
Service	100	79	—	8	1	—	12	(⁴)
Protective service	100	68	—	10	—	—	—	—
Sales and office	100	74	(⁴)	14	1	(⁴)	11	(⁴)
Sales and related	100	69	—	18	—	—	12	—
Office and administrative support	100	76	(⁴)	12	1	(⁴)	11	(⁴)
Natural resources, construction, and maintenance	100	84	—	5	—	—	10	1
Construction, extraction, farming, fishing, and forestry	100	82	—	4	—	—	12	—
Installation, maintenance, and repair	100	85	—	5	—	—	9	—
Production, transportation, and material moving ...	100	85	1	6	(⁴)	—	9	—
Production	100	84	—	6	(⁴)	—	9	—
Transportation and material moving	100	86	—	5	(⁴)	—	8	—
Full time	100	79	(⁴)	9	1	(⁴)	11	(⁴)
Part time	100	77	1	13	1	—	8	—
Union	100	83	1	4	—	—	10	1
Nonunion	100	79	(⁴)	10	1	(⁴)	10	(⁴)
Average wage within the following categories: ⁵								
Lowest 25 percent	100	78	—	10	—	—	11	—
Lowest 10 percent	100	85	—	5	—	—	10	—
Second 25 percent	100	77	(⁴)	12	(⁴)	—	10	—
Third 25 percent	100	81	(⁴)	7	1	(⁴)	10	(⁴)
Highest 25 percent	100	79	—	8	1	—	11	(⁴)
Highest 10 percent	100	78	—	8	1	—	12	(⁴)
Establishment characteristics								
Goods-producing industries	100	83	—	6	(⁴)	—	10	—
Construction	100	84	—	5	—	—	10	—
Manufacturing	100	83	—	6	(⁴)	—	10	—
Service-providing industries	100	78	(⁴)	10	1	(⁴)	10	(⁴)
Trade, transportation, and utilities	100	74	1	13	(⁴)	—	11	—
Wholesale trade	100	83	—	8	—	—	8	—
Retail trade	100	65	—	21	—	—	13	—
Transportation and warehousing	100	82	—	4	—	—	12	—
Utilities	100	77	—	—	4	—	—	—

See footnotes at end of table.

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	100	85	—	4	—	—	10	—
Financial activities	100	75	—	14	1	(⁴)	9	—
Finance and insurance	100	73	—	16	2	(⁴)	9	—
Credit intermediation and related activities	100	73	—	20	—	—	5	—
Insurance carriers and related activities	100	74	—	8	2	—	15	—
Real estate and rental and leasing	100	88	—	—	—	—	6	—
Professional and business services	100	84	—	6	1	—	9	—
Professional and technical services	100	85	—	4	—	—	10	—
Administrative and waste services	100	81	—	—	—	—	10	—
Education and health services	100	79	—	9	1	—	10	(⁴)
Educational services	100	82	—	7	2	—	9	—
Junior colleges, colleges, and universities	100	81	—	9	2	—	6	—
Health care and social assistance	100	78	—	10	1	—	10	(⁴)
Leisure and hospitality	100	77	—	7	—	—	15	—
Accommodation and food services	100	78	—	8	—	—	13	—
Other services	100	80	—	—	—	—	12	—
1 to 99 workers	100	82	(⁴)	7	—	—	11	(⁴)
1 to 49 workers	100	80	—	7	—	—	12	(⁴)
50 to 99 workers	100	86	—	5	—	—	9	—
100 workers or more	100	77	1	11	1	(⁴)	10	(⁴)
100 to 499 workers	100	79	1	11	1	—	9	—
500 workers or more	100	75	—	11	1	(⁴)	12	—
Geographic areas								
New England	100	81	—	7	1	—	10	—
Middle Atlantic	100	81	—	7	1	1	10	—
East North Central	100	76	1	11	1	—	12	—
West North Central	100	80	—	9	—	—	9	—
South Atlantic	100	79	—	9	(⁴)	—	10	—
East South Central	100	83	—	8	—	—	—	—
West South Central	100	76	—	13	—	—	10	—
Mountain	100	74	—	11	—	—	15	—
Pacific	100	81	—	7	1	—	10	—

¹ 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.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.5 percent.

⁵ 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 16. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2010

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$34.96	\$55.53	\$86.06	\$125.00	\$174.79	\$130.00	\$209.00	\$319.77	\$493.74	\$724.58
Worker characteristics										
Management, professional, and related	34.00	54.17	85.00	122.48	172.80	133.86	208.00	316.24	488.01	726.16
Management, business, and financial	35.00	55.00	86.67	124.57	172.80	132.42	215.35	315.87	501.37	721.79
Professional and related	33.45	53.42	84.06	121.92	172.59	133.86	206.37	316.33	480.29	728.00
Service	31.63	54.16	88.98	132.25	168.00	133.50	229.09	384.22	568.99	787.96
Protective service	43.33	59.40	84.61	140.82	212.30	128.54	232.00	381.64	590.26	826.28
Sales and office	36.00	57.55	89.96	127.23	180.66	135.00	226.14	334.21	519.96	738.64
Sales and related	41.00	67.47	99.14	137.67	206.57	169.00	249.56	351.27	566.29	766.37
Office and administrative support	34.66	54.71	85.52	122.09	170.22	129.00	214.03	324.18	493.50	729.41
Natural resources, construction, and maintenance	34.12	58.09	87.18	133.82	196.69	138.39	224.00	337.28	523.30	738.73
Construction, extraction, farming, fishing, and forestry	30.77	59.00	87.18	140.00	206.35	154.56	242.44	394.00	569.79	772.72
Installation, maintenance, and repair	36.14	57.77	86.80	127.46	193.00	129.99	206.43	315.28	484.17	703.69
Production, transportation, and material moving	37.58	56.53	82.33	115.40	164.82	110.51	180.90	275.21	426.32	647.31
Production	35.01	55.16	80.00	112.68	154.54	110.00	170.97	255.23	391.50	582.31
Transportation and material moving	40.00	61.11	84.86	118.00	186.61	115.93	192.12	301.23	470.39	703.70
Full time	35.00	55.53	85.70	123.94	172.80	129.99	207.30	316.31	488.35	721.79
Part time	33.84	55.66	93.12	159.11	219.83	147.51	242.44	386.19	599.00	762.68
Union	30.16	47.69	73.98	106.86	147.94	87.60	153.00	242.24	385.31	635.32
Nonunion	35.77	56.53	87.18	126.54	176.18	136.38	218.82	327.14	510.69	730.02
Average wage within the following categories: ²										
Lowest 25 percent	32.80	58.50	90.20	131.77	173.32	150.00	240.11	380.50	556.68	787.02
Lowest 10 percent	27.66	60.62	83.16	136.04	160.32	162.79	240.11	373.14	488.08	707.40
Second 25 percent	36.00	55.75	86.66	125.74	173.33	133.66	218.12	336.98	514.49	745.49
Third 25 percent	33.85	54.74	85.00	122.54	176.18	120.98	200.00	312.03	494.68	728.28
Highest 25 percent	35.00	55.00	85.08	122.42	175.93	129.99	203.65	299.98	453.59	680.98
Highest 10 percent	35.38	54.37	84.00	121.81	172.59	131.37	203.65	293.33	440.90	659.53
Establishment characteristics										
Goods-producing industries	34.66	51.06	77.65	110.84	156.33	114.72	171.59	263.94	405.29	600.97
Construction	34.66	60.28	90.86	145.40	203.42	156.38	249.73	410.12	589.05	854.62
Manufacturing	34.33	50.00	74.99	105.99	144.93	110.00	162.50	248.47	354.62	542.83
Service-providing industries	35.00	57.00	88.83	129.03	181.10	135.62	224.99	337.35	520.00	745.80
Trade, transportation, and utilities	37.60	60.05	90.19	134.11	201.93	130.55	225.52	335.00	503.70	721.79
Wholesale trade	38.96	56.90	85.71	127.69	179.96	126.33	205.00	315.22	503.50	715.02
Retail trade	39.80	72.00	104.72	150.80	219.94	177.99	274.97	390.10	598.18	753.51
Transportation and warehousing	35.00	54.74	80.00	109.05	195.09	100.00	185.96	282.06	386.89	596.00
Utilities	—	—	—	—	—	103.00	177.33	260.00	340.00	398.06

See footnotes at end of table.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2010—Continued

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$34.66	\$57.06	\$83.57	\$108.33	\$144.94	\$114.82	\$190.82	\$263.06	\$360.08	\$551.88
Financial activities	34.33	50.00	84.65	120.50	169.14	135.08	229.05	330.52	496.97	760.30
Finance and insurance	36.00	51.45	85.35	116.91	161.13	134.77	224.00	320.98	475.08	695.84
Credit intermediation and related activities	38.06	54.16	85.35	117.90	162.53	137.61	229.31	336.98	489.63	745.72
Insurance carriers and related activities	32.71	48.00	88.00	117.16	160.78	134.66	239.30	320.98	456.54	659.36
Real estate and rental and leasing	—	—	—	—	—	161.23	239.00	376.57	637.00	904.54
Professional and business services	47.14	67.16	94.84	136.49	183.60	166.65	230.00	324.93	526.24	713.08
Professional and technical services	48.28	68.24	94.50	140.82	173.21	191.58	240.00	350.45	557.06	783.98
Administrative and waste services	48.28	70.25	97.63	141.16	214.48	167.81	237.00	332.68	574.78	737.74
Education and health services	30.33	49.38	82.33	122.26	177.65	120.81	210.52	364.14	562.90	862.00
Educational services	37.60	58.42	92.75	140.32	191.35	159.24	263.78	381.00	569.51	767.20
Junior colleges, colleges, and universities	44.45	59.00	96.55	142.00	190.78	185.88	267.65	361.85	459.44	608.07
Health care and social assistance	28.68	46.56	80.00	118.44	172.11	110.50	203.77	354.84	562.90	864.85
Leisure and hospitality	—	—	—	—	—	143.48	243.79	399.82	506.94	671.39
Accommodation and food services	35.75	64.35	101.10	141.00	160.32	179.99	245.19	395.99	488.08	625.26
Other services	45.41	62.66	93.37	140.82	179.20	159.24	243.95	384.71	616.08	777.32
1 to 99 workers	39.66	63.38	96.00	139.00	196.69	144.68	242.65	384.22	595.14	813.42
1 to 49 workers	39.64	64.90	97.08	142.26	210.14	136.38	242.33	389.00	626.12	854.62
50 to 99 workers	39.86	61.78	91.47	131.86	173.55	165.13	244.00	367.10	540.56	762.57
100 workers or more	33.84	52.65	79.77	115.33	161.80	120.00	193.00	286.28	425.00	621.27
100 to 499 workers	34.92	55.55	84.96	120.28	166.93	137.77	214.55	316.44	468.22	695.36
500 workers or more	32.80	49.83	74.11	109.00	154.01	105.00	170.97	255.95	372.42	512.83
Geographic areas										
New England	46.13	68.79	97.05	137.35	203.24	138.91	212.38	322.00	448.00	719.52
Middle Atlantic	35.00	55.00	87.76	131.19	185.17	121.54	197.19	315.82	490.81	785.36
East North Central	33.84	52.93	81.00	116.99	165.47	112.66	176.00	276.12	418.44	611.88
West North Central	32.92	54.14	82.14	117.83	170.60	118.68	205.77	302.05	445.52	644.71
South Atlantic	37.15	57.72	89.02	126.00	182.00	142.69	238.09	341.50	513.00	731.49
East South Central	37.00	62.64	87.71	125.66	165.03	130.98	230.00	353.00	596.00	800.68
West South Central	33.85	54.74	81.65	116.47	165.00	138.33	244.00	369.66	556.00	795.82
Mountain	32.28	53.93	80.76	116.59	160.69	122.00	214.27	314.11	485.17	704.33
Pacific	33.93	53.42	84.55	126.62	180.66	132.72	212.59	324.98	547.42	736.00

¹ 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.

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: 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 17. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

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	59	56	96	39	38	97	33	31	95
Worker characteristics									
Management, professional, and related	78	76	98	51	51	98	58	56	95
Management, business, and financial	85	84	99	60	58	97	65	62	96
Professional and related	74	73	98	48	47	98	55	53	95
Service	33	31	93	23	21	94	12	12	93
Protective service	58	53	90	28	28	99	16	16	95
Sales and office	58	56	95	37	37	98	32	31	94
Sales and related	48	45	92	30	29	97	20	18	91
Office and administrative support	65	63	97	43	42	98	41	39	95
Natural resources, construction, and maintenance	58	56	95	38	37	97	24	24	96
Construction, extraction, farming, fishing, and forestry	49	46	93	29	28	97	15	14	95
Installation, maintenance, and repair	68	66	97	46	45	98	34	33	97
Production, transportation, and material moving ...	65	62	96	47	46	98	28	27	95
Production	70	68	97	53	52	99	31	29	96
Transportation and material moving	59	57	96	41	40	98	25	24	94
Full time	73	71	97	47	46	98	42	40	95
Part time	15	13	89	15	15	97	6	6	93
Union	82	81	98	64	64	99	36	35	97
Nonunion	56	54	96	36	35	97	33	31	95
Average wage within the following categories: ²									
Lowest 25 percent	26	24	90	18	17	94	8	7	93
Lowest 10 percent	13	12	87	14	13	92	4	4	97
Second 25 percent	63	60	95	37	36	97	28	26	94
Third 25 percent	72	70	97	48	47	98	42	40	95
Highest 25 percent	81	80	99	59	58	98	60	57	96
Highest 10 percent	84	84	99	61	60	99	65	62	96
Establishment characteristics									
Goods-producing industries	72	70	97	52	51	98	34	33	96
Construction	46	42	92	25	24	98	13	12	94
Manufacturing	81	80	98	63	62	99	41	39	96
Service-providing industries	56	54	96	36	35	97	33	31	95
Trade, transportation, and utilities	58	55	94	35	34	98	24	22	93
Wholesale trade	68	65	97	46	45	97	39	37	93
Retail trade	48	43	91	28	27	97	12	11	90
Transportation and warehousing	77	76	98	44	44	99	35	34	96
Utilities	92	91	100	48	48	100	87	84	97

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	84	83	99	70	68	98	64	62	96
Financial activities	79	78	98	64	62	98	65	60	93
Finance and insurance	86	85	99	71	69	98	73	68	94
Credit intermediation and related activities	90	89	99	71	70	98	74	69	93
Insurance carriers and related activities	81	80	99	68	67	98	74	69	93
Real estate and rental and leasing	54	51	95	38	36	95	35	32	91
Professional and business services	57	56	97	41	40	98	40	38	96
Professional and technical services	69	68	99	50	49	97	56	54	97
Administrative and waste services	38	35	93	26	25	98	18	17	96
Education and health services	64	61	96	32	32	98	38	36	95
Educational services	67	66	99	36	36	99	57	55	96
Junior colleges, colleges, and universities	86	85	99	45	45	99	80	77	96
Health care and social assistance	63	61	96	31	31	98	35	33	94
Leisure and hospitality	24	22	93	21	19	91	—	—	—
Accommodation and food services	23	21	92	22	20	91	—	—	—
Other services	39	37	94	26	25	96	25	23	94
1 to 99 workers	43	40	95	27	26	96	21	20	95
1 to 49 workers	38	36	95	25	24	96	18	17	94
50 to 99 workers	57	54	95	35	34	97	29	28	97
100 workers or more	77	75	97	53	52	98	47	44	95
100 to 499 workers	71	68	96	46	45	98	36	34	94
500 workers or more	86	85	99	63	62	98	61	58	95
Geographic areas									
New England	58	57	97	40	39	98	38	36	95
Middle Atlantic	56	55	98	73	72	100	32	31	97
East North Central	64	61	96	42	41	97	35	33	95
West North Central	61	59	96	31	31	98	32	30	95
South Atlantic	60	58	97	35	33	96	33	32	95
East South Central	63	61	96	36	34	96	36	35	97
West South Central	58	54	92	29	28	95	34	32	94
Mountain	58	55	95	28	27	98	29	27	92
Pacific	53	51	97	27	26	98	29	27	94

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 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: 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 18. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	5	95
Worker characteristics		
Management, professional, and related	3	97
Management, business, and financial	3	97
Professional and related	3	97
Service	9	91
Sales and office	6	94
Sales and related	8	92
Office and administrative support	5	95
Natural resources, construction, and maintenance	8	92
Construction, extraction, farming, fishing, and forestry	11	89
Installation, maintenance, and repair	6	94
Production, transportation, and material moving ...	5	95
Production	5	95
Transportation and material moving	5	95
Full time	5	95
Part time	3	97
Union	4	96
Nonunion	5	95
Average wage within the following categories: ¹		
Lowest 25 percent	10	90
Lowest 10 percent	17	83
Second 25 percent	6	94
Third 25 percent	5	95
Highest 25 percent	4	96
Highest 10 percent	4	96
Establishment characteristics		
Goods-producing industries	5	95
Construction	11	89
Manufacturing	4	96
Service-providing industries	5	95
Trade, transportation, and utilities	6	94
Wholesale trade	6	94
Retail trade	8	92
Transportation and warehousing	2	98
Utilities	4	96

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Information	3	97
Financial activities	5	95
Finance and insurance	4	96
Credit intermediation and related activities	4	96
Insurance carriers and related activities	3	97
Real estate and rental and leasing	10	90
Professional and business services	5	95
Professional and technical services	3	97
Administrative and waste services	6	94
Education and health services	3	97
Educational services	5	95
Junior colleges, colleges, and universities	3	97
Health care and social assistance	3	97
Leisure and hospitality	16	84
Accommodation and food services	17	83
Other services	8	92
1 to 99 workers	6	94
1 to 49 workers	6	94
50 to 99 workers	6	94
100 workers or more	5	95
100 to 499 workers	6	94
500 workers or more	4	96
Geographic areas		
New England	5	95
Middle Atlantic	3	97
East North Central	6	94
West North Central	4	96
South Atlantic	6	94
East South Central	10	90
West South Central	7	93
Mountain	7	93
Pacific	4	96

¹ 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. 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 19. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	58	2	36	2	1
Worker characteristics					
Management, professional, and related	70	4	24	1	1
Management, business, and financial	72	4	21	1	1
Professional and related	69	4	25	1	1
Service	48	1	48	3	(1)
Protective service	34	—	64	—	—
Sales and office	65	2	31	1	1
Sales and related	62	2	34	1	1
Office and administrative support	67	2	29	2	1
Natural resources, construction, and maintenance	36	1	59	4	1
Construction, extraction, farming, fishing, and forestry	15	—	78	5	—
Installation, maintenance, and repair	50	1	46	3	1
Production, transportation, and material moving ...	44	1	49	5	1
Production	42	1	50	6	1
Transportation and material moving	46	—	48	4	—
Full time	58	2	36	2	1
Part time	53	1	43	2	1
Union	39	1	51	8	1
Nonunion	61	2	34	2	1
Average wage within the following categories: ²					
Lowest 25 percent	46	—	49	4	—
Lowest 10 percent	39	—	55	5	—
Second 25 percent	55	2	41	2	1
Third 25 percent	55	2	40	2	1
Highest 25 percent	67	4	26	3	1
Highest 10 percent	70	5	22	1	1
Establishment characteristics					
Goods-producing industries	42	2	50	5	1
Construction	13	—	84	2	—
Manufacturing	48	2	43	5	1
Service-providing industries	62	2	33	2	1
Trade, transportation, and utilities	55	2	40	2	1
Wholesale trade	51	—	41	4	—
Retail trade	54	2	42	2	1
Transportation and warehousing	55	—	38	3	—
Utilities	78	2	18	—	—

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Information	82	4	12	—	—
Financial activities	81	3	14	1	1
Finance and insurance	85	3	10	1	1
Credit intermediation and related activities	87	4	7	—	—
Insurance carriers and related activities	82	2	14	1	1
Real estate and rental and leasing	59	—	36	—	—
Professional and business services	63	2	33	—	—
Professional and technical services	66	—	31	—	—
Administrative and waste services	50	—	46	—	—
Education and health services	62	3	33	2	1
Educational services	61	5	31	2	2
Junior colleges, colleges, and universities	68	—	23	—	2
Health care and social assistance	62	2	33	2	1
Leisure and hospitality	48	—	46	6	—
Accommodation and food services	48	—	45	7	—
Other services	45	—	53	—	—
1 to 99 workers	44	2	51	2	1
1 to 49 workers	43	2	52	2	1
50 to 99 workers	47	1	49	3	1
100 workers or more	67	3	27	3	1
100 to 499 workers	62	2	34	2	1
500 workers or more	71	4	20	3	1
Geographic areas					
New England	66	4	27	—	—
Middle Atlantic	62	2	33	2	1
East North Central	52	2	42	4	(¹)
West North Central	54	3	42	2	(¹)
South Atlantic	61	2	35	2	1
East South Central	57	—	34	6	—
West South Central	62	2	32	2	2
Mountain	53	2	44	—	—
Pacific	58	3	36	2	1

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 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2010

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual 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	1	61	12	22	4	1.3	1.0
Worker characteristics							
Management, professional, and related	1	57	12	25	5	1.4	1.0
Management, business, and financial	1	54	13	26	6	1.4	1.0
Professional and related	1	59	11	25	4	1.4	1.0
Service	2	62	17	17	1	1.3	1.0
Protective service	—	48	33	—	3	1.4	—
Sales and office	(²)	65	10	20	4	1.3	1.0
Sales and related	—	73	9	15	—	1.2	1.0
Office and administrative support	1	62	11	22	5	1.4	1.0
Natural resources, construction, and maintenance	2	61	11	23	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	—	48	8	39	—	1.5	—
Installation, maintenance, and repair	2	64	12	20	3	1.3	1.0
Production, transportation, and material moving ...	1	59	17	22	2	1.3	1.0
Production	1	52	16	28	2	1.4	1.0
Transportation and material moving	1	65	17	15	1	1.3	1.0
Full time	1	60	13	23	4	1.3	1.0
Part time	1	71	8	15	5	1.3	1.0
Union	2	67	8	20	3	1.3	1.0
Nonunion	1	60	13	22	4	1.4	1.0
Average wage within the following categories: ³							
Lowest 25 percent	—	67	15	15	—	1.3	1.0
Lowest 10 percent	—	50	—	—	—	1.4	—
Second 25 percent	1	65	13	19	3	1.3	1.0
Third 25 percent	1	59	13	23	4	1.4	1.0
Highest 25 percent	1	57	11	26	4	1.4	1.0
Highest 10 percent	1	53	12	29	5	1.4	1.0
Establishment characteristics							
Goods-producing industries	1	48	17	29	6	1.5	1.5
Construction	—	64	3	22	—	1.3	1.0
Manufacturing	—	47	18	29	—	1.5	1.5
Service-providing industries	1	63	12	21	3	1.3	1.0
Trade, transportation, and utilities	1	68	12	17	2	1.3	1.0
Wholesale trade	—	45	26	25	—	1.5	1.5
Retail trade	—	85	6	8	—	1.1	1.0
Transportation and warehousing	—	66	11	20	—	1.3	1.0
Utilities	1	42	6	44	8	1.6	—

See footnotes at end of table.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual 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		
Information	—	67	8	17	8	1.3	1.0
Financial activities	—	63	—	25	7	1.4	1.0
Finance and insurance	—	64	—	25	7	1.4	1.0
Credit intermediation and related activities	—	64	—	23	9	1.4	1.0
Insurance carriers and related activities	—	64	—	28	4	1.4	1.0
Real estate and rental and leasing	—	54	—	26	—	1.4	—
Professional and business services	—	51	14	33	2	1.4	—
Professional and technical services	—	51	11	35	3	1.5	—
Administrative and waste services	—	53	—	30	—	1.4	—
Education and health services	2	68	12	16	2	1.2	1.0
Educational services	5	60	16	17	3	1.3	1.0
Junior colleges, colleges, and universities	6	55	16	19	5	1.3	1.0
Health care and social assistance	2	69	11	15	2	1.2	1.0
Leisure and hospitality	—	62	27	—	—	1.3	1.0
Accommodation and food services	—	62	29	—	—	1.2	1.0
Other services	—	42	—	36	—	1.5	1.5
1 to 99 workers	1	58	12	23	5	1.4	1.0
1 to 49 workers	1	58	12	23	6	1.4	1.0
50 to 99 workers	1	59	13	24	5	1.4	1.0
100 workers or more	1	62	12	22	3	1.3	1.0
100 to 499 workers	—	63	13	21	—	1.3	1.0
500 workers or more	1	61	12	23	3	1.3	1.0
Geographic areas							
New England	3	64	10	19	4	1.3	1.0
Middle Atlantic	3	59	15	20	3	1.3	1.0
East North Central	—	56	14	26	—	1.4	1.0
West North Central	—	59	11	21	—	1.4	1.0
South Atlantic	(²)	65	11	21	3	1.3	1.0
East South Central	—	55	21	21	3	1.4	1.0
West South Central	—	61	10	26	—	1.4	1.0
Mountain	—	68	10	18	—	1.3	1.0
Pacific	1	60	11	24	5	1.4	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

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 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2010

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$7,500	\$10,000	\$15,000	\$25,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	10,000	20,000	50,000	50,000
Management, business, and financial	10,000	15,000	20,000	50,000	50,000
Service	5,000	10,000	10,000	20,000	35,000
Sales and office	10,000	10,000	15,000	25,000	50,000
Sales and related	5,000	10,000	15,000	20,000	50,000
Office and administrative support	10,000	10,000	20,000	30,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	15,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	9,000	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	10,000	15,000	25,000	50,000
Production, transportation, and material moving ...	10,000	10,000	15,000	25,000	50,000
Production	10,000	10,000	20,000	25,000	50,000
Transportation and material moving	8,000	10,000	15,000	25,000	50,000
Full time	10,000	10,000	15,000	25,000	50,000
Part time	5,000	5,000	10,000	18,000	25,000
Union	5,000	10,000	15,000	26,000	50,000
Nonunion	10,000	10,000	15,000	25,000	50,000
Average wage within the following categories: ³					
Lowest 25 percent	5,000	10,000	10,000	20,000	25,000
Second 25 percent	10,000	10,000	15,000	25,000	50,000
Third 25 percent	10,000	10,000	20,000	26,000	50,000
Highest 25 percent	10,000	10,000	20,000	50,000	50,000
Establishment characteristics					
Goods-producing industries	10,000	10,000	20,000	25,000	50,000
Construction	10,000	10,000	15,000	25,000	50,000
Manufacturing	10,000	10,000	20,000	25,000	50,000
Service-providing industries	6,000	10,000	15,000	25,000	50,000
Trade, transportation, and utilities	5,000	10,000	15,000	21,000	50,000
Wholesale trade	10,000	10,000	15,000	25,000	50,000
Retail trade	5,000	10,000	10,000	20,000	30,000
Transportation and warehousing	7,500	10,000	15,000	25,000	50,000
Utilities	10,000	10,000	12,500	45,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2010—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Financial activities	\$10,000	\$15,000	\$25,000	\$50,000	\$50,000
Finance and insurance	10,000	15,000	30,000	50,000	50,000
Insurance carriers and related activities	10,000	15,000	25,000	50,000	50,000
Education and health services	5,000	10,000	15,000	25,000	50,000
Educational services	10,000	15,000	25,000	50,000	50,000
Health care and social assistance	5,000	10,000	15,000	25,000	50,000
Leisure and hospitality	10,000	10,000	15,000	20,000	35,000
Accommodation and food services	10,000	10,000	15,000	20,000	35,000
1 to 99 workers	10,000	10,000	15,000	25,000	50,000
1 to 49 workers	10,000	10,000	15,000	25,000	50,000
50 to 99 workers	10,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	15,000	25,000	50,000
100 to 499 workers	7,500	10,000	15,000	25,000	50,000
500 workers or more	5,000	10,000	15,000	30,000	50,000
Geographic areas					
East North Central	7,500	10,000	15,000	25,000	50,000
South Atlantic	10,000	10,000	15,000	25,000	50,000
East South Central	10,000	10,000	15,000	25,000	50,000
West South Central	10,000	10,000	15,000	25,000	45,000
Mountain	10,000	10,000	15,000	25,000	50,000
Pacific	5,000	10,000	15,000	25,000	50,000

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 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.

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 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2010

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	46	35	16	2
Worker characteristics				
Management, professional, and related	50	35	13	2
Management, business, and financial	51	36	11	1
Professional and related	49	35	14	2
Service	34	34	32	1
Protective service	29	50	—	—
Sales and office	49	32	17	1
Sales and related	51	29	19	1
Office and administrative support	49	34	17	1
Natural resources, construction, and maintenance	39	39	15	7
Construction, extraction, farming, fishing, and forestry	24	43	20	13
Installation, maintenance, and repair	49	36	12	3
Production, transportation, and material moving ...	45	40	12	3
Production	47	41	9	2
Transportation and material moving	44	38	15	4
Full time	47	37	13	2
Part time	39	18	43	1
Union	45	32	16	7
Nonunion	46	36	17	1
Average wage within the following categories: ²				
Lowest 25 percent	37	30	32	1
Lowest 10 percent	34	—	47	—
Second 25 percent	44	38	16	2
Third 25 percent	44	39	14	2
Highest 25 percent	52	32	13	3
Highest 10 percent	53	32	13	3
Establishment characteristics				
Goods-producing industries	46	40	10	4
Construction	15	42	31	13
Manufacturing	52	39	7	2
Service-providing industries	46	34	18	2
Trade, transportation, and utilities	49	30	19	2
Wholesale trade	44	39	—	—
Retail trade	52	24	22	1
Transportation and warehousing	46	33	15	6
Utilities	62	26	—	—

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Information	61	27	—	—
Financial activities	64	27	—	—
Finance and insurance	70	24	6	(³)
Credit intermediation and related activities	73	21	—	—
Insurance carriers and related activities	63	31	—	—
Real estate and rental and leasing	—	50	25	—
Professional and business services	42	40	—	—
Professional and technical services	39	43	17	—
Administrative and waste services	36	41	—	—
Education and health services	36	40	22	3
Educational services	53	31	—	—
Junior colleges, colleges, and universities	64	29	7	(³)
Health care and social assistance	32	42	23	3
Leisure and hospitality	39	34	—	—
Accommodation and food services	41	30	—	—
Other services	12	39	49	—
1 to 99 workers	33	38	27	2
1 to 49 workers	30	38	30	2
50 to 99 workers	39	38	21	2
100 workers or more	54	34	10	2
100 to 499 workers	47	39	12	2
500 workers or more	60	29	8	3
Geographic areas				
New England	54	43	—	—
Middle Atlantic	20	23	56	2
East North Central	59	38	—	3
West North Central	57	40	—	3
South Atlantic	56	43	—	1
East South Central	56	43	—	—
West South Central	60	37	—	3
Mountain	60	38	—	—
Pacific	46	40	11	3

¹ Employer assumes all risks and expenses of providing the benefit.

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.

³ Less than 0.5 percent.

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 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	20	80
Worker characteristics		
Management, professional, and related	16	84
Management, business, and financial	14	86
Professional and related	17	83
Service	35	65
Sales and office	20	80
Sales and related	23	77
Office and administrative support	18	82
Natural resources, construction, and maintenance	19	81
Construction, extraction, farming, fishing, and forestry	19	81
Installation, maintenance, and repair	20	80
Production, transportation, and material moving ...	17	83
Production	14	86
Transportation and material moving	21	79
Full time	18	82
Part time	36	64
Union	18	82
Nonunion	20	80
Average wage within the following categories: ¹		
Lowest 25 percent	36	64
Lowest 10 percent	52	48
Second 25 percent	22	78
Third 25 percent	17	83
Highest 25 percent	15	85
Highest 10 percent	14	86
Establishment characteristics		
Goods-producing industries	13	87
Construction	26	74
Manufacturing	11	89
Service-providing industries	22	78
Trade, transportation, and utilities	23	77
Wholesale trade	17	83
Retail trade	29	71
Transportation and warehousing	20	80
Utilities	9	91

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Information	20	80
Financial activities	8	92
Finance and insurance	7	93
Credit intermediation and related activities	6	94
Insurance carriers and related activities	6	94
Professional and business services	15	85
Professional and technical services	11	89
Administrative and waste services	26	74
Education and health services	25	75
Educational services	24	76
Junior colleges, colleges, and universities	12	88
Health care and social assistance	25	75
Leisure and hospitality	42	58
Accommodation and food services	43	57
Other services	54	46
1 to 99 workers	28	72
1 to 49 workers	30	70
50 to 99 workers	23	77
100 workers or more	15	85
100 to 499 workers	17	83
500 workers or more	12	88
Geographic areas		
New England	7	93
Middle Atlantic	48	52
East North Central	6	94
West North Central	7	93
South Atlantic	9	91
West South Central	10	90
Mountain	3	97
Pacific	14	86

¹ 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. 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 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	7	2	66	22	2
Worker characteristics					
Management, professional, and related	1	1	62	33	2
Management, business, and financial	2	(1)	58	38	1
Professional and related	1	1	64	31	3
Service	3	2	84	8	2
Protective service	—	—	88	9	—
Sales and office	4	1	66	27	3
Sales and related	5	1	68	25	2
Office and administrative support	3	1	65	28	3
Natural resources, construction, and maintenance	17	7	59	15	2
Construction, extraction, farming, fishing, and forestry	24	11	58	6	2
Installation, maintenance, and repair	12	4	60	21	2
Production, transportation, and material moving ...	20	6	63	10	1
Production	21	8	60	10	1
Transportation and material moving	20	—	67	9	—
Full time	8	3	64	23	2
Part time	4	1	81	13	1
Union	22	9	50	17	3
Nonunion	4	1	69	23	2
Average wage within the following categories: ²					
Lowest 25 percent	6	2	82	9	1
Lowest 10 percent	2	—	91	4	—
Second 25 percent	10	2	71	16	2
Third 25 percent	10	2	65	22	2
Highest 25 percent	5	3	58	32	2
Highest 10 percent	3	1	58	37	2
Establishment characteristics					
Goods-producing industries	19	7	57	16	1
Construction	24	—	65	5	—
Manufacturing	19	7	56	16	1
Service-providing industries	4	1	68	24	2
Trade, transportation, and utilities	9	2	69	18	1
Wholesale trade	8	3	63	22	3
Retail trade	6	—	74	18	—
Transportation and warehousing	18	—	70	10	—
Utilities	6	—	44	41	—

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Information	—	—	43	51	5
Financial activities	1	(¹)	48	50	(¹)
Finance and insurance	—	1	43	55	—
Credit intermediation and related activities	—	1	35	63	—
Insurance carriers and related activities	—	—	53	46	—
Real estate and rental and leasing	—	—	82	—	—
Professional and business services	2	—	70	27	—
Professional and technical services	—	—	74	25	—
Administrative and waste services	—	—	79	—	—
Education and health services	2	1	78	14	6
Educational services	3	—	81	16	—
Junior colleges, colleges, and universities	2	—	74	24	—
Health care and social assistance	1	1	77	13	7
Leisure and hospitality	4	—	90	3	—
Accommodation and food services	4	—	90	—	—
Other services	7	—	86	6	—
1 to 99 workers	8	1	73	17	1
1 to 49 workers	7	1	74	17	1
50 to 99 workers	10	1	72	16	1
100 workers or more	7	3	62	26	3
100 to 499 workers	9	2	68	20	1
500 workers or more	6	4	55	31	4
Geographic areas					
New England	6	1	62	29	1
Middle Atlantic	4	1	81	13	1
East North Central	14	5	56	24	2
West North Central	13	3	62	19	3
South Atlantic	8	2	61	27	2
East South Central	9	—	74	12	—
West South Central	6	—	53	34	—
Mountain	5	—	62	29	—
Pacific	4	2	61	28	6

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 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2010

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	90	13	24	26	26	26	10
Worker characteristics							
Management, professional, and related	89	12	21	26	26	26	11
Management, business, and financial	89	13	20	26	26	26	11
Professional and related	88	12	22	26	26	26	12
Service	95	13	26	26	26	26	5
Protective service	94	12	12	26	26	26	6
Sales and office	88	13	21	26	26	26	12
Sales and related	84	12	20	26	26	26	16
Office and administrative support	89	13	21	26	26	26	11
Natural resources, construction, and maintenance	89	13	26	26	26	30	11
Construction, extraction, farming, fishing, and forestry	94	13	26	26	26	26	6
Installation, maintenance, and repair	86	13	26	26	26	39	14
Production, transportation, and material moving ...	91	13	26	26	26	26	9
Production	90	13	26	26	26	26	10
Transportation and material moving	91	13	25	26	26	26	9
Full time	89	13	24	26	26	26	11
Part time	93	–	–	–	–	–	7
Union	87	13	26	26	26	52	13
Nonunion	90	12	21	26	26	26	10
Average wage within the following categories: ²							
Lowest 25 percent	92	13	24	26	26	26	8
Lowest 10 percent	95	–	–	–	–	–	5
Second 25 percent	92	13	21	26	26	26	8
Third 25 percent	91	13	24	26	26	26	9
Highest 25 percent	87	13	25	26	26	26	13
Highest 10 percent	87	13	25	26	26	26	13
Establishment characteristics							
Goods-producing industries	91	13	26	26	26	26	9
Construction	95	13	26	26	26	26	5
Manufacturing	90	13	26	26	26	26	10
Service-providing industries	89	12	22	26	26	26	11
Trade, transportation, and utilities	87	13	21	26	26	26	13
Wholesale trade	90	12	20	26	26	26	10
Retail trade	81	12	13	26	26	26	19
Information	74	13	26	26	26	52	26

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	87	12	20	26	26	26	13
Finance and insurance	87	13	20	26	26	26	13
Credit intermediation and related activities	86	13	20	25	26	26	14
Insurance carriers and related activities	88	13	17	26	26	26	12
Real estate and rental and leasing	90	12	13	26	26	26	10
Professional and business services	91	12	13	26	26	26	9
Professional and technical services	91	12	13	26	26	26	9
Administrative and waste services	95	12	13	26	26	26	5
Education and health services	93	12	24	26	26	26	7
Educational services:							
Junior colleges, colleges, and universities	91	12	24	26	26	26	9
Health care and social assistance	94	13	24	26	26	26	6
1 to 99 workers	91	12	20	26	26	26	9
1 to 49 workers	91	12	24	26	26	26	9
50 to 99 workers	92	12	13	26	26	26	8
100 workers or more	89	13	24	26	26	26	11
100 to 499 workers	89	13	21	26	26	26	11
500 workers or more	88	13	26	26	26	26	12
Geographic areas							
Middle Atlantic	95	24	26	26	26	26	5
East North Central	87	13	20	26	26	26	13
West North Central	88	12	13	26	26	26	12
South Atlantic	90	12	13	26	26	26	10
East South Central	92	—	—	—	—	—	8
West South Central	87	12	13	26	26	26	13
Mountain	83	12	13	26	26	26	17
Pacific	87	13	25	26	26	26	13

¹ 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.

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 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	22	1	33	26	17	64.0	60.0
Worker characteristics								
Management, professional, and related	1	17	1	33	23	25	66.7	60.0
Management, business, and financial	–	17	–	36	19	27	66.9	60.0
Professional and related	1	17	1	32	26	23	66.6	60.0
Service	–	37	–	27	27	6	58.9	60.0
Protective service	–	–	–	51	–	5	59.7	60.0
Sales and office	(¹)	21	2	31	27	18	64.7	60.0
Sales and related	–	22	–	33	24	19	64.7	60.0
Office and administrative support	1	21	2	31	29	18	64.7	60.0
Natural resources, construction, and maintenance	–	22	–	31	35	9	61.7	60.0
Construction, extraction, farming, fishing, and forestry	–	16	–	23	49	7	62.4	66.0
Installation, maintenance, and repair	–	26	–	36	27	9	61.3	60.0
Production, transportation, and material moving ...	2	18	1	38	26	15	64.0	60.0
Production	3	18	1	41	26	11	62.0	60.0
Transportation and material moving	(¹)	19	1	35	25	20	66.4	60.0
Full time	1	20	1	35	26	18	64.4	60.0
Part time	–	39	–	19	31	11	61.5	60.0
Union	2	24	3	19	38	15	64.0	65.0
Nonunion	1	22	1	35	25	17	64.1	60.0
Average wage within the following categories: ²								
Lowest 25 percent	–	38	–	26	27	8	59.8	60.0
Lowest 10 percent	–	55	–	19	23	2	56.6	50.0
Second 25 percent	1	22	1	36	27	13	62.9	60.0
Third 25 percent	1	18	2	37	26	17	64.3	60.0
Highest 25 percent	1	18	1	30	25	25	66.9	65.0
Highest 10 percent	–	17	–	29	25	27	68.2	66.0
Establishment characteristics								
Goods-producing industries	3	14	1	37	27	19	65.2	60.0
Construction	–	19	–	16	52	8	63.3	66.0
Manufacturing	3	12	1	41	24	21	65.5	60.0
Service-providing industries	1	24	1	32	26	16	63.8	60.0
Trade, transportation, and utilities	–	21	–	31	27	20	65.6	60.0
Wholesale trade	–	12	–	40	32	13	64.4	60.0
Retail trade	–	25	–	28	27	18	64.2	60.0
Transportation and warehousing	–	23	–	27	17	31	69.9	60.0
Utilities	–	–	–	–	35	37	71.2	67.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Information	—	23	—	31	27	19	64.3	60.0
Financial activities	—	16	—	33	21	28	67.8	60.0
Finance and insurance	—	14	—	30	22	32	69.4	66.0
Credit intermediation and related activities	—	17	—	31	25	25	67.4	60.0
Insurance carriers and related activities	—	10	—	34	20	34	70.1	66.0
Real estate and rental and leasing	—	—	—	45	—	—	61.7	60.0
Professional and business services	—	16	—	38	31	14	64.3	60.0
Professional and technical services	—	13	—	38	31	17	65.9	60.0
Administrative and waste services	—	22	—	37	36	1	59.9	60.0
Education and health services	2	24	2	30	27	15	62.9	60.0
Educational services	—	20	2	20	15	44	74.0	67.0
Junior colleges, colleges, and universities	—	23	—	24	7	46	74.2	67.0
Health care and social assistance	2	24	3	32	30	9	60.7	60.0
Leisure and hospitality	—	49	1	28	18	4	57.2	58.0
Accommodation and food services	—	52	1	25	18	4	56.9	50.0
Other services	—	45	—	—	24	7	58.7	60.0
1 to 99 workers	1	26	1	31	31	11	62.2	60.0
1 to 49 workers	—	26	—	29	33	10	62.3	60.0
50 to 99 workers	—	25	—	34	26	14	62.2	60.0
100 workers or more	1	19	1	34	23	21	65.3	60.0
100 to 499 workers	2	15	1	36	26	20	65.0	60.0
500 workers or more	(¹)	24	2	31	20	23	65.6	60.0
Geographic areas								
New England	—	15	—	42	19	23	65.1	60.0
Middle Atlantic	—	40	—	9	42	7	61.0	60.0
East North Central	—	9	—	43	24	23	65.7	60.0
West North Central	—	8	—	45	19	25	66.1	60.0
South Atlantic	—	13	—	56	11	19	65.1	60.0
East South Central	—	—	—	47	4	—	60.2	60.0
West South Central	—	8	—	47	19	24	67.3	60.0
Mountain	—	—	1	47	13	26	66.5	60.0
Pacific	—	12	—	26	29	24	67.3	65.0

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 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	70	\$170	\$250	\$546	\$1,000	\$2,300	30
Worker characteristics							
Management, professional, and related	67	170	381	561	1,500	2,500	33
Management, business, and financial	65	170	417	750	1,750	2,500	35
Professional and related	68	170	350	561	1,385	2,350	32
Service	78	—	—	—	—	—	22
Sales and office	68	170	250	546	1,000	2,308	32
Sales and related	69	170	170	524	1,000	2,500	31
Office and administrative support	68	170	300	546	1,000	2,000	32
Natural resources, construction, and maintenance	75	170	300	546	1,000	1,500	25
Construction, extraction, farming, fishing, and forestry	82	170	400	546	561	1,154	18
Installation, maintenance, and repair	71	170	250	546	1,000	1,500	29
Production, transportation, and material moving ...	70	170	250	500	750	1,500	30
Production	70	170	250	500	800	1,500	30
Transportation and material moving	69	170	250	502	600	1,500	31
Full time	70	170	300	546	1,154	2,308	30
Part time	70	170	170	350	546	561	30
Union	71	170	201	490	546	1,000	29
Nonunion	70	170	250	546	1,100	2,308	30
Average wage within the following categories: ²							
Lowest 25 percent	76	—	—	—	—	—	24
Lowest 10 percent	80	—	—	—	—	—	20
Second 25 percent	73	170	250	546	1,000	2,000	27
Third 25 percent	70	170	340	546	1,000	2,300	30
Highest 25 percent	65	170	346	546	1,200	2,308	35
Highest 10 percent	65	170	350	560	1,500	2,350	35
Establishment characteristics							
Goods-producing industries	65	170	300	524	1,000	1,500	35
Construction	87	170	260	546	561	1,500	13
Manufacturing	60	175	300	515	1,000	1,500	40
Service-providing industries	72	170	250	546	1,000	2,308	28
Trade, transportation, and utilities	68	170	200	500	600	1,500	32
Wholesale trade	73	170	364	546	800	1,385	27
Retail trade	68	170	170	500	561	2,500	32
Transportation and warehousing	62	170	200	500	577	1,000	38
Utilities	57	170	170	300	524	715	43

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	48	—	—	—	—	—	52
Financial activities	61	\$170	\$500	\$900	\$2,309	\$3,000	39
Finance and insurance	56	170	500	750	2,309	3,000	44
Credit intermediation and related activities	62	170	500	1,000	2,500	3,846	38
Insurance carriers and related activities	54	—	—	—	—	—	46
Real estate and rental and leasing	78	—	—	—	—	—	22
Professional and business services	77	170	459	561	1,500	2,500	23
Professional and technical services	79	—	—	—	—	—	21
Administrative and waste services	86	—	—	—	—	—	14
Education and health services	74	170	300	546	1,000	2,000	26
Educational services	50	—	—	—	—	—	50
Junior colleges, colleges, and universities	43	—	—	—	—	—	57
Health care and social assistance	79	170	300	546	1,000	2,000	21
1 to 99 workers	77	170	170	524	750	1,500	23
1 to 49 workers	80	170	170	524	750	1,500	20
50 to 99 workers	70	170	170	524	800	1,500	30
100 workers or more	65	170	364	561	1,500	2,309	35
100 to 499 workers	68	170	364	546	1,154	2,000	32
500 workers or more	62	170	350	600	1,500	2,500	38
Geographic areas							
New England	61	—	—	—	—	—	39
Middle Atlantic	88	170	170	470	546	561	12
East North Central	55	250	400	700	1,153	2,308	45
West North Central	56	250	350	500	1,250	2,309	44
South Atlantic	65	250	500	1,000	1,750	2,500	35
West South Central	54	230	500	1,000	1,500	2,308	46
Mountain	59	—	—	—	—	—	41
Pacific	66	200	470	546	1,500	2,326	34

¹ 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.

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 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	9	91
Worker characteristics		
Management, professional, and related	8	92
Management, business, and financial	8	92
Professional and related	8	92
Service	8	92
Sales and office	10	90
Sales and related	12	88
Office and administrative support	9	91
Natural resources, construction, and maintenance	10	90
Construction, extraction, farming, fishing, and forestry	9	91
Installation, maintenance, and repair	10	90
Production, transportation, and material moving ...	9	91
Production	10	90
Transportation and material moving	8	92
Full time	9	91
Union	9	91
Nonunion	9	91
Average wage within the following categories: ¹		
Lowest 25 percent	8	92
Second 25 percent	9	91
Third 25 percent	10	90
Highest 25 percent	8	92
Highest 10 percent	8	92
Establishment characteristics		
Goods-producing industries	10	90
Construction	10	90
Manufacturing	10	90
Service-providing industries	8	92
Trade, transportation, and utilities	12	88
Wholesale trade	9	91
Transportation and warehousing	8	92
Utilities	21	79

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Information	5	95
Financial activities	9	91
Finance and insurance	9	91
Credit intermediation and related activities	11	89
Insurance carriers and related activities	7	93
Professional and business services	7	93
Professional and technical services	6	94
Education and health services	9	91
Educational services	8	92
Junior colleges, colleges, and universities	10	90
Health care and social assistance	9	91
Other services	8	92
1 to 99 workers	7	93
1 to 49 workers	9	91
50 to 99 workers	4	96
100 workers or more	9	91
100 to 499 workers	8	92
500 workers or more	11	89
Geographic areas		
New England	4	96
Middle Atlantic	8	92
East North Central	8	92
West North Central	7	93
South Atlantic	9	91
East South Central	7	93
West South Central	12	88
Mountain	8	92
Pacific	10	90

¹ 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. 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 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	93	5	1	1
Worker characteristics				
Management, professional, and related	94	6	(¹)	(¹)
Management, business, and financial	92	7	1	(¹)
Professional and related	94	5	–	–
Service	97	3	–	–
Protective service	96	–	–	–
Sales and office	94	6	1	(¹)
Sales and related	92	7	–	–
Office and administrative support	94	5	(¹)	(¹)
Natural resources, construction, and maintenance	90	6	3	2
Construction, extraction, farming, fishing, and forestry	88	6	–	–
Installation, maintenance, and repair	91	5	2	2
Production, transportation, and material moving ...	87	4	6	3
Production	85	4	8	2
Transportation and material moving	90	5	3	3
Full time	93	5	1	1
Union	78	9	9	4
Nonunion	95	5	(¹)	(¹)
Average wage within the following categories: ²				
Lowest 25 percent	95	3	–	–
Lowest 10 percent	95	–	–	–
Second 25 percent	94	4	1	(¹)
Third 25 percent	94	5	1	(¹)
Highest 25 percent	91	6	2	1
Highest 10 percent	92	7	1	(¹)
Establishment characteristics				
Goods-producing industries	89	4	5	2
Construction	90	7	3	–
Manufacturing	89	3	6	2
Service-providing industries	93	6	1	(¹)
Trade, transportation, and utilities	88	9	2	2
Wholesale trade	93	3	–	–
Transportation and warehousing	94	3	–	–
Utilities	78	21	–	–

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	88	12	—	—
Financial activities	92	8	—	—
Finance and insurance	91	8	(¹)	1
Credit intermediation and related activities	89	10	—	—
Insurance carriers and related activities	92	7	—	—
Real estate and rental and leasing	98	—	—	—
Professional and business services	96	3	—	—
Professional and technical services	97	3	—	—
Administrative and waste services	97	—	—	—
Education and health services	96	3	—	—
Educational services	94	5	—	—
Junior colleges, colleges, and universities	93	—	(¹)	—
Health care and social assistance	97	3	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	99	—	—	—
Other services	95	—	—	—
1 to 99 workers	93	5	1	(¹)
1 to 49 workers	93	6	1	(¹)
50 to 99 workers	94	4	—	—
100 workers or more	92	5	2	1
100 to 499 workers	93	5	1	(¹)
500 workers or more	91	5	2	1
Geographic areas				
New England	95	4	—	—
Middle Atlantic	96	3	1	1
East North Central	87	7	4	1
West North Central	92	6	—	—
South Atlantic	96	4	—	—
East South Central	92	6	—	—
West South Central	91	7	(¹)	1
Mountain	95	5	—	—
Pacific	92	7	—	—

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 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	20	64	8	6	2	58.8	60.0
Worker characteristics							
Management, professional, and related	21	64	8	6	1	58.7	60.0
Management, business, and financial	18	65	9	6	1	59.1	60.0
Professional and related	22	64	7	6	1	58.5	60.0
Service	36	53	5	—	—	57.1	60.0
Protective service	—	67	—	—	—	59.0	60.0
Sales and office	16	65	10	7	2	59.7	60.0
Sales and related	16	63	12	7	2	60.0	60.0
Office and administrative support	16	66	10	7	2	59.6	60.0
Natural resources, construction, and maintenance	22	66	4	6	2	58.8	60.0
Construction, extraction, farming, fishing, and forestry	18	73	—	4	—	59.5	60.0
Installation, maintenance, and repair	24	63	5	6	2	58.5	60.0
Production, transportation, and material moving ...	19	70	5	5	2	58.6	60.0
Production	17	69	7	—	—	58.9	60.0
Transportation and material moving	21	71	2	4	2	58.3	60.0
Full time	21	65	7	6	2	58.8	60.0
Union	31	55	4	6	4	58.1	60.0
Nonunion	19	65	8	6	1	58.9	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	—	55	6	7	—	59.0	60.0
Second 25 percent	19	67	7	6	1	58.6	60.0
Third 25 percent	18	67	8	6	2	59.2	60.0
Highest 25 percent	22	63	8	5	1	58.7	60.0
Highest 10 percent	21	62	10	6	1	58.8	60.0
Establishment characteristics							
Goods-producing industries	18	67	8	6	2	59.2	60.0
Construction	12	75	—	7	—	60.7	60.0
Manufacturing	18	65	9	6	1	59.0	60.0
Service-providing industries	21	64	8	6	2	58.8	60.0
Trade, transportation, and utilities	20	65	7	6	3	59.4	60.0
Wholesale trade	16	66	10	6	2	58.7	60.0
Transportation and warehousing	21	68	—	6	—	60.2	60.0
Utilities	52	27	12	4	5	55.9	50.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information	18	63	10	6	3	59.5	60.0
Financial activities	17	61	15	6	2	59.9	60.0
Finance and insurance	16	60	16	6	2	60.0	60.0
Credit intermediation and related activities	15	57	19	7	2	60.3	60.0
Insurance carriers and related activities	18	63	12	5	2	59.7	60.0
Real estate and rental and leasing	19	69	—	—	—	58.9	60.0
Professional and business services	15	69	7	—	—	59.0	60.0
Professional and technical services	10	72	—	9	—	59.9	60.0
Administrative and waste services	—	63	7	5	—	58.1	60.0
Education and health services	25	64	5	5	(²)	57.8	60.0
Educational services	7	75	8	9	2	60.4	60.0
Junior colleges, colleges, and universities	9	73	9	7	2	60.2	60.0
Health care and social assistance	29	62	5	—	—	57.2	60.0
Other services	20	69	—	7	—	59.0	60.0
1 to 99 workers	13	69	8	8	2	60.1	60.0
1 to 49 workers	13	70	8	7	2	59.8	60.0
50 to 99 workers	14	65	7	11	2	60.5	60.0
100 workers or more	24	62	8	4	1	58.2	60.0
100 to 499 workers	15	69	9	6	1	59.4	60.0
500 workers or more	32	57	6	3	1	57.2	60.0
Geographic areas							
New England	17	64	7	11	2	59.2	60.0
Middle Atlantic	20	64	8	—	—	59.2	60.0
East North Central	20	68	5	5	1	58.8	60.0
West North Central	15	68	10	6	1	59.6	60.0
South Atlantic	17	71	7	4	1	58.7	60.0
East South Central	—	49	4	5	—	56.5	60.0
West South Central	18	67	6	7	2	59.0	60.0
Mountain	21	64	12	—	—	58.4	60.0
Pacific	24	55	12	7	2	59.1	60.0

¹ 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.

² Less than 0.5 percent.

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 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	82	\$3,500	\$5,000	\$8,000	\$10,000	\$15,000	18
Worker characteristics							
Management, professional, and related	83	4,500	6,000	10,000	12,000	15,000	17
Management, business, and financial	84	5,000	6,000	10,000	12,500	15,500	16
Professional and related	82	4,000	5,000	8,000	10,000	15,000	18
Service	83	3,000	5,000	8,000	10,000	15,000	17
Sales and office	84	3,000	5,000	9,000	10,000	15,000	16
Sales and related	86	2,500	5,000	7,000	10,000	18,000	14
Office and administrative support	84	3,600	5,000	10,000	10,500	15,000	16
Natural resources, construction, and maintenance	82	3,000	4,000	5,000	10,000	15,000	18
Construction, extraction, farming, fishing, and forestry	84	2,500	5,000	5,000	8,500	15,000	16
Installation, maintenance, and repair	80	3,399	4,000	5,000	10,000	15,000	20
Production, transportation, and material moving ...	74	2,500	5,000	7,000	10,000	15,000	26
Production	79	2,500	5,000	7,500	10,000	15,000	21
Transportation and material moving	69	2,500	5,000	5,000	10,000	10,000	31
Full time	83	4,000	5,000	8,000	10,000	15,000	17
Union	68	2,917	4,000	5,000	10,000	15,000	32
Nonunion	83	4,000	5,000	8,333	10,000	15,000	17
Average wage within the following categories: ²							
Lowest 25 percent	82	3,000	5,000	8,000	10,000	15,000	18
Second 25 percent	83	3,000	5,000	7,500	10,000	15,000	17
Third 25 percent	83	3,000	5,000	7,500	10,000	15,000	17
Highest 25 percent	81	4,000	5,000	10,000	12,000	15,500	19
Highest 10 percent	81	5,000	6,000	10,000	15,000	20,000	19
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	8,000	11,000	15,000	18
Construction	94	–	–	–	–	–	6
Manufacturing	80	3,000	5,000	8,750	12,000	15,000	20
Service-providing industries	82	4,000	5,000	8,000	10,000	15,000	18
Trade, transportation, and utilities	74	3,000	5,000	6,000	10,000	15,000	26
Wholesale trade	80	5,000	5,000	7,000	10,000	15,000	20
Transportation and warehousing	55	–	–	–	–	–	45
Utilities	65	3,399	5,000	10,000	15,000	15,500	35

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010—Continued

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	86	\$4,000	\$4,000	\$6,000	\$12,000	\$15,000	14
Financial activities	85	5,000	7,500	10,000	15,000	25,000	15
Finance and insurance	84	5,000	8,000	10,000	20,000	25,000	16
Credit intermediation and related activities	85	5,000	7,500	10,000	25,000	30,000	15
Insurance carriers and related activities	80	5,000	7,500	10,000	15,000	20,000	20
Professional and business services	83	5,000	6,000	10,000	10,000	16,600	17
Professional and technical services	88	5,000	6,250	10,000	10,000	15,000	12
Education and health services	85	3,000	5,000	6,000	10,000	15,000	15
Educational services	85	4,000	5,000	7,000	10,000	14,000	15
Junior colleges, colleges, and universities	86	4,167	5,000	7,500	10,000	15,000	14
Health care and social assistance	85	3,000	5,000	6,000	10,000	15,000	15
Other services	67	3,000	5,000	5,000	10,000	10,000	33
1 to 99 workers	82	3,000	5,000	6,667	10,000	15,000	18
1 to 49 workers	83	3,000	5,000	7,000	10,000	15,000	17
50 to 99 workers	80	3,000	5,000	6,000	10,000	12,000	20
100 workers or more	82	4,000	5,000	10,000	12,000	15,000	18
100 to 499 workers	85	4,000	5,000	7,500	10,000	15,000	15
500 workers or more	79	4,000	6,000	10,000	15,000	17,300	21
Geographic areas							
New England	86	4,167	5,000	7,500	10,000	15,000	14
Middle Atlantic	83	3,000	5,000	8,000	10,000	15,000	17
East North Central	75	3,000	5,000	7,000	10,000	15,000	25
West North Central	81	4,000	5,000	10,000	10,000	15,000	19
South Atlantic	82	3,500	5,000	7,500	10,000	15,000	18
West South Central	81	4,000	5,000	8,000	10,000	15,000	19
Mountain	85	4,000	5,000	8,000	12,000	20,000	15
Pacific	83	4,000	5,000	10,000	15,000	17,300	17

¹ 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.

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 32. Leave benefits: Access, private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid jury duty leave	Family leave ¹	
						Paid	Unpaid
All workers	78	62	77	37	68	10	85
Worker characteristics							
Management, professional, and related	89	86	87	54	85	17	90
Management, business, and financial	96	91	96	56	88	18	92
Professional and related	86	84	83	54	84	17	89
Service	54	42	59	24	49	6	79
Protective service	61	37	66	24	65	7	85
Sales and office	81	67	80	40	72	11	86
Sales and related	72	55	70	32	66	7	86
Office and administrative support	88	74	86	45	76	13	87
Natural resources, construction, and maintenance	79	51	78	26	57	7	77
Construction, extraction, farming, fishing, and forestry	67	36	66	17	42	5	71
Installation, maintenance, and repair	91	66	90	35	72	9	84
Production, transportation, and material moving ...	84	54	83	31	69	5	85
Production	91	53	90	30	71	6	86
Transportation and material moving	78	55	75	33	67	4	83
Full time	90	74	91	43	77	12	88
Part time	40	26	37	19	42	5	76
Union	88	71	87	48	85	10	91
Nonunion	76	61	76	36	66	10	84
Average wage within the following categories: ²							
Lowest 25 percent	52	32	53	19	44	4	78
Lowest 10 percent	35	19	39	12	33	3	72
Second 25 percent	85	66	84	39	71	9	85
Third 25 percent	90	75	89	43	78	12	88
Highest 25 percent	89	84	89	53	85	16	90
Highest 10 percent	89	86	89	54	87	18	91
Establishment characteristics							
Goods-producing industries	88	54	88	30	70	8	86
Construction	68	36	68	17	40	5	70
Manufacturing	95	61	95	35	81	9	92
Service-providing industries	75	64	75	39	68	11	84
Trade, transportation, and utilities	79	61	78	34	71	5	87
Wholesale trade	91	79	91	35	75	8	84
Retail trade	72	51	71	32	66	4	86
Transportation and warehousing	83	72	84	38	79	4	92
Utilities	98	93	96	61	92	10	97

See footnotes at end of table.

Table 32. Leave benefits: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid jury duty leave	Family leave ¹	
						Paid	Unpaid
Information	93	89	92	69	91	20	96
Financial activities	93	89	92	60	89	23	89
Finance and insurance	95	92	95	64	92	25	94
Credit intermediation and related activities	96	94	96	63	93	22	95
Insurance carriers and related activities	95	90	95	67	91	26	92
Real estate and rental and leasing	84	80	82	43	77	15	73
Professional and business services	81	64	76	35	63	12	80
Professional and technical services	89	83	89	45	77	15	84
Administrative and waste services	69	40	59	19	41	6	72
Education and health services	82	78	79	53	80	15	88
Educational services	63	75	53	46	79	11	85
Junior colleges, colleges, and universities	80	82	72	56	93	13	93
Health care and social assistance	85	78	83	54	80	16	88
Leisure and hospitality	41	31	51	15	38	4	77
Accommodation and food services	39	29	50	14	37	4	78
Other services	74	53	71	25	58	10	76
1 to 99 workers	70	53	70	26	57	7	77
1 to 49 workers	68	52	69	25	54	7	73
50 to 99 workers	75	56	75	32	64	9	89
100 workers or more	87	73	85	50	82	13	94
100 to 499 workers	85	67	82	44	77	10	92
500 workers or more	90	81	89	57	89	17	96
Geographic areas							
New England	76	69	75	46	80	12	88
Middle Atlantic	80	67	77	46	78	9	83
East North Central	79	58	78	40	69	11	83
West North Central	75	62	76	32	66	9	86
South Atlantic	78	60	79	36	69	11	83
East South Central	79	55	77	35	69	6	90
West South Central	80	63	78	32	65	9	82
Mountain	75	62	77	34	62	8	84
Pacific	75	65	76	33	59	12	87

¹ The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

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 33. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2010

(All workers with paid holidays = 100 percent)

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	10	24	13	14	9	15	7	4	2	1	2	8	8
Worker characteristics													
Management, professional, and related	3	14	13	15	11	21	10	7	2	1	3	9	9
Management, business, and financial	2	11	10	15	12	26	10	7	3	2	3	9	10
Professional and related	3	15	15	15	11	18	10	7	2	1	3	9	9
Service	28	25	13	12	7	6	4	2	1	(¹)	1	6	6
Protective service	8	34	—	—	—	6	5	3	—	(¹)	1	7	7
Sales and office	10	31	12	13	9	15	5	2	1	(¹)	1	8	7
Sales and related	17	46	11	10	6	6	2	1	(¹)	(¹)	(¹)	6	6
Office and administrative support	6	23	13	15	10	20	7	3	2	1	1	8	8
Natural resources, construction, and maintenance	11	29	18	12	8	10	5	3	2	(¹)	1	8	7
Construction, extraction, farming, fishing, and forestry	16	32	17	12	9	7	3	1	1	(¹)	1	7	7
Installation, maintenance, and repair	8	27	18	12	8	13	7	4	2	(¹)	1	8	7
Production, transportation, and material moving	9	22	12	14	10	14	8	4	2	1	3	8	8
Production	7	16	12	13	11	17	10	6	3	1	4	9	9
Transportation and material moving	10	30	13	16	10	10	6	2	1	1	2	8	7
Full time	8	22	14	14	10	16	8	4	2	1	2	8	8
Part time	31	32	9	9	5	7	3	1	1	(¹)	1	6	6
Union	2	15	10	16	12	16	12	8	3	2	6	9	9
Nonunion	12	25	14	13	9	14	6	4	1	1	1	8	7
Average wage within the following categories: ²													
Lowest 25 percent	28	34	14	10	5	5	2	1	(¹)	(¹)	1	6	6
Lowest 10 percent	49	26	10	6	4	3	1	—	—	—	—	5	6
Second 25 percent	11	30	14	14	9	13	6	2	1	(¹)	1	7	7
Third 25 percent	5	20	13	15	11	17	9	5	2	1	1	8	8
Highest 25 percent	3	13	12	15	12	21	10	7	3	1	4	9	9
Highest 10 percent	1	11	11	14	13	22	11	9	3	1	3	9	9
Establishment characteristics													
Goods-producing industries	6	16	11	12	13	17	10	7	3	1	3	9	9
Construction	17	36	19	12	8	4	2	—	—	—	—	7	6
Manufacturing	4	11	9	12	13	20	13	9	3	2	4	9	10
Service-providing industries	11	26	14	14	9	14	6	3	1	1	1	8	7
Trade, transportation, and utilities	13	39	12	12	7	8	4	2	1	(¹)	1	7	6
Wholesale trade	4	21	18	17	11	13	6	4	—	—	3	8	8
Retail trade	21	55	11	7	4	2	1	(¹)	—	—	—	6	6
Transportation and warehousing	5	23	9	21	10	18	10	2	—	—	—	8	8
Utilities	—	—	—	9	18	16	16	9	15	—	—	10	10

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with paid holidays = 100 percent)

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		
Information	1	14	29	17	9	16	9	5	—	—	—	8	8
Financial activities	1	10	8	18	13	36	9	3	1	(¹)	1	9	9
Finance and insurance	1	7	6	18	13	42	8	2	1	(¹)	(¹)	9	10
Credit intermediation and related activities	1	6	4	14	7	57	6	2	1	—	—	9	10
Insurance carriers and related activities	1	9	12	27	17	21	9	2	1	—	—	9	9
Real estate and rental and leasing	4	23	14	16	14	10	14	3	—	—	—	8	8
Professional and business services	6	21	14	16	10	17	7	5	1	1	2	8	8
Professional and technical services	2	12	14	20	14	22	9	6	—	—	—	9	9
Administrative and waste services	14	37	15	12	5	8	5	3	—	—	—	7	6
Education and health services	6	26	16	13	8	13	7	3	2	1	3	8	8
Educational services	2	2	4	8	6	15	16	12	11	8	17	12	11
Junior colleges, colleges, and universities	2	1	2	7	6	10	18	13	14	10	18	12	12
Health care and social assistance	7	30	18	13	9	12	6	2	1	—	—	8	7
Leisure and hospitality	52	12	14	12	3	3	3	—	—	—	—	5	5
Accommodation and food services	59	10	13	11	4	2	—	—	—	—	—	5	5
Other services	10	23	14	14	7	10	4	7	4	2	4	8	8
1 to 99 workers	14	26	15	13	9	13	4	2	1	(¹)	1	7	7
1 to 49 workers	14	27	15	14	8	13	4	2	1	(¹)	1	7	7
50 to 99 workers	14	25	15	11	12	12	5	4	1	(¹)	1	7	7
100 workers or more	7	21	11	14	9	16	10	6	2	1	3	8	8
100 to 499 workers	8	26	13	13	10	14	9	4	2	1	1	8	8
500 workers or more	5	14	9	15	9	19	11	9	3	2	5	9	9
Geographic areas													
New England	5	16	9	10	11	25	13	8	1	1	3	9	10
Middle Atlantic	10	19	12	12	11	15	9	7	2	1	3	8	8
East North Central	7	24	16	13	10	14	6	3	2	1	4	8	8
West North Central	7	29	19	15	8	8	8	2	3	—	—	8	7
South Atlantic	13	28	13	11	8	15	5	4	1	1	1	7	7
East South Central	—	22	11	16	8	10	5	2	1	—	—	7	7
West South Central	14	26	12	13	10	14	7	3	1	(¹)	1	8	7
Mountain	11	26	12	18	10	10	7	3	2	—	—	8	8
Pacific	8	20	13	17	9	17	7	5	1	1	1	8	8

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 34. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2010

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	Other basis ³
All workers	66	7	28
Worker characteristics			
Management, professional, and related	60	9	31
Management, business, and financial	63	9	28
Professional and related	59	9	32
Service	63	4	34
Protective service	56	2	42
Sales and office	69	6	26
Sales and related	76	7	17
Office and administrative support	65	5	30
Natural resources, construction, and maintenance	67	10	23
Installation, maintenance, and repair	67	11	22
Production, transportation, and material moving ...	74	5	21
Production	71	5	24
Transportation and material moving	76	5	19
Full time	66	7	27
Part time	65	5	30
Union	75	6	19
Nonunion	64	7	29
Average wage within the following categories: ⁴			
Lowest 25 percent	68	5	27
Lowest 10 percent	60	8	32
Second 25 percent	68	4	28
Third 25 percent	67	6	27
Highest 25 percent	62	10	28
Highest 10 percent	62	13	26
Establishment characteristics			
Goods-producing industries	67	9	24
Manufacturing	66	8	26
Service-providing industries	65	6	28
Trade, transportation, and utilities	78	7	15
Wholesale trade	71	12	17
Retail trade	83	5	12
Transportation and warehousing	77	3	20
Utilities	69	—	—

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	Other basis ³
Information	65	15	20
Financial activities	62	7	32
Finance and insurance	61	6	33
Credit intermediation and related activities	70	4	26
Insurance carriers and related activities	47	7	46
Real estate and rental and leasing	64	8	28
Professional and business services	63	9	29
Professional and technical services	59	11	30
Administrative and waste services	69	4	27
Education and health services	57	3	40
Educational services	77	8	15
Junior colleges, colleges, and universities	77	10	13
Health care and social assistance	53	2	44
Leisure and hospitality	62	5	33
Accommodation and food services	58	5	36
Other services	70	10	20
1 to 99 workers	68	9	23
1 to 49 workers	66	10	23
50 to 99 workers	72	5	23
100 workers or more	64	5	31
100 to 499 workers	68	5	27
500 workers or more	59	5	36
Geographic areas			
New England	63	9	28
Middle Atlantic	72	8	20
East North Central	62	8	29
West North Central	65	6	29
South Atlantic	63	5	32
East South Central	47	8	45
West South Central	72	6	22
Mountain	61	7	31
Pacific	69	6	26

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² Plan does not specify maximum number of days.

³ Includes sick leave plans, such as those available as part of consolidated leave plans, which may also provide vacations, personal leave, etc.

⁴ 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 35. Paid sick leave: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2010

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Paid sick leave days by length of service ²					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	19	55	22	3	1	7	6
Full time	18	56	23	3	1	8	6
Part time	30	49	20	–	–	6	6
Union	18	41	34	6	1	8	6
Nonunion	19	57	21	2	1	7	6
1 to 99 workers	25	57	16	1	(³)	6	5
1 to 49 workers	25	56	17	1	(³)	6	5
50 to 99 workers	25	59	13	–	–	6	5
100 workers or more	14	53	28	4	1	9	6
100 to 499 workers	17	63	18	2	(³)	7	6
500 workers or more	9	40	42	7	3	11	10
After 5 years							
All workers	17	55	23	3	2	8	6
Full time	16	55	24	3	2	8	6
Part time	28	51	19	–	–	6	6
Union	16	42	34	6	2	9	7
Nonunion	18	57	21	2	2	8	6
1 to 99 workers	23	57	17	2	(³)	7	5
1 to 49 workers	24	56	18	2	(³)	7	5
50 to 99 workers	22	60	15	–	–	7	6
100 workers or more	12	53	29	4	3	9	6
100 to 499 workers	16	62	19	2	1	7	6
500 workers or more	7	40	42	6	5	12	10

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2010—Continued

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Paid sick leave days by length of service ²					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	17	55	23	3	2	8	6
Full time	16	55	24	3	2	9	6
Part time	28	50	20	—	—	7	6
Union	15	43	32	8	2	9	7
Nonunion	17	57	22	3	2	8	6
1 to 99 workers	23	57	17	2	(³)	7	5
1 to 49 workers	24	56	18	2	(³)	7	5
50 to 99 workers	22	59	16	3	1	7	6
100 workers or more	12	53	28	4	3	10	6
100 to 499 workers	15	63	19	2	1	8	6
500 workers or more	7	40	41	7	5	13	10
After 20 years							
All workers	17	55	23	3	2	9	6
Full time	16	55	24	3	2	9	6
Part time	28	50	20	—	—	7	6
Union	15	43	32	8	2	10	7
Nonunion	17	57	22	3	2	9	6
1 to 99 workers	23	57	17	2	(³)	7	5
1 to 49 workers	24	56	18	2	(³)	7	5
50 to 99 workers	22	59	16	3	1	7	6
100 workers or more	12	53	28	4	3	11	6
100 to 499 workers	15	63	19	2	1	8	6
500 workers or more	7	40	41	7	5	14	10

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

³ Less than 0.5 percent.

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/eps/glossary20092010.htm.

Table 36. Paid vacations: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2010

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacations days by length of service ²						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	7	39	36	11	5	2	9	10
Full time	4	37	38	12	6	2	10	10
Part time	25	48	18	4	4	2	7	5
Union	4	46	39	6	4	1	9	10
Nonunion	7	38	36	12	6	2	10	10
1 to 99 workers	9	47	34	7	2	1	8	5
1 to 49 workers	10	47	33	7	2	1	8	5
50 to 99 workers	7	46	36	6	—	—	8	8
100 workers or more	5	31	38	15	8	3	11	10
100 to 499 workers	6	39	36	12	5	2	9	10
500 workers or more	3	21	40	19	13	4	12	10
After 5 years								
All workers	2	10	37	34	11	6	14	15
Full time	1	8	37	36	12	6	14	15
Part time	10	26	36	18	5	5	11	10
Union	1	7	46	34	8	4	13	12
Nonunion	2	11	36	34	11	6	14	15
1 to 99 workers	3	15	41	31	7	3	12	10
1 to 49 workers	3	17	40	30	7	3	12	10
50 to 99 workers	2	9	44	35	7	3	13	12
100 workers or more	1	6	33	36	14	9	15	15
100 to 499 workers	1	8	40	34	11	6	14	15
500 workers or more	1	4	24	39	19	14	17	15

See footnotes at end of table.

Table 36. Paid vacations: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2010—Continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacations days by length of service ²						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	2	8	16	41	22	12	17	15
Full time	1	6	15	42	24	13	17	15
Part time	9	21	18	33	11	8	13	15
Union	1	4	11	56	19	9	17	15
Nonunion	2	8	16	39	22	12	17	15
1 to 99 workers	3	12	22	39	18	6	15	15
1 to 49 workers	3	14	24	37	17	6	14	15
50 to 99 workers	1	7	17	47	21	7	16	15
100 workers or more	1	3	9	42	26	18	18	16
100 to 499 workers	1	4	11	50	23	11	17	15
500 workers or more	1	3	7	33	30	26	20	20
After 20 years								
All workers	2	7	13	19	36	24	19	20
Full time	1	5	12	19	38	25	19	20
Part time	9	18	15	18	23	16	15	15
Union	1	3	7	10	45	35	21	20
Nonunion	2	8	13	20	35	22	19	20
1 to 99 workers	2	12	19	25	28	14	16	15
1 to 49 workers	3	13	21	25	26	12	16	15
50 to 99 workers	1	7	14	25	35	18	18	20
100 workers or more	1	3	7	13	43	34	22	20
100 to 499 workers	1	4	8	17	46	24	20	20
500 workers or more	1	2	6	7	40	46	23	22

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

exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time-off for workers to use for multiple purposes.

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 37. Consolidated leave plans:¹ Access, private industry workers, National Compensation Survey, March 2010

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	23	15	20	23	25	77	8	12	15	17
Worker characteristics										
Management, professional, and related	34	17	22	25	28	66	10	14	17	19
Management, business, and financial	28	17	22	25	27	72	10	14	17	19
Professional and related	37	18	22	26	28	63	10	14	17	19
Service	25	14	20	23	24	75	6	11	13	14
Protective service	20	14	18	22	25	80	6	11	13	14
Sales and office	22	15	20	23	25	78	8	12	15	17
Sales and related	12	12	17	19	22	88	7	12	14	17
Office and administrative support	27	15	21	24	26	73	8	12	15	17
Natural resources, construction, and maintenance	14	10	15	18	20	86	7	11	13	15
Construction, extraction, farming, fishing, and forestry	14	9	13	16	17	86	6	9	11	12
Installation, maintenance, and repair	13	11	16	19	21	87	7	11	14	16
Production, transportation, and material moving ...	13	10	16	19	22	87	7	11	14	17
Production	14	11	16	18	22	86	7	11	14	17
Transportation and material moving	11	10	15	19	22	89	7	11	14	17
Full time	24	15	20	24	26	76	8	12	15	17
Part time	20	12	17	20	22	80	6	9	12	14
Union	16	13	18	21	25	84	8	13	16	20
Nonunion	24	15	20	23	25	76	8	12	14	16
Average wage within the following categories: ²										
Lowest 25 percent	16	12	18	20	22	84	6	10	12	14
Lowest 10 percent	15	11	17	20	21	85	5	9	11	12
Second 25 percent	23	14	20	23	25	77	7	12	14	17
Third 25 percent	23	15	20	24	26	77	8	13	15	18
Highest 25 percent	29	17	21	24	27	71	10	14	16	19
Highest 10 percent	28	17	21	25	27	72	11	14	17	20
Establishment characteristics										
Goods-producing industries	14	11	15	18	22	86	7	11	14	17
Construction	15	9	12	15	16	85	6	9	11	11
Manufacturing	14	11	16	19	23	86	7	12	15	19
Service-providing industries	25	16	21	24	26	75	8	12	15	17
Trade, transportation, and utilities	10	11	16	19	22	90	7	11	14	18
Wholesale trade	16	11	16	19	21	84	8	12	15	17
Retail trade	8	10	17	19	22	92	6	11	14	17
Transportation and warehousing	9	10	17	21	24	91	7	12	16	20
Utilities	14	16	19	22	28	86	10	13	16	21

See footnotes at end of table.

Table 37. Consolidated leave plans:¹ Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information	17	17	21	24	27	83	10	13	17	20
Financial activities	35	17	21	24	26	65	10	14	16	19
Finance and insurance	36	18	22	25	28	64	10	14	17	19
Credit intermediation and related activities	29	18	22	25	27	71	10	14	16	19
Insurance carriers and related activities	51	18	22	25	28	49	10	14	16	19
Real estate and rental and leasing	28	11	15	18	19	72	9	13	15	16
Professional and business services	25	14	18	21	23	75	8	12	14	16
Professional and technical services	28	15	18	21	22	72	9	13	16	17
Administrative and waste services	23	12	16	19	21	77	6	10	12	13
Education and health services	47	18	23	27	28	53	10	14	17	18
Educational services	12	14	17	19	19	88	13	16	18	20
Junior colleges, colleges, and universities	7	18	24	26	28	93	14	17	19	21
Health care and social assistance	50	18	24	27	29	50	10	14	16	18
Other services	11	13	17	19	20	89	7	11	13	14
1 to 99 workers	17	12	18	21	22	83	7	11	13	15
1 to 49 workers	18	12	17	20	21	82	7	11	13	14
50 to 99 workers	17	14	19	22	24	83	7	12	15	17
100 workers or more	29	17	21	25	27	71	8	13	16	19
100 to 499 workers	23	15	20	23	26	77	8	12	15	18
500 workers or more	37	17	22	26	28	63	10	14	17	21
Geographic areas										
New England	27	17	23	26	27	73	9	13	16	18
Middle Atlantic	17	16	21	24	26	83	8	13	15	17
East North Central	23	14	19	23	25	77	8	12	15	18
West North Central	25	16	20	23	26	75	7	12	15	17
South Atlantic	23	16	20	23	25	77	7	11	14	16
East South Central	28	13	19	23	25	72	7	11	14	16
West South Central	20	15	20	23	25	80	7	12	14	16
Mountain	29	14	20	23	24	71	8	13	15	17
Pacific	25	15	20	23	25	75	8	13	15	17

¹ A consolidated leave plan provides a single amount of time-off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

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. 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 38. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	9	5	5	31	45
Worker characteristics					
Management, professional, and related	18	13	11	47	63
Management, business, and financial	17	18	13	49	65
Professional and related	18	10	10	46	62
Service	9	1	2	17	28
Protective service	3	—	3	18	28
Sales and office	7	5	5	34	50
Sales and related	3	3	3	33	51
Office and administrative support	10	7	7	34	49
Natural resources, construction, and maintenance	4	2	3	22	33
Construction, extraction, farming, fishing, and forestry	1	1	2	13	24
Installation, maintenance, and repair	6	3	5	30	41
Production, transportation, and material moving ...	5	1	3	26	41
Production	6	2	3	29	42
Transportation and material moving	3	1	2	23	41
Full time	11	6	7	35	50
Part time	6	2	2	20	32
Union	14	1	6	41	67
Nonunion	9	5	5	30	43
Average wage within the following categories: ²					
Lowest 25 percent	5	1	1	16	27
Lowest 10 percent	6	(³)	1	10	20
Second 25 percent	7	3	3	29	44
Third 25 percent	9	6	7	35	50
Highest 25 percent	17	12	11	47	64
Highest 10 percent	19	16	14	50	69
Establishment characteristics					
Goods-producing industries	7	4	2	31	44
Construction	(³)	2	3	11	20
Manufacturing	9	6	2	39	52
Service-providing industries	10	5	6	31	46
Trade, transportation, and utilities	3	2	3	32	52
Wholesale trade	5	4	3	21	39
Retail trade	1	1	2	34	52
Transportation and warehousing	2	—	4	32	60
Utilities	19	—	8	70	82

See footnotes at end of table.

Table 38. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	—	9	13	60	76
Financial activities	25	15	19	49	61
Finance and insurance	31	17	24	56	70
Credit intermediation and related activities	35	16	23	54	68
Insurance carriers and related activities	23	17	25	58	70
Real estate and rental and leasing	—	7	—	22	30
Professional and business services	8	12	8	24	39
Professional and technical services	10	18	12	26	44
Administrative and waste services	3	6	2	12	24
Education and health services	16	3	7	40	53
Educational services	16	7	11	38	48
Junior colleges, colleges, and universities	20	8	19	64	76
Health care and social assistance	16	2	6	41	54
Leisure and hospitality	10	1	1	11	23
Accommodation and food services	—	—	1	12	23
Other services	5	2	2	15	21
1 to 99 workers	4	4	3	14	25
1 to 49 workers	3	4	2	12	21
50 to 99 workers	5	3	4	20	36
100 workers or more	16	7	9	50	69
100 to 499 workers	8	4	5	40	59
500 workers or more	27	10	13	63	82
Geographic areas					
New England	9	7	9	32	44
Middle Atlantic	9	6	6	31	44
East North Central	11	5	4	37	47
West North Central	8	5	5	33	44
South Atlantic	9	5	4	29	47
East South Central	—	3	2	29	45
West South Central	9	5	3	29	45
Mountain	8	5	7	26	43
Pacific	10	4	9	29	45

¹ 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.

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.

³ Less than 0.5 percent.

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/glossary20092010.htm.

Table 39. Financial benefits: Access, private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

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 ¹	Performance	Signing	Other
All workers	14	18	33	35	18	17	8	2	1	6
Worker characteristics										
Management, professional, and related	19	31	56	58	23	27	11	4	3	8
Management, business, and financial	25	32	58	61	26	32	14	6	4	11
Professional and related	17	30	55	57	22	24	9	4	2	6
Service	6	9	19	19	13	8	3	1	(²)	3
Protective service	—	11	17	20	28	7	4	—	—	4
Sales and office	18	17	34	36	21	20	10	3	1	8
Sales and related	19	9	28	28	22	19	11	2	1	9
Office and administrative support	18	22	38	41	20	20	10	3	2	7
Natural resources, construction, and maintenance	11	13	20	23	13	10	6	3	1	3
Construction, extraction, farming, fishing, and forestry	5	9	10	13	9	5	2	—	1	1
Installation, maintenance, and repair	16	17	31	33	18	15	10	5	1	5
Production, transportation, and material moving ...	10	15	26	28	17	12	7	1	1	5
Production	10	18	29	32	17	14	7	1	1	5
Transportation and material moving	10	12	23	23	17	9	7	1	1	6
Full time	16	22	39	41	21	19	9	3	2	7
Part time	6	8	18	17	12	9	5	1	(²)	4
Union	12	19	40	40	25	20	10	4	1	5
Nonunion	14	18	33	35	18	16	8	2	1	6
Average wage within the following categories: ³										
Lowest 25 percent	6	7	15	15	12	8	5	1	(²)	4
Lowest 10 percent	4	4	10	10	8	6	6	—	(²)	5
Second 25 percent	15	17	30	32	19	15	6	1	1	5
Third 25 percent	15	23	38	41	19	17	8	2	1	6
Highest 25 percent	20	28	55	57	24	28	13	6	3	8
Highest 10 percent	23	32	63	64	25	30	15	6	4	10
Establishment characteristics										
Goods-producing industries	12	18	31	34	16	16	7	3	2	5
Construction	5	7	9	12	7	5	1	—	—	—
Manufacturing	15	22	40	43	19	22	10	4	3	6
Service-providing industries	14	18	34	35	19	17	8	2	1	6
Trade, transportation, and utilities	18	13	30	29	22	16	10	1	1	9
Wholesale trade	11	20	25	30	16	16	7	1	—	6
Retail trade	19	6	27	26	24	16	11	1	1	10
Transportation and warehousing	18	18	40	36	26	11	9	—	2	7
Utilities	32	53	71	65	17	35	16	3	2	14

See footnotes at end of table.

Table 39. Financial benefits: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

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 ¹	Performance	Signing	Other
Information	32	31	69	70	24	—	36	24	2	14
Financial activities	29	37	60	64	19	41	18	8	4	14
Finance and insurance	34	43	69	73	22	49	22	10	4	17
Credit intermediation and related activities	37	48	71	74	25	50	24	13	6	17
Insurance carriers and related activities	35	38	66	70	18	46	20	6	3	16
Real estate and rental and leasing	12	13	25	30	9	8	—	—	—	—
Professional and business services	13	19	33	33	18	18	7	2	2	6
Professional and technical services	17	23	45	45	20	25	8	2	2	7
Administrative and waste services	6	9	14	15	16	7	4	—	—	3
Education and health services	10	26	43	46	21	14	2	(²)	1	1
Educational services	10	24	44	49	32	14	1	—	1	(²)
Junior colleges, colleges, and universities	14	29	70	73	47	23	3	—	3	1
Health care and social assistance	10	26	43	46	19	15	2	(²)	(²)	1
Leisure and hospitality	5	4	12	13	—	8	5	1	—	—
Accommodation and food services	—	5	12	13	—	9	6	—	—	—
Other services	4	12	12	15	13	6	1	—	—	—
1 to 99 workers	8	10	19	20	11	8	4	1	1	3
1 to 49 workers	7	9	16	16	10	7	4	1	1	2
50 to 99 workers	10	14	28	29	15	9	6	1	(²)	5
100 workers or more	21	27	51	53	27	27	12	4	2	9
100 to 499 workers	19	22	41	43	25	21	10	2	1	8
500 workers or more	23	34	64	67	30	35	15	5	3	11
Geographic areas										
New England	10	18	42	42	20	15	9	2	1	7
Middle Atlantic	10	16	33	34	21	15	7	2	1	5
East North Central	15	19	35	36	19	18	9	3	2	6
West North Central	15	22	38	42	14	18	5	1	1	4
South Atlantic	14	18	33	34	16	15	9	2	2	6
East South Central	21	20	20	29	—	20	17	4	2	—
West South Central	12	19	33	35	15	16	7	2	1	5
Mountain	15	19	38	37	20	18	6	1	1	5
Pacific	14	14	31	32	19	18	7	3	1	5

¹ 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.

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: 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 40. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	14	17	15
Worker characteristics			
Management, professional, and related	24	25	23
Management, business, and financial	28	32	29
Professional and related	23	23	20
Service	6	5	4
Protective service	6	8	7
Sales and office	16	20	19
Sales and related	14	20	19
Office and administrative support	18	20	19
Natural resources, construction, and maintenance	10	15	14
Construction, extraction, farming, fishing, and forestry	4	10	9
Installation, maintenance, and repair	15	20	19
Production, transportation, and material moving ...	11	16	13
Production	9	16	12
Transportation and material moving	12	16	14
Full time	16	20	18
Part time	9	9	8
Union	20	38	33
Nonunion	14	15	13
Average wage within the following categories: ³			
Lowest 25 percent	6	7	7
Lowest 10 percent	5	4	4
Second 25 percent	11	13	12
Third 25 percent	16	18	16
Highest 25 percent	27	32	29
Highest 10 percent	32	34	32
Establishment characteristics			
Goods-producing industries	10	18	15
Construction	3	6	5
Manufacturing	13	23	19
Service-providing industries	15	17	15
Trade, transportation, and utilities	15	21	20
Wholesale trade	9	13	9
Retail trade	13	19	18
Transportation and warehousing	25	33	31
Utilities	37	65	59

See footnotes at end of table.

Table 40. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
Information	47	48	49
Financial activities	36	37	38
Finance and insurance	43	47	48
Credit intermediation and related activities	46	50	53
Insurance carriers and related activities	39	42	41
Real estate and rental and leasing	11	—	—
Professional and business services	14	13	12
Professional and technical services	17	17	16
Administrative and waste services	5	4	4
Education and health services	15	13	10
Educational services	25	24	23
Junior colleges, colleges, and universities	42	42	40
Health care and social assistance	13	11	8
Leisure and hospitality	3	1	1
Accommodation and food services	3	2	1
Other services	3	7	6
1 to 99 workers	6	7	6
1 to 49 workers	5	6	5
50 to 99 workers	9	11	10
100 workers or more	24	29	26
100 to 499 workers	17	21	20
500 workers or more	33	—	—
Geographic areas			
New England	14	16	15
Middle Atlantic	14	17	16
East North Central	15	18	17
West North Central	12	16	14
South Atlantic	17	18	15
East South Central	14	16	12
West South Central	14	19	15
Mountain	14	14	15
Pacific	13	16	15

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

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws.

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: 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 41. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	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 ²
All workers	44	5	4	11	10	5	3	6	12
Worker characteristics									
Management, professional, and related	52	8	6	13	6	8	2	9	17
Management, business, and financial	59	9	7	18	7	7	2	8	20
Professional and related	49	7	6	11	5	9	2	10	16
Service	30	1	4	6	7	2	2	7	6
Protective service	44	1	—	6	5	—	9	—	—
Sales and office	48	4	3	12	14	4	6	6	11
Sales and related	42	2	2	9	15	3	10	4	8
Office and administrative support	52	5	4	14	13	6	3	8	12
Natural resources, construction, and maintenance	47	5	3	14	13	3	2	2	14
Construction, extraction, farming, fishing, and forestry	43	4	2	15	15	2	1	1	11
Installation, maintenance, and repair	50	5	5	13	12	4	2	4	18
Production, transportation, and material moving ...	44	7	2	10	11	5	2	5	14
Production	49	10	2	12	11	6	2	6	16
Transportation and material moving	39	5	3	8	11	4	2	4	12
Full time	50	6	5	13	11	6	3	7	15
Part time	27	1	2	6	6	2	3	5	5
Union	37	7	4	4	4	8	1	2	18
Nonunion	45	5	4	12	11	5	3	7	11
Average wage within the following categories: ³									
Lowest 25 percent	30	1	2	6	9	1	3	5	5
Lowest 10 percent	24	1	2	5	8	(⁴)	1	4	5
Second 25 percent	46	4	3	11	13	5	6	7	11
Third 25 percent	51	6	4	13	11	6	2	6	14
Highest 25 percent	54	9	7	14	6	8	1	8	20
Highest 10 percent	56	10	8	15	5	9	1	9	19
Establishment characteristics									
Goods-producing industries	52	11	3	14	11	6	1	5	17
Construction	46	4	1	18	17	2	1	—	8
Manufacturing	54	14	3	13	10	7	1	7	20
Service-providing industries	43	4	4	10	10	5	3	7	11
Trade, transportation, and utilities	43	4	3	10	15	3	8	4	9
Wholesale trade	51	7	2	19	12	6	(⁴)	4	14
Retail trade	40	1	1	8	18	2	12	4	6
Transportation and warehousing	41	9	7	5	9	2	2	3	14
Utilities	60	3	11	26	3	8	—	—	21

See footnotes at end of table.

Table 41. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	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 ²
Information	64	2	13	12	4	6	—	6	33
Financial activities	66	8	7	23	9	4	2	10	21
Finance and insurance	71	10	8	25	8	4	1	12	25
Credit intermediation and related activities	73	7	5	28	8	5	1	11	25
Insurance carriers and related activities	66	15	11	18	9	3	3	14	24
Real estate and rental and leasing	46	2	5	17	12	4	2	4	8
Professional and business services	47	7	5	13	8	6	2	9	13
Professional and technical services	60	13	6	20	11	4	—	11	12
Administrative and waste services	32	3	3	5	5	4	1	8	10
Education and health services	41	1	4	6	8	9	3	10	10
Educational services	21	(⁴)	4	—	3	9	—	2	3
Junior colleges, colleges, and universities	21	1	2	—	1	13	—	3	2
Health care and social assistance	44	2	4	7	9	9	3	11	11
Leisure and hospitality	26	(⁴)	4	6	7	—	1	4	6
Accommodation and food services	25	1	4	6	7	—	—	5	6
Other services	32	2	3	11	10	4	—	2	4
1 to 99 workers	41	4	3	13	13	3	1	3	8
1 to 49 workers	41	4	2	13	14	3	1	2	8
50 to 99 workers	39	5	5	10	7	4	1	6	10
100 workers or more	48	6	5	9	7	7	5	10	17
100 to 499 workers	44	4	4	8	10	5	7	9	13
500 workers or more	54	10	7	10	4	9	2	12	22
Geographic areas									
New England	47	5	4	9	14	7	2	8	8
Middle Atlantic	42	3	3	11	7	8	2	6	11
East North Central	45	7	3	12	9	8	3	8	14
West North Central	45	6	4	13	9	2	3	7	11
South Atlantic	47	4	4	10	12	3	4	8	13
East South Central	48	3	—	13	14	2	5	5	14
West South Central	46	6	4	9	13	2	3	7	15
Mountain	44	5	5	11	12	4	3	5	10
Pacific	39	5	4	11	6	5	3	4	11

¹ 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.

² Includes all other bonuses provided to employees and not published separately.

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.

⁴ Less than 0.5 percent.

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/eps/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.